



# MILITARY SERVICE DEPOSITS



# AGENDA

- Military Deposit Overview
- Potentially Creditable Military Service
- Consecutive/Ghost Service
- Military Deposit Cost Structure
- DoD Military Deposit Checklist
- Estimated Earnings Request
- Calculating Deposits
- Forms Required
- Payment Options
- Retirement Considerations

# MILITARY DEPOSIT OVERVIEW

## What is a Military Deposit?

- Military Deposits are paying into the retirement system for creditable military service. There are two types of military deposits, military deposit and USERRA military deposits.

## Why should we pay a deposit?

- Federal civilian retirement is generally calculated as your highest three earning years of salary multiplied by your creditable years of service. Paying a deposit will add to an employees monthly annuity and make them eligible for retirement earlier.

# POTENTIALLY CREDITABLE MILITARY SERVICE

- In order for the military service to be eligible for deposit it must be:
  - Federal Active Service (Title 10) or
  - Uniformed Service that interrupts a period of CREDITABLE civilian service in which you restored under USERRA (Special Dates Apply)

AND

- The service **MUST** be characterized as HONORABLE via DD 214 or Statement of Service
- The Service must be for Active Service (BAL 95-101)
  - Service included on a 250-R is not eligible for a deposit since it is inactive duty training

\*\*\*Military Academy time is creditable and some ROTC (not JROTC) time can be. The Academic Transcript may be used instead of a DD 214

# POTENTIALLY CREDITABLE MILITARY SERVICE - USERRA

- **USERRA** service is all (**Title 10 or Title 32**) military service that interrupts creditable civilian service on or after August 1, 1990
- Employee **MUST** only pay for the time that he was not paying into the retirement system (this means non-pay status) **AND** while receiving military pay
- **NOTE IMPORTANT DATE: 1 August 1990** if service interrupted civilian service and spanned this date under LWOP, then it falls under USERRA. Service that ends before this date is not USERRA.

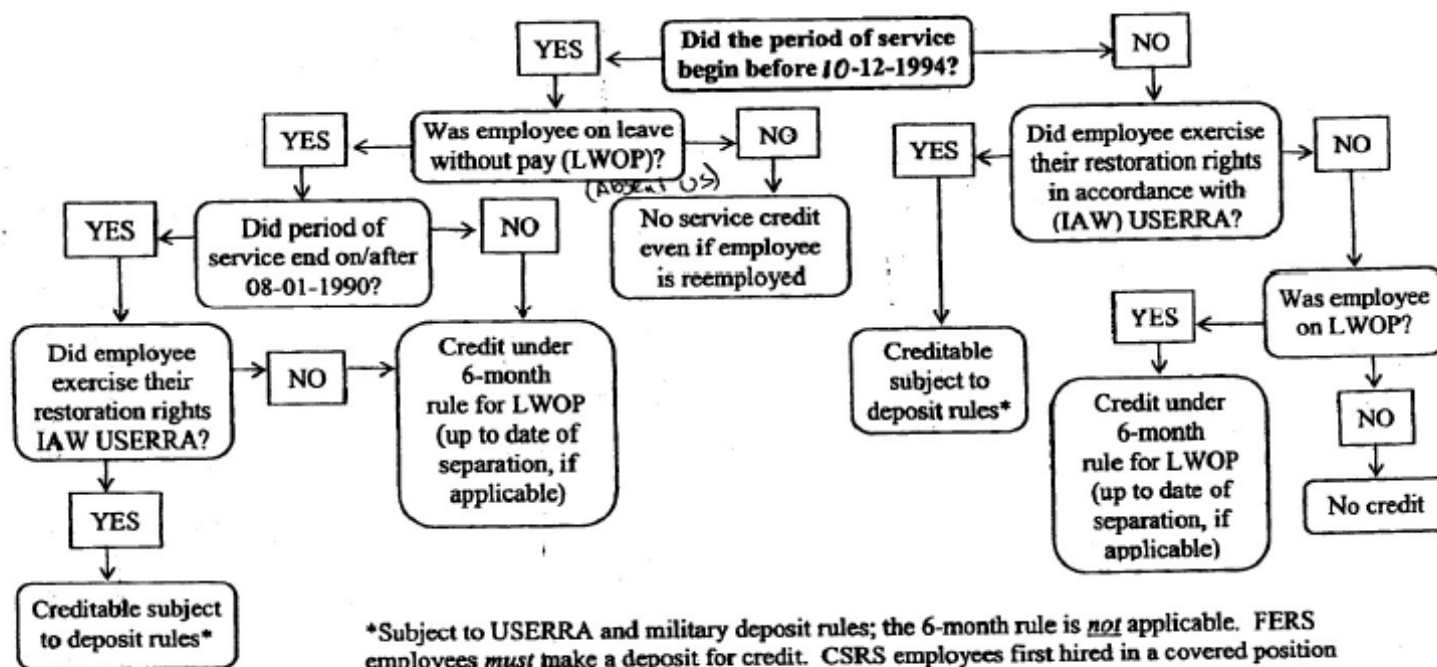
# POTENTIALLY CREDITABLE MILITARY SERVICE - USERRA

Is the Title 32 Service potentially creditable for retirement?

- For Title 32 service use the Title 32 Flow chart on next slide
- December 12, 1994 is significant for Title 32 USERRA deposits. If your service is Title 32, placed in LWOP, AND begins before this date then one of the following two conditions will apply:
  1. If they did restore and the service ended after August 1, 1990 a deposit may be made
  2. If they did not restore and the service ended on or after August 1, 1990 they will receive credit as if they were in personal LWOP

# POTENTIALLY CREDITABLE MILITARY SERVICE - USERRA

**Title 32 Service Credit Decision Tree**



\*Subject to USERRA and military deposit rules; the 6-month rule is *not* applicable. FERS employees *must* make a deposit for credit. CSRS employees first hired in a covered position on/after Oct 1, 1982, *must* make a deposit for credit. CSRS employees hired in a covered position prior to Oct 1, 1982, will receive credit without a deposit but will have their annuity recomputed to exclude the service if eligible for Social Security at age 62 or retirement if older.

# POTENTIALLY CREDITABLE MILITARY SERVICE - USERRA

- Military Service not followed by restoration is not USERRA Service
  - If service is Title 10 and the employee is re-employed at a later date then a deposit may be made, but not using the USERRA Calculation
  - If the service was Title 32 a deposit may not be made
- If a TAG allows LWOP after Absent-US and the employee does not return to work within the restoration period, then this is not restoration under USERRA. Use above to determine eligibility for deposit.



# POTENTIALLY CREDITABLE MILITARY SERVICE – DD 214

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY																																							
This Report Contains Information Subject to the Privacy Act of 1974, As Amended																																							
1. NAME (Last, First, Middle)		2. DEPARTMENT, COMPONENT AND BRANCH																																					
[REDACTED]		[REDACTED]																																					
4a. GRADE, RATE OR RANK		5. RESERVE OBLIGATION TERMINATION DATE																																					
PPC		00000000																																					
7a. PLACE OF ENTRY INTO ACTIVE DUTY		8. AT TIME OF ENTRY (City and state, or complete address if overseas)																																					
OKLAHOMA CITY, OKLAHOMA		[REDACTED]																																					
9a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND		9b. STATION WHERE SEPARATED																																					
282D ARMY BAND, TC		JPH - OKLAHG																																					
10. COMMAND TO WHICH TRANSFERRED		10. SGLI COVERAGE																																					
AG STATE OF OKLAHOMA, 3501 MILITARY CIRCLE, OKLAHOMA CITY, OK 73111		NONE																																					
11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty numbers and dates including periods of leave or home leave)		12. RECORD OF SERVICE (Year-Month)																																					
62010 - POLITE PICCOLO PLAYER - 0 YRS 0 MOS//NOTHING FOLLOWS		<table border="1"> <tr> <td>a. DATE ENTERED AD THIS PERIOD</td> <td>1999</td> <td>05</td> <td>19</td> </tr> <tr> <td>b. SEPARATION DATE THIS PERIOD</td> <td>1999</td> <td>08</td> <td>27</td> </tr> <tr> <td>c. NET ACTIVE SERVICE THIS PERIOD</td> <td>0000</td> <td>03</td> <td>09</td> </tr> <tr> <td>d. TOTAL PRIOR ACTIVE SERVICE</td> <td>0000</td> <td>00</td> <td>00</td> </tr> <tr> <td>e. TOTAL PRIOR INACTIVE SERVICE</td> <td>0000</td> <td>04</td> <td>21</td> </tr> <tr> <td>f. FOREIGN SERVICE</td> <td>0000</td> <td>00</td> <td>00</td> </tr> <tr> <td>g. SEA SERVICE</td> <td>0000</td> <td>00</td> <td>00</td> </tr> <tr> <td>h. INITIAL ENTRY TRAINING</td> <td>0000</td> <td>00</td> <td>00</td> </tr> <tr> <td>i. EFFECTIVE DATE OF PAY GRADE</td> <td>1999</td> <td>12</td> <td>28</td> </tr> </table>		a. DATE ENTERED AD THIS PERIOD	1999	05	19	b. SEPARATION DATE THIS PERIOD	1999	08	27	c. NET ACTIVE SERVICE THIS PERIOD	0000	03	09	d. TOTAL PRIOR ACTIVE SERVICE	0000	00	00	e. TOTAL PRIOR INACTIVE SERVICE	0000	04	21	f. FOREIGN SERVICE	0000	00	00	g. SEA SERVICE	0000	00	00	h. INITIAL ENTRY TRAINING	0000	00	00	i. EFFECTIVE DATE OF PAY GRADE	1999	12	28
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f. FOREIGN SERVICE	0000	00	00																																				
g. SEA SERVICE	0000	00	00																																				
h. INITIAL ENTRY TRAINING	0000	00	00																																				
i. EFFECTIVE DATE OF PAY GRADE	1999	12	28																																				
13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (At periods of service)		14. MILITARY EDUCATION (Course title, number of weeks, and months and year completed)																																					
ARMY SERVICE RIBBON//NOTHING FOLLOWS		PLUTE PICCOLO PLAYER, 4 WEEKS, 1999//NOTHING FOLLOWS																																					
15a. COMMISSIONED THROUGH SERVICE ACADEMY		YES <input checked="" type="checkbox"/> NO																																					
15b. COMMISSIONED THROUGH ROTC SCHOLARSHIP (10 USC Sec 2107e)		YES <input checked="" type="checkbox"/> NO																																					
15c. ENLISTED UNDER LOAN REPAYMENT PROGRAM (10 USC Chap 106) (If Yes, years of commitment: 24)		YES <input checked="" type="checkbox"/> NO																																					
16. DAYS ACCRUED LEAVE PAID 0	17. MEMBER WAS PROVIDED COMPLETE DENTAL EXAMINATION AND ALL APPROPRIATE DENTAL SERVICES AND TREATMENT WITHIN 90 DAYS PRIOR TO SEPARATION		YES <input checked="" type="checkbox"/> NO																																				
18. REMARKS																																							
DATA HEREIN SUBJECT TO COMPUTER MATCHING WITHIN DOD OR WITH OTHER AGENCIES FOR VERIFICATION PURPOSES AND DETERMINING ELIGIBILITY OR COMPLIANCE FOR PROGRAM BENEFITS// MEMBER HAS NOT COMPLETED FIRST TERM OF SERVICE//DASANT UNIT 145TH ARMY BAND, 3501 MILITARY CIRCLE, OKLAHOMA CITY, OKLAHOMA 73111//NOTHING FOLLOWS																																							
The information contained herein is subject to computer matching with other agencies for verification purposes and to determine eligibility for and/or continued compliance with the requirements of a Federal benefit program.																																							
19a. MAILING ADDRESS AFTER SEPARATION (Include ZIP Code)		19b. EMPLOYER AFTER SEPARATION (Name and address - Include ZIP Code)																																					
[REDACTED]		[REDACTED]																																					
20. MEMBER REQUESTS COPY 5 BE SENT TO (Specify street/county)		21. OFFICE OF VETERANS AFFAIRS																																					
[REDACTED]		YES <input checked="" type="checkbox"/> NO																																					
22. MEMBER REQUESTS COPY 3 BE SENT TO THE CENTRAL OFFICE OF THE DEPARTMENT OF VETERANS AFFAIRS (WASHINGTON, DC)		YES <input checked="" type="checkbox"/> NO																																					
23a. MEMBER SIGNATURE	23b. DATE (YYYYMMDD)	24. OFFICIAL AUTHORIZED TO SIGN (Typed name, grade, title, signature)	25. DATE (YYYYMMDD)																																				
NOT AVAILABLE TO SIGN		SHOLAR, RICHARD JEFFERSON, 1122383721 RICHARD JEFFERSON SHOLAR, CW2, AGR HR TECH	20190817																																				
SPECIAL ADDITIONAL INFORMATION (For use by authorized agencies only)																																							
26. TYPE OF SEPARATION		26. CHARACTER OF SERVICE (include upgrade)																																					
RELEASE FROM ACTIVE DUTY TRAINING		HONORABLE																																					
27. SEPARATION AUTHORITY		28. SEPARATION CODE																																					
AR 635-200, CHAP 4		MSE																																					
29. NARRATIVE REASON FOR SEPARATION		27. REENTRY CODE																																					
COMPLETION OF REQUIRED ACTIVE SERVICE		NA																																					
29. DATES OF TIME NOT DURING THIS PERIOD (YYYYMMDD)		30. MEMBER REQUESTS COPY 4																																					
[REDACTED]		(Initial)																																					

# POTENTIALLY CREDITABLE MILITARY SERVICE – STATEMENT OF SERVICE

OPM does not require all these items on the statement of Service, but DFAS requires all these to calculate the estimated earnings. These are signed by the member's military chain of command.

MEMORANDUM FOR THE OFFICE OF PERSONNEL MANAGEMENT

SUBJECT: National Guard Member Statement of Service

1. The following information is furnished to establish the character of military service for the person listed below.

a. Name: Service Member Name

b. Social Security Number:

c. Date of Birth:

d. Period Of Military Service: Use same format as date above

e. Amount of Lost Time: None

f. Service Type: Honorable

g. Title of Service: Title 32

h. Rank when service was performed:

i. Information Provided by Command of: Enter Command Name

2. The point of contact for the memo is the undersigned at  or .

**\*\*Example Available in the Employee Toolbox**

# CONSECUTIVE/GHOST SERVICE

- Consecutive Service is military service that contains:
  - Two or more sets of orders
  - Dates of service do not have any breaks
  - Usually contain different types of titles
- Consecutive USERRA service deposits must be combined into one deposit. Except when all the below apply:
  - Employee was not ABSENT-US/LWOP-US during one of the periods
  - DD214 or Statement of Service does not cover the period

# CONSECUTIVE/GHOST SERVICE

- Combined deposit example:
  - Employee had two set of orders
    - Title 32 1 Jan 2019 to 30 Jan 2019 (orders)
    - Title 10 01 Feb 2019 to 15 June 2019 (DD214)
  - Employee placed in ABSENT-US 15 Jan 2019 and RTD 16 June 2019
- Not Combined deposit example:
  - Employee had two set of orders
    - Title 32- 1 Jan 2019 to 30 Jan 2019 (orders)
    - Title 10- 01 Feb 2019 to 15 June 2019 (DD214)
  - Employee placed in ABSENT-US 01 Feb 2019 and RTD 16 June 2019

# CONSECUTIVE/GHOST SERVICE

- Ghost Service is military service that is recorded on the time card, but not recorded in the personnel system
  - No LWOP-US or Absent-US was processed
- This service is deducted from retirement creditable service when the annuity is calculated at OPM
- An employee who believes they might have ghost time can request their time cards during their periods of service

# MILITARY DEPOSIT – COST STRUCTURE

- Regular military deposits cost 3% of the military earnings for FERS and 7% of the military earnings for CSRS
- Under USERRA rules the deposit costs the lower of the two: 3% of estimated earnings (FERS) [7% of earnings for CSRS] or the amount of contributions they would have made to the retirement system had they not left minus any retirement contributions they made by using paid leave. (GRB automatically does this calculation)
- Interest accrues on deposits not paid within two years of being eligible for making the deposit. Payment is due for the interest on the anniversary of the third year and each successive year. This is called the Interest Accrual Date (IAD)

# MILITARY DEPOSIT – COST STRUCTURE

- If the employee used Annual Leave or Military Leave during some of the USERRA period
    - A military deposit can be reduced by the amount of retirement contributions paid during the LWOP-US or Absent-US. If the employee cannot prove they paid into the retirement system via paid leave during this time then the deposit cannot be reduced.
    - The best documents to use to reduce their deposit for paid leave is the LES or Master Employee Record (MER) from DFAS.
- \*\*\* If you believe you used any paid leave during the Absent-US period please consult with your HR Representative

# MILITARY DEPOSIT – COST STRUCTURE

Estimate Basis	
Retirement System	FERS
Balance Computation Date	05/31/2018
Post-2018 Interest Rate Assumption	N/A
First Date Covered After Military Service	01/01/2005
Military Service Period - Start Date	01/01/2004
Military Service period - End Date	12/31/2004
Pre-1999 Military Earnings	N/A
1999 Military Earnings	N/A
2000 Military Earnings	N/A
Post-2000 Military Earnings	\$5,698.00

Deposit Summary	
Military Service Deposit Amount	\$170.00
Accrued Interest	\$90.00
Total Amount of Deposit	\$260.00

Interest Accrual History		
Date	Interest	Balance
01/01/2008	\$3.29	\$178.29
01/01/2009	\$3.47	\$185.76
01/01/2010	\$7.24	\$194.00
01/01/2011	\$5.06	\$200.06
01/01/2012	\$5.00	\$205.06
01/01/2013	\$4.63	\$210.19
01/01/2014	\$3.42	\$213.61
01/01/2015	\$3.47	\$217.08
01/01/2016	\$4.34	\$221.42
01/01/2017	\$4.43	\$225.85
01/01/2018	\$4.25	\$230.00

This shows that this deposit was calculated under USERRA rules. The Military Service Deposit amount of \$170 (plus interest) is based on the military basic pay during the military service. If the deposit were based on the Federal civilian pay during that period the amount would have been \$398.

**Notes**

Next Interest Accrual Date (IAD): 01/01/2019  
 The military service deposit was computed under USERRA rules. The Military Service Deposit Amount of \$170.00 is based on the military basic pay earned during the military service. The deposit based on Federal civilian pay that would have been received during the military service period, less any retirement deductions withheld for civilian pay received while on active duty, is equal to \$398.00.



# MILITARY DEPOSIT – COST STRUCTURE

## Estimate Basis

Retirement System	FERS
Balance Computation Date	11/30/2016
Post-2020 Interest Rate Assumption	N/A
First Date Covered After Military Service	04/23/2015
Military Service Period - Start Date	02/17/2015
Military Service period - End Date	04/22/2015
Pre-1999 Military Earnings	N/A
1999 Military Earnings	N/A
2000 Military Earnings	N/A
Post-2000 Military Earnings	\$14,195.00

## Deposit Summary

Military Service Deposit Amount	\$107.00
Accrued Interest	\$0.00
Total Amount of Deposit	\$107.00

## Interest Accrual History

<u>Date</u>	<u>Interest</u>	<u>Balance</u>
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## Notes

Next Interest Accrual Date (IAD): 04/23/2018

The military service deposit was computed under USERRA rules. The Military Service Deposit Amount of \$107.00 is based on Federal civilian pay that would have been received during the military service period less any retirement deductions withheld for civilian pay received while on active duty. The deposit amount based on the military basic pay earned during the same period is equal to \$426.00.

This shows that this deposit was calculated under USERRA rules. The Military Service Deposit amount of \$107 is based on the Federal civilian pay that would have been received during the military service. If the deposit were based on the military basic pay earned during the same time the amount would be \$426

# DOD MILITARY DEPOSIT CHECKLIST



## MILITARY DEPOSIT CHECKLIST

**Instructions:** The Military Deposit Checklist will be used as a supplemental document when completing the SF 2803A/SF 3108A Application to Pay Military Deposit. This document must be submitted with your Military Deposit Request. Applicant must use this checklist to ensure your application contains the following forms/actions prior to submitting to the Benefits/Human Resources Office:

**Employee/Applicant Name:**  **Date:**

**Agency:** DoD, NGB, TAG of (enter State)

Document		Action Status
RI 20-97	Completed OPM form RI 20-97, Estimated Earnings during Military Service	Yes <input type="button" value="v"/>
SF 2803/3108	Completed SF2803/ SF2803A (CSRS), SF3108/SF3108A (FERS) Application to make Service Credit Deposit	Yes <input type="button" value="v"/>
DD214 or Equivalent Document	Proof of military service	Yes <input type="button" value="v"/>

Type of Military Service	Period of Military Service	Dates of Military Leave Used	Dates of Annual Leave Used
<i>Ex. IRR</i>	2019/02/01 to 2019/02/15	2019/02/01 to 2019/02/10	2019/02/11 to 2019/02/15
<input type="text"/>	<input type="text"/> to <input type="text"/>	<input type="text"/> to <input type="text"/>	<input type="text"/> to <input type="text"/>

# DOD MILITARY DEPOSIT CHECKLIST

- Applicants only complete the section below the DD214 and above the signature if the deposit is under USERRA or “interrupted the creditable civilian service and they were restored under USERRA.”
- "Type of Military Service" column means Duty Status as defined by 10 USC 101. The checklist lists IRR, but be aware that IRR is an individual's status and not the status of the military duty. Military Deposits refer to the status of the duty that was performed. List the Title and Authority of the service ie. 32 USC 505.
- The columns for military and annual leave do not cover all leave categories. List any type of paid leave during military service, until a revised checklist is released you can choose the column to input other types of paid leave.

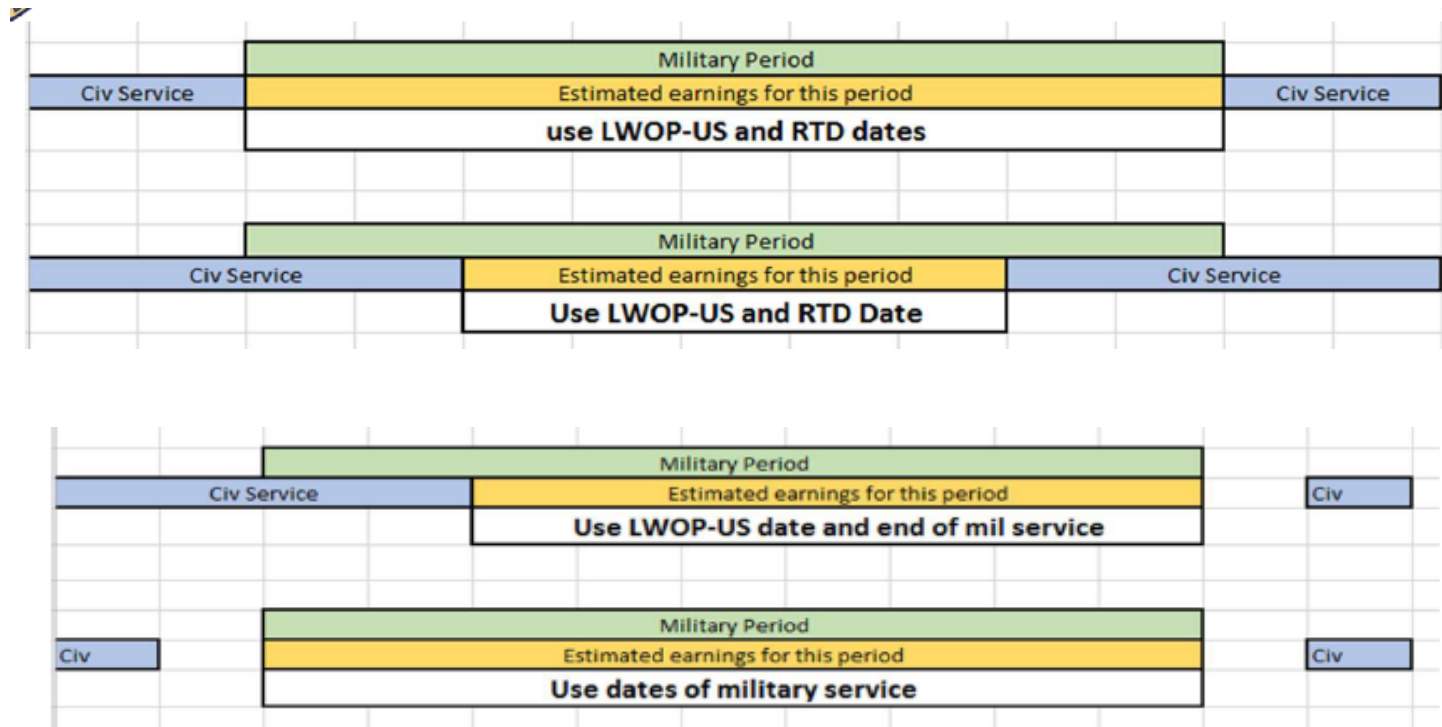
# DOD MILITARY DEPOSIT CHECKLIST

- Since an applicant can use multiple periods of paid leave during a military service period use the number of lines needed for the paid leave
- Leave the "type of Military Service" column blank for the successive lines for the same military service period

# ESTIMATED EARNINGS REQUEST

- Once service has been determined that it is potentially creditable towards retirement the employee or HR office can request the estimated earnings. This is completed on an RI 20- 97.
  - The Start and End dates on the RI 20-97 must match the start and end date of the military service. Except when the Service is USERRA and their LWOP-US/ABSENT-US dates are different than the military service (See Instruction Sheet and Examples)
  - If service is consecutive, all periods must be included on the RI 20-97

# ESTIMATED EARNINGS REQUEST – TIMELINE EXAMPLES



Must be Title 10 since there was no restoration

Must be Title 10 since this is not under USERRA

# ESTIMATED EARNINGS TIMELINE EXAMPLE

Example RI 20-97 for an employee that used paid leave

The uniformed services must provide Federal employees' estimated basic pay for military service they performed after December 31, 1956. This is needed to make a deposit to the Civil Service Retirement and Disability Fund for retirement credit. Please provide the estimated basic pay earned by the person named above.

7. Signature of requester		8. Relationship to person named <input type="checkbox"/> Person named is requester <input type="checkbox"/> Survivor <input checked="" type="checkbox"/> Other (specify): HR Specialist		9. Date 01/21/2020		
10. Active military service after December 31, 1956 (Dates indicated below must be based on DD 214 or equivalent certification.)		11. Authorized Official of Retired Pay Center completes blocks 11 through 18.				
		<b>Estimated Earnings (Base Pay)</b> Do not provide estimated earnings for any period of service prior to January 1, 1957.				
From (mm/dd/yyyy)	To (mm/dd/yyyy)	From (mm/dd/yyyy)	To (mm/dd/yyyy)	Rate of Basic Pay	Earnings	Type of Discharge
01/15/2019	02/10/2019					
02/13/2019	05/19/2019					
05/22/2019	06/16/2019					

Paid Leave 02/11 & 02/12

Paid Leave 05/20 & 05/21

# FORMS REQUIRED

- SF 3108 (FERS) / SF 2803 (CSRS) & SF3108A / SF 2803 A
- DoD Military Deposit Checklist\*
- DD 214 or Statement of Service and Orders\*
- Estimated Earnings (RI 20-97)\*
- Military Deposit Report from GRB
- SF 50s for LWOP-US, pay changes and RTD (if USERRA)\*
- Paid Leave Records (Civilian LESs, Master Employee Records for each Pay Periods, OPM 71s)\*

\*employee brings to appointment



# PAYMENT OPTIONS

- Once DFAS has processed the application they will mail the employee a payment letter.
- Payment Options:
  1. Payroll Deduction Form faxed or sent in Remedy (Speak with your HR Representative at submission to get this started)
  2. Pay.gov website from your bank, credit card or PayPal
  3. Mail in Check to the address on the letter

\*\*Option one or two process faster for pending retirement.
- Employees need their OMA or CPI account number on their letter from DFAS to pay via pay.gov

# RETIREMENT CONSIDERATIONS

- Deposits for military service **MUST** be completed prior to employee separation
- Credit for military service is not allowed if the employee is in receipt of military retired pay (not points based) except when:
  - The retiree has a service connected disability incurred in combat
  - The retiree has a service connected disability caused by an instrumentality of war that occurred in the line of duty
  - They waive their military retired pay

# RETIREMENT CONSIDERATIONS

- If the employee makes a deposit for their military service they can receive a refund when they apply for retirement
  - SF 3106 submitted with retirement application for refund
  - SF 3106 submitted after separation and before retirement will refund all retirement contributions
- All employees who have eligible military service should be aware of impact of making a deposit when also eligible for an active duty retirement

## KEY TAKE-AWAYS

- Military Service Deposits can add time to an employee's creditable service for retirement
- Correct estimates for deposits and payment in full aid in more expedient processing of retirement applications
  - Provide Paid in Full Letters to your HR Representative upon receipt for uploading to eOPF

# RETIREMENT EXAMPLE W/ BUYBACKS AND WITHOUT

## Without Buybacks

**Deferred Retirement Annuity**  
Unreduced Monthly Annuity **\$855.33**

### Reductions

Early Retirement Age	\$0.00
Unpaid CSRS Deposit	\$0.00
Survivor Benefit	\$85.53
Unpaid CSRS Redeposit	\$0.00
Alternative Annuity	\$0.00

Total Reductions **\$85.53**

**GROSS MONTHLY ANNUITY \$769.00**

### Deductions

Health Insurance Premium	\$0.00
Life Insurance Premium	\$0.00
Dental Insurance Premium	\$0.00
Vision Insurance Premium	\$0.00
Federal Tax Withholding	\$0.00

Total Deductions **\$0.00**

**NET MONTHLY ANNUITY \$769.00**

FERS Annuity Supplement: **\$0.00**

Monthly Survivor Annuity Elected **\$427.00**

### Service Credits

	Yrs	Mos	Days
CSRS Service Credit	0	0	0
Noncreditable CSRS Service	0	0	0
CSRS Sick Leave	0	0	0
Total CSRS Service Credit	0	0	0
FERS Service Credit	14	3	17
Noncreditable FERS Service	0	0	0
FERS Sick Leave	0	0	0
Total FERS Service Credit	14	3	17
Total Service Credit	14	3	17

### Total Service Includes

	Yrs	Mos	Days
FERS LEO/FF/ATC/CBPO Service	0	0	0
FERS Congressional Service	0	0	0
Total Military Service	0	0	0
Unpaid Military Service	0	0	0
CSRS LEO/FF/ATC/CBPO Service	0	0	0
CSRS Congressional Service	0	0	0

## With Buybacks

**Discontinued Retirement Annuity**  
Unreduced Monthly Annuity **\$1,200.47**

### Reductions

Early Retirement Age	\$0.00
Unpaid CSRS Deposit	\$0.00
Survivor Benefit	\$120.05
Unpaid CSRS Redeposit	\$0.00
Alternative Annuity	\$0.00

Total Reductions **\$120.05**

**GROSS MONTHLY ANNUITY \$1,080.00**

### Deductions

Health Insurance Premium	\$386.99
Life Insurance Premium	\$24.70
Dental Insurance Premium	\$0.00
Vision Insurance Premium	\$0.00
Federal Tax Withholding	\$0.00

Total Deductions **\$411.69**

**NET MONTHLY ANNUITY \$668.31**

FERS Annuity Supplement: **\$470.00**

Monthly Survivor Annuity Elected **\$600.00**

### Service Credits

	Yrs	Mos	Days
CSRS Service Credit	0	0	0
Noncreditable CSRS Service	0	0	0
CSRS Sick Leave	0	0	0
Total CSRS Service Credit	0	0	0
FERS Service Credit	20	0	10
Noncreditable FERS Service	0	0	0
FERS Sick Leave	0	0	19
Total FERS Service Credit	20	0	29
Total Service Credit	20	0	29

### Total Service Includes

	Yrs	Mos	Days
FERS LEO/FF/ATC/CBPO Service	0	0	0
FERS Congressional Service	0	0	0
Total Military Service	5	8	23
Unpaid Military Service	0	0	0
CSRS LEO/FF/ATC/CBPO Service	0	0	0
CSRS Congressional Service	0	0	0

Not eligible for immediate annuity

# RETIREMENT EXAMPLE W/ BUYBACKS AND WITHOUT

## Discontinued Retirement Annuity Without Buybacks \$1,298.63

Unreduced Monthly Annuity

Reductions	
Early Retirement Age	\$0.00
Unpaid CSRS Deposit	\$0.00
Survivor Benefit	\$0.00
Unpaid CSRS Redeposit	\$0.00
Alternative Annuity	\$0.00
<b>Total Reductions</b>	<b>\$0.00</b>

**GROSS MONTHLY ANNUITY** **\$1,298.00**

Deductions	
Health Insurance Premium	\$578.83
Life Insurance Premium	\$28.42
Dental Insurance Premium	\$0.00
Vision Insurance Premium	\$0.00
Federal Tax Withholding	\$0.00
<b>Total Deductions</b>	<b>\$607.25</b>

**NET MONTHLY ANNUITY** **\$690.75**

FERS Annuity Supplement: \$869.00

Monthly Survivor Annuity Elected \$0.00

Service Credits				Total Service Includes			
	Yrs	Mos	Days		Yrs	Mos	Days
CSRS Service Credit	0	0	0	FERS LEO/FF/ATC/CBPO Service	0	0	0
Noncreditable CSRS Service	0	0	0	FERS Congressional Service	0	0	0
CSRS Sick Leave	0	0	0	Total Military Service	0	0	0
Total CSRS Service Credit	0	0	0	Unpaid Military Service	0	0	0
FERS Service Credit	22	10	8	CSRS LEO/FF/ATC/CBPO Service	0	0	0
Noncreditable FERS Service	0	0	0	CSRS Congressional Service	0	0	0
FERS Sick Leave	0	0	6				
Total FERS Service Credit	22	10	14				
Total Service Credit	22	10	14				

## Discontinued Retirement Annuity With Buybacks \$1,746.75

Unreduced Monthly Annuity

Reductions	
Early Retirement Age	\$0.00
Unpaid CSRS Deposit	\$0.00
Survivor Benefit	\$0.00
Unpaid CSRS Redeposit	\$0.00
Alternative Annuity	\$0.00
<b>Total Reductions</b>	<b>\$0.00</b>

**GROSS MONTHLY ANNUITY** **\$1,746.00**

Deductions	
Health Insurance Premium	\$578.83
Life Insurance Premium	\$28.42
Dental Insurance Premium	\$0.00
Vision Insurance Premium	\$0.00
Federal Tax Withholding	\$0.00
<b>Total Deductions</b>	<b>\$607.25</b>

**NET MONTHLY ANNUITY** **\$1,138.75**

FERS Annuity Supplement: \$994.00

Monthly Survivor Annuity Elected \$0.00

Service Credits				Total Service Includes			
	Yrs	Mos	Days		Yrs	Mos	Days
CSRS Service Credit	0	0	0	FERS LEO/FF/ATC/CBPO Service	0	0	0
Noncreditable CSRS Service	0	0	0	FERS Congressional Service	0	0	0
CSRS Sick Leave	0	0	0	Total Military Service	7	10	5
Total CSRS Service Credit	0	0	0	Unpaid Military Service	0	0	0
FERS Service Credit	30	8	13	CSRS LEO/FF/ATC/CBPO Service	0	0	0
Noncreditable FERS Service	0	0	0	CSRS Congressional Service	0	0	30
FERS Sick Leave	0	0	6				
Total FERS Service Credit	30	8	19				
Total Service Credit	30	8	19				

## IMPORTANT STEPS TO TAKE & WHERE TO FIND INFO

- Military Service Deposit Information is available on the HRO website at <https://inghro.idaho.gov/> under the Employee Toolbox.
- Step by Step Instructions are available on the “How Do I make a Deposit For Military Service” Document.
- Required documents such as SF 50’s, orders, or DD 214s can be found in your eOPF (SF 50’s are also available in MyBiz). If any orders or DD 214s are missing from your eOPF please provide them to your HR Representative for uploading.

# REFERENCES

- CSRS / FERS Handbook Chapter 22, “Creditable Military Service”
- CSRS / FERS Handbook, Chapter 23, “Service Credit Payments for Post – 1956”
- BAL 95-101, Public Law 103-353 the Uniformed Services Employment and Reemployment Rights act of 1994
- BAL 95-202, Public Law 103-353 the Uniformed Services Employment and Reemployment Rights act of 1994
- BAL 03-105, Computing the Post-1956 Military Deposit for Employees On LWOP-US Who Receive Civilian Pay During Their Active Military Duty
- BAL 17-101, Additional Guidance on Military Deposits