

FERS RETIREMENT

Agenda

- Jennifer Wood- Personal Financial Counselor (PFC)
- FERS overview
- Military Service Deposits
 - Title 10 Military Service
 - USERRA
- Types of Retirement
 - Eligibility requirements
 - Annuity computation
- Interim Pay
- FERS Annuity Supplement
- Survivor Elections
- Death Benefits
- FEHB / FEGLI
- Requesting a Retirement Estimate

Special Guest: Jennifer Wood

Jennifer Wood, AFC®

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Personal Financial Counselor (PFC)

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Retirement Planning Links

- Federal Ballpark E\$timate:

<https://www.opm.gov/retire/tools/calculators/ballpark/BallparkIntro.asp>

- Retirement information & services provided by OPM:

<https://www.serviceline.opm.gov/>

- U.S. Financial Literacy Education Commission website:

<http://www.mymoney.gov>

- Army Benefits Center–Civilian GRB Platform:

<https://www.abc.army.mil> or

<https://portal.chra.army.mil/abc?id=abc>

FERS

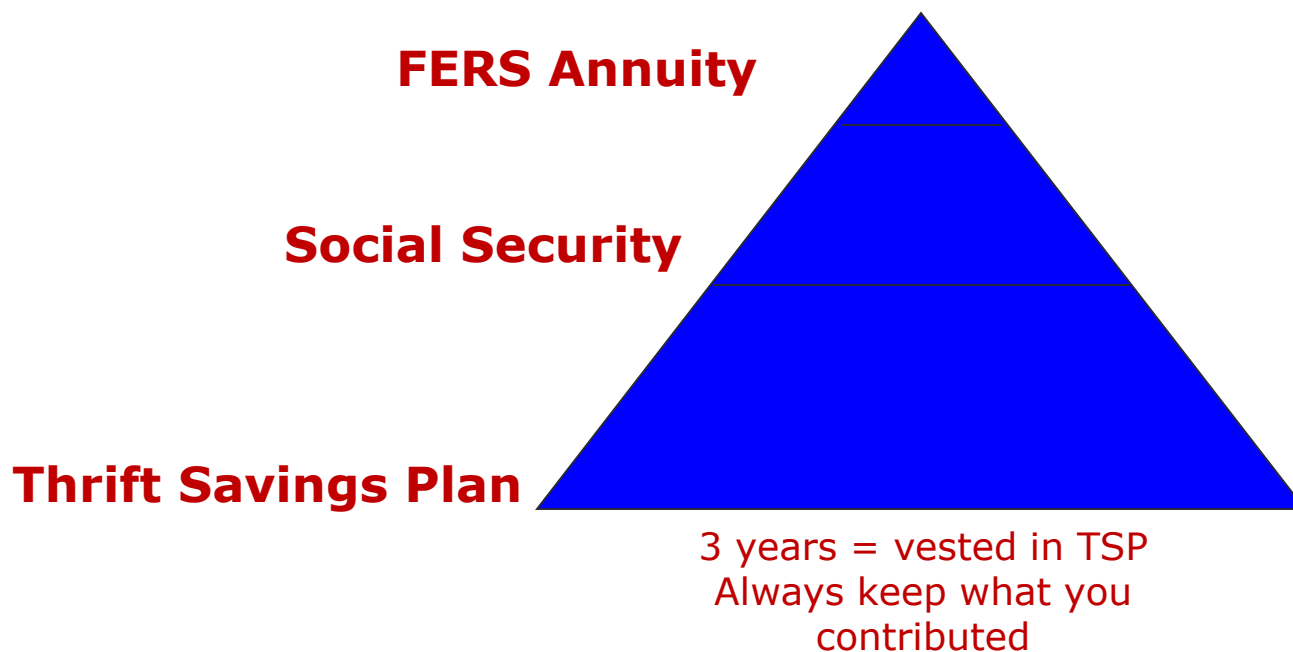
- New employees first hired in covered position on 01-01-1987 and prior to 01-01-2013. Contribute 0.8% of salary to FERS
- FERS-Revised Annuity Employees (FERS-RAE) New employees first hired in covered position on 01-01-2013 and prior to 01-01-2014. Contribute 3.1% of salary to FERS
- FERS-Further Revised Annuity Employees (FERS-FRAE) New employees first hired in covered position on/after 01-01-2014. Contribute 4.4% of salary to FERS

TSP

- You may contribute up to the IRS limit (\$20,500 for 2022) to TSP
- Receive agency matching of 5% if you contribute at least 5% of your salary
 - First 3% of your contributions are matched dollar-for-dollar
 - Next 2% are matched at 50 cents on the dollar
- Automatic Agency 1% contribution regardless of your TSP contribution rate
- **Catch-up Limit** (\$6,500 for 2022), Age 50 and Over. You may elect to make additional contributions above the IRS elective deferral limit.

FERS Retirement

- *FERS is a 3-tiered retirement system
- *FERS annuity is the smallest component
- *TSP WILL make up the largest portion of your total retirement



Retirement Service Computation Date (RSCD)

- Used to determine retirement eligibility and to calculate retirement annuity
- May not be the same as your Leave SCD (SCD that appears on your SF 50 & LES)
- Not all service that is creditable for leave is creditable for retirement

RSCD

Examples of service that is creditable for leave but not for retirement:

- Non-Appropriated Fund (NAF) service on a temporary appointment
- For retired military, campaign or combat service if retired military pay is not being waived
- Military service for which a deposit has not been paid
- Non Deduction Service performed on/after 01-01-89 (FICA)

Non-Deduction Service

- Non-Deduction service (FICA) after 01-01-1989 is not eligible for deposit, no credit for eligibility or computation
- Non-Deduction service (FICA) prior to 01-01-1989 is not creditable for eligibility or annuity computation until a deposit is made
 - Deposit is made directly to OPM

Military Deposit

- Title 10 Service –called to service by the President (Active Duty or Reserve Time)
- Title 32 Service –service under the State (Service Schools, NCO and Officer Courses usually fall under Title 32). Not creditable unless it interrupts federal civil service (USERRA)
- Must be Honorable
 - DD 214 with character of service
 - Mil Orders **MUST** be accompanied by statement of service which reflects character of service and time lost

Military Deposit

Military Service on/after 01-01-1957



Must pay to receive credit for eligibility
(RSCD) & annuity computation

Amount of Deposit:

3% of basic pay earned + interest (2 years interest free)
(interest will vary)

USERRA

USERRA Creditable Military Service is

Title 10/Title 32 Service that Interrupts Civilian Service on
or after August 1, 1990

You must only pay for the time that you were not paying
into the retirement system (non-pay status and not using
any type of paid leave) 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

USERRA

Amount of the Deposit

Lesser amount of the two:

3% of basic pay earned + interest (2 years interest free)

OR

What your FERS contributions would have been for the civilian service if you had not entered into the military + interest (2 years interest free)

*Interest varies

Paying Your Military Deposit

- Work with your HR Representative to begin the process of completing your Military Service Deposit
- The Process takes a minimum of 60-90 days and longer depending upon how you elect to pay the deposit

Don't Wait Until your final months of service!!!

Deposit cannot be paid after separation

Per BAL 13-103

Sample Paid in Full Letter



DEFENSE FINANCE AND ACCOUNTING SERVICE

Indianapolis
8899 E. 56TH ST
INDIANAPOLIS INDIANA 46249-6200

[REDACTED]
[REDACTED]
[REDACTED]

10/19/2015

MEMORANDUM FOR [REDACTED]

SUBJECT: Notice of Military Service Deposit Payment Completion

Employee Identification Number: [REDACTED]

Service Period(s): 05/29/2007 - 06/24/2007, 10/01/2008 - 12/28/2008, 04/12/2010 - 12/02/2010 0 Years, 11 Months, 15 Days

Your payment for military service deposit has been received and processed by our office. Our records indicate that your deposit was paid in full on 10/7/2015 . Please submit a copy of this letter to your Human Resources Office for filing into your Official Personnel File (OPF).

If additional assistance is needed, please contact our Customer Service desk at 800-729-3277 or FAX 866-401-5849 or mail your correspondence to:

Types of Retirements

- Optional Retirement
- Voluntary Early Retirement Authority (VERA)
- Discontinued Service Retirement (DSR)
 - Military Reserve Technician (MRT)
- Deferred Retirement
- Disability Retirement
 - Public Law 97-253 (National Guard dual-status disability retirement)

General Eligibility

- Have at least 5 years of ***creditable civilian*** service with the Federal government
- Meet Minimum Retirement Age (MRA)
- Must separate from a position subject to FERS Coverage

Minimum Retirement Age

Year of Birth	MRA is Age
Before 1948	55
1948	55 & 2 Months
1949	55 & 4 Months
1950	55 & 6 Months
1951	55 & 8 Months
1952	55 & 10 Months
1953 -1964	56
1965	56 & 2 Months
1966	56 & 4 Months
1967	56 & 6 Months
1968	56 & 8 Months
1969	56 & 10 Months
1970 & After	57

Optional Retirement

Also referred to as a Voluntary Retirement

- Minimum Retirement Age (MRA) with 30 years service
- 60 years of age with 20 years service
- 62 years of age with 5 years service
- MRA with at least 10 years but less than 30 years service:
 - 5% reduction for each year under age 62 (permanent reduction)
 - NOT entitled to an annuity ***supplement***

Annuity accrues on the first day of the following month of your retirement

MRA + 10

Postponing Retirement Benefits

- You can reduce or eliminate the 5% age reduction by postponing the commencing date of your MRA+10
- FEHB and FEGLI coverage may be reinstated prospectively if at time of separation you were eligible to continue coverage into retirement
- Sick leave is creditable in the computation of the annuity
- Must elect to have annuity commence on any day after the first day of any month following separation up to and including the second day before turning age 62

Discontinued Service Retirement DSR

- Must meet age and service requirements
- Must receive a specific written notice of a proposed involuntary separation from your Agency/Installation
- No age reduction under FERS for early retirement
- Annuity starts day after separation
- You will receive an annuity supplement if:
 - You retire at or after your MRA
 - If not, you will receive it once you reach your MRA
- Not eligible for VSIP or severance pay

MRT Provisions (Title 32 Dual Status)

- Unique to FERS
- Involuntary separation based upon loss of military membership (not for cause)
- Eligible for annuity supplement immediately, and supplement not subject to the earnings test until they reach their MRA
- Ineligible for a PL 97-253 Disability Retirement if eligible for MRT (May apply for regular FERS disability retirement)

	DSR	Special Early Retirement for National Guard Technicians	Special Disability Retirement for National Guard Technicians
FERS Annuity Suppl.	Starts at MRA	Starts immediately	No FERS annuity supplement
Cause of separation	Involuntary loss of military membership	Involuntary loss of military membership	Involuntary loss of military membership for medical reasons
Age and service require- ments	For any hire date: <ul style="list-style-type: none"> - age 50 with 20 years creditable service - any age with 25 years creditable service 	If hired <u>before</u> 02/10/96: <ul style="list-style-type: none"> - age 50 with 25 years creditable service If hired <u>on/after</u> 02/10/96: <ul style="list-style-type: none"> - age 50 with 20 years creditable military technician service - any age with 25 years creditable military technician service 	No age requirement Under CSRS or CSRS Offset <ul style="list-style-type: none"> - 5 years creditable service Under FERS <ul style="list-style-type: none"> - 18 months creditable service

Deferred Retirement

Leaving Federal service before eligible for immediate annuity

- Receive a deferred annuity at age 62 with at least 5 years service or at MRA with at least 10 years of service (5% age reduction) IF:
 - You are not eligible for an immediate annuity within 1 month of separation
 - You meet the minimum 5 years of creditable civilian service requirement at the time of separation (Vested)
 - You do not take a refund of your retirement deductions after separating from Federal service
- FEHB and FEGLI will NOT be reinstated at the time your annuity commences. Application is sent directly to OPM

NOTE:FERS annuity *supplement* is **NOT** payable

Disability Retirement

- Disability –Unable to render useful and efficient service because of disease or injury
- Must be in a position covered by FERS
 - Minimum of 18 months creditable civilian service
 - Disability annuity IS subject to Federal tax
- Public Law 97-253 is the special provisions for Title 32 Dual Status

Public Law 97-253

Special Disability Retirement Provision

- NG technician may be eligible if:
 - Involuntarily separated due to medical disqualification
 - OPM determines it does not meet criteria for “regular” disability
 - Not appointed to another Federal position
 - Not declined a reasonable job offer
 - Not eligible for a Military Reserve Technician (MRT) retirement

Disability Annuity Computation

- If under age 62 at separation:
 - First 12 Months:
 - $60\% \times \text{high 3 salary} - 100\%$ of Social Security Benefits
 - After 12 Months:
 - $40\% \times \text{high 3 salary} - 60\%$ of Social Security Benefits
- Disability annuity is recomputed at age 62 to an amount that represents the annuity you would have received if you had continued working until the day before your 62nd birthday and then retired under non-disability provisions

Annuity Computation

Formula for Computing Annuity for Voluntary Retirement:

- High-3 avg salary X 1.0% X years and months of service
- High-3 avg salary X 1.1% X years and months of service,
IF you are age 62 with 20+ years of service

High-3 Average Salary

- Weighted average of highest 3 years of basic pay (including locality pay / local market supplement)
- Must be 3 consecutive years
- Is usually the last 3 years
- Is the highest salary, not the highest grade
- Normally, the beginning date of the 3 year period is determined by subtracting 3 years from the date of retirement

Interim Pay

- Begins while OPM processes retirement application
- Represents a portion of your final annuity benefit
- Health benefits and life insurance benefits coverage continues
- Interim pay does not include annuity supplement payments
 - This will be included in your finalized case payment

FERS Annuity Supplement

- An estimated amount of Social Security benefits earned during **FERS service**
- Benefits paid until age 62 to certain FERS employee who retire before age 62 and are entitled to an immediate annuity
 - Duration of annuity supplement:
 - Payable through the earlier of the following dates:
 - Last day of the month you become age 62 or;
 - Last day of the month before the first month you are entitled to Social Security benefits

FERS Annuity Supplement

Eligibility:

- Has at least 1 calendar year of FERS service AND
- Retires with an immediate annuity
- At or after MRA under VERA / DSR
- Under Special Provisions (i.e. MRT, FF, LEO, ATC)

Not eligible:

- Disability retiree
- MRA+10
- Deferred
- Retiring at age 62 or older
- CSRS

FERS Annuity Supplement

- Supplement is tested for earning above the Social Security exempt amount (\$19,560 for 2022)
- Earnings include wages and self-employment income
- Income from severance pay (including VSIP), pensions, savings and investments are NOT subject to the earnings test
- Annuity supplement will be offset by \$1 for every \$2 over this amount

Unused Sick Leave

- Must retire on an immediate annuity or postponed annuity
- Added to length of service for computation purposes only
- Additional time computes on the basis of a 2087 hour work year
- May increase survivor annuity
- For individuals who have transferred to FERS with a CSRS component, only the sick leave not included in the CSRS part of the calculation will be available under FERS.

Survivor Elections

- Reduced annuity with maximum survivor benefit
 - Annuity reduced by 10%, spouse's annuity upon your death will be 50% of your unreduced annuity
- Reduced annuity with partial survivor benefit
 - Annuity reduced by 5%, spouse's annuity upon your death will be 25% of you unreduced annuity
- Reduced annuity to provide survivor benefit to a former spouse or someone with insurable interest

Survivor Benefit Payments

- The survivor benefit is payable for life unless the survivor remarries before the age of 55
- Benefits will be restored if the remarriage terminated in death, annulment or divorce

Death-In-Service

- If you die while still an active employee, your survivor MAY be entitled to death benefits
- In the event of your death, your supervisor needs to contact your servicing Human Resource (HR) Representative or Human Resource Officer (HRO)
- HR will contact ABC-C
- An ABC-C specialist will contact the survivor within 24 hours of receiving the notification

Death Benefits

Spousal Benefits

Monthly annuity (survivor benefits) payable if married to the employee for at least 9 months and had at least 10 years of creditable civilian service

Exceptions to the 9 months of marriage requirement:

- Spouse is the parent of a child of the marriage, or
- Death was accidental

Death Benefits

Children's Benefits

Children's Benefits are payable if:

- The child is unmarried AND under age 18, or
- Under age 22 if full-time student, or
- Any age if disabled before age 18

Children's Benefits are the same if death-in-service or death as an annuitant

COLA

Cost of Living Adjustments

- Annual rate based upon rise in Consumer Price Index (CPI)
- Effective 1 Dec each year
- Payable in Jan (1/12th of COLA for each month)
- Must be 62 or older to receive
- Disability annuitants and survivors receive COLA at any age
- The COLA for 2022 is 4.9%

FEHB

Continuation into Retirement

- Retire on an immediate annuity
- Be insured on the date of retirement
- Be covered for the 5 years of service prior to retirement or since your FIRST opportunity to enroll (special rules for VERA and DSR, see next slide)

- Coverage as a family member under FEHB or TRICARE counts toward the 5 year requirement (employee must be enrolled in FEHB prior to retirement)

FEHB

- Cost of FEHB is the same for retirees and active employees except that premiums are paid on a monthly vs bi-weekly basis
- Open Season and qualifying life event (QLE) opportunities
- Same FEHB plans available
- Once you *cancel* FEHB in retirement, you can never re-enroll
- Retirement is not a QLE for changing your FEHB enrollment
- At age 65, enrollment in Medicare is optional, however, if enrolled in Medicare it becomes your primary and FEHB becomes secondary

FEHB

- Retirees can suspend FEHB for TRICARE, Medicaid (or similar state sponsored program) or Medicare Advantage (Medicare Part C) and return to FEHB coverage during Open Season or immediately upon involuntarily losing non-FEHB coverage
- Retirees DO NOT participate in Premium Conversion
- Your spouse is eligible to continue FEHB coverage after your death **ONLY** if you have them covered and you elect to provide a survivor benefit at retirement

FEGLI

Continuation into Retirement

- Retire on an immediate annuity
- Insured on the date of retirement
- Enrolled in each Option and Multiple for the 5 years of service prior to retirement OR since your FIRST opportunity to enroll

FEGLI Options at Retirement

At Age 65

- Basic: 75% reduction, 50% reduction, No Reduction
- Option A: automatically begins reducing by 2% per month until it reaches \$2,500
- Option B: Full Reduction, No reduction (you can select for each multiple)
- Option C: Full Reduction, No reduction (you can select for each multiple)

Federal Employees Dental & Vision Insurance Program (FEDVIP)

- No 5 year enrollment requirement
- Can enroll during Open Season after you retire even if you were never enrolled
- Can enroll in dental, vision or both

Common Issues

- Military Deposits not paid or incorrect
- DD 214s in eOPF that do not characterize the service
- Paid In Full Letters not in eOPF

Retirement Estimate

- Request your retirement estimate no more than 5 years prior to your retirement eligibility date
- ABC-C will compute one retirement estimate every 3 years
- Retirement estimates include:
 - Verification of military service & civilian service documented in your Electronic Official Personnel Folder (eOPF)
 - Calculation of amount of civilian deposit and/or redeposit
 - Impact of unpaid civilian deposit/redeposit & military deposit on your retirement annuity
 - Confirmation of your current FEHB & FEGLI enrollment & your eligibility to continue these into retirement

FERS Benefit Estimate Report

Johnny Bobatz

Discontinued Retirement Annuity

Unreduced Monthly Annuity	\$1,184.09
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Reductions

Early Retirement Age	\$0.00
Unpaid CSRS Deposit	\$0.00
Survivor Benefit	\$118.41
Unpaid CSRS Redeposit	\$0.00
Alternative Annuity	\$0.00

	Total Reductions	\$118.41
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GROSS MONTHLY ANNUITY

	\$1,065.00
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Deductions

Health Insurance Premium	\$462.17
Life Insurance Premium	\$205.93
Dental Insurance Premium	\$0.00
Vision Insurance Premium	\$0.00
Federal Tax Withholding	\$0.00

	Total Deductions	\$668.10
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NET MONTHLY ANNUITY

	\$396.90
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FERS Annuity Supplement:

	\$777.00
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Monthly Survivor Annuity Elected

	\$592.00
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Service Credits

	<u>Yrs</u>	<u>Mos</u>	<u>Days</u>
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	21	6	16
Noncreditable FERS Service	0	0	0
FERS Sick Leave	0	9	13
Total FERS Service Credit	22	3	29
Total Service Credit	22	3	29

Estimate Basis

Date of Birth	12/31/1960
Age at Retirement	55 Years 0 Months
Retirement SCD	06/15/1994
LEO/FF/ATC SCD	N/A
Spouse's Date of Birth	N/A
Spouse's Age	N/A
FEGLI Code	Z5
FEHB Plan Code	105
Dental Insurance Plan Type	None
Vision Insurance Plan Type	None

Total Service Includes

	<u>Yrs</u>	<u>Mos</u>	<u>Days</u>
FERS LEO/FF/ATC 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 Service	0	0	0
CSRS Congressional Service	0	0	0

Retirement System	FERS Regular
Date of Retirement	12/31/2015
Date of Separation	N/A
High-3 Average Salary	\$83,861
Sick Leave Hours	1640
Survivor Benefit Base Elected	100%
Unpaid Pre 10/01/1982 CSRS Deposit	\$0.00
Unpaid Pre 03/01/1991 CSRS Redeposit	\$0.00
FERS Lump-Sum Credit	N/A
CSRS Lump-Sum Credit	N/A
Tax Status	Not Included

Footnotes are on 2nd Page.

FERS Benefit Estimate Report Johnny Bobatz

Notes:

BENEFIT AMOUNTS SHOWN IN THIS REPORT ARE ESTIMATES AND NOT INTENDED TO REPRESENT ACTUAL AMOUNTS. THE OFFICE OF PERSONNEL MANAGEMENT HAS SOLE AUTHORITY AND RESPONSIBILITY FOR ADJUDICATING RETIREMENT CLAIMS. Upon retirement, your retirement application and supporting documentation is submitted to OPM. Upon receipt of your retirement claim, OPM will place you in an interim pay status. Your interim payments will continue until OPM has completed full adjudication of your retirement claim. A FERS service factor of 0.2225, which represents your total service credit for retirement computation purposes, was used in the formula to compute your estimated monthly annuity.

A FERS annuity supplement begins at MRA age 56 and 0 months and continues until age 62.

Based on employee's final basic pay of \$64,655 and 130.00 hours of unused annual leave, the gross lump-sum annual leave payment would be \$4,027.40

Survivor Annuity Alternatives

<u>Alternative Base</u>	<u>Survivor Annuity</u>	<u>Monthly Cost</u>
Full	\$592.00	\$118.41
One-Half	\$296.00	\$59.20

The table above shows the monthly amount and cost of a survivor annuity based on the election of a full or one-half survivor annuity.

Health Insurance

<u>Plan Name</u>	<u>Type</u>	<u>Monthly Premium</u>
Blue Cross and Blue Shield Service Benefit Plan	Standard Family	\$462.17

(Based on 2015 FEHB rates.)

Life Insurance

The table below shows the amount of insurance coverage employee elected to continue in retirement and the monthly premium costs, based on 2015 FEGLI rates. Reductions begin at age 65 or date of retirement if later.

<u>Coverage Based On Final Basic Pay Of</u>	<u>\$64,655.00</u>	<u>Monthly Premiums</u>					
<u>Basic</u>	<u>\$67,000.00</u>	<u>Type</u>	<u>At Retirement</u>	<u>At Age 65</u>	<u>At Age 70</u>	<u>At Age 75</u>	<u>At Age 80</u>
Option A - Standard	\$10,000.00	Basic					
Option B - Additional [5 multiples]	\$325,000.00	75% Reduction	\$21.78	N/A	N/A	N/A	N/A
Total Coverage	\$402,000.00	50% Reduction	\$64.88	\$42.88	\$42.88	\$42.88	\$42.88
Option C - Family [5 multiples]		No Reduction	\$151.76	\$129.98	\$129.98	\$129.98	\$129.98
Spouse	\$25,000.00	Option A	\$5.85	N/A	N/A	N/A	N/A
Child	\$12,500.00	Option B [0NR, 5FR]	\$161.85	N/A	N/A	N/A	N/A
		Option C [0NR, 5FR]	\$16.45	N/A	N/A	N/A	N/A

Note: Premiums shown at age 65, 70, 75, and 80 for FEGLI Option B and/or Option C are for the number of multiples elected at time of retirement with no reduction. The premiums for the number of multiples elected with full reduction will cease at age 65 or date of retirement if later.

Comments

This estimate reflects your annuity WITHOUT a deposit for your active duty military services.

You are ELIGIBLE for a Discontinued Service Retirement (DSR) with a Military Reserve Technician (MRT) provision on 10/31/2021, which must be authorized/approved by your installation/activity. Immediate payment of FERS annuity supplement is based on the FERS special provisions for Military Reserve Technicians.

Our records reflect you have completed a military deposits for the following periods:

10/12/1988 - 11/10/1992*

06/07/2004 - 11/19/2005

10/27/2009 - 12/15/2009

01/19/2010 - 01/29/2010

02/21/2010 - 03/13/2010

09/17/2010 - 11/02/2011

A paid in full letter is in your Electronic Official Personnel Folder (eOPF).

* For the period of 10/12/1988 - 11/10/1992, the DD214 states, -This is not a Final Discharge- and Time Lost is 30 days. If you have consecutive active duty military service after this period, a deposit must be paid for this period to be creditable for retirement purposes. Your deposit must be paid-in-full PRIOR TO retirement. You must also provide proof (paid-in-full letter from DFAS) of your deposit being paid-in-full with your retirement application. Visit ABC-Cs website at <https://portal.chra.army.mil/abc/>, under How do I... section, and Make a military deposit? for more information and steps. Then, contact your HRO if you decide to make a deposit for the consecutive service.

Our records reflect you went on LWOP-US/Absent-US and have NOT COMPLETED a military deposit for the periods:

06/02/2004 - 06/04/2004

05/28/2007 - 07/20/2007

03/28/2010 - 04/10/2010 or 03/28/2010 - 04/29/2010**

05/04/2010 - 05/19/2010

08/21/2010 - 09/15/2010

06/11/2012 - 08/08/2012

06/01/2016 - 07/16/2016

08/09/2016 - 09/19/2016

08/28/2020 - 09/30/2020

** For the Absent-US period of 03/28/2010 - 04/29/2010, your eOPF contained an Order for the period of 03/28/2010 - 04/10/2010. If you have consecutive active duty military service after 04/10/2010, then submit to your HRO a DD214 (Member-4 copy) or Order(s) to complete the documentation.

Your eOPF contains only Orders for the following active duty military service periods:

06/01/2004 - 06/04/2004

06/03/2006 - 07/17/2006

05/28/2007 - 07/20/2007

10/27/2009 - 12/15/2009

01/19/2010 - 01/29/2010

01/30/2010 - 02/05/2010

02/21/2010 - 03/13/2010

03/28/2010 - 04/10/2010

If you do not have or are unable to find a copy(ies) of your DD214, then contact the County Courthouse (from your separation area or where you moved to after separation only if you physically took a copy to them), Veterans Affairs, Department of Labor, HRC at <https://www.hrc.army.mil/>, or the National Archives to obtain another copy. On your request, ensure you are requesting it for EMPLOYMENT purposes (NOT for Retirement). The system will not process the request; instead, you may receive a message stating OPM will get the copy themselves (which has yet to be the case). Once you receive a copy, forward a copy to your HRO to upload it into your eOPF.

Your eOPF contains DD214(s) with HONORABLE character of service and time lost information on it for the following period(s):

10/12/1988 - 11/10/1992

06/07/2004 - 11/19/2005

09/17/2010 - 11/02/2011

For the following active duty military periods:

06/03/2006 - 07/17/2006

07/19/2010 - 07/23/2010

07/26/2010 - 07/30/2010

08/02/2010 - 08/06/2010

08/09/2010 - 08/13/2010

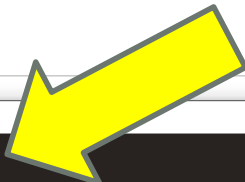
you were not placed in either LWOP-US nor Absent-US. If you were NOT on a paid status such as Military Leave or Annual Leave, then a military deposit must be completed. Otherwise, these periods will NOT be creditable toward your civilian retirement.

Requesting certified time sheets from your civilian payroll or DFAS is recommended to verify if LWOP (i.e. KG, KA) status was used during this period. Once you receive the certified time sheets, forward a copy to your HRO for upload into your eOPF to complete your folder. If you used LWOP status on your time sheets, then you must make a deposit for this period. Contact your HRO if you decide to make a deposit for this period.

How to Request an Estimate

- Request an estimate through the GRB Platform
 - Login at www.abc.army.mil
 - Select the GRB Button
 - Once logged in select the Menu button at the top center of the page
 - Click Requests
 - Click the red Submit a New Request link
 - In the drop down, choose Retirement Estimate and click Next
 - Answer the questions to tailor the estimate

Select the dropdown menu



https://www.platform.army.mil/Account/SecurityNotice?License=1120

GRB Platform : 1.2.117.12 - DEPARTMENT OF THE ARMY: Default - Internet Explorer

GRB Platform

MENU

TOTAL COMPENSATION STATEMENT

Army Benefits Center - Civilian

Health Insurance	Life Insurance	Thrift Savings Plan	Retirement
Dental & Vision Insurance	Long Term Care Insurance	Flexible Spending Accounts	Social Security

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GRB Platform : 1.2.117.12 - DEPARTMENT OF THE ARMY: Default - Internet Explorer

GRB Platform

MENU

TOTAL COMPENSATION STATEMENT

- Requests
- Account
- Announcements
- Documents
- Resource Library
- New User Video

Icons at the bottom: eye and tooth, person with cross, pig with stethoscope, and a building.

GRB Platform

Requests

Below is a list of your requests. Click on an item in the list to view the original request as well as the response, including any attachments. To create a new request click on the Submit a New Request icon.

[Submit a New Request +](#)

Request Date/Time	Case ID	Type	Status
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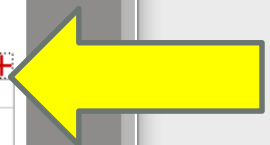
[View Request](#)

Response

Attachments

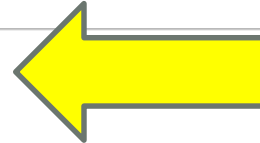
Name	Type	Description
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[Close](#)



Submit a New Request

Select the type of request you would like to submit:



Select Retirement Estimate

Next

Cancel

Submit a New Request: Retirement Estimate

Select the type of request you would like to submit: **Retirement Estimate** ▼

Estimate requests will only be accepted if you are within five (5) years of being eligible for retirement AND your requested date of retirement is WITHIN the next five (5) years. If you have any questions about this, you can speak to a Benefits Specialist by calling DSN: 520-2222, commercial: (785) 240-ABCC (2222), or toll free: (877) 276-9287.

From the list below select the type of retirement estimate you would like and the date(s) requested:

- Voluntary/Optional Retirement - Date of Retirement:
- Early Retirement - Date of Retirement: Closing Date of Early-Out Period:
- Discontinued Service Retirement - Date of Retirement:
- Deferred Retirement - Date of Separation: Annuity Commencement Date:
- Postponed Retirement - Date of Separation: Annuity Commencement Date:
- Disability Retirement - Date of Retirement:
- Phased Retirement - Date of Phased Retirement: Date of full Retirement:

Next

Cancel

Submit a New Request: Retirement Estimate

From the list below check any/all of the various types of service that you have performed related to your federal career:

Active Duty Military Service:

Have you completed making service credit payments for all periods of Military Service? Yes No Not Sure

Are you Retired Military? Yes No

Temporary (Non-Deduction) Service:

Have you completed making service credit payments for all periods of Non-Deduction Service? Yes No Not Sure

Service for which a Refund of Retirement Contributions were Received:

Have you completed making service credit payments for all periods of Refunded Service? Yes No Not Sure

Peace Corps/VISTA Service:

Have you completed making service credit payments for all periods of Peace Corps/VISTA Service? Yes No Not Sure

Part-time Service

Intermittent/When-Actually-Employed (WAE) Service

Non-Appropriated Fund (NAF) Service

Congressional Service

Service as a Reemployed Annuitant

Service with the DC Government

Special Group Service (Law Enforcement Officer, Firefighter, Air Traffic Controller, Nuclear Materials Courier, or Customs and Border Protection Officer)

Service with a Retirement Coverage Error subject to the Federal Erroneous Retirement Coverage Corrections Act (FERCCA)

Service under Public Law 93-638

Receipt of OWCP Benefits

Next

Cancel

Submit a New Request: Retirement Estimate

If eligible, indicate if you intend to continue Health Insurance into retirement? Yes No Unsure

If eligible, indicate if you intend to continue Life Insurance into retirement? Yes No Unsure

If eligible, indicate if you intend to continue Dental Insurance into retirement? Yes No Unsure

If eligible, indicate if you intend to continue Vision Insurance into retirement? Yes No Unsure

Select marital status: Married Single Divorced

Select the survivor benefit you want to elect: Full One half None Unsure

In the event that a Specialist needs to contact you regarding this request, please enter the following contact information:

Daytime Phone Number: International

Please provide any additional information or special instructions that would be helpful in fulfilling this request:

Next

Cancel

Questions?