



NAVAL SURFACE WARFARE CENTER, CARDEROCK DIVISION
WEST BETHESDA

EMPLOYEE ONBOARDING HANDBOOK



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Captain Mark Vandroff



Larry Tarasek

Welcome Aboard!

Welcome to the Naval Surface Warfare Center, Carderock Division. This handbook is a general reference tool for the policies, procedures, rules, and regulations that affect your employment and the programs and services available to you as a Federal employee. Links are presented throughout this handbook so that you may access additional information on a particular topic. These links, in addition to your supervisor, administrative officer, the Human Resources Division, mentor, and co-workers, will be valuable resources in navigating your Federal career. Additional information can be found in your Onboarding Ready Reference Guide (RRG) and Employee Desk Guide.

We wish you every success in your new career and look forward to providing you with effective and efficient service.

Sincerely,

Captain Mark Vandroff
Division Commanding Officer

Larry Tarasek
Technical Director

NAVAL SURFACE WARFARE CENTER

CARDEROCK DIVISION (NSWCCD)

Naval Surface Warfare Center (NSWC) Carderock Division (NSWCCD, Carderock, or the Division) is the Navy's center of excellence for ships and ship systems. For over 100 years, Carderock has helped preserve and enhance the nation's presence on and under the seas. Carderock is the full-spectrum research and development, test and evaluation, engineering, and Fleet support organization for the Navy's ships, submarines, military watercraft, and unmanned vehicles with insight into new concepts and diverse technologies for the Navy Fleet of the 21st Century. The Division's expertise spans from naval architecture and marine engineering, to electrical and mechanical engineering, to computer engineering and physics.

Carderock specializes in ship design and integration; environmental quality systems; hull forms and propulsors; structures and materials; signatures, silencing systems, and susceptibility; and vulnerability and survivability systems.

Carderock's unique laboratories, modeling and simulation facilities, at-sea-assets, and large-scale, land-based engineering and test sites at our headquarters in West Bethesda, Maryland, and seven detachment locations across the country contribute to the full-spectrum nature of our mission.

Navy and maritime communities have come to depend on our expertise and innovative spirit in developing advanced platforms and systems, enhancing naval performance, integrating new technologies, and reducing operating costs.

Carderock Division will continue to solve challenging engineering problems to meet future Fleet needs.

Mission: To provide full-spectrum research and development, test and evaluation, analyses, acquisition, and Fleet support for the Navy's ships, ship systems, and associated Navy logistics systems. Specific emphasis is to provide the core technical capabilities required for the integration of surface and undersea vehicles and associated systems, to develop and apply science and technology associated with naval architecture and marine engineering, and to provide support to the maritime industry.

Vision: To be the Navy's trusted partner for identifying and providing world-class, innovative, and cost-effective solutions for advanced ship and ship systems, for providing technical solutions to the warfighter, and to keep our Fleet at sea.

The NSWC Carderock Division encompasses the following installations in the U.S.:

- Carderock Division Headquarters (West Bethesda, MD)
- Combatant Craft Division (Norfolk, VA)
- Detachment Puget Sound (Silverdale, WA)
- Acoustic Research Detachment (Bayview, ID)
- Acoustic Trials Detachment (Cape Canaveral, FL)
- South Florida Ocean Measurement Facility (Fort Lauderdale, FL)
- William B. Morgan Large Cavitation Channel (Memphis, TN)
- Southeast Alaska Acoustic Measurement Facility (Ketchikan, AK)

Carderock: Where We Work



Southeast Alaska Acoustic Measurement Facility
KETCHIKAN, AK



Puget Sound Detachment
at Naval Submarine Base Bangor
BANGOR, WA



Acoustic Research Detachment
BAYVIEW, ID



Memphis Detachment
Dr. William B. Morgan
Large Cavitation Chamber
MEMPHIS, TN



Carderock Division HEADQUARTERS
WEST BETHESDA, MD



Norfolk Detachment
Combatant Craft Division
NORFOLK, VA



Acoustic-Trials Detachment
TITUSVILLE, FL



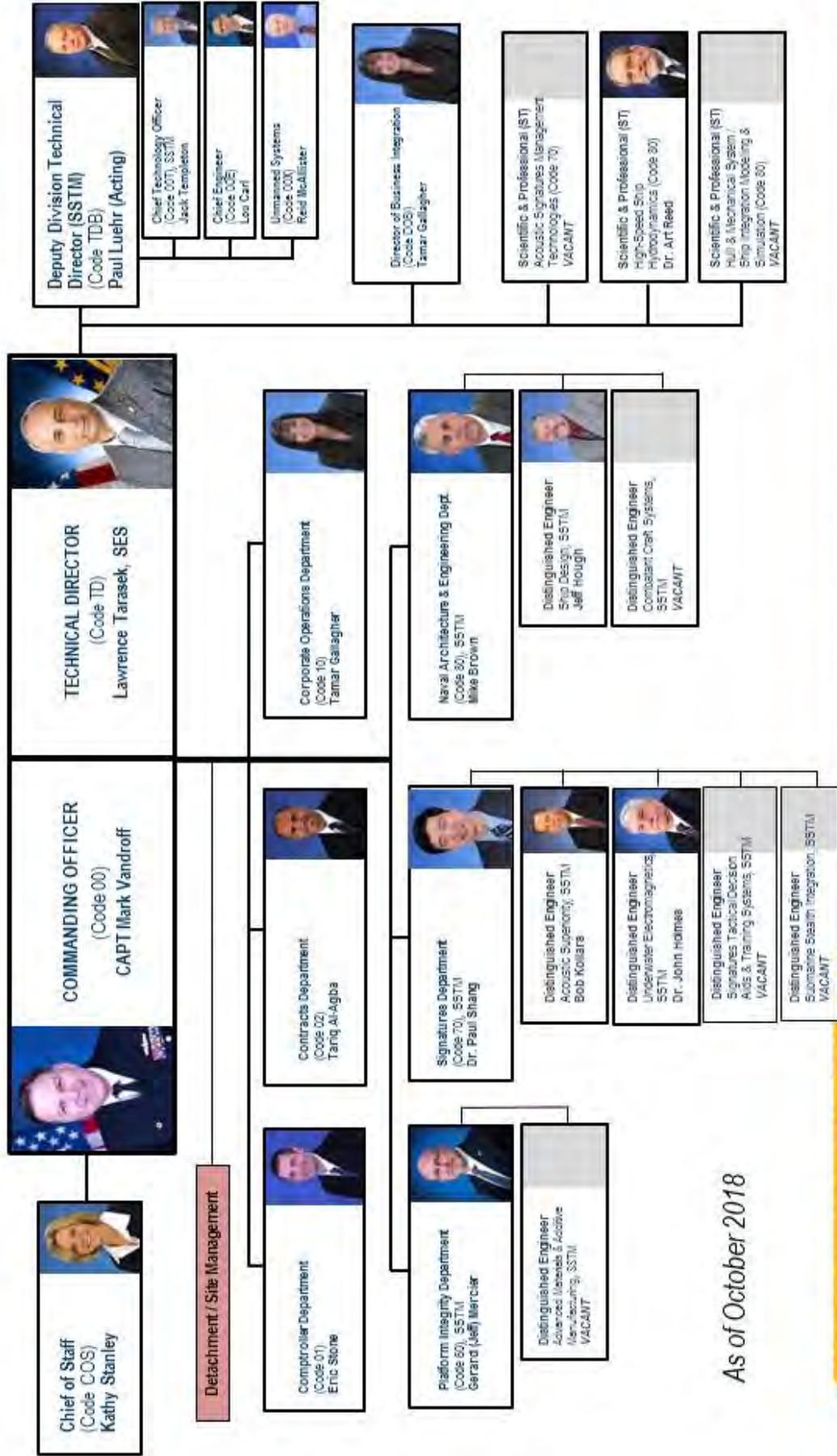
South Florida Ocean
Measurement Facility
DANIA, FL



AMERICA'S FLEET STARTS HERE

Distribution Statement A: Approved for Public Release; distribution unlimited.

Carderock Division Leadership



As of October 2018

AMERICA'S FLEET STARTS HERE

Distribution Statement A: Approved for public release, distribution unlimited.



DEPARTMENT 00 – COMMAND STAFF

The Command Staff Office includes the Chief Engineer, Customer Advocates, Legal, Quality, Small Business, Strategic Planning, Technology & Innovation Office, etc.

DEPARTMENT 01 – COMPTROLLER OFFICE

The Comptroller Office is responsible for executing the fiscal responsibilities of the Command by providing overall funds administration for all

Department of Defense (DoD), non-DoD government agencies, and private party funding and orders received, as well as the administration and execution of the Command’s Navy Working Capital accounts.

DEPARTMENT 10 – OPERATIONS DEPARTMENT

The Operations Department supports Carderock Division and its technical departments by providing timely and cost-efficient business, tactical and strategic services.

DEPARTMENT 02 - CONTRACTING AND ACQUISITION DEPARTMENT

The Contracting and Acquisition Department supports the Carderock Division mission by providing the highest quality acquisition products and services on a timely basis while simultaneously satisfying public policy objectives.

DEPARTMENT 60 – PLATFORM INTEGRITY

The Platform Integrity Department is the recognized leader in full-spectrum science and engineering of materials and structures, environmental compliance, and survivability of naval ships and submarines. Along with industrial, academic, and DoD partners, Department 60 provides the U.S. Navy with the technical depth and specialized knowledge necessary to maintain the technical edge for the world's leading naval fleet.



DEPARTMENT 70 – SIGNATURES

The Signatures Department is the world leader in developing superior stealth technologies through signature control and silencing, greatly reducing the vulnerability of Navy vessels to mines, torpedoes and other dangers. The Signatures Department is engaged in developing basic technology, engineering solutions and supporting acquisitions of signature technology for all classes of ships.

DEPARTMENT 80 – NAVAL ARCHITECTURE & ENGINEERING



The Naval Architecture and Engineering Department (Code 80) performs fundamental and applied research, engineering and naval architecture on surface ships, combatant craft, and submarines in the areas of hull forms; propulsion; platform dynamics; hydrodynamics; and conceptual, preliminary, & contract design including analysis of alternatives, specifications development, and general arrangements. Department personnel use a variety of computational simulation, design and analysis tools, as well as model testing in towing tanks, water tunnels, seakeeping basins, and in the field to develop and evaluate ship, submarine, and propulsor designs and concepts. Code 80 provides direct support to the Fleet in the conduct of full-scale trials and in solutions to operational problems in the areas of hydromechanics, including maneuvering, seakeeping, propellers, towed devices, and related problems and provides Division-

wide leadership in total ship systems engineering and integration in the assessment of technologies for the development of naval ships and marine vehicles. The Department also provides cradle to grave total engineering and lifecycle support for combatant craft and boats.

BASE INFORMATION

EMERGENCY & SECURITY

- Fire/Police Emergency (202) 433-3333
- Non-Emergency Fire (301) 227-1550
- Non-Emergency Police (301) 227-1502
- Command Duty Office (301) 821-2779
- Security Office (Bldg. 42) (301) 227-1408
- Safety (Bldg. 42) (301) 227-1510
- Facilities/Maintenance Service Desk (to report facility issues such as lights burned out, icy walkways, backed up toilets, etc.) (301) 227-1330

BASE ACCESS

Employees gain access to our facilities using their Common Access Card (CAC). Since new hires do not receive their CAC until the second week, you will be issued a 30-day visitor/vehicle pass. New employees must show their offer letter, car registration, and proof of insurance to obtain the 30-day pass. The Security and Visitor Center is located in Bldg. 20.

GATE HOURS

Main Gate: (Clara Barton Parkway)

- 0400 - Midnight

Back Gate: (MacArthur Blvd.) (Mon-Fri)

- 0600 - 1500 (inbound/outbound)
- 1500 - 1900 (outbound only)

Visitor's Center (Bldg. 20, adjacent to front gate) – (301) 227-1500

- 0600 - 1600

Address:

- Naval Surface Warfare Center, Carderock Division
9500 MacArthur Blvd.
West Bethesda, MD 20817-5700

INTERNET/SOCIAL MEDIA SAFETY REMINDERS



Here are a few tips to consider when posting information accessible to the worldwide web:

- Think before you post - once it's out there it's forever there!
- Don't post inappropriate or embarrassing information about yourself or others. Use caution when posting photographs (ensure GPS location stamping is turned off).
- Establish security protocols on your blog or web page such as encryption or password protection.
- If you don't want bad guys to know where you are, or where your family member is deploying, or what goes on there, don't post it on your site.
- If you are going to speak about your role in DOD, state that your views do not necessarily reflect those of DOD. If it's not an official post it's your personal opinion, not DOD policy.
- iNFusion and milSuite are Navy/DOD-only social media sites and can be accessed/used accordingly in the conduct of your business.

CELLULAR PHONE POLICY

Carderock Division Instruction 5239.6C, *Use of Portable Electronic Devices*, dated 7 April 2017, is the Division policy addressing cellular telephone usage at all NSWCCD sites. This policy applies to all NSWCCD military and civilian personnel, contractors, visitors, and tenant activities. Personally owned cellular phones, including those with photographic, video, and/or voice-recording capabilities, are permitted at all NSWCCD sites; however, **the use of such devices is restricted to voice and text only. Taking photographs or using video or audio recording functions is prohibited unless specifically authorized by the Security Office.** Violation of this policy may result in confiscation of the device and/or disciplinary action. Cellular phones and other electronic devices are prohibited in sensitive areas where classified information is stored or discussed. All personnel have a responsibility to adhere to and enforce this policy. Any incident of noncompliance should be challenged and immediately reported to the Security Office.



SECURITY RULES

All employees shall follow the following basic security rules while on site:

- No cameras are allowed on site without prior authorization
- Display your CAC above your waist at all times
- Parking in numbered or otherwise marked reserved spaces is prohibited (unless it is your assigned space)
- Do not enter restricted areas without authorization
- The speed limit on base is 25 MPH unless otherwise posted

COLORS (FLAG ETIQUETTE)

The American flag is ceremonially hoisted at 0800 and lowered at sunset; referred to as morning and evening colors, respectively. Observing colors is a Navy tradition to honor all Sailors in harm's way and honor those who died for our country. It is also a requirement of ships and shore commands per U.S. Navy regulations.

Morning Colors:

Every day "First Call to Colors" will be sounded over the loud speaker system at 0755. At 0800 "Attention" will be sounded, followed immediately by the National Anthem, during which the flag will be hoisted. At the conclusion of the anthem "Carry On" will be sounded.

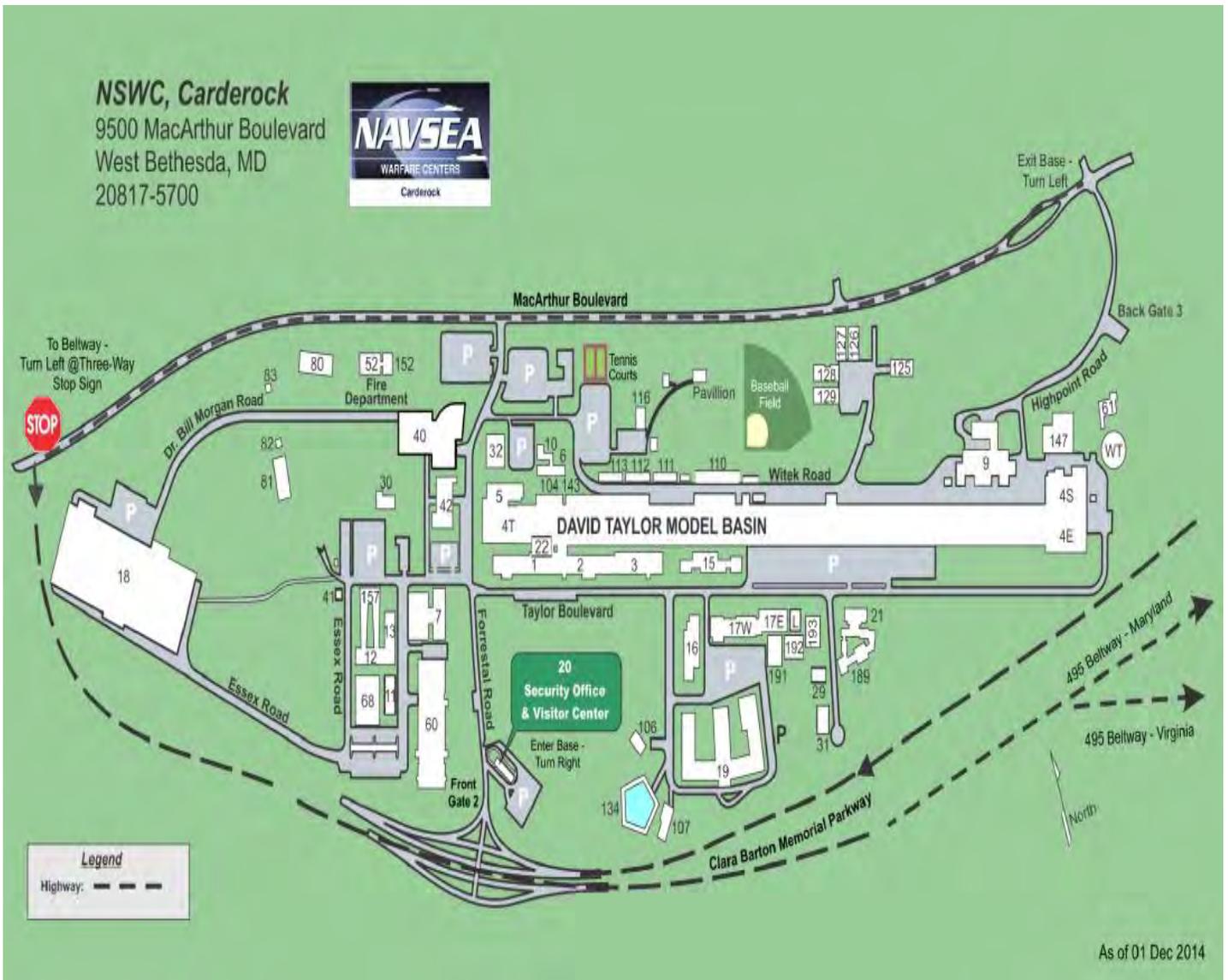
Evening Colors:

Five minutes prior to sunset "First Call" will be sounded. At sunset "Attention," "Retreat (Evening Colors)," and "Carry On" will be sounded in order. The flag will be hauled down slowly as "Retreat" is played.

During morning and evening colors, all personnel who are outdoors and within sight or hearing of colors are expected to render honors. Military personnel in uniform shall stop, stand at attention facing the flag, and salute. Civilian personnel should stop, stand facing the flag, remove their hat, and hold it over their heart. If not wearing a hat, civilian personnel should place their right hand over their heart. If the flag is not in sight, stand facing towards the flag pole in front of Building 2. Drivers should pull over and stop their vehicles. No traffic will enter or exit the gates during morning or evening colors. Morning and evening colors are complete at the sounding of "Carry On," at which point all activity will resume.

PARKING

Parking at NSWCCD, including the detachments, is free. Reserved parking spaces are issued per building. These parking spots are general reserved for division heads/department heads/and higher-level employees (NT-06/GS-15). Unreserved parking spots are on a first-come basis. Employees must not park in loading zones, handicapped parking, or reserved parking spaces. Carderock hosts many special events throughout the year which impacts parking on station. During these events, alternate arrangements for offsite parking and shuttle buses may be implemented. Advance notices will usually be distributed by management to enable you to plan accordingly.



EMERGENCY DISMISSAL AND CLOSURE PROCEDURES

OFFICE OF PERSONNEL MANAGEMENT (OPM)

NSWCCD West Bethesda site will follow the Washington, D.C. area Office of Personnel Management (OPM) guidance for early dismissals and closings. Call the base-operating conditions hotline at 1-877-679-2231 for a recorded message on the status of NSWCCD. Closing information may also be found on a recorded announcement by dialing (202) 606-1900 or at <http://www.opm.gov/status/>.

- To receive email notification of OPM status visit the following sites:
 - http://apps.opm.gov/listserv_apps/list-sub.cfm?targetlist=operatingstatus
- For OPM operating determinations and procedures:
 - <https://www.opm.gov/policy-data-oversight/snow-dismissal-procedures/>
- To download the OPM alert mobile app:
 - <https://www.opm.gov/policy-data-oversight/snow-dismissal-procedures/mobile-app/>
- Radio & TV stations:
 - WTOP-FM 103.5
 - WRC-TV-4
 - WTWP-AM 1500
 - WJLT-TV-7100
- Inclement Weather 1-877-679-2231 or OPM website

SOCIAL MEDIA LINKS

- The Carderock News Update is posted here weekly: <https://www.youtube.com/user/NSWCCarderock>
- Facebook: <https://www.facebook.com/CarderockDivision>
- Twitter: <https://twitter.com/nswccarderock>
- Flickr: <https://www.flickr.com/photos/nswccarderock>
- External website: <http://www.navsea.navy.mil/Home/Warfare-Centers/NSWC-Carderock/>

FUSION WIKI LINKS FOR PUBLICATIONS:

WAVES: <https://wiki.navsea.navy.mil/display/WM/WAVES+magazine+Home>
 Wavelets: <https://wiki.navsea.navy.mil/display/WN/Wavelets+Home>

LEAVE AND HOLIDAY

- 10 paid holidays
- Carry up to 240 hours of annual leave into the next calendar year.
- Family and Medical Leave Act allows up to 12 weeks per year of unpaid leave to care for a sick family member. *

<u>Full-Time Employee Leave Accrual</u>		
Length of Service	Hours Accrued Per Pay Period	Days Earned Annually
Less than 3 years	4 hours	13 days
3 but less than 15 years	6 hours	20 days
15 years or more	8 hours	26 days

*Based on 8 hours a work day

WORK SCHEDULE

Carderock Division offers five work schedules for full-time employees. Part-time employees are on a set work schedule. All employees are required to take a 30-minute lunch between the hours of 1100 to 1300 when working more than 6 hours. For example, an employee working 9 regular hours must take a 30-minute lunch, which means the employee will be at work for 9.5 hours and claim 9 hours of time. All regular hours must be earned during the work schedule hours, 0530 to 1900. For easy reference, work hours are provided below:

Work Schedule: 0530 - 1900 hours

Core Hours: 0930 - 1430 hours

AWS-0: The basic Division work schedule (AWS-0) is five 8-hour days, Monday through Friday, 40 hours per week and 80 hours per pay period. A fixed daily arrival time (e.g., 0730) and a fixed daily departure time (e.g., 1600) is required. A period of 30 minutes must be taken for lunch between the hours of 1100 and 1300.

AWS-1: FLEXITOUR is a flexible work schedule that requires a full-time employee to work 8 hours a day, 40 hours a week, and 80 hours a biweekly pay period, with a fixed arrival time established for each employee between 0530 through 0930. The employee adheres to a designated start/stop time each day in accordance with the work schedule established with the supervisor.

AWS-2: GLIDING SCHEDULE is a flexible work schedule that requires work 8 hours a day, 40 hours a week, and 80 hours a biweekly pay period, with start times that may vary daily without notification within the established flexible band of 0530 - 0930. Employees must work the core hours, Monday through Friday from 0930 to 1430 hours.

AWS-5: MAXIFLEX SCHEDULE is flexible work schedule that has a basic work requirement of 80 hours each biweekly pay period. Employees may work fewer than 5 days per week and/or fewer than 10 days biweekly, may vary arrival/departure times and must fulfill the core hour requirement defined below. The maximum number of regular hours that can be worked in any given day is 10. Employees on this schedule must meet the biweekly requirement for regular hours before earning overtime or compensatory time (on a day without regular hours). The flexibility of core hours applies only to this schedule. During the 50 core hours that occur in a two-week pay period, an employee may be absent for no more than 10 core hours without being charged leave, assuming the employee will have worked those hours at other times during the pay period under an authorized AWS-5 schedule. The absences resulting from flexing the 10 AWS-5 core hours can take place over one or more days. An employee may be absent either before or after the AWS-5 core hours without a charge to leave, assuming the 80-hour requirement has otherwise been met. Core hours apply from 0930 to 1430 hours.

AWS-6: COMPRESSED WORK SCHEDULE or 5/4-9 Schedule enables the employee to complete the basic work requirement of 80 hours in fewer than 10 days. There are no flexible times in this schedule. Arrival times must be established within the flexible time band of 0530 to 0930, thereby enabling the employee to complete the 9-hour days by 1800; however, once established, there is no flexibility in the established arrival or departure time. All absences after the fixed daily start time must be charged to an appropriate approved leave category. A full-time employee prevented from working on a holiday (or an 'in lieu of' holiday) is entitled to pay for the number of hours of the Compressed Work Schedule for the employee on that day. A full-time employee works eight 9-hour days and one 8-hour day for a total of 80 hours in a biweekly pay period. The one Regular Day Off (RDO) can be determined by employee and supervisor on either week and opposite the 8-hour day.

TELEWORK PROGRAM

The telework program is available to employees whose positions have been designated as eligible to participate, by their supervisors. Teleworking is a privilege, not a right, and if approved, may be performed at an approved Telecommuting Work Center or an employee's home. There are two types of telework: ad hoc and regular/recurring. Ad hoc telework is performed on an occasional, one time, or irregular basis to work on projects or assignments that would be most effectively performed away from the office. Regular and recurring telework is performed at least one day a pay period, on a regular schedule. The schedule for regular and recurring telework may change within a pay period based on office requirements.

MORAL, WELFARE AND RECREATION OPPORTUNITIES

The MWR is a volunteer group effort that organizes recreational and social events for Carderock's entire community. Information on the MWR intranet page includes the following:

- Fitness centers
- Team sports
- Fitness classes
- Special events
- Discount tickets
- ESA store

<https://cuthill.crdr.navy.mil/intra/mwr/>

FITNESS CENTER

The Carderock Fitness Center is available to West Bethesda employees. Women's and men's locker rooms feature showering and bathroom facilities along with a changing room and lockers. The Fitness Center has a workout room and exercise area for classes and warm-up use and is located in Building 60, 4th floor, Stairwell 2, Room 400. There is also a gym located in Building 1 (basement), Room B132, and is open 24 hours per day. Membership is free.

INTRAMURAL SPORTS

Carderock hosts the following sports intramural leagues: running, golf, softball, tennis, Ultimate Frisbee, volleyball, and soccer. Emails will be sent to Carderock employees before each sport's season to elicit participation. Reminders will also be shared on the Carderock intranet website. Carderock Employees:

<https://cuthill.crdr.navy.mil/intra/mwr/>

EMPLOYEE SERVICES ASSOCIATION

Carderock Division has an Employee Services Association (ESA) that sponsors different activities for the center. Such activities include: Employee Appreciation Day, Thanksgiving dinner, and ice-cream socials. Information on these events is generally posted in the weekly Wavelets employee newsletter and flyers throughout the base or distributed via email.

TECHNICAL INFORMATION CENTER

One excellent resource for employees is our Technical Information Center (TIC). The TIC has three primary components: (1) Scribe, a digital database containing all of the reports, documents, and technical manuals that have been produced by the Division; (2) Library and offices, located in Bldg. 2, Room 210; and (3) the Technical Information Section, which contains Carderock Division's classified collection. You may visit in person, email, or call by phone for assistance with professional journals, resources for scientists and engineers, or for extensive access to several databases and a large collection of books for circulation.

<https://scribe.dt.navy.mil/mysql/>

Below are the Technical Information Center Hours of Operation:
Classified Library: 0600-1530 M-TH, 0600-1430 F or by appointment
Reference/Reading Room: 0730-1600
Journal Room: 0730-1600
Book Room: 0730-1500

EMPLOYEE RESOURCE GROUPS (ERG)

The Carderock Division values and respects the strengths and differences among our employees. Because our employees are more diverse today than ever before, we must be positioned to understand and create work solutions to meet their needs. Employee Resource Groups (ERGs) play an important role in supporting and sustaining this effort. These groups are the Women's ERG, the Veterans ERG, and the New-Hire Bridge ERG (for employees who have worked at Carderock for five or fewer years). ERGs are open to all employees and provide an environment through which employees can share their experiences and expertise, network with senior management and learn career-building skills.

New-Hire Bridge ERG iNFusion wiki- <https://wiki.navsea.navy.mil/pages/viewpage.action?pageId=27853170>

COMMUNITIES OF INTEREST (COIs)

In general, the COI's are to facilitate collaboration across all departments. Our current COIs are Materials, Security, Acquisition, Communication, Financial, MWR-Quality of Life, Branch Head Communications and Technical Excellence. The main purpose of our Communities of Interest (COIs) is to work out the details of how to most effectively achieve the desired compliance results in a manner that is best for Carderock's workforce. We want to use the COIs as two-way communication for everyone - at a tangible and workable level. Contact information can be found in your Ready Reference Guide provided to you during onboarding.

CARDEROCK CAFE

The Carderock Café is the NSWCCD West Bethesda cafeteria, located in Building 40. The Carderock Café is open Monday through Friday, except for holidays. Breakfast is served from 0630 - 1000 and lunch is served from 1030 - 1400. The Carderock Café offers a hot food bar, salad bar, grab-and-go items, coffee, assorted breakfast pastries, specialty sandwiches, quesadillas and a full Subway counter.

CREDIT UNION



The Constellation Federal Credit Union is available for your banking needs, and is located in Building 20. For more information you can check out the website <https://www.constellationfcu.org>

NSWC Carderock Branch:

Bldg. 20 (at security gate)

Monday-Friday, 0800 to 1500

(301) 227-4840

EQUAL EMPLOYMENT OPPORTUNITY

EQUAL EMPLOYMENT OPPORTUNITY NSWCCD's policy is to maintain an environment free of discrimination, harassment, and civil-rights-related violations by providing equal opportunity for all of its employees and applicants for employment in every aspect of its employment practices and working conditions. Our goal is to provide a workplace free of employment discrimination on the bases of race, color, national origin, religion, sex (including harassment of a sexual or non-sexual nature, pregnancy, sex stereotyping, gender identity, transgender status and sexual orientation), age, reprisal, genetic information or disability. Equal employment opportunity (EEO) is an essential element of sound business management. Discrimination has a negative impact on morale, motivation, productivity, job performance, quality of work life, and employee retention. Every supervisor and manager must be held responsible and accountable for complying with the letter and spirit of the laws and regulations that govern the policy of EEO. Our success depends upon our leadership doing the right thing in EEO.

NSWCCD is a quality organization; our diverse personnel have made countless contributions to improving the effectiveness of the Navy and the fleet. We are dedicated to continuing this tradition in the future. An important initiative is the elimination of underrepresentation of minorities, women, and persons with disabilities. This will be ensured through effective internal and external recruitment activities and a commitment to management practices that promote affirmative employment opportunities for all personnel as outlined in EEOC Management Directive 715. Through ongoing positive employment activities, NSWCCD will continue to attract, retain and employ the highest caliber of personnel. Working to achieve this initiative will enrich the diversity of our workforce.

NSWCCD provides resources for the timely processing of discrimination complaints. Supervisors and managers shall advise their employees of their right to seek advice from EEO officials concerning matters of discrimination. Employees who wish to pursue a discrimination complaint may do so, in confidence and without fear of reprisal, by contacting the Division's complaints manager at (301) 227-2865. Division supervisors and managers shall cooperate fully in the resolution of discrimination complaints at the earliest possible stage and shall take steps to remove barriers to equal opportunity.

ANTI-HARASSMENT POLICY

NSWCCD does not permit or condone harassing conduct by anyone in the workplace. Harassing conduct creates a hostile work environment. Harassment is defined as any severe or pervasive, unwelcome verbal or physical conduct that is objectively offensive and has the purpose or effect of adversely affecting a person's work performance and/or creates an intimidating, hostile or offensive work environment. Federal laws and Department of the Navy policies prohibit harassment on the bases of race, color, national origin, religion, sex (including harassment of a sexual or non-sexual nature, pregnancy, sex stereotyping, gender identity, transgender status, and sexual orientation), age, reprisal, genetic information or disability. Harassment can be behavior exhibited in the form of ridicule, abuse, insults or derogatory comments that are directly or indirectly based on any of the above characteristics. The behavior becomes harassing conduct when it adversely affects the employee's work environment or when an employment decision affecting the employee is based upon the employee's acceptance or rejection of the harassing conduct. Personal conversations that can be overheard by other employees who consider the conversation offensive based on characteristic protected by law may also constitute harassment.

Any employee or applicant for employment who believes he or she has been the focus of workplace harassment in any form is strongly encouraged to immediately report it to their supervisor or manager; to the deputy EEO officer (DEEO), Diversity and Inclusion Office (Code 10E); to the Office of Counsel (Code 00L), or to the Navy Inspector General's Office and will be protected from retaliation. Employees or applicants for employment who wish to pursue an EEO complaint must contact their servicing DEEO, Diversity and Inclusion Office within 45 calendar days of the discriminatory event or knowledge thereof, to initiate the EEO complaint process. NSWCCD EEO website: <https://cuthill.crdr.navy.mil/intra/code10/hr/eo.html>

FORMS OF REDRESS

Forms of redress are used to correct or amend a situation in which an employee strongly feels that he or she has been treated unjustly or to alert authorities to suspected illegal agency actions. The following lists the different forms of redress available to NSWCCD employees.

EQUAL EMPLOYMENT OPPORTUNITY/ DISCRIMINATION COMPLAINT PROCESS

Employees or applicants who believe that they have been harassed or discriminated against on the basis of race, color, national origin, religion, sex (including harassment of a sexual or non-sexual nature, pregnancy, sex stereotyping, gender identity, transgender status and sexual orientation), age, reprisal, genetic information, or disability have the right to file a complaint of discrimination within 45 calendar days of the adverse action or perceived discrimination with the Division EEO counselor. For a complete overview of the NSWCCD EEO Discrimination Complaint Process, visit the following website:

<https://cuthill.crdr.navy.mil/intra/code10/hr/eo.html>

ALTERNATIVE DISPUTE RESOLUTION (ADR) PROGRAM

Alternative Dispute Resolution (ADR) is an alternative method for resolving disputes and problems inside and outside the traditional processes of administrative grievances, EEO complaints and litigation. DON's preferred method of choice for ADR is mediation. Mediation is a private, confidential and informal process that uses a neutral third party known as a mediator to facilitate the parties' resolution of the dispute. The mediators will not provide legal or personnel advice and do not have the power to make a decision or evaluate the merits of the issues at the table. Instead, the mediator works with all the parties to facilitate discussion that may or may not lead the parties to reach a voluntary agreement of their own making. A mediation agreement, however, may not violate any of the parties or other third parties' rights as found in law, regulation, policy or under any collective bargaining agreement. When is ADR appropriate? Workplace disputes, administrative grievances, EEO complaints, conduct or work performance issues, union issues (IAW Collective Bargaining Agreement/ULP), groups or offices facing challenges. To find out more information about the ADR process, please contact the servicing EEO Office Complaints Program Manager. Contact information can be found in your Ready Reference Guide. NSWCCD EEO Website: <https://cuthill.crdr.navy.mil/intra/code10/hr/eo.html>

SEXUAL HARASSMENT

Employees have rights under two separate and distinct processes when raising an allegation of sexual harassment. The first process is under 29 CFR 1614. Note: Processes may be used simultaneously. Title 10 U.S.C. Section 1561 requires the Division Commander/Commanding Officer to investigate the allegation upon employee notification. At the same time, the employee can file a discrimination complaint within 45 calendar days of when the allegation occurred and will be processed according to 29 CFR 1614 procedures. Contact the EEO, Diversity and Inclusion Office: complaints manager 301-227-2865 and DEEO 301-227-0090. All EEO contact information can be found in your Ready Reference Guide.

LABOR & EMPLOYEE RELATIONS DIVISION

GRIEVANCE PROCESS

The Division's policy is to conduct its relations with all employees in a fair and impartial manner; however, in any employee-employer relationship, some employee concerns and dissatisfactions relating to employment and discipline will inevitably arise. This directive provides for the prompt and objective review and resolution of employee grievances at the lowest appropriate managerial level. Visit the following website for a complete overview of the NSWCCD grievance procedure:

<https://crbewebappdev.dt.navy.mil/intranet/instr/d12771-4.pdf>

DRUG-FREE WORKPLACE PROGRAM (DFWP)

The Department of the Navy Drug-Free Workplace Program (DFWP) implements Executive Order 12564, which made it a condition of employment for all Federal employees to refrain from using illegal drugs on or off duty. Illegal drug use by any civilian employee of the DON is incompatible with the maintenance of high standards of conduct and performance.

The information sheet on the DFWP includes information on types of drugs tested, types of testing, testing-designated Positions, random testing procedures and results, safe harbor and DONCEAP.

https://crbewebappdev.dt.navy.mil/intra/code10/hr/documents/DFWP_Fact_Sheet_June_2012.pdf

CLARIFICATION: USE OF MARIJUANA REMAINS ILLEGAL FOR FEDERAL EMPLOYEES

The use of marijuana remains illegal for Federal employees. Recent election results legalizing marijuana in California, Massachusetts and Nevada necessitates clarification on use of marijuana by Department of the Navy employees. Marijuana remains illegal under Federal law, regardless of state laws, as a schedule I drug in the Controlled Substances Act. Marijuana is therefore illegal for Federal employees unless or until there is further specific guidance issued at the Federal level allowing for marijuana use in some (or any) situations. Those employees subject to random testing, or any other testing (applicant, reasonable suspicion, post-accident or follow-up), remain subject to the consequences for illegal drug use. In other words, nothing changes for us based on state laws and we remain accountable to comply with Federal law unless there are changes at the Federal level.

VOLUNTARY LEAVE TRANSFER PROGRAM

A Federal employee can transfer annual leave to another Federal employee who has been approved as a leave recipient. Leave recipients must be faced with loss of income generally for at least three workdays (or 24 hours) because of a medical emergency. LER contact information can be found in your Ready Reference Guide.

TELEPHONE INFORMATION

The access number for voicemail:

- On Base Access Number: **301-227-3775**
- Off Base Access Number: **301- 227-3775**
- Long Distance Access Number: **800-215-5263**

First-Time Users:

- When calling from your own phone, enter the default temporary passcode 1234 when prompted.
- Once you have entered your passcode, the system plays a short tutorial stepping you through entering a new private passcode, recording a name and recording a greeting for your mailbox.
- Once the tutorial is complete, your mailbox is set up, personalized and ready for your use.
- You are not able to access your voice messages until you have completed the tutorial.

After Initial Setup:

- When calling from your own phone, enter the passcode that you created when you first set up your voice mailbox when prompted.
- When you enter your mailbox you are greeted with:
 - The current number of messages in your mailbox.
 - The system automatically plays any new messages that exist in your mailbox.
 - If there are no new messages or after you have listened to your all of your new messages you are then presented with a menu allowing you to choose what you want to do in your mailbox.

Please note the following system parameters:

- Your passcode must be 4 to 10 digits in length.
- Your passcode never expires.
- Your mailbox holds 100 messages (new and saved).
- The maximum length for a voicemail message is 3 minutes.
- New messages stay in your voicemail box for up to 30 days or until you delete them manually.
- Saved messages stay in your voicemail box until you delete them manually.
- You can recover deleted messages for up to 7 days after the message was deleted.

User Tips

- Accessing your voicemail:

From your internal telephone:

1. Dial **227-3775**
2. You will be greeted with your box information and when prompted, enter your passcode.

From another internal telephone:

3. Dial **227-3775**
4. Press the # key when the system starts to play, dial your 10-digit mailbox number (Example: 301-227-xxxx).

From local off-base location:

1. Dial **301-227-3775**
2. Press the # key when the system starts to play, dial your 10-digit mailbox number (Example: 301-227-xxxx).

From long distance off-base location:

1. Dial **800-215-5263**
 2. Press the # key when the system starts to play, dial your 10-digit mailbox number (Example: 227-xxxx).
- If you know the next key to press you can press it at any time even before that option is played.

VOICE MAIL QUICK REFERENCE

LOGIN INITIAL SET UP

From your own telephone:

- Call the Voice Mail System (**227-3775**)
 - Enter your passcode (the system recognizes your mailbox number)

From outside or another telephone

- Call the Voice Mail System On Base **227-3775**
Off Base **301-227-3775**
Long Distance **800-215-5263**
 - Press # sign, dial your mailbox number (10-digit extension)

When asked for your password?

- Enter your temporary password (system default is **1234**)

Note: As new features are /added to the system they will be added to the basic menu of options.

TO RECORD YOUR GREETING

After logging in, from main menu:

- Dial **8** – **Change Users Options**,
- Then Dial **1** – **Change Mailbox Setup**
- Press **1** for **Greeting Change**
- Press **2** to activate a greeting.
- Press **3** to discard old greeting and rerecord, press the number of greeting you want to record, record at the tone.
- Press **7** to play the greeting, enter greeting number you wish to play.

TO CHANGE YOUR PASSCODE

After logging in, from main menu:

- Dial **8** – **Change Users Options**,
- Then Dial **1** – **Change Mailbox Setup**
- Press **2** for **Passcode Change**
- **Press 3 to delete and enter new passcode**
- Enter new passcode again

CHANGE MAILBOX NAME

After logging in, from main menu:

- Dial **8** – **Change Users Options**,
- Then Dial **1** – **Change Mailbox Setup**
- **Press 3 to change Mailbox Name**

- Press **3** again to discard current name and record a new one.
- Press **7** to play Mailbox Name

RECORD AND SEND MESSAGES

To make a message, from main menu:

- Press **6** – **Make New Message**
- **Enter mailbox extension, or to send to a Distribution List press * followed by the list number.**
- Record Message

PLAY VOICE MESSAGES

After logging in, from main menu:

- Press **7** – To access Voice Messages

While Playing Message:

- Press **7** – Skip Message Time & Date
- Press **4** – Skip to Previous Message
- Press **6** – Skip to Next Message

Options while playing or after hearing a message

- Press **3** – Delete Message
- Press **2** – Reply
- Press **5** – Save Message
- Press **7** – Replay
- Press **8** – Play Message Time and Date
- Press **2** – Forward Message

DELIVERY OPTIONS – Optional

After recording a message, press# for further options:

- Press **9** – To Send/Deliver
 - Press **9** – Normal delivery (*optional*)
 - Press **1** – Urgent delivery (*optional*)
- **Press 7 – To play back**
- Press **3** – To discard and rerecord
- Press **5** – To deliver to another mailbox
- Press **2** – To add comment
- Press **6** – For Message Addressing Options
 - Press **1** – Return Receipt
 - Press **2** – Confidential
 - Press **3** – Future Delivery
- Press **4** – To cancel the destination mailbox
- Press **1** – To cancel message

PLAY DELETED MESSAGES

After logging in, from the main menu:

- Dial **8** – **Change Users Options**,
- Then dial **5** to access **Deleted Messages**
- **Press 7** to play your deleted message

PLACES NEAR NSWCCD

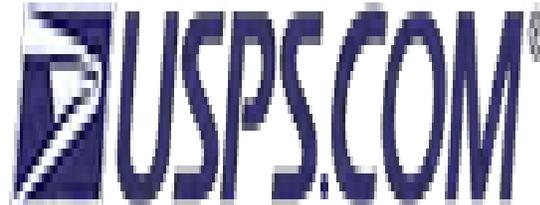


[Westfield Montgomery Mall](#)

7101 Democracy Blvd.

Bethesda, MD 20817

<https://www.westfield.com/montgomery>



[USPS Cabin John Location](#)

7945 MacArthur Blvd., Suite 101

Cabin John, MD 20818

www.usps.com



[The Market on the Boulevard](#)

7945 MacArthur Boulevard

Cabin John, MD 20818

<http://themarketon.com/>

Cabin John

[Cabin John Shopping Center and Mall](#)

At the corner of Seven Locks Road &

Tuckerman Lane

Bethesda, MD

<http://www.shopcabinjohn.com/directory/>



[Potomac Village Shopping Center](#)

10111 River Rd.

Potomac, MD 20854

**** (This is NOT an official Endorsement of the businesses) ****

We hope you have enjoyed your Employee Onboarding Handbook, and will continue to find the enclosed information useful for many years to come.

The Human Resources Division staff enjoys assisting both new and established employees with useful information and, therefore, always seeks to improve upon this handbook. If you find any of the information to be incorrect, in need of updating or have any ideas on additional information you would like to see included in future publications, please contact **Olamidayo (Diana) Odusanya (301) 227-3671/olamidayo.odusanya@navy.mil**.

Again, welcome aboard NSWCCD as you begin your adventure in your new career. We wish you well and sincerely hope your time with us is an exciting one!

Thank You!





Department of the Navy Civilian Benefits Center

The GRB Platform, formerly known as EBIS

On 23 August 2018, EBIS goes off line and on 27 August 2018, employees will be able to access its replacement, the GRB Platform. The location remains the same: <https://www.civilianbenefits.hroc.navy.mil/>. The Platform will continue to provide the same basic functionality as EBIS but with more user-friendly features. The best news is the Platform eliminates the need for a USERNAME and PASSWORD. Instead, the application authenticates the user's Common Access Card (CAC), allowing access. However, the Platform still remains restricted. Not only is a CAC required, but employees must also use a government computer and have a .mil, .edu, or .gov email address. The new design is very similar to our OCHR Portal. Instead of tabs across the top, the Platform has "tiles" for employees to select. With these new features, employees will have a true "one-stop-shopping" experience for both obtaining benefits information and making benefits transactions.

1. When accessing the GRB Platform, users will immediately notice the visually friendly design. Unlike the smaller Benefits icons found at the top of the page in EBIS, the Platform displays much larger, easier-to-find Benefits tiles on the home screen:



2. The Platform is truly a "one-stop-shopping" experience. Within each Benefits tile is all the information you need relating to a particular benefits program, along with eSeminar videos and useful external links to additional resources.

For example:

- Under the Thrift Savings Plan (TSP) tile, employees will have access to a TSP-specific calculator, access to external links relative to TSP, and be able process TSP elections and view pending transactions. The same is true for Health Insurance, Life Insurance, and Retirement tiles.

- eSeminars videos for specific benefits topics will now be located within the related Benefits tile under “Resources”. Employees can also access all eSeminars videos from the Resource Library on the home screen.

3. At the top the home screen, there will be a drop-down menu from which employees can select from the following:



- Resource Library: Employees can browse the Resource Library to find all videos, documents, and links to external resources related to health insurance, life insurance, TSP, and retirement.
- Notifications: Agency news will be available upon logon on the “Notifications” page, which employees may choose not to see each time they log in. However, if new benefits information is added or information is removed, a notification will be displayed so the employee can view the updated information.
- New User video tutorial.

Note: The “Requests” and “Documents” functions will not be available until a later date.

4. The EBIS Personal Statement of Benefits is replaced by a Total Compensation Statement (TCS). This statement can be accessed by clicking on the Total Compensation Statement located in the upper-right corner on any screen after logon. The TCS is a comprehensive retirement and benefits report specific to the individual employee and reflects personal information (e.g., retirement eligibility, current enrollment in health and/or life insurance, and TSP contribution rate).



5. A new function available on the Platform is the ability for the Civilian Benefits Center (CBC) staff to assist employees in real time while they navigate their way in the tool.

6. The eRetirement module in the Platform is referred to as the Retirement Dashboard. The Retirement Dashboard is located within the Retirement Benefits tile and allows employees to complete a retirement application on line. However, the Office of Personnel Management does not yet allow electronic signatures, so employees must continue to print, sign, and mail the application to the CBC at the following address:

DON OCHR Norfolk Operations Center
Norfolk Naval Shipyard, Bldg. 17
Portsmouth, VA 23709

6. For questions or assistance with accessing the GRB Platform, please call the Benefits Line at 888-320-2917 from 7:30 a.m. - 7:30 p.m., Eastern Time, Monday - Friday, except on Federal holidays. The TTY number is 866-359-5277. You may also email your questions to navybenefits@navy.mil. You must include your full name, pay plan, grade, and your contact telephone number. Please do not include Privacy Act or other Personally Identifiable Information such as date of birth or social security number in your email correspondence.

GRB Platform

Self-service Web application available at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/default.aspx>. You must use a government computer with a “.mil, .edu or .gov” email address and your Department of Defense Common Access Card (CAC). If this is your first time accessing the Portal, you will be required to complete a simple registration.

Employees can:

- ✓ Make health insurance, life insurance, and Thrift Savings Plan contribution elections
- ✓ Review general and personal benefits information
- ✓ Calculate retirement annuity estimates
- ✓ Access the Total Compensation Statement which is a personal statement of your benefits

Online Program Information

Benefits and retirement program information is available at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/default.aspx>. You must use a government computer with your DoD CAC and have a “.mil, .edu or .gov” email address.

- ✓ Retirement applications
- ✓ Designation of beneficiary forms
- ✓ Latest news

Questions?

Program	Contact Information
Health Insurance Life Insurance Retirement Thrift Savings Plan (enrollment) Accessing GRB Platform	Contact: Benefits Line at 888-320-2917 Hours: Monday - Friday, 7:30 a.m. to 7:30 p.m., ET TTY: 866-359-5277 Email: navybenefits@navy.mil
Thrift Savings Plan (investment changes, loans, in-service withdrawals, account balances)	Contact: ThriftLine at 877-968-3778 Hours: Monday - Friday, 7:00 a.m. to 9:00 p.m. ET TTY: 877-847-4385
Federal Dental and Vision Insurance Program (FEDVIP)	Contact: BENEFEDS at 877-888-3337 Hours: Monday - Friday, 9:00 a.m. to 7:00 p.m., ET TTY: 877-889-5680 Email: service@BENEFEDS.com
Flexible Spending Account (FSA)	Contact: FSA Counselor at 877-372-3337 Hours: Monday - Friday, 9:00 a.m. to 9:00 p.m., ET TTY: 800-952-0450 Email: FSAFEDS@adp.com
Federal Long Term Care Insurance Program (FLTCIP)	Contact: Long Term Care Partners at 800-582-3337 Hours: Monday - Friday, 8:00 a.m. to 7:00 p.m., ET TTY: 800-843-3557 Email: info@ltpartners.com



Department of the Navy Civilian Benefits Center

Information for Newly Hired Employees on Appointments Entitled to Benefits

Congratulations on your new job! Pay is only part of the compensation you earn working for the Department of the Navy. We offer a broad array of benefits programs to meet your needs and those of your family. Become familiar with your available benefits by reading the information below so you can make informed choices.

Timeframes for Benefit Elections

Each benefit program has certain timeframes for initial enrollment as a new employee, as shown in the table below.

Program	Election Period from Date of Appointment
Life Insurance	Basic coverage is automatic; you have 60 days to elect optional coverage
Health Insurance	60 days
Dental and Vision Insurance	60 days
Flexible Spending Account	60 days (or by October 1, whichever is earlier)
Long Term Care Insurance	60 days (for abbreviated underwriting)
Thrift Savings Plan	Automatically contribute 3% of basic pay, can change or cancel at any time

Civilian Benefits Center (CBC)

The CBC is the centralized organization within the Department of the Navy that administers the Federal benefits and retirement programs for civilian employees. The CBC is responsible for the education and individual counseling of employees about these programs. Benefits and retirement program information is available on the Office of Civilian Human Resources (OCHR) Portal at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits>. To access the OCHR Portal, you must use a government computer with a “.mil, .edu or .gov” email address and your Department of Defense Common Access Card (CAC). If this is your first time accessing the Portal, you will be required to complete a simple registration. Most elections need to be completed within 60 days of your date of appointment. Do not delay in contacting the Benefits Line if you need assistance in making your elections.

GRB Platform

The GRB Platform is an automated, secure, self-service web application that allows employees to make health insurance, life insurance, and Thrift Savings Plan contribution elections, review general and personal benefits information, and calculate retirement estimates. Department of the Navy policy requires all civilian employees to make benefits elections electronically. Paper forms are not accepted for these transactions. If you are ready to make a benefits election before your personnel record is created, contact the Benefits Line. You can access GRB Platform from the Office of Civilian Human Resources Portal at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits>.

The Benefits Line

If you have any questions, please call the Benefits Line at 888-320-2917 from 7:30 a.m. - 7:30 p.m., Eastern Time, Monday – Friday, except on federal holidays. The TTY number is 866-359-5277.

You may also email your questions to navybenefits@navy.mil. You must include your full name, pay plan, grade, and contact telephone number but please do not include Privacy Act or other Personally Identifiable Information such as date of birth or social security number in your email correspondence.

Leave and Earnings Statement (LES)

You will receive a bi-weekly LES from your payroll office. It is important to review the LES each pay period to ensure correct deductions have been withheld for your elections and to avoid errors for which you could be indebted. If your payroll office is the Defense Finance and Accounting Service, information about your LES is available at <http://www.dfas.mil/dfas/civilianemployees/understandingyourcivilianpay/LES.html>.

Federal Employees' Group Life Insurance (FEGLI)

Most permanent Federal employees are eligible for FEGLI. Participation is voluntary, but if you are eligible, you are automatically covered under FEGLI basic insurance, unless you cancel this coverage. FEGLI also offers three options in addition to basic coverage. No proof of insurability is required for the basic or any optional insurance you elect during the 60 day initial election period. Proof of insurability may be required for insurance changes after that time.

Once you elect life insurance coverage, your enrollment automatically continues each year, as long as you remain eligible for the program. You do not have to reenroll each year. However, if you would like to make a change in your life insurance you can do so in conjunction with a qualifying life event, or by providing medical documentation. There is no regularly scheduled open season for FEGLI changes.

Information about FEGLI is available at <http://www.opm.gov/insure/life/index.asp>.

Action Required if You Have No Prior Federal Service

1. Basic coverage is automatic and is effective on the first day you are in a pay and duty status in an eligible position. If you do not want the basic coverage, you must cancel it by making an election in the GRB Platform or by contacting the Benefits Line.

Your election using the GRB Platform is equivalent to completing the SF 2817, Life Insurance Election form, mentioned in the FEGLI Program Booklet. Department of the Navy policy specifies that all civilian employees must make changes to their benefits electronically. Paper forms are not accepted for these transactions.

2. If you want to elect optional insurance, you must make an election within 60 days from the effective date of your appointment. You must make your election in the GRB Platform or by contacting the Benefits Line. Optional insurance is effective the first day you are in a pay and duty status on or after the date you make your change in the GRB Platform.

Action Required if You Have Prior Federal Service. If you have prior Federal service, your FEGLI coverage when you are rehired depends on the length of the break in service between the two appointments.

1. If the break in service is 180 days or less, you are automatically enrolled with the level of coverage that you had at the time of separation from employment. If you do not want this coverage, you may cancel all or part of it at any time, but you may not elect to increase the coverage. If you are electing to decrease, you must make your election in the GRB Platform or by contacting the Benefits Line. If you previously waived all coverage, you are not eligible to enroll when you are rehired when your break in service is 180 days or less.
2. If the break in service is greater than 180 days, you will automatically be enrolled in basic insurance and the same optional insurance that you had in your previous position. In addition, you may elect optional insurance or increase the multiples of optional insurance (if you do not already have the maximum). You must make your election in the GRB Platform or by contacting the Benefits Line within 60 days of your appointment.

Federal Employees Health Benefits (FEHB)

Most Federal employees are eligible to elect health insurance. Participation in FEHB is voluntary and you must make an election to be covered.

If you are a part-time career employee, the Government contribution toward your health benefits is prorated in proportion to the percentage of full-time service you are regularly scheduled to perform. Contact the Benefits Line for specific information about the cost of your health insurance, depending on your work schedule.

Once you enroll in a health insurance plan, your enrollment automatically continues each year, as long as you remain eligible for the program. You do not have to reenroll each year. However, if you would like to make a change in your health insurance, you may do so during the annual Benefits Open Season or in conjunction with a qualifying life event.

You should review the information provided during Benefits Open Season to see if there are any significant plan changes to your health insurance enrollment for the next calendar year.

If you enroll in health insurance, premiums are automatically withheld from your salary on a pre-tax basis, which reduces your taxable income and income taxes. This is called Federal Employees Health Benefits Premium Conversion (FEHB-PC). If you participate in FEHB-PC:

- You do not have the flexibility to cancel your health insurance coverage or change to a self-only enrollment from a family enrollment any time. You will be able to make these changes only during the Benefits Open Season or in conjunction with a qualifying life event.
- Your earnings reported to the Social Security Administration will be less since you will pay health insurance premiums with pre-tax money. This may result in a somewhat lower Social Security benefit when you retire.
- You are not able to deduct health insurance premiums as an itemized medical deduction on your income tax return.

If you want health insurance premiums withheld on an after-tax basis, at the time you enroll in health insurance you must sign a waiver form electing not to participate in FEHB-PC. After the initial opportunity to waive FEHB-PC as a new employee, you will be able to change whether you participate in FEHB-PC only during the Benefits Open Season or in conjunction with a qualifying life event.

FEHB premiums and plan information are available on the Office of Personnel Management (OPM) Web site at <http://www.opm.gov/insure/health/index.asp>.

Action Required to Enroll

1. You have 60 days from the effective date of your appointment (or eligibility date) to elect a health insurance plan.
2. You must make your election in the GRB Platform or by contacting the Benefits Line. Your election using the GRB Platform is equivalent to completing the SF 2809, Health Benefits Election form, mentioned in the plan information. Department of the Navy policy requires all civilian employees to make changes to their benefits electronically. Paper forms are not accepted for these transactions.
3. Your health insurance enrollment will be effective the beginning of the next pay period following your election provided you were in a pay status during any part of the preceding pay period. This means you will not be covered by FEHB the first pay period of your employment. You cannot be reimbursed for any medical expenses incurred prior to the effective date of your health insurance election. You need to consider this when canceling any other health insurance coverage, you may have, and for scheduling doctor visits or tests.
4. You should receive your health insurance enrollment cards within approximately 30 days after the effective date of your coverage. If you do not receive your enrollment cards, contact the Benefits Line.
5. If you want health insurance premiums withheld on an after-tax basis, you must complete CBC 12890-10, Federal Employees Health Benefits Premium Conversion Waiver/Election and fax it to the Benefits Line at 207-255-0131 is available on the Office of Civilian Human Resources Portal at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/CBC%20Local%20Forms/CBC%2012890-10%20FEHB%20Premium%20Conversion%20Waiver-Election.pdf>.

Federal Employees Dental and Vision Insurance Programs (FEDVIP)

If you are in a position that conveys eligibility for FEHB, you are eligible to enroll in a dental and/or vision plan with FEDVIP. It does not matter whether you are actually enrolled in FEHB—eligibility is the key. FEDVIP is not the same as FEHB. It is a separate and different program. Participation in FEDVIP is voluntary and you must elect to be covered.

Once you enroll in a dental and/or vision plan, your enrollment automatically continues each year, as long as you remain eligible for the program. You do not have to reenroll each year. However, if you would like to make a change in your enrollment, you may do so during the Benefits Open Season or in conjunction with a qualifying life event.

Dental premiums/plan information and vision premiums/plan information are available on the OPM Web site at <http://www.opm.gov/insure/dental/index.asp>.

Action Required to Enroll

1. You have 60 days from the effective date of your appointment (or eligibility date) to elect a dental and/or vision plan.
2. You must make your election on the BENEFEDS Web site at <https://www.benefeds.com> or by contacting BENEFEDS at 877-888-3337. You cannot enroll in a dental and/or vision plan using GRB Platform.

3. Your dental and/or vision enrollment will be effective the first day of the first pay period following the date in which you submit your enrollment.
4. Within 15 days after your coverage effective date, you should receive enrollment confirmation and information on how to access your benefits (which may or may not include an identification card; it depends on your plan) from your selected dental and/or vision plan. If you do not hear from your dental and/or vision plan within that time period, you should contact the plan directly. BENEFEDS does not provide plan identification cards.

Federal Flexible Spending Account (FSAFEDS)

If you are eligible for FEHB, you are eligible to enroll in a flexible spending account (FSA) with FSAFEDS. It does not matter whether you are actually enrolled in FEHB—eligibility is the key. Participation in FSAFEDS is voluntary and you must elect to participate.

Your FSAFEDS enrollment is effective only for one benefit period. You must reenroll in FSAFEDS for each year that you choose to participate. If you do not reenroll during the Benefits Open Season, you will not participate in the next benefit period, unless you experience a qualifying life event that allows you to make an election outside of the Benefits Open Season.

FSAFEDS offers three types of FSAs:

1. The Health Care Flexible Spending Account (HCFSA) is used to pay for qualified medical costs and health care expenses that are not paid by your FEHB plan or any other insurance. The minimum you may elect each year is \$100 and the maximum is \$2,650. If you are eligible for the FEHB Program and are an active employee, you are eligible to participate in a HCFSA. You need only be eligible to participate in FEHB — you do not need to be currently enrolled. The benefit period is the calendar year. You can carry over into the next calendar year up to \$500 of unused HCFSA elections from the prior year.
2. The Limited Expense Health Care Flexible Spending Account (LEX HCFSA) is available only to employees who enroll in an FEHB High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) or whose spouse is enrolled in a non-FEHB HDHP with an HSA. Eligible expenses are limited to dental and vision care services/products that meet the IRS definition of medical care. The minimum you may elect each year is \$100 and the maximum is \$2,650. The benefit period is the calendar year. You can carry over into the next calendar year up to \$500 of unused LEX HCFSA elections from the subsequent year if requirements are met.
3. The Dependent Care Flexible Spending Account (DCFSA) is used to pay for eligible child care or adult dependent care expenses for qualified dependents that are necessary to allow you or your spouse to work, look for work, or attend school full-time. The minimum you may elect each year is \$100 and the maximum is \$5,000 per household (\$2,500 if married, filing separately). If you are an active employee, you are eligible to participate in a DCFSA. The only exception(s) are intermittent or “when actually employed” (WAE) employees who are expected to work less than six months in a calendar year. Participants cannot carry over funds from one benefit period into another, but have a grace period of an additional 2 ½ months (January through 15 March) to continue to incur eligible expenses for reimbursement from the previous year account if requirements are met.

Information about FSAFEDS is available at <http://www.opm.gov/insure/flexible/index.asp>.

Action Required to Enroll

1. You have 60 days from the effective date of your new appointment (or eligibility date), but before October 1 of the calendar year, to elect to participate in FSAFEDS. If you are hired on or after October 1, you are not eligible to participate in that benefit period, but can elect during the Benefits Open Season for the following benefit period.
2. You must make your election on the FSAFEDS Web site at www.FSAFEDS.com or by contacting an FSAFEDS at 877-372-3337. You cannot enroll in FSAFEDS using GRB Platform.
3. Your election is effective the next day after your election is received by FSAFEDS.

Federal Long Term Care Insurance Program (FLTCIP)

If you are eligible for FEHB, you are eligible to apply for long term care coverage with FLTCIP. It does not matter whether you are actually enrolled in FEHB—eligibility is the key. In addition, your qualified relatives—current spouse, adult children, parents, parents-in-law, and stepparents—are also eligible to apply using full underwriting procedures.

If you are on a temporary not-to-exceed appointment, you are eligible to apply for long term care insurance with FLTCIP after you have completed 1 year of continuous employment.

Once you enroll in FLTCIP, your enrollment automatically continues each year, as long as you remain eligible for the program and continue paying your premiums. You do not have to reenroll each year.

Information about FLTCIP is available at <http://www.opm.gov/insure/ltc/index.asp>.

Action Required to Apply

1. You have 60 days from the effective date of your appointment (or eligibility date) to apply for long term care insurance using an abbreviated underwriting procedure (which asks fewer questions about your health). After the initial 60 days, you may apply using the full underwriting application.
2. Submit your application directly to the Long Term Care Partners at www.ltcfeds.com. You cannot apply using the GRB Platform. You must pass a medical screening (called underwriting). Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage.
3. If you are approved for coverage, the scheduled effective date will generally be the first day of the first month after your application is approved. You will receive a letter from Long Term Care Partners containing your scheduled effective date and what might change that date. If you apply using the abbreviated underwriting application, you must meet an Actively at Work requirement for your coverage to become effective.
4. You may pay your premiums to the Long Term Care Partners through payroll deduction, automatic bank withdrawal, or direct bill.

Thrift Savings Plan (TSP)

Most full-time and part-time employees covered by the Federal Employees Retirement System (FERS) or the Civil Service Retirement System (CSRS) are eligible to participate in TSP, but the participation rules are different. To verify your retirement plan look at your most recent SF 50, Notification of Personnel Action in Block 30.

FERS. TSP is an integral part of the retirement package, along with your FERS basic annuity and Social Security. TSP is especially important to FERS employees because the formula used to compute a FERS basic annuity is less generous than the formula used to compute a CSRS annuity. As a FERS employee:

- You are automatically enrolled in TSP and 3 percent of your basic pay will be deducted for TSP if you are hired or rehired on or after August 1, 2010. You will receive 3 percent agency matching contributions as well as agency automatic (1%) contributions. You can terminate your automatic enrollment contributions at any time.
- You can elect to start, change, stop, or resume TSP contributions at any time; there is no waiting period.
- You can elect to contribute any dollar amount or percentage (1–100%) of your basic pay to TSP; however, your annual dollar total cannot exceed the [Internal Revenue Service elective deferral limit](#).
- If you stop your contributions, you are not eligible to receive Agency Matching Contributions, but will still receive the Agency Automatic (1%) Contributions.
- If you are age 50 or older, you can make [catch-up contributions](#), up to the [Internal Revenue Service elective deferral limit](#).
- You have a choice of tax treatments – tax deferred and after-tax contributions.
- You can invest your TSP account in any of the five individual investment funds or five lifecycle funds.
- Contributions must be made through payroll deductions. However, you may also transfer or roll over eligible funds from a traditional IRA or an eligible employer plan into your TSP account.

CSRS. TSP can provide CSRS employees with a source of retirement income in addition to the CSRS annuity. As a CSRS employee:

- You are automatically enrolled in TSP and 3 percent of your basic pay will be deducted for TSP if you are hired or rehired on or after August 1, 2010. You can terminate your automatic enrollment contributions at any time.
- You can elect to start, change, stop, or resume TSP contributions at any time; there is no waiting period.
- You can elect to contribute any dollar amount or percentage (1–100%) of your basic pay to TSP; however, your annual dollar total cannot exceed the [Internal Revenue Service elective deferral limit](#).
- If you are age 50 or older, you can make [catch-up contributions](#), up to the [Internal Revenue Service elective deferral limit](#).
- You have a choice of tax treatments – tax deferred and after-tax contributions.
- You can invest your TSP account in any of the five individual investment funds or five lifecycle funds.
- Contributions must be made through payroll deductions. However, you may also transfer or roll over eligible funds from a traditional IRA or an eligible employer plan into your TSP account.

Your account will be established when your payroll office sends your first contributions to TSP. Once your account is established, the TSP will send three separate mailings to you: (1) a TSP Welcome Letter which includes your TSP account number, (2) your TSP Web password, and (3) your ThriftLine Personal Identification Number (PIN).

Your TSP regular employee contribution election automatically continues each year, as long as you remain eligible to contribute. You do not have to reelect each year. If you elect TSP catch-up contributions, you must reelect these contributions each calendar year.

Complete Information about TSP is available on the TSP Web site at <http://www.tsp.gov> .

Action Required to Change Your TSP Contribution

1. If you are hired or rehired on or after August 1, 2010 you are automatically enrolled in TSP and 3 percent of your basic pay will be deducted for TSP on a pre-tax basis. If you don't want to continue your automatic enrollment in TSP, you can terminate your automatic contributions at any time by making an election in the GRB Platform or by contacting the Benefits Line. If you want to change from pre-tax to after-tax contributions, you will also make your election in the GRB Platform or by contacting the Benefits Line.

You may request a refund of the contributions deducted from your basic pay associated with the first 90 days of automatic enrollment by completing form TSP-25, Automatic Enrollment Refund Request. Your request must be received by the TSP no later than the refund deadline date provided to you in the TSP Welcome Letter. You may make this refund request whether or not you choose to terminate your contributions to the TSP or submit a subsequent election to change your contribution amount or percentage. If you elect to request a refund of your automatic enrollment contributions the Agency Automatic (1%) Contributions will remain in your TSP account, but you will forfeit the Agency Matching Contributions.

2. You can elect to increase your TSP contribution from the automatic 3 percent contribution to any dollar amount or percentage (1–100%) of your basic pay up to the Internal Revenue Service elective deferral limit by using the GRB Platform or by contacting the Benefits Line. Your election using the GRB Platform is equivalent to completing the TSP-1 election form mentioned on the TSP Web site. Department of the Navy policy requires all civilian employees to make changes to their benefits electronically. Paper forms are not accepted for these transactions.
3. If you are covered by a FERS retirement plan, TSP is an integral part of your retirement. It is especially important to contribute 5 percent of your basic pay each pay period so you will receive the maximum agency matching contributions. If you elect a 5 percent contribution and determine it is more than you can afford, you can change the election at any time. It is also important to make contributions each pay period. If you reach the Internal Revenue Service limit before the end of the year, your contributions (and consequently your agency matching contributions) will stop. For more information, refer to the TSP fact sheet Annual Limit on Elective Deferrals available and the Elective Deferral Calculator at <https://www.tsp.gov/other/sitemap/siteMap.html>.
4. If you are already contributing the maximum amount to TSP regular employee contributions and you will be turning age 50 in the calendar year, you can also elect TSP catch-up contributions using the GRB Platform. Your election using the GRB Platform is equivalent to completing the TSP-1-C mentioned on the TSP Web site.
5. Your TSP elections will be effective at the beginning of the next pay period following your election.

Action Required to Make Investment Transactions

1. Your initial TSP contributions will be invested in, and remain in, an age-appropriate Lifecycle (L) Fund, unless you make an interfund transfer.

An interfund transfer moves the money already in your account among the TSP investment funds. Each calendar month, your first two interfund transfers may redistribute money in your account among any or all of the TSP funds. After the first two, your interfund transfers can only move money into the G Fund.

If you want your future contributions invested in funds other than the G Fund, you must make a contribution allocation. A contribution allocation specifies how you want to invest new money going into your TSP account. You may make a contribution allocation at any time.

You will be able to make an interfund transfer once you receive a TSP account number.

2. You must make your interfund transfer and/or contribution allocation on the TSP Web site at <http://tsp.gov> or the ThriftLine at 877-968-3778 (using the automated system or by speaking to a TSP participant service representative). You cannot make investment transactions using the GRB Platform.
3. Interfund transfers or contribution allocations made on the TSP Web site or the ThriftLine **by 12 noon**, Eastern Time, are generally processed and posted to your account at the close of business that day.

Interfund transfers or contribution allocations made on the TSP Web site or the ThriftLine **after 12 noon**, Eastern Time, will ordinarily be processed and posted to your account at the close of business on the following business day.

4. You will receive a confirmation of your transaction from the TSP record keeper.
5. Call the Thriftline if you have questions about how to make an interfund transfer or contribution allocation.

Retirement Plan

Most Federal employees in a retirement covered position are in either the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS). To determine your retirement plan, look at Block 30 on your most recent SF 50, Notification of Personnel Action. The one character code represents your current retirement plan.

Code	Retirement Plan
1	CSRS
2	Social Security
4	None
5	Other retirement systems
6	CSRS – Special (Law Enforcement Officers and Firefighters)
C	CSRS Offset
E	CSRS Offset – Special (Law Enforcement Officers and Firefighters)
K	FERS
KF	FERS FRAE*
KR	FERS RAE**
L	FERS – Air Traffic Controllers
LF	FERS FRAE* – Air Traffic Controllers
LR	FERS RAE** – Air Traffic Controllers
M	FERS – Special (Law Enforcement Officers and Firefighters)
MF	FERS FRAE* – Special (Law Enforcement Officers and Firefighters)
MR	FERS RAE** – Special (Law Enforcement Officers and Firefighters)

*Further Revised Annuity Employees (FRAE) are FERS employees hired after December 31, 2013

**Revised Annuity Employees (RAE) are FERS employees hired after December 31, 2012

Information about the retirement is available on the Office of Civilian Human Resources Portal at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits>.

You should pay special attention to information about:

- Crediting active duty military service toward civilian retirement. You may be required to make a deposit to receive credit. Interest begins to accrue on the military deposit after a two year interest free grace period.
- Crediting civilian service for which you did not make retirement contributions. You may be required to make a deposit to receive credit.
- Crediting civilian service for which you received a refund of retirement contributions. You may be required to make a deposit to receive credit.

Keep Your Mailing and Email Address Current

Every year thousands of documents are returned to the payroll office, Thrift Savings Plan (TSP) Board and health insurance carriers because the employee has changed their mailing address, but has not notified them. To update your mailing address and email address follow these four steps.

Step 1. Notify Your Payroll Office of the New Mailing Address.

To update your mailing address, go to the Defense Finance and Accounting Service (DFAS myPay website at <https://mypay.dfas.mil/mypay.aspx> and login to your account. Under “Pay Changes” select “Correspondence Address” and make changes as appropriate. Your activity DFAS point of contact can also submit your address change to DFAS.

When you submit an address change to DFAS they will update your address to receive pay documents such as your Civilian Leave and Earnings Statement (LES) and W-2, Wage and Tax Statement.

DFAS will send your new address to the Thrift Board to update your mailing address for TSP documents and to the civilian personnel system. You do not need to submit a separate form.

Step 2. Notify Your Health Insurance Carrier of the New Address. If you are enrolled in the Federal Employees Health Benefits (FEHB) you must submit a separate change of address to your health insurance carrier. Some health insurance carriers, such as Blue Cross Blue Shield, allow you to make an address change electronically on their web site. You should contact your health insurance carrier for specific procedures.

Step 3. Notify Your Employing Activity of the New Address. Contact your activity administrative department and supervisor to update your address for recall purposes, etc.

Step 4. Whenever you have a change in your government email address, update your email in MyBiz:

- Go to the Defense Civilian Personnel Data System (DCPDS) Web site at <https://compo.dcpds.cpms.osd.mil> and login to your account. If this is your first time accessing your account, you will be required to complete a simple registration.
- At the MyBiz home page, select “Update Contact Information” on the left side under “Key Services”.
- Use the drop down menu ensure “Work Email” is selected and click “Update”.
- Enter/correct your work email address and select “Add/Update” to confirm changes.

QUICK REFERENCE GUIDE

The chart below is a quick reference guide for the point of contact telephone numbers and Web site information for benefits programs.

Web Site	Information Available	Contact Information
<p>Office of Civilian Human Resources Portal https://portal.secnav.navy.mil/orgs/MRA/donhr/Benefits</p>	<ul style="list-style-type: none"> • Access GRB Platform • General benefits information • Retirement application 	<p>Contact: Benefits Line at 888-320-2917</p> <p>Hours: Monday - Friday, 7:30 a.m. to 7:30 p.m., ET, except on federal holidays</p> <p>TTY: 866-359-5277</p> <p>Email: navybenefits@navy.mil</p>
<p>GRB Platform, formerly EBIS https://portal.secnav.navy.mil/orgs/MRA/donhr/Benefits</p>	<ul style="list-style-type: none"> • Make enrollment changes to <ul style="list-style-type: none"> ▪ FEHB ▪ FEGLI ▪ TSP (Regular and Catch-up Contributions) • Designate TSP contributions as tax-deferred and after-tax • View personal statement of benefits (cost of FEHB, value and cost of FEGLI, retirement annuity benefits) • Calculate retirement annuity 	<p>Contact: Benefits Line at 888-320-2917</p> <p>Hours: Monday - Friday, 7:30 a.m. to 7:30 p.m., ET, except on federal holidays</p> <p>TTY: 866-359-5277</p> <p>Email: navybenefits@navy.mil</p>
<p>Thrift Savings Plan (TSP) http://www.tsp.gov</p>	<ul style="list-style-type: none"> • General TSP program information • Personal TSP information: <ul style="list-style-type: none"> ▪ Account balances ▪ Change distribution of TSP account balances among the investment funds ▪ Apply for a TSP loan ▪ Apply for a TSP inservice withdrawal ▪ Withdraw account after separation 	<p>Contact: ThriftLine at 877-968-3778</p> <p>Hours: Monday - Friday, 7:00 a.m. to 9:00 p.m. ET, except on federal holidays</p> <p>TTY: 877-847-4385</p>
<p>Federal Dental and Vision Insurance Program (FEDVIP) https://www.benefeds.com/</p>	<ul style="list-style-type: none"> • Make enrollment changes to dental and vision insurance • FEDVIP program information 	<p>Contact: BENEFEDS Customer Service at 877-888-3337</p> <p>Hours: Monday - Friday, 9 a.m. to 7 p.m., ET, except on federal holidays</p> <p>TTY: 877-889-5680</p> <p>Email: Service@BENEFEDS.com</p>

Website	Information Available	Contact Information
<p>Flexible Spending Account (FSA) https://www.fsafeds.com/fsafeds/index.asp</p>	<ul style="list-style-type: none"> • Make enrollment changes to Health Care and Dependent Care FSA • FSA program information 	<p>Contact: FSAFEDS at 877-372-3337</p> <p>Hours: Monday - Friday, 9:00 a.m. to 9:00 p.m., ET, except on federal holidays</p> <p>TTY: 800-952-0450</p> <p>Email: FSAFEDS@adp.com</p>
<p>Federal Long Term Care Insurance Program (FLTCIP) http://www.ltcfeds.com/</p>	<ul style="list-style-type: none"> • Make enrollment changes to FLTCIP • FLTCIP program information 	<p>Contact: Long Term Care Partners at 800-582-3337</p> <p>Hours: Monday - Friday, 8 a.m. to 7 p.m., ET, except on federal holidays</p> <p>TTY: 800-843-3557</p> <p>Email: info@ltpartners.com</p>
<p>myPay https://mypay.dfas.mil/mypay.aspx</p>	<ul style="list-style-type: none"> • View and print Leave and Earnings Statements (LES) • View and makes changes to: <ul style="list-style-type: none"> ▪ Allotments ▪ Correspondence address ▪ Direct deposit ▪ Health Savings Account ▪ Federal withholding ▪ State withholding • View and print W-2 tax statement • View travel voucher advice of payment 	<p>Your Activity Customer Service Representative</p>
<p>MyBiz https://compo.dcpds.cpms.osd.mil/</p>	<ul style="list-style-type: none"> • Self-service employment verification • Update personal information such as emergency contact information, education, training, 	



**Department of the Navy
Civilian Benefits Center**

**Benefits Information for Employees
Who Transfer Agencies, Reassign or
Change Payroll Offices**

Whenever you transfer agencies, reassign or change payroll offices without a break in service from one agency to another, you should review your first biweekly Leave and Earnings Statement (LES) using the following guide to ensure correct deductions have been withheld for your elections and to avoid errors for which you could be indebted. Report discrepancies immediately to the appropriate program point of contact listed below.

Program Area	Effect of Change in Payroll Office
<p>Federal Employees Health Benefits (FEHB)</p>	<p>Premiums for health insurance premiums should be automatically withheld from your paycheck. If not withheld, contact the Benefits Line: If the employee is currently enrolled in a Health Maintenance Organization (HMO) and the employee moves or becomes employed outside the geographic servicing area of the FEHB carrier, the employee may elect another FEHB plan any time after the move. Other qualifying events require the employee to elect within 60 days after the qualifying life event.</p> <p>Telephone: 888-320-2917</p> <p>Hours: Monday through Friday, 7:30 a.m. to 7:30 p.m., ET</p> <p>TTY: 866-359-5277</p> <p>Email: navybenefits@navy.mil</p> <p>Web site: https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits. You must use a government computer with your Department of Defense Common Access Card (CAC) and have a “.mil, .edu or .gov” email address.</p>
<p>Federal Employees Dental and Vision Insurance Programs (FEDVIP)</p>	<p>If not being deducted, you must contact BENEFEDS Customer Service to resume payment of FEDVIP premium with your new payroll office number.</p> <p>Telephone: 877-888-3337</p> <p>Hours: Monday through Friday, 9 a.m. to 7 p.m., ET</p> <p>TTY: 877-889-5680</p> <p>Email: Service@BENEFEDS.com</p> <p>Web site: https://www.benefeds.com</p>
<p>Federal Flexible Spending Account (FSAFEDS)</p>	<p>If not being deducted, you must contact FSAFEDS to resume deductions with your new payroll office number.</p> <p>Telephone: 877-372-3337</p> <p>Hours: Monday through Friday, 9 a.m. to 9 p.m., ET</p> <p>TTY: 800-952-0450</p> <p>Email: FSAFEDS@adp.com</p> <p>Web site: https://www.fsafeds.com</p>

Federal Long Term Care Insurance Program (FLTCIP)	<p>If not being deducted, you must contact Long Term Care Partners to resume deductions with your new payroll office number.</p> <p>Telephone: 800-582-3337</p> <p>Hours: Monday through Friday, 8 a.m. to 7 p.m., ET</p> <p>TTY: 800-843-3557</p> <p>Email: info@lhcpartners.com</p> <p>Web Information: http://www.ltcfeds.com</p>
Federal Employees' Group Life Insurance (FEGLI)	<p>Premiums for life insurance should be automatically withheld. If not withheld, contact the Benefits Line.</p>
Thrift Savings Plan (TSP)	<p>Contributions for TSP should automatically be withheld. If you have a TSP loan, ensure loan payments have been withheld. If not withheld, contact the Benefits Line.</p>
Retirement	<p>Withholdings for your retirement plan (Civil Service Retirement System or Federal Employees Retirement System) are automatic. If not withheld, contact the Benefits Line.</p> <p>Because your previous payroll office or previous agency sent your Individual Retirement Record to the Office of Personnel Management (OPM), Block 19 – Cumulative Retirement Total on your first LES will show only your retirement contributions for the time you are in your new payroll office or agency. OPM maintains all of your Individual Retirement Records until you retire.</p>



Your Federal Benefits

Department of the Navy

Civilian Benefits Center

11 September 2018



Agenda

- The Benefits Line
- The DON CBC Benefits Portal
- The GRB Platform
- Your Federal Benefits
- Retirement Eligibility
- Military Deposits and Civilian Deposits/Redeposits
- Designation of Beneficiaries



Your Federal Benefits

The Benefits Line

1-888-320-2917

email: navybenefits@navy.mil

- Hours of Operation: 7:30 am – 7:30 pm ET Monday – Friday, except on federal holidays. Extended hours during annual open season.
- Assist with accessing GRB Platform.
- Answer questions about your benefits.
- If requested, a retirement counselor will contact you within ten business days if requested. (Most calls are returned sooner, based on volume of work)



Your Federal Benefits

Department of the Navy Civilian Benefits Center Portal Page

<https://portal.secnav.navy.mil/orgs/MRA/DO-NHR/Benefits/Pages/default.aspx>



Your Federal Benefits

Department of the Navy OCHR Portal Registration

You must register the first time you access the OCHR Portal

➤ Go to:

<https://portal.secnav.navy.mil/orgs/mra/donhr/benefits/pages/default.aspx>

➤ Enter the following information:

- First Name
- Middle Name (optional)
- Last Name
- Rank (CIV or CTR)
- Department (NAVY)
- Organization (ASN (M&RA))
- Phone Number (Work)
- Email (will already be entered into the email field): Ensure it is correct.



Your Federal Benefits

DON OCHR Portal Registration

- Click "Register": A confirmation message should appear.
- Click "Continue to portal": You will be directed to the Secretary of the Navy homepage.
- Click "Accept" and confirm that you see your name in the upper right hand corner of the browser window. You have been given access to the Secretariat's Private Portal by DON/AA.
- Select "ASN M&RA" on the left navigation bar.
- Select "DONHR Private Portal" on the left navigation bar.
- Select "Benefits" on the left navigation bar or from the Popular Links in the middle of the page.



Your Federal Benefits

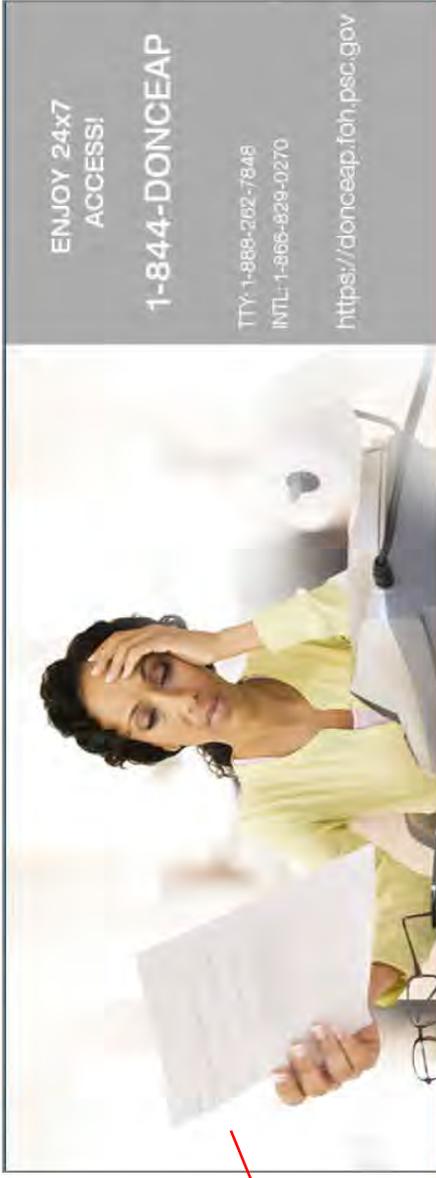
OFFICE OF CIVILIAN HUMAN RESOURCES

Office of Civilian Human Resources

SECNAV | ASN M&RA | DONHR | Team Sites | Workgroups | DON Training Events | Help and Support

Office of Civilian Human Resources

Welcome



DONCEAP
The DON Civilian Employee Assistance Program (DONCEAP) provides a wide range of work life and employee assistance services to employees and their families.

Popular

- Benefits & Retirement
- HR / EEO Community
- Course Registration
- Policy
- Fact Sheets
- DONCEAP
- Civilian Workforce Development

My Tools

- Course Registration
- DCS - Defense Collaboration Services
- DONCEAP
- DTS - Defense Travel System
- GR8 Platform (formerly EBIS)
- eOPF
- MyBiz
- MyPsy
- Navy eLearning (Net)
- SLDCADA - Standard Labor Data Collection & Distribution App
- TWMS - Total Workforce Management Services

HR Tools

▼ Show HR Tools

Popular Links

- Chief of Naval Operations
- Department of Defense
- Department of the Navy
- DoD Civilian Personnel Management (CPMS)
- DoD Defense Civilian Personnel Advisory Service (DCPAS)
- DoD Directives
- DoD Forms Management Program
- DoD Global Directory

Navigation Menu

- Office of Civilian Human Resources
- DASN (CHR)
- Civilian Workforce Development
- EEO
- BMFO / SS
- HR / EEO Community
- OCHR Headquarters (Ech-II)
- Business Operations
- Corporate Communications
- HR Policy and Programs
- Assessment
- Classification
- Compensation
- Recruitment and Staffing
- Veterans
- Training and Development
- Workforce Relations
- ACR
- Benefits
- DONCEAP
- Drug Free Workplace
- Employee Relations
- Labor Relations
- Performance Mgmt & Awards
- Unemployment Compensation
- Workers Compensation / FECA
- Work / Life
- HR Systems and Analytics
- DCPS Cloud Migration
- HR Analytics
- HR Systems
- Functional Community Mgmt
- Initiatives
- Operation Hiring Solutions
- Overseas Service Delivery
- Operations Centers (Ech-III)
- Norfolk Operations Center



Your Federal Benefits

Retirement & Benefits Page

- You can access up-to-date information regarding:
 - New Employee Benefits
 - GRB Platform
 - Insurance Programs
 - Thrift Savings Plan (TSP)
 - Retirement Programs
 - Designation of Beneficiary
 - Hot Topics
 - Upcoming Events



Your Federal Benefits

GRB Platform

- Web-based application from which you can:
 - View/change your benefits (health, life, TSP)
 - View your Total Compensation Statement and various benefits calculators
 - Access benefits-related videos, documents, and forms located in the Resource Library

- Accessible from the Retirement & Benefits page

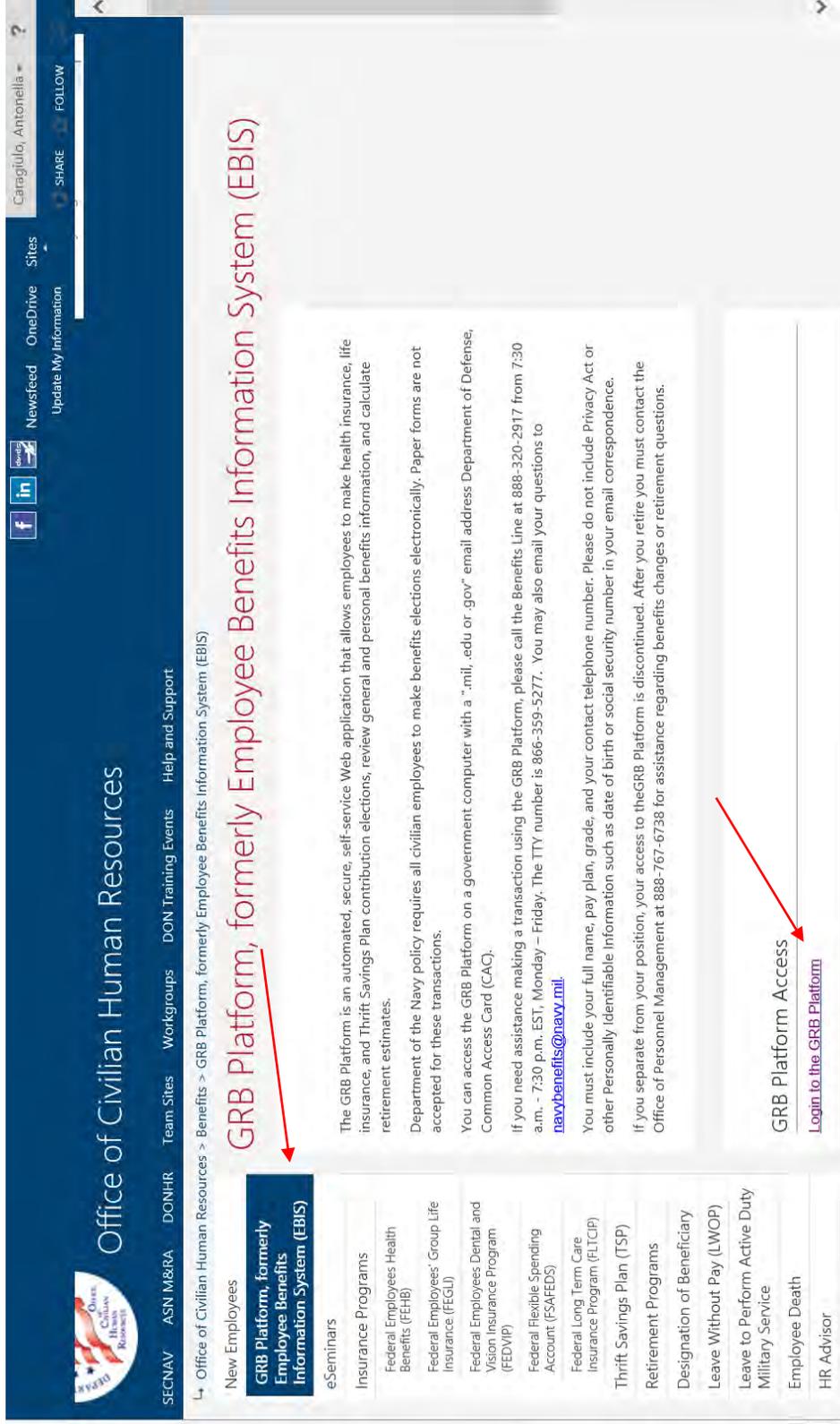


Your Federal Benefits

Accessing GRB Platform

- Go to <https://portal.secnav.navy.mil/orgs/mra/donhr/benefits/pages/default.aspx>
- Access GRB Platform on a computer with a .mil, .edu or .gov environment.
- You must use a Department of Defense (DoD) Common Access Card (CAC).

Your Federal Benefits



Office of Civilian Human Resources

SECNV ASN M&RA DONHR Team Sites Workgroups DON Training Events Help and Support

Newsfeed OneDrive Sites
Update My Information

Caragjulo, Antonella
SHARE FOLLOW

Office of Civilian Human Resources > Benefits > GRB Platform, formerly Employee Benefits Information System (EBIS)

GRB Platform, formerly Employee Benefits Information System (EBIS)

New Employees

GRB Platform, formerly Employee Benefits Information System (EBIS)

eSeminars

Insurance Programs

- Federal Employees Health Benefits (FEHB)
- Federal Employees' Group Life Insurance (FEGLI)
- Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Federal Flexible Spending Account (FSAFEDS)
- Federal Long Term Care Insurance Program (FLTCIP)

Thrift Savings Plan (TSP)

Retirement Programs

Designation of Beneficiary

Leave Without Pay (LWOP)

Leave to Perform Active Duty Military Service

Employee Death

HR Advisor

The GRB Platform is an automated, secure, self-service Web application that allows employees to make health insurance, life insurance, and Thrift Savings Plan contribution elections, review general and personal benefits information, and calculate retirement estimates.

Department of the Navy policy requires all civilian employees to make benefits elections electronically. Paper forms are not accepted for these transactions.

You can access the GRB Platform on a government computer with a ".mil", ".edu" or ".gov" email address Department of Defense, Common Access Card (CAC).

If you need assistance making a transaction using the GRB Platform, please call the Benefits Line at 888-320-2917 from 7:30 a.m. - 7:30 p.m. EST, Monday - Friday. The TTY number is 866-359-5277. You may also email your questions to navybenefits@navy.mil.

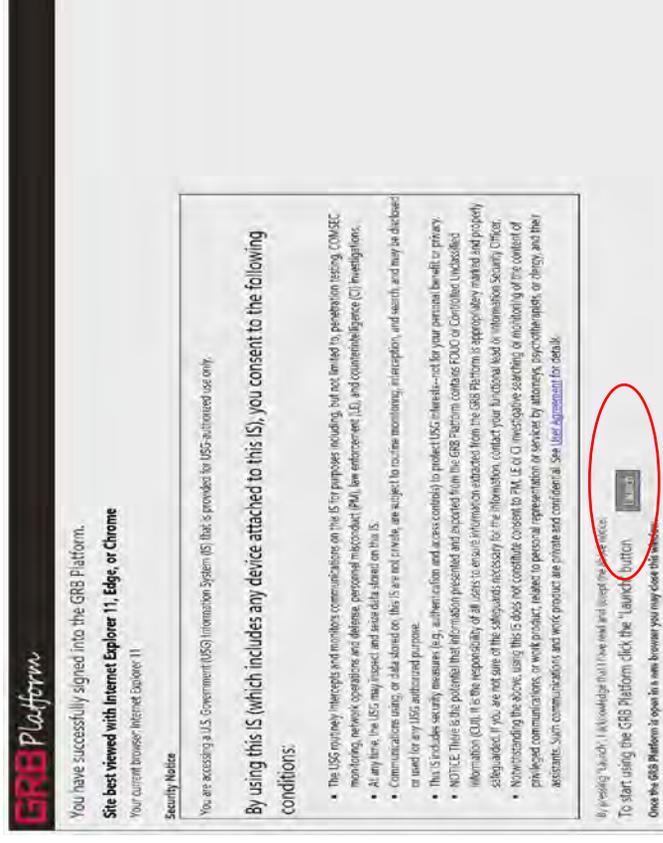
You must include your full name, pay plan, grade, and your contact telephone number. Please do not include Privacy Act or other Personally Identifiable Information such as date of birth or social security number in your email correspondence.

If you separate from your position, your access to the GRB Platform is discontinued. After you retire you must contact the Office of Personnel Management at 888-767-6738 for assistance regarding benefits changes or retirement questions.

GRB Platform Access
[Login to the GRB Platform](#)

Accessing GRB Platform

- If prompted, choose your email certificate.
- You will see the Launch Screen.
- Click “Launch” located at the bottom of the screen.



New User Video

- The Platform Launch Screen will start a **New User Video**, which describes the features and the capabilities of the system.
- The New User Video will launch each time you log in. However, you can disable that feature by checking the box in the lower left hand corner.
- If you later want to view the New User Video again but disabled it, you can access it from the Global Menu Screen.



Global Menu Screen

From the Global Menu screen, you can access:

- The Total Compensation Statement (TCS), located in the upper right-hand corner of the screen.
 - The TCS is a comprehensive retirement and benefits report specific to the individual employee and reflects personal information (e.g., retirement eligibility, current enrollment in health and/or life insurance, and TSP contribution rate).
 - You can access the TCS from any benefit tile.





Global Menu Screen

- **Account:** View your personal account information.
- **Resource Library:** Browse the Resource Library to find all videos, documents, and links to external resources related to health insurance, life insurance, TSP, and retirement.
- **Notifications:** Agency news will be available upon logon on the “Notifications” page, which you may choose not to see each time you log in. However, if new benefits information is added or information is removed, a notification will be displayed so you can view the updated information.
- **New User video tutorial:** Once you reviewed the video, you can select not to show this each time you log in by checking the box in the lower left hand corner. The New User Video will still be available from the Global Menu Screen.
- **To Exit the Global Menu Screen and return to the Main Benefits page:** Click the **Menu** button at top of the page.

Note: The “Requests” and “Documents” functions will not be available until a later date.

Resource Library

Helpful Icons in the Resource Library:

Resource Library	Description
<p>Documents</p> 	<p>Documents are posted in Resource Library as a read only guide. This will give you a brief explanation of Type of Plans, Types of Enrollments, Premium Costs, Premium Conversion, Health Savings Account, Open Season, Change in Family Status and many more subjects pertaining to that specific benefit.</p>
<p>Forms</p> 	<p>Forms are fillable and can range in subject information. Some forms that may be useful are SF2823 Designation of Beneficiary forms, Retirement applications. Click on forms and scroll down to the designated form you need.</p>
<p>Video</p> 	<p>Videos provide a short brief on specific benefit. Videos are based on the Benefit you selected and will play until you close out Video. You can watch video many times</p>
<p>Links</p> 	<p>Links will bring you to a website not managed by GRB Platform such as FEDVIP, OPM and Medicare.</p>

GRB Platform Main Screen



- From the main screen, you can access individual benefit tiles to:
 - View your current enrollment (FEHB, FEGLI, and TSP/TSP Catch-Up)
 - Make transactions
 - Access calculators
 - Complete forms
- To exit the GRB Platform application, click “Logout” at the bottom right-hand corner of the main screen



Submitting a Transaction

To make a benefit (FEHB, FEGLI, or TSP) transaction:

- From the main screen, click the specific benefit tile for which you want to submit a transaction.
- Click “Submit a Transaction” located on the lower left side of the screen.
- If changing FEHB or FEGLI, you will be prompted to answer questions about that election. You **must** answer all questions or you will not be able to submit the transaction.

Transactions	Entered	Effective	Type	Status
				Submit a FEHB Transaction +

Submit a FEHB Transaction - Transaction Type

Select the type of transaction you would like to submit:

Select the event that provides the opportunity for the transaction:

Select the specific qualifying life event:

Qualifying Life Event Description:
Change in family status that results in increase or decrease of eligible family members
Date of Qualifying Life Event:



Submitting a Transaction

- Once all prompts are answered, review and submit your transaction
- You will receive a transaction number for all pending transactions
- To print your election, click the “Print Transaction Form” icon

Submit a FEHB Transaction - Review & Submit

Transaction Summary

Initiated By: Employee
Type of Transaction: New Enrollment
Effective Date: 08/19/2018
Plan Name: Blue Cross and Blue Shield Service Benefit Plan
Plan Option: Standard Self
Plan Type: FFS
Enrollment Code: 104
Premium Per Pay Period: \$113.16

Electronic Signature
WARNING: Be advised that any false statement in this transaction, or any willful misrepresentation, is a violation of the law punishable by a fine of not more than \$10,000 or imprisonment of not more than 5 years, or both, according to federal law. Additionally this may result in disciplinary action up to and including removal from Federal employment.

I acknowledge and wish to submit this transaction: Submit

Cancel

FEHB Transaction

Transaction Summary

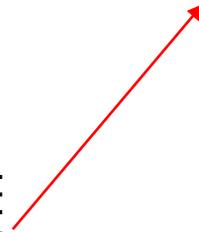
Initiated By: Employee
Type of Transaction: New Enrollment
Effective Date: 08/19/2018
Plan Name: Blue Cross and Blue Shield Service Benefit Plan
Plan Option: Standard Self
Plan Type: FFS
Enrollment Code: 104
Premium Per Pay Period: \$113.16

Your transaction has been submitted and is currently pending
Transaction ID: T1000301
Date/Time Submitted: 08/18/2018 10:37 AM
Submitted by: Employee

[Print Transaction Form](#) 

You may void this transaction at any time before the effective date listed above.
A copy of this transaction will also be available in your transaction history.

Done





Your Federal Benefits

Benefits Available to Federal Employees

- Life Insurance (FEGLI)
- Health Insurance (FEHB) – includes Premium Conversion (PC)
- Thrift Savings Plan (TSP)
- Long Term Care Insurance (FLTCIP)
- Federal Employees Dental and Vision Program (FEDVIP)
- Flexible Spending Accounts (FSA)



Department of the Navy Civilian Benefits Center

Information for Newly Hired Employees on Appointment Entitled to Benefits

Congratulations on your new job! Pay is only part of the compensation you earn working for the Department of the Navy. We offer a broad array of benefits programs to meet your needs and those of your family. Become familiar with the available benefits by reading the information below so you can make informed choices.

Timeframes for Benefit Elections

Each benefit program has certain timeframes for initial enrollment as a new employee, as shown in the table below.

Program	Election Period from Date of Appointment
Life Insurance	Basic coverage is automatic; you have 60 days to elect optional coverage
Health Insurance	60 days
Dental and Vision Insurance	60 days
Flexible Spending Account	60 days (or by October 1, whichever is earlier)
Long Term Care Insurance	60 days (for abbreviated underwriting)
Thrift Savings Plan	Automatically contribute 3% of basic pay, can change or cancel at any time



Your Federal Benefits

Federal Employees' Group Life Insurance (FEGLI)

- New employees are automatically enrolled in Basic life insurance.
- Optional insurance coverage is **not** automatic.
- Must have Basic coverage to be eligible for Optional insurance.
- 60 days to sign up as a new employee for any Optional life insurance and is effective the date you submit the election.
- Failure to elect during the 60 days is the same as having waived optional insurance.
- May be eligible to carry into retirement.

Your Federal Benefits

Basic Life Insurance

- Annual basic pay, rounded to the next higher \$1,000, plus \$2,000 (Ex: \$34,500 ABP: \$35,000 + \$2,000 = \$37,000)
- Extra Benefit to employees under age 45, at no additional cost
 - Doubles the amount of Basic insurance payable if you die when you are age 35 or younger
 - Decreases 10% each year until there is no Extra Benefit if you die at age 45 or older
- Government pays 1/3 of premium, employee pays 2/3
- Cost determined by amount of insurance @ 0.15 per \$1,000 (Ex: .15 x 37 = \$5.55 per pay period)



Your Federal Benefits

Optional Life Insurance

- Option A (Standard): Provides \$10,000 in coverage
- Option B (Additional): Choose multiples from one to five times your annual basic pay, after rounding up to the next \$1,000. (Ex: \$34,500 ABP rounds up to \$35,000)
- Option C (Family): Coverage for your spouse and eligible dependent children in multiples from one to five times (\$5,000 for your spouse, \$2,500 for children).
- For FEGLI Family coverage, the child must be unmarried and under age 22 or any age who is incapable of self-support (disability existed before age 22).
- No government contributions to premiums.
- Cost determined by employee's age.



Your Federal Benefits

Opportunities to Make FEGLI Changes

- You may waive (cancel) life insurance coverage at any time.
- After one full year from the date of waiver, you can apply to re-enroll (requires a physical at your own expense).
- Various life events allow changes to FEGLI within 60 days of the event (marriage, divorce, birth of a child, etc.).
- Open Season For Life Insurance - OPM infrequently announces an open season.



Your Federal Benefits

Federal Employees Health Benefits (FEHB)

- You must make an election to be covered. 60 days to make election.
- Government pays approximately 72% - 75% of total premium amount.
- May be eligible to carry into retirement.



Your Federal Benefits

Types of FEHB Plans

- Nationwide Fee-for-Service (FFS): Traditional plan, coverage nationwide
- Health Maintenance Organizations (HMO): Particular geographic areas
- Consumer Driven Health Plans (CDHP): Blends traditional coverage with funds to help pay for covered expenses
- High Deductible Health Plans (HDHP): Higher annual deductibles and annual out-of-pocket maximum limits



Your Federal Benefits

Choosing an FEHB Plan

- Choosing the right FEHB plan should be based on your own personal needs.
- There are resources available to assist you:
 - Federal Health Benefits Plan Information: <https://www.opm.gov/healthcare/healthcare/plan-information/guides/>
 - Plan Comparison Tool: <https://www.opm.gov/healthcare-insurance/healthcare/plan-information/compare-plans/>
- You are not locking yourself into an FEHB plan for life!



Your Federal Benefits

Types of FEHB Enrollment

- Self Only
- Self Plus One
- Self and Family
- Eligible family members include:
 - ✓ Spouse
 - ✓ Children under 26: Adopted child or recognized natural child; step child or foster child living in regular parent-child relationship; child any age who is incapable of self-support (disability existed before age 26)



Your Federal Benefits

Opportunities to Make FEHB Changes

- Federal Benefits Open Season
 - Annually in November through December; dates are announced (2018 Open Season: November 12 – December 10).
 - Enroll, change plans, or change options.
 - Elections become effective the first day of the first full pay period in January.
- Various life events allow changes to FEHB within 31 days before and 60 days after the event (marriage, divorce, birth of a child, etc.).
- Read all Open Season marketing material for significant plan changes each year.

Your Federal Benefits

FEHB Premium Conversion

- “Pre-tax” arrangement: Health insurance premiums are automatically withheld before taxes. If you pay premiums pre-tax:
 - You cannot cancel your insurance or change your family enrollment to self-only enrollment at any time.
 - Your earnings reported to the SSA will be less, which may result in a somewhat lower Social Security benefit when you retire.
 - You cannot deduct health insurance premiums as itemized medical deductions.
- **You can elect to pay premiums after taxes.**



Your Federal Benefits

Thrift Savings Plan - TSP

- TSP offers two tax treatments for employees:
 - Traditional TSP (pre-tax): Taxes are deferred on your contributions and their earnings until you withdraw them.
 - Roth TSP (post tax): Taxes are paid on your contributions as you are making them and your earnings are tax-free at withdrawal, as long as you are at least age 59½ (or disabled) and your withdrawal is made at least 5 years after the beginning of the year in which you made your first Roth contribution.

Your Federal Benefits

Thrift Savings Plan (TSP)

- Retirement savings and investment plan for Federal employees, much like 401(k) plans.
- Automatic enrollment in Traditional TSP for new hires is 3% of basic pay, but may request to stop.
- Can elect to contribute both ROTH and Traditional at any time (no open season) up to the IRS Elective Deferral Limit (\$18,500 for 2018) – use EBIS to elect to contribute
- Make your fund allocations using the [TSP website](#) or the Thriftline at 1-877-968-3778.
- For new participants, contributions are automatically placed in a Life Cycle (L) fund until you receive your TSP account information and submit your contribution allocation.
- L funds are investment mixes that are tailored to meet investment objectives based on various [time horizons](#) or target retirement date.



Your Federal Benefits

- TSP Lifecycle (L) funds
 - There are five different L funds: L Income, L 2020, L 2030, L 2040, and L 2050.
 - The investment mix of each L Fund becomes more conservative as its target date approaches.
 - The L Funds simplify fund selection. You choose the fund that is closest to your target date.
- When you invest in the L Funds:
 - You can be sure that your TSP account is broadly diversified.
 - You don't have to remember to adjust your investment mix as your target date approaches; it's done for you.



Your Federal Benefits

TSP Funds

- Five funds:
 - G Fund – Government Securities Investment Fund
 - F Fund – Fixed Income Index Investment Fund
 - C Fund – Common Stock Index Investment Fund
 - S Fund – Small Capitalization Stock Index Investment Fund
 - I Fund – International Stock Index Investment Fund

- Choose your own investment strategy or choose an L Fund.



Your Federal Benefits

Don't Miss Out On "FREE MONEY"

- Agency Automatic Contributions (AAC)
 - FERS employees are immediately eligible for AAC 1%.
 - Equal to 1% of your basic pay and is paid whether or not you contribute your own money.
- Agency Matching Contributions
 - Agency matches up to 4% on your contributions.
 - Applies to the first 5% you contribute: your contributions are matched dollar-for-dollar for the first 3%, and 50 cents on the dollar for the next 2%.
- Contribute at least 5% as soon as you are able.
- No Roth option for AAC 1% or Agency Matching Contributions.
- Agency contributions are always tax deferred.



Your Federal Benefits

Roth TSP and Roth IRA

- Roth TSP is not a Roth IRA.
- Contributing to the Roth TSP does not affect contributing to a Roth IRA.
- Contribution limits on a Roth TSP is subject to the IRS deferral limits (\$18,500 for 2018) and does not affect the contribution limit if you have a Roth IRA (\$6,000 in 2018).



Your Federal Benefits

Can TSP Roth Benefit You?

- Everyone's situation is different. It is recommended you consult with a financial advisor to determine if Roth TSP should be part of your financial plan.
- Could be more beneficial for younger employees because contributions are taxed at the current lower rate and will avoid paying taxes later at an expected higher rate.
- Will allow for tax diversification and may see an advantage in making after-tax contributions in order to have tax-free withdrawals in retirement.



Your Federal Benefits

Additional Features of the TSP

- Roth TSP contributions will be invested in the same fund allocation as Traditional TSP contributions.
- Loans from your own contributions and attributable earnings while you are in Federal service.
- Traditional and Roth Catch-up contributions for participants age 50 or older (\$6,000 for 2018).
- In-service withdrawals for financial hardship or after you reach age 59½.
- Portable benefits and a choice of withdrawal options after you separate from Federal service.



Your Federal Benefits

Long Term Care (LTC) Insurance

- Enroll directly with Long Term Care Partners, not on EBIS.
- Reimbursement for costs of care if unable to perform at least two [Activities of Daily Living](#) for 90 days or need constant supervision due to a [Severe Cognitive Impairment](#)
- If you are in a position that conveys eligibility for FEHB coverage, you are eligible. You do not have to be enrolled in FEHB.
- Your qualified relatives are eligible: Current spouse, same-sex domestic partners, adult children (at least 18 years old, including natural, adopted and stepchildren; excludes foster children) parents, parents-in-law, and stepparents.



Your Federal Benefits

Long Term Care (LTC) Insurance

- You have 60 days from date of appointment to elect to participate using abbreviated underwriting procedures; after that, you may apply any time using the full underwriting application.
- To enroll: www.ltcfeds.com or call 800-582-3337



Your Federal Benefits

Federal Employees Dental and Vision Insurance Program (FEDVIP)

- Supplemental insurance coverage.
- No government contribution to the premiums; however, premiums are paid on a pre-tax basis.
- If you are in a position that conveys eligibility for FEHB coverage, you are eligible for this program.
- 60 days from date of appointment to elect and do not have to elect an FEHB plan.
- Dental and vision are separate; can enroll in one or both.
- To enroll: www.benefeds.com
- You CANNOT enroll in FEDVIP through the GRB Platform.



Your Federal Benefits

Dental and Vision

- Enrollment Options:
 - Self only
 - Self plus one
 - Self and family

- Enrollment carries over from year to year.

- You may enroll, change plans or cancel during the annual Federal Benefits Open Season or if you experience certain qualifying life events.

- Comprehensive eye examinations
- Coverage for lenses, frames and contact lenses

Vision



Your Federal Benefits

Flexible Spending Accounts (FSA)

- Pay for eligible out-of-pocket health and dependent care expenses with pre-tax dollars.
- 60 days from entry on duty, or until October 1 to elect.
- If hired on or after October 1, you must wait to elect during the annual Federal Benefits Open season for the following plan year.
- Three types of FSAs:
 - Health Care Flexible Spending Account (HCFSA): \$2,650 maximum annual contribution
 - Limited Expense Health Care Flexible Spending Account (LEX HCFSA): \$2,650 maximum annual contribution
 - Dependent Care Flexible Spending Account (DCFSA): maximum annual contribution - \$2,500 if married filing separately OR \$5,000 if single/head of household or married filing jointly



Your Federal Benefits

Flexible Spending Accounts (FSA)

- You must enroll in FSAs for each year that you choose to participate – election does not roll over into next year.
- “Use it or lose it” – important to estimate your eligible expenses:
 - Any unspent DCFSA funds will be lost.
 - Up to \$500 in unspent funds under HCFSA and LEX FSA will be carried over into the next plan year, if you have re-enrolled.
- Benefit Period is from January 1 to March 15 of the following year, during which eligible expenses can be incurred and reimbursed.
- Last day to submit claims for the 2018 Benefit Period is April 30, 2019.



Your Federal Benefits

Flexible Spending Accounts (FSA)

- To enroll in FSAFEDS:
<https://www.fsafeds.com/GEM/> or call 877-372-3337
- You CANNOT enroll in FSAFEDS through the GRB Platform.



Your Federal Benefits

Retirement Coverage

- CSRS: Permanent employees hired before 1984
- CSRS OFFSET: CSRS employees rehired on or after 1 January 1984 with a break in CSRS coverage of more than 365 days and who have at least 5 years of creditable civilian service by the end of 1986
- FERS: Most employees who were hired in the Federal government after 31 December 1983
- FERS-RAE: Most employees hired in the Federal government after 01 January 2013
- FERS-FRAE: Most employees hired in the Federal government after 01 January 2014



Your Federal Benefits

CSRS/CSRS Offset Eligibility to Retire

- Must meet minimum age with years of creditable service for Optional Retirement
- Must have at least 5 years of creditable civilian service

Age	Service
62	5 years
60	20 years
55	30 years



Your Federal Benefits

Federal Employees Retirement System (FERS/FERS-RAE/FERS-FRAE)

Three Components of FERS/FERS-RAE:

- **Basic Benefit Plan:** You automatically participate; most employees contribute 0.80% of earnings out of each paycheck if hired before 01/01/2013. If hired on or after 01/01/2013, most employees contribute 3.1%. If hired on or after 01/01/2014, most employees contribute 4.4% annually.
- **TSP:** You decide how much of your pay to put in your account (up to the allowable limits) and how to invest it.
- **Social Security:** You automatically contribute 6.2% of your earnings Social Security and 1.45% to Medicare.

Your Federal Benefits

FERS Eligibility to Retire

- Must meet Minimum Retirement Age (MRA) with years of creditable service for Optional Retirement
- Must have at least 5 years of creditable civilian service

Age	Service
62	5 years
60	20 years
MRA*	30 years
MRA*	10 years

*MRA - Minimum Retirement Age



Your Federal Benefits

FERS Minimum Retirement Age

Year of Birth	MRA	Year of Birth	MRA
Before 1948	55 years	1965	56 years 2 months
1948	55 years 2 months	1966	56 years 4 months
1949	55 years 4 months	1967	56 years 6 months
1950	55 years 6 months	1968	56 years 8 months
1951	55 years 8 months	1969	56 years 10 months
1952	55 years 10 months	1970 and after	57 years
1953 - 1964	56 years		



Your Federal Benefits

Service Credit Deposits

Three types of service credit deposits:

- Military Service (Called “Military Deposit”)
 - Allows you to buy Active Duty or ACDUTRA (including Reservists). Must be paid before retirement.
- What you will need (Follow instructions on DONHR portal):
 - RI 20-97, Estimated Earnings request—send to Branch of Service to request estimated earnings
 - Application to Make Military Deposit
 - Documentation is necessary for periods requesting military deposit—including ALL DD214s or orders.



Your Federal Benefits

- Temporary Service (Called “deposit”)
 - Allows you to buy civilian federal service under FICA.
 - NOTE:** Only service before 01/01/89 can be bought under FERS.
- Refunded Service (Called “redeposit”)
 - Allows you to buy service for which you may have taken a refund of retirement contributions.
- Paying a deposit or redeposit is not mandatory.
- Be aware of the impact - your annuity may be permanently reduced, or in some cases you may not receive credit for the service at all.
- If you do not receive credit for retirement eligibility purposes, you may not be able to retire on the date you have planned.



Your Federal Benefits

Designation of Beneficiaries

- Outlines your desire to have your benefits paid out in a particular way upon your death.
- Cannot change Designation of Beneficiaries via EBIS.
- Access the forms on the CBC page, print them, sign in presence of two witnesses, keep a copy and mail to CBC.
- Benefits for which you can designate a beneficiary: Life Insurance, Unpaid Compensation, Thrift Savings Plan, Retirement and Federal Employees' Compensation Act Death Gratuity Payment.

Your Federal Benefits

Order of Precedence

- If there is no designated beneficiary, to your widow or widower.
- If none, to your child or children in equal shares - share of any deceased child is distributed among that child's descendants.
- If none, to your parents in equal shares or the entire amount to your surviving parent.
- If none, to the executor or administrator of your estate.
- If none, to your next of kin under the laws of the State where you lived at the time of your death.

Note: For life insurance, qualifying court orders or assignment of benefits on file take precedence.



Your Federal Benefits

To Designate or Not

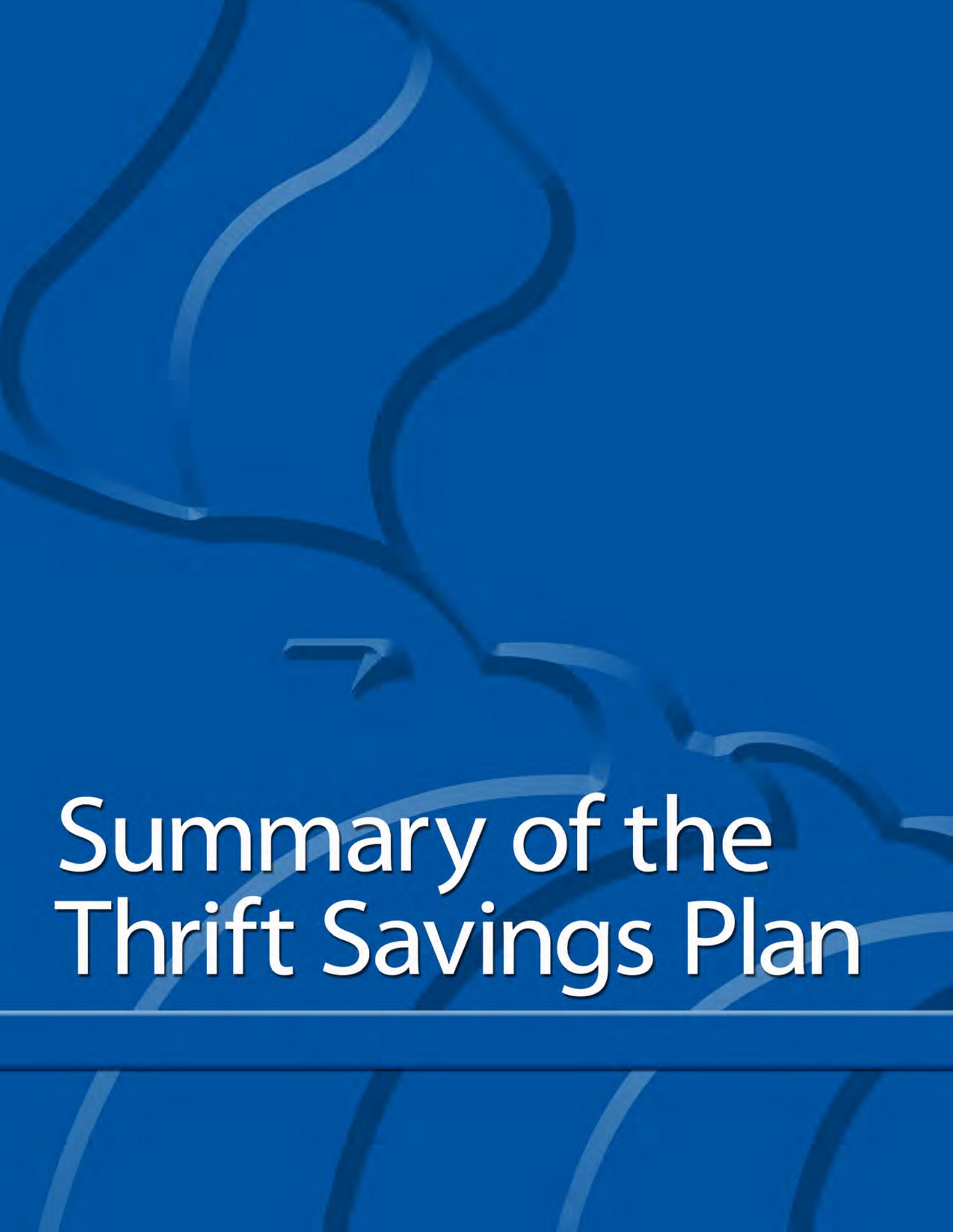
- If the order of precedence meets your needs, you don't need to do anything.
- If you wish to name a person or persons not included in the order of precedence, or in a different order, you will need to complete a form.
- If you complete forms, it is your responsibility to keep them up-to-date and reflecting your current wishes.
- Life events (e.g., marriage, divorce, death, etc.) may be a good time to evaluate your needs for designation of beneficiary forms.



Your Federal Benefits

QUESTIONS???





Summary of the Thrift Savings Plan

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The Thrift Savings Plan

As a federal employee or member of the uniformed services, you have the opportunity to participate in the Thrift Savings Plan (TSP), a retirement savings plan similar to 401(k) plans offered to private sector employees. The purpose of the TSP is to give you the ability to participate in a long-term retirement savings and investment plan. Saving for your retirement through the TSP provides many advantages, including:

- automatic payroll deductions
- a diversified choice of investment options, including professionally designed lifecycle funds
- A choice of tax treatments for your contributions:
 - Traditional (pre-tax) contributions and tax-deferred investment earnings, and
 - Roth (after-tax) contributions with tax-free earnings at retirement if you satisfy the IRS requirements (see page 7)
- low administrative and investment expenses
- agency contributions, if you are an employee covered by the Federal Employees' Retirement System (FERS)
- under certain circumstances, access to your money while you are still employed by the federal government
- a beneficiary participant account established for your spouse in the event of your death¹
- a variety of withdrawal options

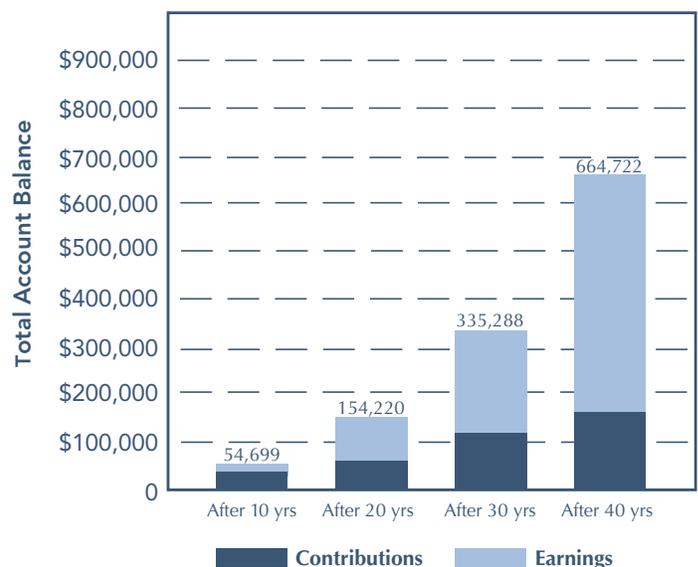
If you are covered by FERS, the TSP is one part of a three-part retirement package that also includes your FERS basic annuity and Social Security. If you are covered by the Civil Service Retirement System (CSRS) or are

a member of the uniformed services, the TSP is a supplement to your CSRS annuity or military retired pay.²

TSP benefits differ depending on your retirement system (FERS, CSRS, or uniformed services). If you aren't sure which retirement system covers you, check with your personnel or benefits office.

Regardless of your retirement system, participating in the TSP can significantly increase your retirement income, but starting early is important. Contributing early gives the money in your account more time to increase in value through the compounding of earnings.

Earnings Potential of Your TSP Account



Information in this chart assumes a salary of \$40,000, employee and agency contributions of 5% each, and a 6% rate of return.

Calculators at [tsp.gov](https://www.tsp.gov) to help you plan for your future:

- How Much Should I Save?
- How Much Will My Savings Grow?
- Contribution Comparison Calculator

¹ For more information, see the TSP booklet *Your TSP Account: A Guide for Beneficiary Participants*.

² See the Glossary for the definitions of FERS, CSRS, and uniformed services. These generic categories cover multiple retirement systems.

Establishing Your TSP Account

The first contribution to the TSP—your own contribution or your agency’s—establishes your account.

If you’re a **FERS employee hired (or a FERS or CSRS employee rehired) after July 31, 2010**, your agency has automatically enrolled you in the TSP, and 3% of your basic pay is deducted from your paycheck every pay period and deposited in your TSP account, unless you made a contribution election to stop or change your contributions. If you’re FERS, you also get contributions from your agency, so the total automatic contribution to your TSP account is 7% every pay period. See “TSP Contributions” on page 3.

If you’re a **FERS employee hired before August 1, 2010 and are not contributing your own money**, you still have a TSP account with accruing Agency Automatic (1%) Contributions. If you have not already done so, you should choose to contribute your own money and receive agency matching money. You have to **make a contribution election through your agency** to start contributing your own money to your account and to receive Agency Matching Contributions. See the next section.

If you’re a **CSRS employee or a member of the uniformed services**, you have to make a TSP contribution election through your agency or service to establish a TSP account. You do not receive agency contributions.

The TSP Contribution Election

TSP contributions are payroll deductions. You have to make a “**contribution election**” **through your agency or service to:**

- start your contributions if you were not automatically enrolled;
- increase or decrease your contributions if you were automatically enrolled;
- change the amount of your employee contributions or their tax treatment (traditional or Roth);
- stop your contributions.

First, ask your personnel or benefits office whether your agency or service handles TSP enrollments through paper TSP forms OR electronically through automated systems such as Employee Express, EBIS, myPay, LiteBlue, or the NFC EPP.

Next, tell your personnel or benefits office how much you want to contribute and the tax treatment of your contributions through the agency’s or service’s electronic system or by way of a TSP-1 form. (See page 4.) You can get copies of these forms from the TSP website (tsp.gov) or from your agency or service. **Return completed forms to your agency or service, not to the TSP. Your agency needs your information to set up your payroll deductions.**

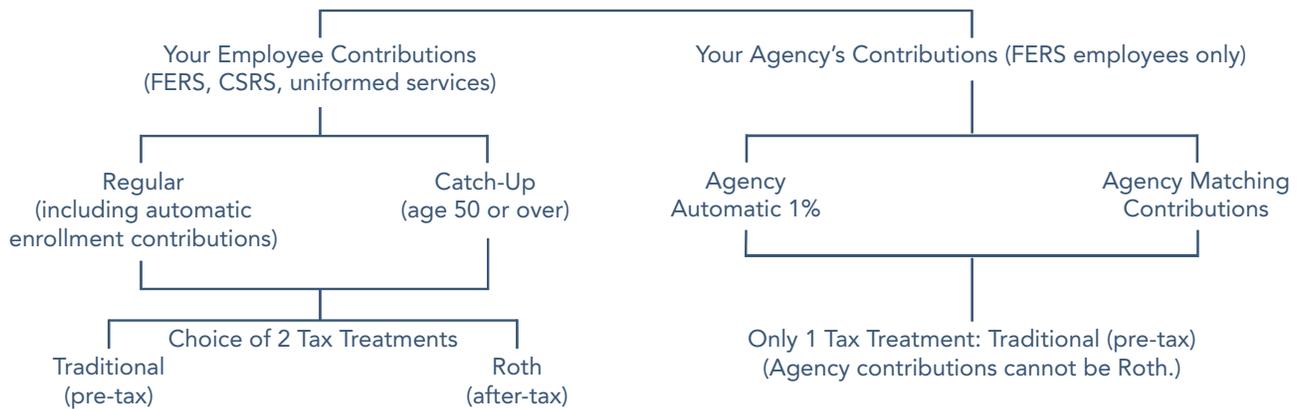
Your election should be effective no later than the first full pay period after your agency or service receives it.

New Employee Checklist

1. Consider increasing your contributions to at least 5% to get the full agency match if you’re a FERS employee (page 4).
2. Look for your TSP account number, web password, and ThriftLine Personal Identification Number (PIN) in the mail.
 - ◆ Account number + web password = online account access
 - ◆ Account number + PIN = ThriftLine (telephone) account access
3. Decide how you want contributions to your account to be invested, and access your account through the web or ThriftLine to:
 - ◆ Make a “contribution allocation” to change the investment of future contributions to your account (page 15).
 - ◆ Make an “interfund transfer” to change the investment of money already in your account (page 15).
4. Think about whether you want to designate beneficiaries to receive your account in the event of your death (page 23).

TSP CONTRIBUTIONS

come from 2 sources:



Employee Contributions—For FERS, CSRS, and Uniformed Services

There are two types of employee contributions:

- Regular
- Catch-Up (for participants 50 and older)

You have to contribute the maximum of regular contributions to be eligible to make catch-up contributions.

You can also choose between two tax treatments for your contributions:

- Traditional (pre-tax)
- Roth (after-tax)

See “A Choice of Tax Treatments” on page 6.

Regular Employee Contributions are payroll deductions that come out of your basic pay before taxes are withheld (traditional contributions) or after taxes have been withheld (Roth contributions). Each pay period, your agency or service will deduct your contribution from your pay in the amount you choose (or the automatic enrollment amount of 3%) and send your contribution to the TSP. Your agency or service will continue to do this until you make a new TSP election to change your contribution or stop it, or until you reach the Internal Revenue Code (IRC) contribution limit (see page 5). How do you know if the correct amount is coming out of your pay? Check your earnings and leave statement to verify the amount.

Special conditions for uniformed service members:

In addition to basic pay, you can also contribute from 1 to 100% of any incentive pay, special pay, or bonus pay — as long as you elect to contribute at least 1% from basic pay. Your total contributions from all types of pay must not exceed the applicable IRC contribution limit (see pages 5 and 6).

You can elect to contribute from incentive pay, special pay, or bonus pay, even if you are not currently receiving them. These contributions will be deducted when you receive any of these types of pay. If you are receiving tax-exempt pay (i.e., pay that is subject to the combat zone tax exclusion), your contributions from that pay will also be tax-exempt. (Earnings on tax-exempt contributions designated as traditional will be taxed at withdrawal. Earnings on tax-exempt contributions designated as Roth will be tax-free at withdrawal, provided you meet the requirements detailed on page 7.)

Catch-Up Contributions are payroll deductions that participants who are age 50 or older may be eligible to make in addition to regular employee contributions. Catch-up contributions are voluntary and can be either traditional (pre-tax) or Roth (after-tax). To be eligible to make catch-up contributions, you must already be contributing an amount that will reach the IRC elective deferral limit by the end of the year. In the year you turn 50, you can begin making catch-up contributions at any time. Each pay period, your agency or service will make your contribution to the TSP from your pay in the amount you choose. Your catch-up contributions will stop automatically when you meet the IRC catch-up contribution limit (see page 6) or at the end of the calendar year, whichever comes first. Your catch-up contributions will not continue from year to year; you have to make a new election for each calendar year.

Contribution Election. Start, stop, or change your contributions using your agency's or your service's electronic system or using a TSP election form:



Special conditions for uniformed service members:

You can't make catch-up contributions from incentive pay, special pay, or bonus pay. What's more, your traditional catch-up contributions will stop if you are receiving tax-exempt pay in a combat zone. **Only Roth catch-up contributions are allowed from tax-exempt pay.**

Agency Contributions for FERS Employees

As a FERS employee, you receive Agency Automatic (1%) and Matching Contributions (on your own TSP contributions). These contributions don't increase the dollar amount of your pay for income tax or Social Security purposes, nor do they come out of your pay. They're an important employee benefit—a critical part of the FERS retirement system—and they are deposited into your TSP account by your agency. It's important to understand how these contributions work and to maximize them for a comfortable retirement.

Agency Automatic (1%) Contributions—equal to 1% of your basic pay—are deposited into your FERS employee TSP account every pay period, beginning the first time you're paid. Agency Automatic (1%) Contributions are not taken out of your pay; your agency gives them to you. You don't have to contribute any money to your TSP account to receive these contributions, but they are subject to "vesting."

Vesting means that you are entitled to keep your Agency Automatic (1%) Contributions (and their earnings) after you've completed a time-in-service requirement—3 years for most FERS employees and 2 years for FERS employees in Congressional and certain noncareer positions. All federal civilian service counts toward vesting—not just service while you are a TSP participant.

The date your vesting period begins is determined by your TSP Service Computation Date (TSP-SCD), which your agency reports to the TSP. Your Service Computation Date is shown along with other vesting information on your quarterly and annual TSP participant statements. The date will never be earlier than January 1, 1984.

If you leave government service before you satisfy the vesting requirement, your Agency Automatic (1%) Contributions and their earnings must be forfeited. However, if you die before separating from service, you are automatically considered vested in all of the money in your account.

You are always vested in your own contributions and their earnings and in your Agency Matching Contributions and their earnings.

Agency Matching Contributions—If you're a FERS participant, you receive Agency Matching Contributions on the first 5% of pay you contribute **every pay period**. The first 3% is matched dollar-for-dollar by your agency; the next 2% is matched at 50 cents on the dollar. This means that when you contribute 5% of your basic pay, your agency contributes another 4% of your basic pay to your TSP account. Together with the Agency Automatic (1%) Contribution you get, your agency puts in a total of 5%. Keep in mind, though, that if you stop your employee contributions, your Agency Matching Contributions will also stop, but Agency Automatic (1%) Contributions will continue to go into your account. You can contribute more than 5% (see "How Much You Can Contribute" on the next page), but your agency only matches the first 5% you contribute.

CSRS participants do not receive matching contributions.

Agency Contributions to Your Account (FERS Employees Only)

You put in:	Your agency puts in:		And the total contribution is:
	Automatic (1%) Contribution	Agency Matching Contribution	
0%	1%	0%	1%
1%	1%	1%	3%
2%	1%	2%	5%
3%	1%	3%	7%
4%	1%	3.5%	8.5%
5%	1%	4%	10%
More than 5%	1%	4%	Your contribution + 5%

 If you're an automatically enrolled FERS employee, increase your contribution to at least 5% to get your agency's full match.

Currently, members of the uniformed services do not receive matching contributions. However, the secretary of each individual service is allowed by law to designate particular critical specialties as eligible for matching contributions under certain circumstances.

How Much You Can Contribute

The Internal Revenue Code (IRC) places a number of specific limits on the dollar amount of contributions you can make to the TSP.³ They are generally referred to as the "IRS limits" because the Internal Revenue Service (IRS) is responsible for calculating them each year. The annual limits can change and when they do, the TSP announces them on the TSP website and the ThriftLine as well as through its various publications. You can find the current limits at any time on our website. Click on Quick Links from the home page.

The IRC **elective deferral limit**⁴ is the maximum amount of employee contributions that can be contributed in a

³ Territories of the United States are not subject to the contribution limits set by the IRC. If you are a resident of a U.S. territory, check with your Territorial Tax Authority to see what limits apply to your TSP contributions.

calendar year. The elective deferral limit applies to the combined total of your tax-deferred traditional contributions and Roth contributions.

 If you're a FERS employee who likes to contribute larger amounts to your account early in the year, be sure you don't reach the elective deferral limit too early and miss out on valuable Agency Matching Contributions. Use our How Much Can I Contribute? calculator to determine how much you should deduct to maximize your contributions.

For members of the uniformed services, elective deferrals include all traditional and Roth contributions from taxable basic pay, incentive pay, special pay, and bonus pay. However, the elective deferral limit does **not** apply to traditional contributions made from tax-exempt pay earned in a combat zone. If you are a member of the uniformed services who is contributing to both a uniformed services and a civilian TSP account as a FERS employee, the elective deferral limit applies to the total amount of tax-deferred traditional employee and Roth contributions you make in a calendar year.

⁴ The IRC elective deferral limit is subject to change every year. You can find the most current information on tsp.gov by clicking on "Contribution Limits" under Quick Links on the home page.

Elective deferrals do not include Agency Automatic (1%) or Agency Matching Contributions.



If you contribute to the TSP as a member of the uniformed services **and** as a civilian FERS employee, be sure that your combined contributions do not cause you to reach the IRC elective deferral limit before the end of the calendar year. If you do, you could lose out on matching contributions from your civilian agency.

The IRC **section 415(c)**⁵ limit is an additional limit that the IRC imposes on the total amount of all contributions made on behalf of an employee to an eligible retirement plan in a calendar year. “All contributions” include employee contributions (tax-deferred, after-tax, and tax-exempt), Agency Automatic (1%) Contributions, and Agency Matching Contributions.

Members of the uniformed services should pay particular attention to this section 415(c) limit if they contribute from pay that is subject to the combat zone tax exclusion because section 415(c) limits the amount of tax-exempt pay a uniformed services participant may contribute.

The **catch-up contribution limit**⁵ (IRC section 414(v)) is the maximum amount of catch-up contributions that can be contributed in a calendar year by participants age 50 and older. It is separate from both the elective deferral limit imposed on regular employee contributions and the IRC section 415(c) limit imposed on employee contributions (tax-deferred, after-tax, and tax-exempt), Agency Automatic (1%) Contributions, and Agency Matching Contributions.



Transferring to another agency or service? Be sure to notify your new personnel/payroll office that you have been contributing to the TSP so you can avoid an interruption in your contributions. It's your responsibility to notify your agency or service if your contributions don't start. If you don't, it's possible that you won't be able to make up missed contributions.

A Choice of Tax Treatments

The TSP offers you two tax treatments for your employee contributions when you make a contribution election:

1. **Traditional TSP**—If you make **traditional contributions**, you defer paying taxes on your contributions and their earnings until you withdraw them. If you are a uniformed services member making tax-exempt contributions, your contributions will be tax-free; only your earnings will be subject to tax at withdrawal.
2. **Roth TSP**—If you make **Roth contributions**, you pay taxes on your contributions as you are making them (unless you are making tax-exempt contributions from combat pay) and get your earnings tax-free at withdrawal, as long as you meet the requirements to qualify.



You can make both traditional and Roth contributions. You can contribute in any percentages or amounts you choose, and change your election at any time. The introduction of Roth contributions gives you the opportunity to diversify the tax treatment of the money in your account.

Traditional TSP and Roth TSP

The Thrift Savings Plan began accepting Roth TSP employee contributions in May 2012. All employee contributions made before May 2012 are considered traditional contributions. When a participant is automatically enrolled in the TSP, he or she begins by making traditional contributions. **If you want to make Roth contributions, you have to submit a contribution election to tell your agency or service what portion of your contributions you want designated as Roth.**

⁵ IRC limits are subject to change every year. You can find the most current information on tsp.gov by clicking on “Contribution Limits” under Quick Links on the home page.

Compare the Effects of Traditional and Roth Contributions

The Treatment of . . .	Traditional	Roth
Contributions	Pre-tax	After-tax
Your Paycheck	Taxes are deferred,* so less money is taken out of your paycheck.	Taxes are paid up front,* so more money comes out of your paycheck.
Transfers In	Transfers allowed from eligible employer plans and traditional IRAs	Transfers allowed from Roth 401(k)s, Roth 403(b)s, and Roth 457(b)s
Transfers Out	Transfers allowed to eligible employer plans, traditional IRAs, and Roth IRAs	Transfers allowed to Roth 401(k)s, Roth 403(b)s, Roth 457(b)s, and Roth IRAs
Withdrawals	Taxable when withdrawn	Tax-free earnings if 5 years have passed since January 1 of the year you made your first Roth contribution, AND you are age 59½ or older, permanently disabled, or deceased

* If you are a member of the uniformed services receiving tax-exempt pay (i.e., pay that is subject to the combat zone tax exclusion), your contributions from that pay will also be tax-exempt.

Traditional (pre-tax) contributions are taken out of your paycheck before your income is taxed. This lowers your current taxable income and gives you a tax break today. If you are a FERS employee, your agency’s contributions also go into your traditional balance. This money grows in your account tax-deferred, but when you withdraw your money, you pay taxes on both the contributions and their earnings.

Roth (after-tax) contributions are taken out of your paycheck after your income is taxed. When you withdraw funds from your Roth balance, you will receive your Roth contributions tax-free, since you already paid taxes on these contributions. In addition, you will not have to pay taxes on the earnings, **as long as 5 years have passed since January 1 of the calendar year when you made your first Roth TSP contribution (known as the 5-year rule) AND you are at least age 59½, permanently disabled, or deceased.** If you satisfy these Internal Revenue Code (IRC) requirements, your earnings will be considered **“qualified,”** and you will not pay any taxes on them at withdrawal.

Note: The TSP cannot certify to the IRS that you meet the IRC’s definition of disability when your taxes are reported. You must provide the justification to the IRS when you file your taxes.

Tax-exempt contributions are contributions uniformed service members may make while earning tax-exempt pay in a combat zone. If your tax-exempt contributions are designated as traditional contribu-

tions, you will pay no tax on the contributions, but your earnings will be taxed when withdrawn. If your contributions are designated as Roth, you will pay no taxes on your contributions, and their earnings will also be tax-free when withdrawn, as long as you meet the IRC requirements detailed in “Roth (after-tax) contributions” on this page.

Traditional and Roth balances. If you make an election to choose Roth contributions, your account will then be made up of two separate balances—traditional and Roth. These two “pots” of money will keep your contributions and any money you transfer into (or out of) your TSP account separate for tax purposes, but any loans, withdrawals, and interfund transfers you make will include a proportional amount from each balance. You will not be able to take out, borrow from, or change the investment of, just one pot of money.

Roth TSP is similar to a Roth 401(k), not a Roth IRA. There are no income limits for Roth TSP contributions.

In the following sections, you will be able to compare the effects of traditional and Roth contributions on annual take-home pay and on account balance at withdrawal.

Traditional Contributions vs. Roth Contributions: An Example of the Effect on Your Current Income

When you make traditional (pre-tax) contributions, you get two immediate tax advantages: Your actual TSP contribution is not taxed (it's tax-deferred until you withdraw) AND the money you contribute is taken out of your pay before federal (and in most cases state) income taxes are calculated. As a result, the amount of pay used to calculate your taxes is reduced, so less money is withheld from your pay for taxes.

When you make Roth contributions, assuming you contribute the same percentage or amount of your pay to the TSP as you contribute in traditional contributions, more money will come out of your annual take-home pay.

Example:

Traditional TSP Savings	
Annual pay (gross)	\$40,000
Minus TSP contributions (5% of \$40,000)	- 2,000
Net taxable income	\$38,000
Minus estimated federal income tax	- 3,846
Net spendable income	\$34,154

Roth TSP Savings	
Annual pay (gross)	\$40,000
Minus estimated federal income tax	- 4,154
Net income after taxes	\$35,846
Minus TSP contributions (5% of \$40,000)	- 2,000
Net spendable income	\$33,846

Based on a participant filing singly—with one personal exemption and standard deductions.

The difference: If you made traditional pre-tax contributions, you would have \$308 more in your pocket in the current year than if you made Roth contributions.

Traditional Contributions vs. Roth Contributions: An Example of the Effect on Your Long-Term Savings

Choosing between traditional and Roth contributions comes down to whether you would be better off paying taxes on your contributions now or later; in other words, your marginal tax rate now versus your rate at retirement. Your personal situation will determine whether it is better to have the tax savings of traditional contributions now or the tax-free earnings of Roth contributions later.

To demonstrate this tax principle, suppose in one year you could afford to give up \$4,000 of your income for retirement savings in the TSP, and you are in the 25% tax bracket. You could put \$4,000 (traditional pre-tax), or \$3,000 (Roth after-tax) into your TSP account. (The \$4,000 that comes out of your paycheck to make Roth contributions = \$3,000 in contributions + \$1,000 in federal income taxes.) The chart below compares the value after 10 years (at 6% annual rate of return) of this one-year \$4,000 paycheck deduction after taxes, taking into consideration a lesser, equal, or greater marginal tax rate at retirement.

		Traditional Pre-Tax	Roth After-Tax
Pre-tax vs. After-tax contributions	25% tax rate	\$4,000	\$3,000
After-tax value if	15% tax rate	6,089	5,373
withdrawn	25% tax rate	5,373	5,373
in 10 years:	28% tax rate	5,158	5,373

Generally, traditional contributions are to your advantage if your tax rate will be lower in retirement. Roth contributions are to your advantage if your tax rate will be higher in retirement. If your income tax rate is the same in retirement as when you made the contributions, you'll end up with the same amount in your account whether you make Roth or traditional contributions.

The Contribution Comparison Calculator on the TSP website allows you to input information about your own situation and compare the effects of making traditional and Roth contributions on your long-term savings (as well as your paycheck). Visit the Contribution Comparison Calculator to see whether making Roth contributions could be to your advantage. You should also consult a qualified tax advisor or financial advisor. Remember to reassess your decision any time your tax, income, or personal situation changes.

Roth contributions are ideal for uniformed services members earning tax-exempt pay in a combat zone.

You are not paying taxes on your contributions, why pay taxes on their earnings? Another advantage for the service member is that Roth catch-up (age 50 or over) contributions are permitted from tax-exempt pay, while traditional catch-up contributions are not.

Tax Liability

When you withdraw your money from the TSP, you will owe taxes on any traditional contributions (except contributions made from tax-exempt pay), and the earnings they have accrued. Depending on the type of withdrawal, you can continue to defer the taxes by transferring or rolling over your TSP payment to a traditional individual retirement account (IRA) or an eligible employer plan.⁶ You can also transfer or roll over your traditional funds to a Roth IRA, but you will have to pay taxes on the full amount in the year of the transfer.

If you have Roth contributions in your account, you have already paid taxes on them. You will not owe any further taxes on your Roth contributions, and you will not owe taxes on their earnings if your withdrawal payment is a “qualified distribution.” In other words, if 5 years have passed since January 1 of the calendar year when you made your first Roth contribution **and** you have reached age 59½, or have a permanent disability, the entire Roth portion of your account will be paid out tax-free. If your earnings are not qualified, you can defer paying taxes on them in many cases by transferring your payment to a Roth IRA or Roth account maintained by an eligible employer plan.⁶

⁶ Monthly payments that are expected to last 10 years or more or are based on life expectancy cannot be transferred or rolled over.

Retirement age and the penalty tax. If you receive a TSP withdrawal payment before you reach age 59½, you may have to pay a 10% early withdrawal penalty tax on any taxable part of the distribution not transferred or rolled over. This penalty tax is in addition to the regular income tax you owe, but there are exceptions. In general, if you leave federal service during or after the year you reach age 55 (or the year you reach age 50 if you’re a public safety employee⁷), the 10% penalty tax does not apply to any withdrawal you make that year or later.

In addition, disability retirement approved by the Office of Personnel Management may not exempt you from the early withdrawal penalty tax. The IRS requirement is more stringent, and you will have to substantiate your claim of exemption with the IRS. There are other exceptions to the early withdrawal penalty tax. See the tax notice *Important Tax Information About Payments From Your TSP Account*, which is available from the TSP website, your agency or service, or the TSP. The tax rules that apply to distributions from the TSP are complex, and you may also want to consult with a tax advisor or the IRS before you make any withdrawal decisions.

Retirement Savings Contributions Credit. You may be able to take a tax credit for your TSP contributions. The Retirement Savings Contribution Credit (or Saver’s Credit) is designed to encourage low- and modest-income individuals to save for retirement. Eligibility depends on your adjusted gross income (AGI) and filing status. For more information, see your tax advisor or refer to IRS Form 8880.

Moving Money From Other Plans Into the TSP

The TSP **will accept** into the **traditional** balance of your TSP account:

- both transfers and rollovers of tax-deferred money from traditional individual retirement accounts (IRAs), SIMPLE IRAs, and eligible employer plans.

⁷ The term “public safety employee” is defined in section 72(t)(10)(B) (ii) of the Internal Revenue Code. Consult your employing agency or service if you have questions about whether this applies to you.

The TSP **will accept** into the **Roth** balance of your TSP account:

- transfers of qualified and nonqualified Roth distributions from Roth 401(k)s, Roth 403(b)s, and Roth 457(b)s.

If you don't already have a Roth balance in your TSP account, the transfer will create one.

The TSP **will not accept** into your **Roth** balance:

- rollovers of Roth distributions that have already been paid to you, and
- transfers or rollovers from Roth IRAs.

Moving money from eligible employer plans and IRAs into your TSP account is a great way for you to consolidate your retirement savings and take advantage of the TSP's very low costs.

There are two ways to move money into your TSP account:

1. **Transfer money directly to the TSP.** You can have your IRA or plan send all or part of the money directly to the TSP. This is called a “**transfer**” or “direct rollover.” Use Form TSP-60, *Request for a Transfer Into the TSP*, for tax-deferred amounts you want to transfer, and Form TSP-60-R for the transfer of Roth money. These forms are available on the TSP website or from your agency or service.
2. **Roll over non-Roth money into the TSP.** You receive the money from your IRA or plan and put it into the TSP yourself using Form TSP-60. This is called a “**rollover**.” If you decide to do a rollover, you will have **60 days** to complete it, beginning on the date you receive the funds. You can roll over all or part of the money you receive. Your IRA or former plan will withhold the appropriate amount for taxes before it sends you the money. Keep in mind, then, that if you want to roll over the entire amount of the distribution, you will have to add in from your own funds the amount that was withheld for taxes. Any amount you don't roll over will be subject to federal income tax. (The TSP will not accept rollovers of Roth money.)

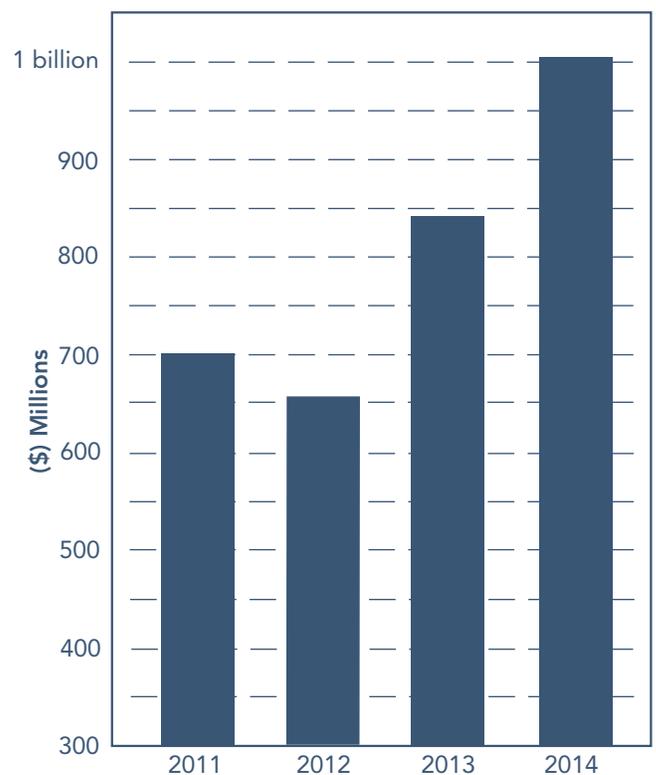
Your transfer or rollover will be invested in the TSP according to your latest contribution allocation (see page 15). The money you move into the TSP does not count toward the IRC contribution limits.

Conditions for the transfer. The TSP will accept a transfer or rollover under the following conditions:

- The money must be considered an “eligible roll-over distribution” for federal income tax purposes. (Verify this by checking with your tax advisor or the administrator of the IRA or plan from which you are moving the money.)
- You can transfer money into the TSP only if you have an existing TSP account.
- You cannot open a TSP account by transferring money into it. However, if you have an open TSP account, you can start a Roth balance with a transfer of Roth money, even if you have not elected Roth contributions.

Why transfer your money into the TSP? Transferring money into your TSP account allows you to consolidate your retirement savings in one place. This makes it easier to evaluate whether you are on target to reach your retirement savings goals, and to make sure the right asset allocation to meet these goals is applied to all your savings. Also, because of the TSP's now legendary low costs, your savings can grow faster. This is why record numbers of TSP participants have been moving money into the TSP over the years, as the following chart shows.

Transfers and Rollovers Into the TSP



Investing in the TSP

The TSP offers you two approaches to investing your money:

- **The L Funds**—These are “Lifecycle” funds that are invested according to a professionally designed mix of *stocks, bonds, and government securities*. You select your L Fund based on your “time horizon,” the future date at which you plan to start withdrawing your money. Depending upon your plans, this may be as soon as you leave or further in the future.
- **Individual Funds**—You make your own decisions about your investment mix by choosing from any or all of the individual TSP investment funds (G, F, C, S, and I Funds).

These investment options are designed so you can choose either the L Fund that is appropriate for your time horizon, or a combination of the individual TSP funds that will support your personal investment strategy. However, you may invest in any fund or combination of funds. Because the L Funds are already made up of the five individual funds, you will duplicate your investments if you invest simultaneously in an L Fund and the individual TSP funds.

Special note: If you are a civilian and you were enrolled on or after September 5, 2015, then unless you choose another investment option, all contributions received by the TSP are deposited into the Lifecycle (L) Fund targeted most closely to the year you turn 62. If you were rehired after a break in federal service, a number of factors affect how your contributions will be invested by default. It is especially important for you to review your statements to ensure your money is being invested according to your wishes. If you are a member of the uniformed services or you are a civilian who enrolled before September 5, 2015, then until you make an investment election, all contributions to your account are deposited into the Government Securities Investment (G) Fund.

The L Funds

The L Funds are designed for participants who may not have the time, experience, or interest to manage their TSP retirement savings. The assumption underlying the L Funds is that the participants who won't need their money for quite a long time are able to tolerate more

risk while seeking higher returns. The funds automatically adjust to reflect a reduced ability to tolerate risk as the need for income nears.

The five **L Funds** are:

- **L 2050**
- **L 2040**
- **L 2030**
- **L 2020**
- **L Income**

The most optimal L Fund is the one that most closely matches your time horizon, that is, the year you expect to start withdrawing money from your TSP account. For example, if your target date is 2045 or later, the L 2050 Fund is designed to match that time horizon.

If you are currently receiving income from your TSP account or plan to start withdrawing in the very near future, consider the L Income Fund. It is designed to focus primarily on preserving the assets in your account.

If your entire account is in one of the L Funds, you will not have to worry about rebalancing it based on your time horizon.

Each L Fund invests in a mix of the five individual TSP funds. The mix is chosen by experts based on each fund's time horizon. The L Funds' asset allocations are designed to achieve the highest expected rate of return for the amount of risk taken. If the time horizon is a long time from now, the L Fund will be more exposed to risky assets, such as stocks in the C, S, and I Funds. As time horizons shorten, allocations gradually shift toward less volatile government securities (G Fund).

Each L Fund is automatically rebalanced, generally each business day, to restore the fund to its intended investment mix. Each quarter, the funds' asset allocations are adjusted to slightly more conservative investments. When an L Fund reaches its designated time horizon, it will roll into the L Income Fund, and a new fund will be added with a more distant time horizon.

Investing in the L Funds does not eliminate risk, and the funds are not guaranteed against loss. The L Funds are subject to the risks inherent in the underlying funds and can have periods of gain and loss.

Detailed information about each L Fund is available on the TSP website.

The Individual Funds

The TSP has five individual investment funds:

The Government Securities Investment (G) Fund —

The G Fund is invested in short-term U.S. Treasury securities. It gives you the opportunity to earn rates of interest similar to those of long-term government securities with no risk of loss of principal. Payment of principal and interest is guaranteed by the U.S. government. The interest paid by the G Fund securities is calculated monthly based on the market yields of all U.S. Treasury securities with more than 4 years to maturity; the interest rate changes monthly.

The Fixed Income Index Investment (F) Fund —

The F Fund is invested in a separate account that is managed to track the Bloomberg Barclays U.S. Aggregate Bond Index. This is a broad index representing the U.S. government, mortgage-backed, corporate, and foreign government (issued in the U.S.) sectors of the U.S. bond market. This fund offers you the opportunity to earn rates of return that exceed money market fund rates over the long term (particularly during periods of declining interest rates).

The Common Stock Index Investment (C) Fund —

The C Fund is invested in a separate account that is managed by BlackRock and tracks the Standard & Poor's 500 (S&P 500) Stock Index. This is a market index made up of the stocks of 500 large to medium-sized U.S. companies. It offers you the potential to earn the higher investment returns associated with equity investments.

The Small Capitalization Stock Index Investment

(S) Fund — The S Fund is invested in a stock index fund that tracks the Dow Jones U.S. Completion Total Stock

Market (TSM) Index. This is a market index of small and medium-sized U.S. companies that are not included in the S&P 500 index. It offers you the opportunity to earn potentially higher investment returns that are associated with “small cap” investments, but with greater volatility.

International Stock Index Investment (I) Fund — The I Fund is invested in a stock index fund that tracks the MSCI EAFE (Europe, Australasia, Far East) Index. This is a broad international market index, made up of primarily large companies in more than 20 developed countries. It gives you the opportunity to invest in international stock markets and to gain a global equity exposure in your portfolio.

The chart on page 13 compares these five funds and provides more information about each.

Because the TSP funds are trust funds that are regulated by the Office of the Comptroller of the Currency and not by the Securities and Exchange Commission (SEC), they do not have ticker symbols (i.e., unique identifiers assigned to securities (including mutual funds) registered with the SEC). You can, however, obtain additional information about the underlying indexes that certain TSP funds track by visiting the following websites:

TSP Fund	Index TSP Fund Tracks
F Fund	Bloomberg Barclays U.S. Aggregate Bond Index (www.bloombergindices.com)
C Fund	Standard & Poor's 500 Stock Index (www.standardandpoors.com)
S Fund	Dow Jones U.S. Completion Total Stock Market (TSM) Index (www.djindexes.com)
I Fund	MSCI EAFE Index (www.msci.com)

Comparison of the TSP Funds

The chart below provides a comparison of the available TSP funds. For **more detailed information** about each fund, see the **TSP Fund Information sheets** (available on the TSP website, from your agency or service, or from the TSP).

	G Fund	F Fund*	C Fund*	S Fund*	I Fund*	L Funds**
Description of Investments	Government securities (specially issued to the TSP)	Government, corporate, and mortgage-backed bonds	Stocks of large and medium-sized U.S. companies	Stocks of small to medium-sized U.S. companies not included in the C Fund	International stocks of more than 20 developed countries	Invested in the G, F, C, S, and I Funds
Objective of Fund	Interest income without risk of loss of principal	To match the performance of the Bloomberg Barclays U.S. Aggregate Bond Index	To match the performance of the Standard & Poor's 500 (S&P 500) Stock Index	To match the performance of the Dow Jones U.S. Completion TSM Index	To match the performance of the MSCI EAFE (Europe, Australasia, Far East) Index	To provide professionally diversified portfolios based on various time horizons, using the G, F, C, S, and I Funds
Risk (See page 14)	Inflation risk	Market risk, credit risk, prepayment risk, inflation risk	Market risk, inflation risk	Market risk, inflation risk	Market risk, currency risk, inflation risk	Exposed to all of the types of risk to which the individual TSP funds are exposed—but total risk is reduced through diversification among the five individual funds
Volatility	Low	Low to moderate	Moderate	Moderate to high	Moderate to high	Asset allocation shifts as time horizon approaches to reduce volatility
Types of Earnings***	Interest	Change in market prices Interest	Change in market prices Dividends	Change in market prices Dividends	Change in market prices Change in relative value of currency Dividends	Composite of earnings in the underlying funds
Inception Date	April 1, 1987	Jan. 29, 1988	Jan. 29, 1988	May 1, 2001	May 1, 2001	August 1, 2005****

* The F, C, S, and I Funds also have earnings from securities lending income and from temporary investments in G Fund securities. These amounts represent a very small portion of total earnings.

** Each of the L Funds is invested in the individual TSP funds (G, F, C, S, and I). The proportion of your L Fund balance invested in each of the individual TSP funds depends on the L Fund you choose.

*** Income from interest and dividends is included in the share price calculation. It is not paid directly to participants' accounts.

**** The L 2010 Fund reached its time horizon and was retired on December 31, 2010, making way for the L 2050 Fund, which has an inception date of January 28, 2011.

Fund Risks

There are various types of risk associated with the TSP funds. There is no risk of investment loss in the G Fund. However, investment losses can occur in the F, C, S, and I Funds. Because the L Funds are invested in the individual TSP funds, they are also subject to the risks to which those underlying funds are exposed. These risks include:

- **Credit risk**—The risk that a borrower will default on a scheduled payment of principal and/or interest. This risk is present in the F Fund.
- **Currency risk**—The risk that the value of a currency will rise or fall relative to the value of other currencies. Currency risk occurs with investments in the I Fund because of fluctuations in the value of the U.S. dollar in relation to the currencies of the countries in the EAFE index.
- **Inflation risk**—The risk that your investments will not grow enough to offset the effects of inflation. This risk is present in all five funds.
- **Market risk**—The risk of a decline in the market value of the stocks or bonds. This risk is present in the F, C, S, and I Funds.
- **Prepayment risk**—A risk associated with the mortgage-backed securities in the F Fund. During periods of declining interest rates, homeowners may refinance their high-rate mortgages and prepay the principal. The F Fund must reinvest the cash from these prepayments in current bonds with lower interest rates, which lowers the return of the fund.

Choosing Your Own Investment Mix

If you decide not to invest in the L Funds and you would rather choose your own investment mix from the G, F, C, S, and I Funds, remember that your investment allocation is one of the most important factors affecting the growth of your account. If you prefer this approach, keep the following points in mind:

Consider both risk and return. Over a long period of time, the F Fund (bonds) and the C, S, and I Funds (stocks) have higher potential returns than the G Fund (government securities). But stocks and bonds also carry the risk of investment losses, which the G Fund does not.

You need to be comfortable with the amount of risk you expect to take. Your investment comfort zone should allow you to use a long-term strategy so that you are not chasing market returns during upswings, or abandoning your investment strategy during downswings.

You can reduce your overall risk by diversifying your investments. The five individual TSP funds offer a broad range of investment options, including government securities, bonds, and domestic and foreign stocks. Generally, it's best not to put "all of your eggs in one basket."

The amount of risk you can sustain depends upon your investment time horizon. The more time you have before you need to withdraw your account, the more risk you may be able to take. (This is because early losses can be offset by later gains.)

Periodically review your investment choices. Check the distribution of your account balance among the funds to make sure that the mix you chose is still appropriate for your situation. If not, rebalance your account to get the allocation you want. You can rebalance your account by making an interfund transfer.

Contribution Allocations and Interfund Transfers

There are two types of investment transactions you can make:

- **Contribution allocation**
- **Interfund transfer**

Contribution allocations. A contribution allocation specifies how you want to invest new money *going into* your TSP account.

Your contribution allocation will apply to all future deposits to your account. These include: employee contributions; agency contributions (if you are FERS); any special pay, incentive pay, or bonus pay that you contribute as a member of the uniformed services; any money you move into the TSP from other retirement plans; and any TSP loan payments. Your contribution allocation *will not* affect money that is already in your account.

Your contribution allocation will remain in effect until you submit a new one.

Interfund transfers. An interfund transfer moves the money *already in* your account among the TSP investment funds. When you make an interfund transfer, you choose the new percentage you want invested in each fund. You cannot move specific dollar amounts among the funds.

Also, you cannot move specific types of money among the funds. For example, if you have traditional (including tax-exempt) and Roth balances in your account,

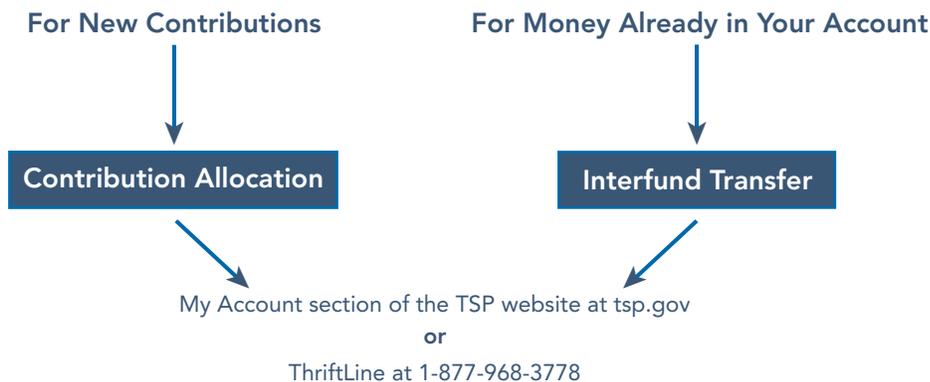
your interfund transfer will move a proportional amount from each type of money into the funds that you have specified.

Interfund transfers are not unlimited. Each calendar month, your first *two* interfund transfers *may* be used to redistribute money in your account among any of the TSP funds. After the first two, your interfund transfers can *only* move money into the Government Securities Investment (G) Fund (in which case, you will increase the percentage of your account held in the G Fund by reducing the percentage held in one or more of the other TSP funds). If you have both a civilian and a uniformed services account, these rules apply to each account separately.

Making a contribution allocation or interfund transfer. You can make either of these transactions on the TSP website or the ThriftLine (using the automated system, or by speaking to a TSP Participant Service Representative).

To make a contribution allocation or interfund transfer on the website, you will need your TSP account number (or customized user ID) and your web password. To make a contribution allocation or interfund transfer on the ThriftLine, you will need your account number and your ThriftLine PIN (or press 3 to speak to a Participant Service Representative). Contribution allocations or interfund transfers made on the TSP website or the ThriftLine before 12 noon eastern time are generally processed that business day. You will receive a confirmation of your transaction in the mail or by email, if you used the website for your transaction and chose that option.

How to Make Investment Choices for Your Account



Administrative Expenses

TSP expenses (i.e., the cost of administering the plan) include the costs of operating the TSP's recordkeeping system; providing participant services; and printing and mailing notices, statements, and publications. **You can find the current expense ratios for all of the TSP funds in the most recent edition of our newsletter, *Highlights*.**

TSP expenses are lower than the industry average. These expenses are paid primarily from the forfeitures of Agency Automatic (1%) Contributions of FERS employees who leave federal service before they are vested, other forfeitures, loan fees, and—because those forfeitures and fees are not sufficient to cover all of the TSP's expenses—earnings on participants' accounts.

The effect of administrative expenses (after forfeitures) on the earnings of the G, F, C, S, and I Funds is expressed as a net expense ratio for each fund. The expense ratio for each fund is calculated by dividing the total administrative expenses charged to that fund over a period of time by the fund's average balance during the same period.

Since the L Funds do not have any unique administrative expenses, the L Funds do not have any additional charges. Therefore, the L Fund administrative expense ratios are weighted averages of the expense ratios of the G, F, C, S, and I Funds.

Your share of TSP net administrative expenses is based on the size of your account balance. For example, if the G Fund's net expense ratio is .038%, that means your earnings are reduced by 38 cents per \$1,000 of your G Fund balance.



Costs are important in saving for your retirement. Even small differences in expenses can, over time, have a dramatic effect on a fund's performance **and** the size of your account.

TSP Loans, Withdrawals, and Refunds

Because the purpose of the TSP is for you to save money for your retirement, there are rules that restrict when and how you may take money out of your account while you are still employed.

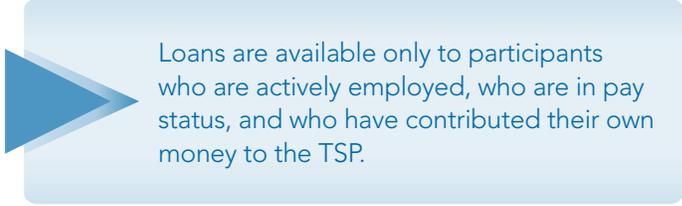
Once you leave federal service, however, you can take your money out at any time. However, the IRS may impose an early withdrawal penalty tax on the disbursement, depending on your employment status, when you take the disbursement, and how you receive the funds.

There are three ways to get your money out of the TSP:

- A **loan**
- An **in-service withdrawal** (i.e., a withdrawal while you are still employed by the federal government)
- A **post-separation withdrawal** (i.e., a withdrawal after you separate from service)

Any loan or withdrawal you take from your account will be paid proportionally from your traditional and Roth balances, and from each TSP fund in which you have investments. (The same is true for tax-exempt contributions in your traditional and Roth balances if you are a member of the uniformed services.) For example, you cannot request a loan or withdrawal from only the taxable portion of your traditional balance that is invested in the G Fund. If you have both traditional and Roth balances and you are invested in five TSP funds, both balances and all your fund investments will be impacted by your loan or withdrawal.

Loans



Loans are available only to participants who are actively employed, who are in pay status, and who have contributed their own money to the TSP.

When you take a loan, you are borrowing your own contributions and the earnings on those contributions. When your loan is approved, the amount of the loan is removed from your TSP account. As you repay your loan, your loan repayments restore the amount of your loan, plus the interest you pay to your account.

Cost of taking a loan. You repay your loan with interest. The interest rate is the interest rate for the G Fund at the time your loan application is processed.

The TSP also charges a processing fee of \$50 for each loan. This fee is used to cover the cost of processing and servicing your loan. It is **deducted from the amount** of the loan that you receive.

Before you take a loan, consider that your loan costs are not limited to the interest and fee that you pay. The cost of a loan can be much more far-reaching.

When you borrow from your account, you miss out on the earnings that might have accrued on the money you borrowed. Even though you must pay the money back to your account with interest, the interest you pay to your account may be less than what you might have earned if you had kept the money in the TSP. Further, if you have an outstanding loan when you leave federal service, you must pay it back within 90 days or the outstanding balance will be treated as taxable income.

Types of loans. There are two types of TSP loans:

- A general purpose loan
- A loan for the purchase or construction of a primary residence

You can have only one general purpose and one residential loan outstanding at a time.

Loan amount. The total amount that you can borrow is limited to your own contributions and the earnings on those contributions. You cannot borrow less than \$1,000 or more than \$50,000. You can find out the amount you may be eligible to borrow from your TSP account by visiting the TSP website or calling the ThriftLine. You can also use the Estimate Loan Payments calculator on the TSP website to estimate your loan payment amount before you request a loan.

Documentation. You do not need to provide any type of documentation for a general purpose loan. However, you will need to provide documentation for a residential loan.

Waiting period between loans. You must wait 60 days from the time you pay off one loan until you are eligible to request another loan of the same type.

Repaying a loan. Loan repayments are made through payroll deductions. They are deducted from your pay each pay period in the amount to which you agreed. If your agency or service does not deduct your loan payment from your pay, **you must submit the loan payment directly to the TSP with Form TSP-26, TSP Loan Payment Coupon. You are responsible for your loan payments.**

You can also make additional payments or pay off your loan early by check or money order using the Loan Payment Coupon, available at tsp.gov. And you can reamortize your loan to change the amount of your payment, number of payments, or repayment period.

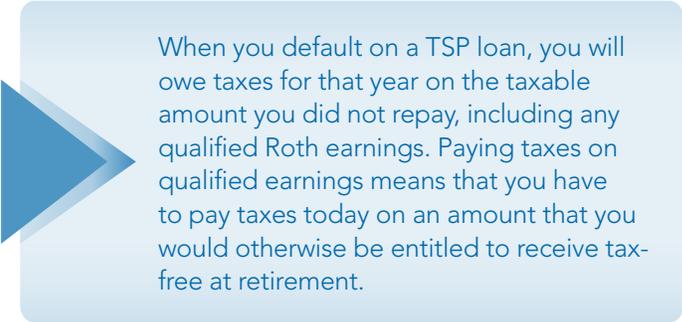
You must repay your general purpose loan within 5 years. Residential loans must be repaid within 15 years.

Consequences of failing to repay your loan. If you fail to repay your loan in accordance with your Loan Agreement (or your most recent reamortization), or you do not repay your loan when you separate from service, the TSP will report a taxable distribution to the IRS. You **will owe income taxes** on the taxable amount of the outstanding balance of the loan and possibly an early withdrawal penalty tax.

You **will not owe income taxes** on any part of your outstanding loan amount that consists of tax-exempt or Roth contributions. You **will owe taxes** on the earnings on tax-exempt contributions that were part of your traditional balance. The following conditions apply to Roth earnings:

- If the taxable distribution is declared because you separate from service, any **qualified Roth earnings will not be subject to tax**. Roth earnings that are not qualified will be subject to tax.
- If the taxable distribution is declared for another reason (such as a default on your loan), your **Roth earnings will be taxed, even if they were already qualified** (or eligible to be paid out tax-free).

Note: If you have two TSP accounts and you want to combine your accounts, you must close any loan in the account you are moving before the accounts can be combined.



When you default on a TSP loan, you will owe taxes for that year on the taxable amount you did not repay, including any qualified Roth earnings. Paying taxes on qualified earnings means that you have to pay taxes today on an amount that you would otherwise be entitled to receive tax-free at retirement.

Spouses' rights. If you are a married FERS or uniformed services participant, your spouse must consent to your loan by signing the Loan Agreement. If you are a married CSRS participant, your spouse will be notified of your loan. These rules apply even if you are separated from your spouse.

There are exceptions to these rights, but exceptions are rarely granted. See Form TSP-16, *Exception to Spousal Requirements* (U-16, uniformed services), for more information.

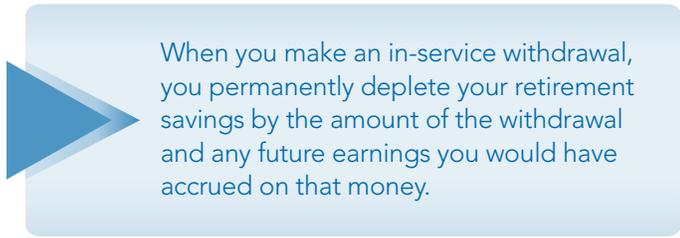
Bankruptcy and TSP loans. If you have a TSP loan, your payments must continue because, for bankruptcy purposes, a TSP loan is not a debt, and the TSP is not your creditor. Therefore, the bankruptcy court does not have jurisdiction over your TSP loan. For more information, see the TSP fact sheet *Bankruptcy Information*.

Getting information. For a detailed explanation of the TSP loan program, your obligations if you take a loan, and the consequences of not repaying a loan, read the TSP booklet *Loans*.

For information about outstanding loans, you can check your earnings and leave statement, your participant statements, the TSP website, or the ThriftLine. You can also contact the TSP.

In-Service Withdrawals

In-service withdrawals (i.e., withdrawals from your account while you are still employed) are available to all active participants. The TSP does not charge a fee for making an in-service withdrawal. However, the overall impact on your retirement savings may be significant.



When you make an in-service withdrawal, you permanently deplete your retirement savings by the amount of the withdrawal and any future earnings you would have accrued on that money.

You must pay federal, and in some cases, state income taxes on the taxable portion of the withdrawal, and you may also be subject to a 10% early withdrawal penalty tax. More importantly, if you make a financial hardship in-service withdrawal, the overall impact can be even greater because you cannot contribute to the TSP for 6 months following your withdrawal. If you are a FERS employee, that means you will also not receive any Agency Matching Contributions during that time.

Types of in-service withdrawals. There are two types of in-service withdrawals:

- A **financial hardship** in-service withdrawal
- An **age-based** in-service withdrawal

Financial hardship in-service withdrawal. You can make a financial hardship in-service withdrawal if you can certify, under penalty of perjury, that you have a financial hardship as a result of a recurring negative cash flow, legal expenses for separation or divorce, medical expenses, or a personal casualty loss. You may withdraw only your contributions and any earnings those contributions have accrued. You can request \$1,000 or more; however, the amount that you request cannot exceed the actual amount of your certified financial hardship. Further, you may not make contributions to your account

(and if you are FERS, you will not receive the associated matching contributions) for 6 months after the disbursement of your funds.

Age-based in-service withdrawal. You can make an age-based in-service withdrawal any time after you reach age 59½, as long as you are still a civilian federal employee or a member of the uniformed services. You may withdraw part or all of your vested account balance. You can request a dollar amount of \$1,000 or more, or your entire account balance (even if it is less than \$1,000). You are permitted to make only one age-based in-service withdrawal. If you make one, you will not be eligible to make a partial withdrawal from your account after you separate from service.

Spouses' rights for in-service withdrawals. If you are a married FERS or uniformed services participant, your spouse must consent to your in-service withdrawal. If you are a married CSRS participant, the TSP must notify your spouse before an in-service withdrawal can be made. These rules apply even if you are separated from your spouse.

There are exceptions to these rights, but exceptions are rarely granted. For more information, see Form TSP-16, *Exception to Spousal Requirements* (U-16 for members of the uniformed services).

Taxes on In-Service Withdrawals

You must pay federal income taxes on the taxable portion of in-service withdrawals when they are paid directly to you. You will owe taxes on the portion of your withdrawal that comes out of your traditional balance (excluding tax-exempt contributions). You can retain the tax-deferred status of the traditional portion of your age-based withdrawal by transferring it to a traditional IRA or eligible employer plan. (You can also transfer it to a Roth IRA, but you would have to pay taxes on the transfer in the year it is made.)

You will not pay federal income taxes on the portion of your in-service withdrawal that comes from your Roth contributions, and you will only pay taxes on the earnings if they are not qualified. However, you can transfer the Roth portion of your withdrawal to a Roth IRA or a Roth account maintained by an eligible employer plan.

Financial hardship in-service withdrawals may be subject to an early withdrawal penalty tax if you are younger than age 59½ when you make your withdrawal. For more detailed information about the tax rules, see the TSP tax notice *Important Tax Information About Payments From Your TSP Account*.

Getting information. For a detailed explanation of the TSP in-service withdrawal program, read the TSP booklet *In-Service Withdrawals*. For specific information about your in-service withdrawal request, check the TSP website or the ThriftLine, or contact the TSP.

Withdrawals After You Separate

If your vested account balance is **\$200 or more** after you leave federal service, you can leave your money in the TSP until later (see page 22, “Withdrawal deadline”), or you can withdraw all or a portion of your account. If you leave your money in the TSP after you separate from service, be sure to keep your address up-to-date so that the TSP can reach you.

Any withdrawal from your account will be made up of a proportional amount of traditional (non-Roth) and Roth money.

If your vested account balance is **less than \$200** when you leave federal service, the TSP will automatically send you a check for the amount in your account. The check will be mailed to the address in your TSP account record. You cannot leave this money in the TSP or make any other withdrawal election.

Combining accounts. If you decide to leave money in the TSP after you separate from either the uniformed services or federal civilian service, you will be able to combine your TSP accounts by submitting Form TSP-65, *Request to Combine Civilian and Uniformed Services TSP Accounts*. Money that you transfer will be deposited as employee contributions into the traditional or Roth balance of the combined account based on the way it was identified in the original account.

There are restrictions about how and when accounts can be combined. For example, you can only combine the money from the account related to your separation into your other account (and if you have a loan in the account you are moving, you must close it before you can combine your accounts). Also, tax-exempt contributions (i.e., contributions from combat zone pay) in your uniformed services TSP account may not be transferred to your civilian TSP account unless they are part of your

Roth balance. Tax-exempt contributions that are part of your traditional (non-Roth) balance must remain in your uniformed services account.

Types of post-separation withdrawals. There are two types of post-separation withdrawals:

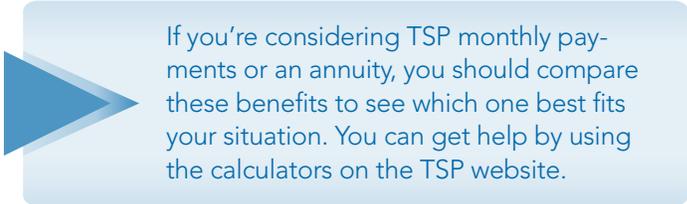
- A **partial withdrawal**
- A **full withdrawal**

Partial withdrawal. You can take out \$1,000 or more and leave the rest in your account until you decide to withdraw it at a later date. You may make only one partial withdrawal from your account. If you made an age-based in-service withdrawal, you are not eligible for a partial withdrawal.

Full withdrawal. You choose how your entire account will be distributed using one—or any combination—of three withdrawal options available to you:

- A **single payment**
- A series of **TSP monthly payments**
- A **life annuity purchased for you by the TSP**

A **single payment** allows you to withdraw your entire TSP account at one time in one payment. It is sometimes referred to as a “lump sum.”



If you're considering TSP monthly payments or an annuity, you should compare these benefits to see which one best fits your situation. You can get help by using the calculators on the TSP website.

TSP monthly payments allow you to withdraw your entire account in a series of payments that will be paid to you each month from your TSP account. You can ask for a specific dollar amount each month or you can have the TSP calculate a monthly payment based on your life expectancy. If you choose a specific dollar amount, it must be at least \$25.

At any time while you are receiving monthly payments, you can ask the TSP to stop the monthly payments and pay you your remaining account balance in a single payment. Also, once a year, you have the opportunity to make changes to the dollar amount of the monthly payments you are receiving. You also have the opportunity to make a one-time switch to receiving monthly payments based on a dollar amount rather than monthly payments based on life expectancy.

An annuity pays a benefit to you (or to your survivor) every month for life. The TSP purchases the annuity on your behalf from a private insurance company. You can have the TSP purchase an annuity with all or any portion of your account balance when you request a full withdrawal. In general, the amount you use for the purchase of an annuity must be \$3,500 or more.

Once a life annuity is purchased, it cannot be changed.

If you choose a life annuity and you have only one type of balance (traditional or Roth) in your TSP account, you must have at least \$3,500 in your account at the time your annuity is purchased. If you are using only a portion of your account for an annuity, the percentage you choose when requesting your withdrawal must equal \$3,500 or more of your vested account balance.

If you choose a life annuity and you have both a traditional balance and a Roth balance in your TSP account, the minimum threshold of \$3,500 applies to **each balance separately**. You may choose to purchase an annuity as long as you have \$3,500 in either your traditional or Roth balance. The TSP will purchase **two** of the same type of annuity (one with the traditional balance and one with the Roth balance). You cannot choose different annuities for each type of balance.

Also, the following rules apply:

- **If you choose to use 100% of your TSP account to purchase an annuity** and both balances are below \$3,500, your withdrawal form will be rejected. If you have both a traditional balance and a Roth balance and at least one of the balances is at least \$3,500, the TSP will purchase an annuity with the balance that is at least \$3,500 and pay the other balance directly to you as a cash payment.
- Alternatively, **if you choose an annuity as part of a mixed withdrawal,** any amount(s) that cannot be used to purchase the requested annuity will be split proportionally and distributed according to the other withdrawal option(s) you have chosen.

You have a choice of three basic annuity types:

- A single life annuity—paid only to you during your lifetime.

- A joint life annuity with your spouse—paid to you while you and your spouse are alive. When one of you dies, payments are made to the survivor for the rest of his or her life.
- A joint life annuity with someone (other than your spouse) who has an insurable interest in you—paid to you while you and the person you choose are alive. When one of you dies, payments are made to the survivor for his or her life.

If you elect a joint annuity, you may be able to choose between a 50% or 100% payment option to the survivor.

Some additional annuity features may also be available, depending on the basic annuity type you choose. You may be able to request “cash refund,” “10-year certain,” or “increasing payment” features. The available annuities and their features are explained in detail in the booklet *Withdrawing Your TSP Account After Leaving Federal Service*.

Spouses’ rights for a partial withdrawal. If you are a married FERS or uniformed services participant, your spouse must consent to your partial withdrawal. If you are a married CSRS participant, the TSP must notify your spouse before a partial withdrawal can be made.

Spouses’ rights for a full withdrawal. If your vested account balance at the time of your full withdrawal is more than \$3,500, your withdrawal will be subject to federal law regarding spouses’ rights. These rules apply even if you are separated from your spouse:

- If you are a married FERS or uniformed services participant, your spouse is entitled to an annuity with a 50% survivor benefit, level payments, and no cash refund feature. Your spouse must waive the right to this particular annuity unless you use your entire account balance to purchase it.
- If you are a married CSRS participant, the TSP must notify your spouse before it can process your withdrawal, regardless of which withdrawal option you choose.

For both partial and full withdrawals, there are exceptions to these rights. However, the conditions under which an exception is made are very limited. More information about exceptions is provided on Form TSP-16 (TSP-U-16 for members of the uniformed services), *Exception to Spousal Requirements*.

Taxes on Withdrawals After You Separate

You must pay federal income taxes on the taxable portion of withdrawals when they are paid directly to you. You will owe taxes on the portion of your withdrawal that comes out of your traditional balance (excluding tax-exempt contributions). You can retain the tax-deferred status of the traditional portion of your withdrawal by transferring it to a traditional IRA or eligible employer plan. (You can also transfer it to a Roth IRA, but you would have to pay taxes on the transfer in the year it is made.)

You will not pay federal income taxes on the portion of your withdrawal that comes from your Roth contributions, and you will only pay taxes on the earnings if they are not qualified. However, you can transfer the Roth portion of your withdrawal to a Roth IRA or a Roth account maintained by an eligible employer plan.

Depending on your age when you leave federal service, as well as your withdrawal option and its timing, you may be subject to the IRS early withdrawal penalty tax. For detailed information about the tax rules that apply to post-separation withdrawals, you should read the TSP tax notice *Important Tax Information About Payments From Your TSP Account* and consult with your tax advisor.

Getting information. For a detailed explanation of the TSP's post-separation withdrawal program, read the booklet *Withdrawing Your TSP Account After Leaving Federal Service*. For specific information about your withdrawal request, check the TSP website or the ThriftLine, or contact the TSP.

Withdrawal deadline. If you are separated from federal service or the uniformed services, you are required to make a withdrawal choice for your TSP account balance by April 1 of the year following the year you turn age 70½.

However, if you are still employed at age 70½, your required withdrawals must begin by April 1 of the year following the year you separate from federal service or the uniformed services.

If you do not withdraw (or begin withdrawing) your account by the required withdrawal deadline, your account balance will be forfeited to the TSP. You can reclaim your account; however, you will not receive earnings on your account from the time the account was forfeited.

IRS Required Minimum Distribution. At the same deadline, you will also be subject to the IRS required minimum distribution rules. These rules require you to receive a certain portion of your account each year based on your life expectancy. The TSP will send you information about these rules if they apply to you.

For more information about the withdrawal deadline and the IRS required minimum distribution rules, you can read the TSP tax notice *Important Tax Information About Your TSP Withdrawal and Required Minimum Distributions*.

IRS Required Minimum Distributions

(RMDs): You cannot request a payment of your RMD because that is not one of the statutory TSP withdrawal options. However, if you choose monthly payments based on life expectancy, the total dollar amount of your annual payments will approximate your RMD. If your monthly payments are not sufficient to meet your RMD for the year, the TSP will send you a supplemental payment.

Automatic Enrollment Refunds

If you were automatically enrolled in the TSP, you may request a refund of the **employee** contributions (plus earnings or minus losses) associated with the automatic enrollment period. If you make a contribution election to change your automatic contributions in any way, you are no longer in the "automatic enrollment period," and you can therefore not request a refund of contributions you made after the change.

Your request must be made within 90 days of your first automatic enrollment contribution. To determine your refund deadline date, you may contact the TSP at 1-877-968-3778 and choose option 3 to speak to a Participant Service Representative.

You will receive a refund of your own employee contributions (and earnings). If you are FERS, you will forfeit all Agency Matching Contributions to the TSP when your refund is processed; however, your Agency Automatic (1%) Contributions will remain in your account. Read the instructions on Form TSP-25, *Automatic Enrollment Refund Request*, for more information. See the TSP website for the form and additional information about automatic enrollment.

Please note that requesting a refund of your automatic employee contributions will not **stop** your agency from deducting future contributions from your pay each pay period. If you also want to stop your automatic contributions, you must make a contribution election (see page 2) to stop your contributions.

Special note for participants automatically enrolled more than once (i.e., separating and being rehired after a break in service of more than 30 days): Under rules mandated by the IRS, you are not given a new 90-day refund period unless one full calendar year (January through December) has passed since your last automatic enrollment contribution.

Death Benefits

In the event of your death, your account will be distributed to the beneficiary or beneficiaries you designate on Form TSP-3, *Designation of Beneficiary*.⁸ If you do not designate beneficiaries to receive your account, it will be disbursed according to the following order of precedence required by law:

1. To your spouse
2. If none, to your child or children equally, with the share due any deceased child divided equally among that child's descendants
3. If none, to your parents equally or to your surviving parent

⁸ **Exception:** If you separate from service and submit a Form TSP-70, *Request for Full Withdrawal*, requesting an annuity and you die before annuity payments begin, the amount used to purchase the annuity will be returned to the TSP. The TSP will, if possible, distribute this money consistent with your annuity beneficiary designation.

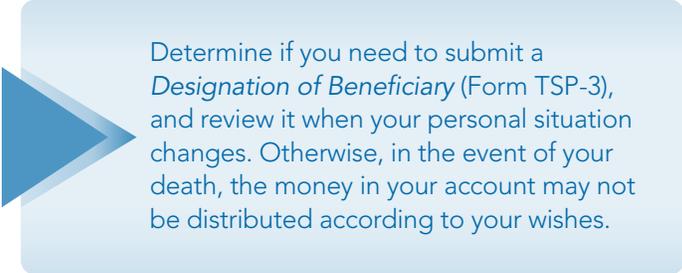
4. If none, to the appointed executor or administrator of your estate
5. If none, to your next of kin who is entitled to your estate under the laws of the state in which you resided at the time of your death

As used here, “child” means either a biological child or a child adopted by the participant. It does not include your stepchild unless you have adopted the child. Nor does it include your biological child if that child has been adopted by someone other than your spouse.

“Parents” does not include stepparents who have not adopted you.

A will or any other document (such as a prenuptial agreement) is not valid for the disposition of your TSP account.

Designating a beneficiary. If you wish, you can designate a person or persons, your estate, or a trust to receive your TSP account after your death. To designate a beneficiary or beneficiaries, you **must** use Form TSP-3, *Designation of Beneficiary*. **The completed form must be properly signed, witnessed, and received by the TSP on or before the date of your death.**



Determine if you need to submit a *Designation of Beneficiary* (Form TSP-3), and review it when your personal situation changes. Otherwise, in the event of your death, the money in your account may not be distributed according to your wishes.

Reviewing your beneficiaries. By law, the TSP must pay your properly designated beneficiary under **all** circumstances. For example, if you designate your spouse as a beneficiary on Form TSP-3, a beneficiary participant account will be set up for that spouse after your death, even if you are separated. If you divorce (and even remarry) but you do not submit a new Form TSP-3, your TSP account will be paid to the individual designated on your form, even if this person had given up all rights to your TSP account. Consequently, if your life situation changes, you may want to file a new *Designation of Beneficiary* form that cancels or changes your current beneficiary designation.

TSP distribution of death benefits. In order for beneficiaries to receive your account balance after your death, they (or their representatives) must complete Form TSP-17, *Information Relating to Deceased Participant*, and send it to the TSP along with a copy of the certified death certificate.

Once the TSP processes this information and determines the beneficiaries for your account, we will contact them with additional information and instructions.

For detailed information about death benefits and the disbursement options for beneficiaries, read the TSP booklet *Death Benefits* and the TSP tax notice *Important Tax Information About Thrift Savings Plan Death Benefit Payments*.

Beneficiary Participant Accounts

In the event of your death, if your spouse is a beneficiary of your account and your spouse's share is \$200 or more, a "beneficiary participant" account will be established in your spouse's name. Any death benefit processed from your account for your spouse will be deposited into this TSP account and invested in the Lifecycle (L) Fund targeted most closely to the year your spouse turns 62 or the L Income Fund if he or she is age 62 or older. Your spouse can leave the money in the TSP and manage the investments in the TSP's funds, combine the account with his or her own TSP account, if applicable, or withdraw the money using any of the TSP post-separation withdrawal options described on page 20.

For more information, see *Your TSP Account: A Guide for Beneficiary Participants*, which is available on the TSP website.

Other Information About the TSP

TSP Website (tsp.gov)

The TSP website has current TSP information and materials (e.g., forms, rates of return, share prices, and calculators). TSP participants can use their TSP account number or customized user ID and web password to view personal account information and perform transactions.

ThriftLine

The toll-free ThriftLine (1-877-968-3778) is the TSP's automated telephone service. It has information such as Plan News, share prices, and loan and annuity rates. You can opt to speak with a Participant Service Representative or you can use your TSP account number and ThriftLine PIN to access your account and perform certain transactions.

Account Security

The TSP takes many steps to keep your account secure. We provide you with a TSP account number and the opportunity to create a customized user ID to use instead of your account number. The TSP also provides you with a customizable web password and ThriftLine PIN. It is important that you do your part to protect your account by keeping these numbers secure. Do not reveal them to anyone or store them where anyone can find them.

TSP account number. The TSP provides you with a 13-digit account number that you must use to identify your account. Use this number when accessing your account on the TSP website or the ThriftLine or when filling in TSP forms. Like a bank or credit union account number, your TSP account number cannot be changed. If you forget it, you can use the TSP website or the ThriftLine to request to have it mailed to you. You can also find your account number on your quarterly and annual participant statements.

Customized user ID. If you find it difficult to remember your TSP account number when logging into your account in the My Account section of the TSP website, you can create your own customized user ID. However, to create your user ID, you will first need to log into My Account with your TSP account number and web password. Once you have established your user ID, you can change it whenever you wish. Instructions are available on the TSP website. If you forget your user ID, you can enter My Account with your TSP account number and web password and create a new user ID. You cannot use your customized user ID on the ThriftLine.

If you have both a civilian and a uniformed services account, you may use the same or different customized user ID for both accounts.

Web password. As soon as your account is established, the TSP mails you a web password to use with your TSP account number (or customized user ID) when you log into the My Account section of the TSP website or when you contact the TSP. When you log into your account for the first time using this password, you will be prompted to change it to one of your choice. If you forget or lose your TSP account password, visit the My Account section of tsp.gov, or call the ThriftLine at 1-877-968-3778.

ThriftLine Personal Identification Number (PIN). As soon as your account is established, the TSP mails you a PIN to use with your TSP account number to access account information and perform certain transactions on the ThriftLine. You can change your PIN at any time on the ThriftLine. To do so, you must first enter your TSP account number and existing PIN. If you forget your PIN, you can request a new one on the ThriftLine or by contacting the TSP. **Note:** Your ThriftLine PIN is not the same as PINs for other agency or service systems (e.g., Employee Express, EBIS, LiteBlue, myPay, or NFC PPS).



Access to PINs: Your ThriftLine PIN is encrypted in the TSP system and is not accessible to TSP representatives. For security reasons, the TSP will only mail your PIN to your address of record. The TSP will not send it through email.

Participant Statements

The TSP issues quarterly statements in January, April, July, and October, and annual statements for each year in February.

Your quarterly statements cover all transactions in your account during the previous three months. If you have any TSP loans, the statement also summarizes your loan activity. You can view or print these statements on the TSP website or request to have them mailed to you.

Your annual statement summarizes the financial activity in your account for that year and provides other important information such as your personal investment performance. The TSP posts this statement on the web and, unless you request only electronic annual statements, also mails it to you.

Check your statements carefully, and, if you see any information you believe is not correct, follow up with your agency or service or the TSP.



Keep your address and other personal information up-to-date.

If currently employed: Contact your agency or service.

If separated: Update your address through the My Account section of the TSP website, use Form TSP-9, *Change in Address for Separated Participant*, or call the TSP. For other changes or corrections after you separate, contact the TSP.

Court Orders and Legal Processes

Your TSP account can be divided in an action for divorce, annulment, or legal separation, or garnished to satisfy a legal processes associated with past-due alimony, child support obligation, IRS tax levy, or victims restitution pursuant to the Mandatory Victims Restitution Act (MVRA). For more details, read the TSP booklet *Court Orders and Powers of Attorney* and the TSP tax notice *Tax Treatment of Thrift Savings Plan Payments Made Under Qualifying Orders*.

TSP Administration

Management. The Federal Retirement Thrift Investment Board (Agency) is an independent government agency that administers the TSP. It is managed by a presidentially appointed five-member Board and an Executive Director chosen by the Board.

The Agency's recordkeeper handles the day-to-day maintenance and administration of all TSP accounts and assists participants with specific types of TSP-related problems or questions.

Law. The TSP is established under the Federal Employees' Retirement System Act of 1986 and is codified primarily under Chapter 84 of title 5, United States Code (USC). By law, the assets in the TSP are held in trust for each individual participant. The TSP is treated as a qualified trust which is exempt from taxation (see 26 USC § 7701(j)). Its regulations are published in Chapter VI of title 5 of the Code of Federal Regulations.

Audits. By law, the TSP must be audited annually. You can obtain a copy of the most current audited financial statement from the TSP website or by writing to the TSP.

Glossary of Terms

Account Balance—The sum of the dollar amounts in each TSP investment fund for an individual account. The dollar amount in each investment fund on a given day is the product of the total number of shares in that fund multiplied by the share price for that fund on that day.

Account Number—The 13-digit number that the TSP assigns to a participant to identify his or her TSP account. The participant must use this TSP account number (or a customized user ID) in conjunction with his or her web password to log into the My Account section of the TSP website, and must use this number with his or her Personal Identification Number (PIN) to access his or her account on the ThriftLine.

Active Investing—A strategy of buying and selling securities based on an evaluation of the factors that affect the price of the security, such as the economy, political environment, industry trends, currency movements, etc. The objective of an active investment strategy is to outperform the market as measured by a benchmark index such as the S&P 500.

Agency Automatic (1%) Contributions—Contributions equal to 1% of basic pay each pay period, contributed to a FERS participant's TSP account by his or her agency.

Agency Matching Contributions—Contributions made by agencies to TSP accounts of FERS employees who contribute their own money to the TSP. CSRS employees and members of the uniformed services do not receive matching contributions.

Annual Additions (Section 415(c)) Limit—An annual dollar limit, established under Internal Revenue Code (IRC) section 415(c), that limits the amount of money that can be contributed to employer-sponsored plans like the TSP. This limit is per employer and includes all employee and agency contributions. For 415(c) purposes, working for multiple federal agencies or services in the same year is considered having one employer.

Annuity—Guaranteed monthly income for the life of the TSP participant (or survivor if a joint annuity) after separating from federal service. These payments are issued directly by the TSP annuity provider.

Automatic Enrollment—Applies to FERS and CSRS employees hired or rehired after July 31, 2010. As a result of the Thrift Savings Plan Enhancement Act of 2009, Public Law 111-31, signed into law on June 22, 2009, agencies must enroll their newly hired FERS employees in the TSP. They must also automatically enroll rehired FERS and CSRS employees who have had a break in service of more than 30 days. Automatic enrollment contributions are deducted from employees' pay at a rate of 3% of basic pay per pay period and deposited into their TSP accounts. Automatically enrolled participants may make a contribution election at any time to change or stop their TSP contributions.

Basic Pay (Civilian)—This pay is defined in 5 United States Code (USC) 8331(3).

Basic Pay (Uniformed Services)—This refers to compensation payable under sections 204 and 206 of USC title 37. Section 204 pay is pay for active duty; section 206 pay (e.g., inactive duty for training (IDT) pay) is pay earned by members of the Ready Reserve (including the National Guard).

Beneficiary Participant Account—TSP account established in the name of a spouse beneficiary of a deceased TSP participant.

Bond—A debt security issued by a government entity or a corporation to an investor from whom it borrows money. The bond obligates the issuer to repay the amount borrowed (and, traditionally, interest) on a stated maturity date.

Bonus Pay (Uniformed Services)—Generally, a type of special pay with its own rules for TSP contribution election purposes.

Catch-Up Contributions—Contributions that are made via payroll deductions by a participant age 50 or older and are permitted to exceed the Internal Revenue Code (IRC) elective deferral limit.

Catch-Up Contribution Limit—An annual dollar limit, established under Internal Revenue Code (IRC) section 414(v), that limits the amount of catch-up contributions that a participant age 50 or older can make to employer-sponsored plans like the TSP. It is separate from the elective deferral limit imposed on regular employee contributions.

Civil Service Retirement System (CSRS)—The term "CSRS" refers to the retirement system for federal civilian employees who were hired before January 1, 1984. CSRS refers to the Civil Service Retirement System, including CSRS Offset, the Foreign Service Retirement and Disability System, and other equivalent government retirement plans.

Contribution—A deposit made to the TSP by a participant through payroll deduction or on behalf of the participant by his or her agency or service.

Contribution Allocation—A participant's choice that tells the TSP how contributions, rollovers, and loan payments that are going into his or her account should be invested among the TSP funds.

Contribution Election—A request by a participant to start contributing to the TSP, to change the amount of his or her contribution to the TSP each pay period, or to terminate contributions to the TSP.

Credit Risk—The risk that a borrower will not make a scheduled payment of principal and/or interest.

Currency Risk—The risk that the value of a currency will rise or fall relative to the value of other currencies. Currency risk could affect investments in the I Fund because of fluctuations in the value of the U.S. dollar in relation to the currencies of the more than 20 countries in the EAFE index.

Customized User ID—A combination of letters, numbers, and/or symbols that you can create to use instead of your TSP account number to log into the My Account section of the TSP website. The user ID cannot be used on the ThriftLine as a substitute for the account number.

Designation of Beneficiary—The participant's formal indication of who should receive the money in his or her account in the event of his or her death. Participants must use Form TSP-3, *Designation of Beneficiary*. (A will is not valid for the disposition of a participant's TSP account.)

Disburse—To pay out money, as from the TSP.

Elective Deferral Limit—An annual dollar limit, established under the Internal Revenue Code (IRC) section 402(g), that limits the tax-deferred contributions and Roth contributions a participant can elect to make to employer-sponsored plans like the TSP. The limit can change each year.

Eligible Employer Plan—A plan qualified under Internal Revenue Code (IRC) § 401(a), including a § 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, and money purchase plan; an IRC § 403(a) annuity plan; an IRC § 403(b) tax-sheltered annuity; and an eligible IRC § 457(b) plan maintained by a government employer.

Federal Employees' Retirement System (FERS)—The term "FERS" refers to the retirement system for federal civilian employees who were hired on or after January 1, 1984. FERS refers to the Federal Employees' Retirement System, the Foreign Service Pension System, and other equivalent government retirement plans.

Fixed Income Investments—Generally refers to bonds and similar investments (considered debt instruments) that pay a fixed amount of interest.

Full Withdrawal—A post-separation withdrawal of a participant's entire TSP account through an annuity, a single payment, or TSP monthly payments (or a combination of these three options).

Incentive Pay (Uniformed Services)—Pay set forth in Chapter 5 of USC title 37 (e.g., flight pay, hazardous duty pay).

Index—A broad collection of stocks or bonds which is designed to match the performance of a particular market. For example, the Standard & Poor's 500 (S&P 500) is an index of large and medium-sized U.S. companies.

Index Fund—An investment fund that attempts to track the investment performance of an index.

Inflation Risk—The risk that investments will not grow enough to offset the effects of inflation.

In-Service Withdrawal—A disbursement made from a participant's account which is available only to a participant who is still employed by the federal government, including the uniformed services.

Interfund Transfer (IFT)—An IFT allows the participant to redistribute all or part of his or her money already in the TSP among the different TSP funds. For each calendar month, the participant's *first two* IFTs can redistribute money in his or her account among any or all of the TSP funds. After that, for the remainder of the month, the participant's IFTs can *only* move money into the Government Securities Investment (G) Fund (in which case, the participant will increase the percentage of his or her account held in the G Fund by reducing the percentage held in one or more of the other TSP funds). An IFT does not change the way new contributions, transfers or rollovers into the TSP, or loan payments are invested.

Investment Allocation—A participant's choice that tells the TSP (1) how money going into his or her account should be invested in the TSP funds (contribution allocation), and/or (2) how money already in the TSP account should be invested in the TSP funds (interfund transfer). An investment allocation can be made on the TSP website in My Account, or by calling the toll-free ThriftLine at 1-877-968-3778. (See "Contribution Allocation" and "Interfund Transfer.")

IRS Life Expectancy Tables—When you withdraw your account, if you choose to have the TSP calculate monthly payments based on life expectancy, the TSP will use these tables. IRS Single Life Table, Treas. Reg. § 1.401(a)(9)-9, Q&A 1, is used for participants who are under age 70 on or after July 1 of the calendar year in which the calculation is made. For participants who turn age 70 before July 1 of that year, the Uniform Lifetime Table, Treas. Reg. § 1.401(a)(9)-9, Q&A 2, is used.

Market Risk—The risk of a decline in the market value of stocks or bonds.

Matching Contributions—See "Agency Matching Contributions."

Mixed Withdrawal—A post-employment withdrawal of a participant's entire account through any combination of the following: an annuity, a single payment, or TSP monthly payments.

Monthly Payments—See "TSP Monthly Payments."

My Account—The secure section of the TSP website, where you can log into your account to find out your account balance and perform certain transactions.

Nonpay Status—Actively employed by the federal government or uniformed services but not receiving regular pay because of furlough, suspension, leave without pay (including leave without pay to perform military service), or pending resolution of a grievance or appeal.

Partial Withdrawal—A one-time post-employment distribution of part of a participant's account balance that can be taken if the participant did not make an age-based in-service withdrawal while employed by the federal government or the uniformed services. A partial withdrawal is participant-elected and is made in a single payment.

Participant Statements—Statements that are furnished to each TSP participant after the end of each calendar quarter and after the end of each calendar year. Quarterly statements show the participant's account balance (in both dollars and shares) and the transactions in his or her account during the quarter covered. Annual statements summarize the financial activity in the participant's account during the year covered and provide other important account data such as the participant's personal investment performance and an account profile.

Passive Investing—Generally, buying and holding a portfolio of securities designed to replicate a broad market index. Passive strategies are based on the assumption that it is impossible to accurately forecast future trends in securities prices over long periods of time. Management fees and trading costs are generally lower in passively managed index funds.

Password—A code made up of letters and numbers that a TSP participant uses in conjunction with his or her TSP account number (or customized user ID) whenever accessing his or her account through the TSP website. For new participants, the initial password is computer-generated and is sent to the participant shortly after his or her first contribution is received by the TSP. Participants will be prompted to customize their passwords when they log into their accounts for the first time.

Pay Status—Actively employed by the federal government or uniformed services and receiving regular pay.

Personal Identification Number (PIN)—A number that the participant can use (in conjunction with his or her TSP account number) to access his or her own account on the ThriftLine. The initial PIN is computer-generated and is sent to the participant shortly after the participant's first contribution is received by the TSP.

Post-Separation Withdrawal—A distribution from a participant's account that is available only to participants who have left federal service or the uniformed services. Sometimes referred to as a "post-employment" withdrawal. (See also "Withdrawal.")

Prepayment Risk—The probability that as interest rates fall, bonds that are represented in the index will be paid back early, thus forcing lenders to reinvest at lower rates.

Qualified Earnings—Earnings on Roth contributions that are eligible to be paid out tax-free at withdrawal. Earnings are considered "qualified" as long as the following two requirements are met: (1) it has been 5 years since January 1 of the calendar year the participant made the first Roth TSP contribution AND (2) the participant is at least age 59½, permanently disabled (or deceased).

Reamortize—Adjust the terms of a loan to change the loan payment amount or to shorten or lengthen the repayment period.

Required Minimum Distribution—The amount of money, based on a participant's age and previous year's TSP account balance, that the IRS requires be distributed to a participant each year after the participant has reached age 70½ and is separated from service.

Risk (Volatility)—The amount of change (both up and down) in an investment's value over time.

Roth Balance—The portion of your TSP account made up of Roth (after-tax) contributions and accrued earnings. Portions of this balance may have originated from tax-exempt pay.

Roth Contributions—Contributions from pay that has already been taxed (or from tax-exempt pay) and that has been deposited to a Roth balance.

Roth IRA—An individual retirement account that is described in § 408A of the Internal Revenue Code (IRC). A Roth IRA provides tax-free earnings. You must pay taxes on the funds you transfer from your traditional balance to a Roth IRA; the tax liability is incurred for the year of the transfer.

Securities—A general term describing a variety of financial instruments, including stocks and bonds.

SIMPLE IRA—Savings Incentive Match Plan for Employer, an employer-sponsored retirement plan available to small businesses. A TSP participant can transfer money from a SIMPLE IRA to the TSP, as long as he or she participated in the SIMPLE IRA for at least two years. However, a participant cannot transfer an amount from a TSP account into a SIMPLE IRA.

Single Payment—A payment made at one time. Sometimes referred to as a "lump sum."

Special Pay (Uniformed Services)—Pay set forth in Chapter 5 of United States Code (USC) title 37 (e.g., medical and dental officer pay, hardship duty pay, career sea pay).

Stocks—Equity securities issued as ownership in a publicly held corporation.

Tax-Exempt Contributions—Contributions that can be made to the TSP by members of the uniformed services from pay that is covered by the combat zone tax exclusion.

ThriftLine—The TSP’s automated voice response system. It provides general news about the TSP and allows participants to access certain information and perform some transactions over the telephone. You can also use the ThriftLine to contact Participant Service Representatives at the TSP. To access your account through the ThriftLine, you will need your TSP account number and ThriftLine PIN.

Time Horizon—The investment time you have until you need to use your money.

Traditional Balance—The portion of your TSP account made up of your pre-tax (and any tax-exempt) TSP contributions, plus agency contributions, and accrued earnings.

Traditional Contributions—Contributions from pay that has not yet been taxed. Also referred to as “tax-deferred,” “pre-tax,” or “non-Roth” contributions. Traditional contributions also include contributions to a traditional balance from tax-exempt pay earned in a combat zone.

Traditional IRA—A traditional individual retirement account described in § 408(a) of the Internal Revenue Code (IRC), or an individual retirement annuity described in IRC § 408(b). It does not include a Roth IRA, a SIMPLE IRA, or a Coverdell Education Savings Account (formerly known as an education IRA.)

TSP Monthly Payments—Payments that the participant elects to receive each month from his or her TSP account after separating from service. (Note: In this case, money remains in the TSP account and is paid out directly from the account.)

Uniformed Services—Uniformed members of the Army, Navy, Air Force, Marine Corps, Coast Guard, Public Health Service, and the National Oceanic and Atmospheric Administration serving on active duty, and members of the Ready Reserve or National Guard of those services in any pay status.

User ID—See “Customized User ID.”

Vesting—For a FERS participant, the time in service that he or she must have upon separation from service in order to be entitled to keep Agency Automatic (1%) Contributions and associated earnings. A participant is vested in (entitled to keep) the Agency Automatic (1%) Contributions in his or her account after completing 3 years of federal service (2 years for most FERS employees in congressional and certain noncareer positions).

Volatility—See “Risk.”

Withdrawal—A general term for a distribution that a participant requests from his or her account. (Includes in-service withdrawal, partial withdrawal, full withdrawal, etc.)

Appendix: Getting More Information

TSP forms and materials are available from the Forms & Publications section of the **TSP website at [tsp.gov](https://www.tsp.gov)**, from your agency or service, or from the toll-free **ThriftLine at 1-877-968-3778** or the **TDD at 1-877-847-4385**. (Callers outside the U.S. and Canada who cannot use the toll-free numbers should call 404-233-4400.)

Topic	Where to get information	How to do it	Whom to contact if you are:	
			An active participant	A separated participant
Account balance	TSP website, ThriftLine, quarterly or annual participant statement	Use My Account (tsp.gov) or access your account on the ThriftLine	TSP	TSP
Account number	Summary p. 24	Use My Account (tsp.gov) or contact participant service rep.	TSP	TSP
Address (change of)	Summary p. 25	Active participants: Contact your agency or service Separated participants: My Account (tsp.gov), Form TSP-9, or the TSP	Your agency or service	TSP
Annuity	Summary p. 21; Web Calculator; TSP Booklet, <i>Withdrawing Your TSP Account After Leaving Federal Service</i>	Use appropriate sections of Form TSP-70	TSP	TSP before purchase; annuity vendor afterwards
Bankruptcy	Fact Sheet, <i>Bankruptcy Information</i>		Your agency or service	TSP
Basic annuity for FERS and CSRS employees	Your personnel office or the Office of Personnel Management (opm.gov)		Your Personnel or Benefits Office	Office of Personnel Management
Basic annuity for the uniformed services	Your service		Your service	Your service
Beneficiary participant accounts	TSP website; TSP Booklet, <i>Your TSP Account: A Guide for Beneficiary Participants</i>		TSP	TSP
Combining a uniformed services and a civilian TSP account	See information and instructions on Form TSP-65	Use Form TSP-65	TSP	TSP
Contribution allocations	Summary p. 15; information and instructions on the TSP website	Use My Account (tsp.gov) or ThriftLine Account Access	TSP	TSP
Contribution limits	Summary p. 5; Web Calculator, <i>How Much Can I Contribute?</i> ; Fact Sheet, <i>Annual Limit on Elective Deferrals</i>		Your agency or service	
Contributions	Summary p. 3; information and instructions on Form TSP-1 (TSP-U-1)	Use Form TSP-1 (TSP-U-1) or your agency's or service's electronic version	Your agency or service	
Contributions (catch-up)	Summary p. 3; Fact Sheet, <i>Catch-Up Contributions</i>	Use Form TSP-1-C (TSP-U-1-C) or your agency's or service's electronic version	Your agency or service	
Court orders and legal processes	TSP Booklet, <i>Court Orders and Powers of Attorney</i> ; Tax Notice, <i>Tax Treatment of TSP Payments Made Under Qualifying Orders</i>	Send qualifying order to the TSP to begin process	TSP	TSP
Customized user ID	Summary p. 25	Use My Account (tsp.gov)	TSP	TSP
Death benefits	TSP Booklet, <i>Death Benefits</i> ; Tax Notice, <i>Important Tax Information About TSP Death Benefit Payments</i>	Use Form TSP-17, <i>Information Relating to Deceased Participant</i>	Your agency or service or the TSP	TSP

Appendix: Getting More Information (continued)

Topic	Where to get information	How to do it	Whom to contact if you are:	
			An active participant	A separated participant
Designation of beneficiary	TSP Booklet, <i>Death Benefits</i> ; info and instructions on Form TSP-3	Use Form TSP-3, <i>Designation of Beneficiary</i>	TSP	TSP
Fund information for TSP funds	Summary pp. 11–14; Fund Information sheets (web)		TSP	TSP
In-service withdrawals	Summary p. 19; TSP Booklet, <i>In-Service Withdrawals</i> ; Tax Notice, <i>Important Tax Information About Payments From Your TSP Account</i>	Use My Account (tsp.gov) or Form TSP-75 for age-based withdrawal; Form TSP-76 for financial hardship withdrawal	TSP	
Interfund transfers	Summary p. 15; information and instructions on the TSP website	Use My Account (tsp.gov) or access your account on the ThriftLine	TSP	TSP
Loan payments	Summary p. 18; TSP Booklet, <i>Loans</i> ; Fact Sheet, <i>Effect of Nonpay Status on Your TSP Account</i> ; Web Calculator, <i>Loans</i>	For payments in addition to those made by your agency or service, use the TSP's <i>Loan Payment Coupon</i> (Form TSP-26)	Your agency or service or the TSP	
Loans (general)	TSP Booklet, <i>Loans</i>	Use My Account (tsp.gov) or Form TSP-20	TSP	
Name changes	TSP website	Separated participants only: Use Form TSP-15; Active participants: Your agency or service	Your agency or service	TSP
Participant statements (quarterly and annual)	Summary p.25; Leaflet, <i>How to Read Your Quarterly TSP Participant Statement</i> ; Leaflet, <i>How to Read Your Annual TSP Participant Statement</i>	Obtain a copy from My Account on the TSP website, or use the web to request mailed quarterly statements or web-only annual statements	Agency or service for personal, contribution, and loan payment info.; the TSP for other info.	TSP
Password	Summary p. 25	Use My Account (tsp.gov) or contact Participant Service Rep.	TSP	TSP
Personal Identification Number (PIN)	Summary p. 25	Use ThriftLine Account Access or contact Participant Service Representative	TSP	TSP
Required minimum distributions (RMD)	Tax Notice, <i>Important Tax Information About Your TSP Withdrawal and Required Minimum Distributions</i>		TSP	TSP
Shares/share prices	Fact Sheet, <i>Your Shares in the TSP Funds</i>	Obtain current prices from web or ThriftLine; web for historical share prices		
ThriftLine	Web/ThriftLine Information Card	1-877-968-3778 TDD: 1-877-847-4385		
Transfers into the TSP	Summary pp. 9-10; info. and instructions on Form TSP-60/60-R	Use Form TSP-60 or TSP-60-R	TSP	TSP
Website	Web/ThriftLine Information Card	tsp.gov	TSP	TSP
Withdrawals after you leave service	TSP Booklet, <i>Withdrawing Your TSP Account After Leaving Federal Service</i> ; Tax Notice, <i>Important Tax Information About Payments From Your TSP Account</i>	Use My Account (tsp.gov) or use Form TSP-70 for a full withdrawal; for a partial withdrawal, use Form TSP-77	TSP	TSP
Withholding on in-service and post-separation withdrawals	Tax Notice, <i>Important Tax Information About Payments From Your TSP Account</i>	Use Withdrawal Form	TSP	TSP

Contact Information

There are numerous sources of information about the Thrift Savings Plan.

The most up-to-date information about the Plan in general, and your account in particular, is on the TSP website. You can also obtain limited information from the TSP's automated voice response system, the ThriftLine.

If you need clarification about plan features or have additional questions about your account, your best resource while you are still employed by the federal

government is your agency or service. It is responsible for correcting or changing your personal TSP-related information and resolving any issues regarding your contributions and loan payments. If necessary, it will also be able to contact the TSP on your behalf.

If you are separated from federal service, your primary resource is the TSP.

The Appendix on pages 31 and 32 can direct you to the best sources of information on specific topics.

TSP Website:

tsp.gov

ThriftLine:

1-877-968-3778
(For calls outside the U.S., Canada, and most U.S. territories, use 404-233-4400.)

TSP:

Thrift Savings Plan
P.O. Box 385021
Birmingham, AL 35238

Telephone:

Call the ThriftLine to speak to a Participant Service Representative.
(7 a.m. – 9 p.m. eastern time)

Text Telephone (TDD):

1-877-847-4385

TSP Fax:

1-866-817-5023



TSPBK08 (8/2017)
PREVIOUS EDITIONS OBSOLETE



Most full-time and part-time employees covered by the Federal Employees Retirement System (FERS) or the Civil Service Retirement System (CSRS) are eligible to participate in TSP, but the participation rules are different. To verify your retirement plan look at your most recent SF 50, Notification of Personnel Action in Block 30.

FERS

TSP is an integral part of the retirement package, along with your FERS basic annuity and Social Security. TSP is especially important to FERS employees because the formula used to compute a FERS basic annuity is less generous than the formula used to compute a CSRS annuity. As a FERS employee:

- You are automatically enrolled in TSP and 3 percent of your basic pay will be deducted for TSP if you are hired or rehired on or after August 1, 2010. You can terminate your automatic enrollment contributions at any time. You will receive 3 percent [agency matching contributions](#) as well as [agency automatic \(1%\) contributions](#).
- You can elect to start, change, stop, or resume TSP contributions at any time; there is no waiting period.
- You can elect to contribute any dollar amount or percentage (1–100%) of your basic pay to TSP; however, your annual dollar total cannot exceed the Internal Revenue Service [elective deferral limit](#).
- If you stop your contributions, you are not eligible to receive Agency Matching Contributions, but will still receive the Agency Automatic (1%) Contributions.
- If you are age 50 or older, you can make catch-up contributions, up to the Internal Revenue Service elective deferral limit.
- You can invest your TSP account in any of the [five individual investment funds or five lifecycle funds](#).
- Contributions must be made through payroll deductions. However, you may also transfer or roll over eligible funds from a traditional IRA or an eligible employer plan into your TSP account.
- You have a choice of tax treatments – tax-deferred and after-tax contributions.

CSRS

TSP can provide CSRS employees with a source of retirement income in addition to the CSRS annuity. As a CSRS employee:

- You are automatically enrolled in TSP and 3 percent of your basic pay will be deducted for TSP if you are hired or rehired on or after August 1, 2010. You can terminate your automatic enrollment contributions at any time.
- You can elect to start, change, stop, or resume TSP contributions at any time; there is no waiting period.
- You can elect to contribute any dollar amount or percentage (1–100%) of your basic pay to TSP; however, your annual dollar total cannot exceed the Internal Revenue Service [elective deferral limit](#).
- If you are age 50 or older, you can make catch-up contributions, up to the Internal Revenue Service elective deferral limit.



- You can invest your TSP account in any of the [five individual investment funds or five lifecycle funds](#).
- Contributions must be made through payroll deductions. However, you may also transfer or roll over eligible funds from a traditional IRA or an eligible employer plan into your TSP account.
- You have a choice of tax treatments – tax-deferred and after-tax contributions.

Your TSP account will be established when the Defense Finance and Accounting Service sends your first contributions. Once your account is established, the TSP will send three separate mailings to you: (1) a TSP Welcome Letter which includes your TSP account number, (2) your TSP Web password, and (3) your ThriftLine Personal Identification Number (PIN).

Your TSP regular employee contribution election automatically continues each year, as long as you remain eligible to contribute. You do not have to reelect each year. If you elect TSP catch-up contributions, you must reelect these contributions each calendar year.

Complete information about TSP is available on the [TSP Web site](#) and in the publication [Summary of the Thrift Savings Plan](#).

How to Change the Amount of Your TSP Contributions

1. If you are hired or rehired on or after August 1, 2010 you are automatically enrolled in TSP and 3 percent of your basic pay will be deducted for TSP on a pre-tax basis. If you don't want to continue your automatic enrollment in TSP, you can terminate your automatic contributions at any time by making an election in the [Employee Benefits Information System \(EBIS\)](#) or by contacting the [Benefits Line](#). If you want to change from pre-tax to after-tax contributions you will also make your election in the EBIS or by contacting the Benefits Line.

You may request a refund of the contributions deducted from your basic pay associated with the first 90 days of automatic enrollment by completing form TSP-25, Automatic Enrollment Refund Request. Your request must be received by the TSP no later than the refund deadline date provided to you in the TSP Welcome Letter. You may make this refund request whether or not you choose to terminate your contributions to the TSP or submit a subsequent election to change your contribution amount or percentage. If you elect to request a refund of your automatic enrollment contributions the Agency Automatic (1%) Contributions will remain in your TSP account, but you will forfeit the Agency Matching Contributions.

2. You can elect to increase your TSP contribution from the automatic 3 percent contribution to any dollar amount or percentage (1–100%) of your basic pay up to the Internal Revenue Service elective deferral limit by using EBIS or by contacting the Benefits Line. Your election using EBIS is equivalent to completing the TSP-1 election form mentioned on the TSP Web site. Department of the Navy policy requires all civilian employees to make changes to their benefits electronically. Paper forms are not accepted for these transactions.

3. If you are covered by a FERS retirement plan, TSP is an integral part of your retirement. It is especially important to contribute 5 percent of your basic pay each pay period so you will receive the maximum agency matching contributions. If you elect a 5 percent contribution and determine it is more than you can afford, you can change the election at any time. It is also important to make contributions each pay period. If you reach the Internal Revenue Service limit before the end of the year, your contributions (and consequently your agency matching contributions) will stop. For more



TSP – NEW EMPLOYEES

information, refer to the TSP fact sheet [Annual Limit on Elective Deferrals](#) and the [Elective Deferral Calculator](#).

4. If you are already contributing the maximum amount to TSP regular employee contributions and you will be turning age 50 in the calendar year, you can also elect TSP catch-up contributions using EBIS. Your election using EBIS is equivalent to completing the TSP-1-C mentioned on the TSP Web site.
5. Your TSP elections will be effective at the beginning of the next pay period following your election.
6. You should review the biweekly Leave and Earnings Statement you receive from your payroll office to ensure correct deductions have been withheld for your election and to avoid errors for which you could be indebted. Refer to the [Effective Date Chart](#) to determine when your election should be reflected in your pay check.

How to Make Investment Transactions

1. Your initial TSP contributions will be invested in, and remain in, the G Fund (Government securities) unless you make an [interfund transfer](#).

An interfund transfer moves the money already in your account among the TSP investment funds. Each calendar month, your first two interfund transfers may redistribute money in your account among any or all of the TSP funds. After the first two, your interfund transfers can only move money into the G Fund.

If you want your future contributions invested in funds other than the G Fund, you must make a [contribution allocation](#). A contribution allocation specifies how you want to invest new money going into your TSP account. You may make a contribution allocation at any time.

You will be able to make an interfund transfer once you receive a TSP account number.

2. You must make your interfund transfer and/or contribution allocation on the [TSP Web site](#) or the [ThriftLine](#) (using the automated system or by speaking to a TSP participant service representative). You cannot make investment transactions using EBIS.

3. Interfund transfers or contribution allocations made on the TSP Web site or the ThriftLine by 12 noon, Eastern Time, are generally processed and posted to your account at the close of business that day.

Interfund transfers or contribution allocations made on the TSP Web site or the ThriftLine after 12 noon, Eastern Time, will ordinarily be processed and posted to your account at the close of business on the following business day.

Interfund transfers or contribution allocations made by submitting a TSP-50 will generally take effect within 5 business days of the day it is received by TSP.

4. You will receive a confirmation of your transaction from the TSP record keeper.
5. Call the [ThriftLine](#) if you have questions about how to make an interfund transfer or contribution allocation.



Department of the Navy
Civilian Benefits Center
Benefits Bulletin 2018-1

Thrift Savings Plan Enrollment For 2019

Bulletin Highlights

- You can enroll, change, or cancel your TSP contributions at any time; there is no open season!
- The 2019 TSP elective deferral limit for regular TSP contributions is \$19,000 (a total of pre-tax Traditional and after-tax Roth contributions); an increase of \$500 from 2018.
- The 2019 TSP catch-up contribution limit for employees age 50 or over is \$6,000 (total of pre-tax Traditional and after-tax Roth contributions); remains the same as 2018.
- Federal Employees Retirement System (FERS) participants must distribute their regular TSP contributions over the entire year to receive Agency Matching Contributions each pay period.
- To distribute your contributions equally over all 26 pay dates, make your election during the period 9 December – 22 December 2018 using the GRB Platform, formerly Employee Benefits Information System (EBIS). Your election will be effective 23 December 2018 and will be withheld from your first paycheck in tax year 2019, which you will receive on 11 January 2019. To contribute the 2019 maximum contribution limit of \$19,000 in 26 pay dates, you would elect to contribute \$731 per pay period. If you are eligible to make catch-up contributions, you would elect to contribute \$231 per pay period to reach the 2019 contribution limit of \$6,000.
- If you want to change the amount of your contributions, you **MUST** make an election using the GRB Platform or by calling the Benefits Line. You can access the GRB Platform on the OCHR Portal at <https://www.civilianbenefits.hroc.navy.mil/>.
- If you want to make TSP catch-up contributions in 2019, you **MUST** make a separate catch-up TSP election using the GRB Platform or by calling the Benefits Line.

Regular TSP Contributions

There is no Open Season for TSP - you can enroll, change, or cancel your contributions at any time. You can contribute any dollar amount or percentage (1% to 100%) of your basic pay up to the elective deferral limit. The elective deferral limit for 2019 is \$19,000.

If you want to continue your current regular TSP contributions in 2019, no action is required. If you want to change your contributions in 2019, you must make an election using the GRB Platform or by calling the Benefits Line.

If you want to distribute the \$19,000 over 26 pay dates, you should make your election during the period 9 December 2018 to 22 December 2018. \$19,000 divided by 26 would result in \$731 equal payments since you must contribute a whole dollar amount to reach the 2019 contribution limit.

Your TSP contributions can be made on a pre-tax basis (Traditional TSP) or after-tax basis (Roth TSP). The combined total of traditional and Roth TSP contributions cannot exceed the 2019 elective deferral limit of \$19,000.

If you are a FERS participant, you will receive Agency Matching Contributions on the first 5% of basic pay that you contribute each pay period. The first 3% of basic pay that you contribute will be matched dollar for dollar; the next 2% will be matched at 50 cents per dollar. Contributions above 5% will not be matched. If you reach the IRS elective deferral limit before the end of the year, your contributions and Agency Matching Contributions must stop for the remainder of the year. FERS participants must distribute their contributions over the entire year to receive Agency Matching Contributions each pay period.

Catch-up TSP Contributions

If you will be age 50 or over in 2019, you can also contribute up to \$6,000 in additional “catch-up” contributions, as long as your regular contributions for the year are expected to reach the \$19,000 limit.

If you made TSP catch-up contributions during 2018, they will automatically stop at the end of the calendar year or when you reached the maximum dollar limit for the year. If you want to make catch-up TSP contributions in 2019, you MUST make a new election.

If you want to distribute the \$6,000 over all 26 pay dates, you should make your election during the period 9 December 2018 to 22 December 2018. \$6,000 divided by 26 would result in \$231 equal payments since you must elect a whole dollar amount to contribute the maximum amount.

Your catch-up TSP contributions can be made on a pre-tax basis (Traditional TSP) or after-tax basis (Roth TSP). The combined total of Traditional and Roth TSP contributions cannot exceed the 2019 elective deferral limit of \$6,000.

How to Make Changes to Your TSP Contributions

You can start, change, or stop your TSP contributions electronically using the GRB Platform or by calling the Benefits Line. You can access the GRB Platform on the Office of Civilian Human Resources (OCHR) Portal at <https://www.civilianbenefits.hroc.navy.mil/>. To access the OCHR Portal, you must use a government computer and have a “.mil, .edu, or .gov” email address and a Department of Defense Common Access Card. If this is your first time accessing the OCHR Portal, you will be required to complete a simple registration.

Your TSP election will be effective at the beginning of the pay period following the date you made your election. If you want to distribute your regular TSP or catch-up TSP contributions equally over all 26 pay dates in 2019, you should make your election during the period 9 December 2018 to 22 December 2018. The election will be effective 23 December 2018 and will be withheld from your first paycheck in tax year 2019, which you will receive on 11 January 2019.

If you make a TSP election after 22 December 2018, it will be effective at the beginning of the pay period following your election and will be withheld from your paycheck on the pay date for that pay period. Information about pay periods and pay dates is available at https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Insurance%20and%20TSP/Insurance_Effective_Date_Chart.pdf

If you plan to retire in 2019, you can maximize your employee contributions by electing a biweekly amount that allows you to reach the maximum contribution limit by your retirement date. Remember FERS employee contributions above 5% do not receive Agency Matching Contributions.

Additional Information

Contribution limits:

<https://www.tsp.gov/PlanParticipation/EligibilityAndContributions/contributionLimits.html>

Elective deferral calculator: <https://www.tsp.gov/PlanningTools/Calculators/electiveContributions.html>

TSP Fact Sheet - Catch-up Contributions: <https://www.tsp.gov/forms/contributions.html>.

TSP Fact Sheet - Annual Limit on Elective Deferral: <https://www.tsp.gov/forms/contributions.html>

Roth/Traditional TSP Comparison Matrix:

<https://www.tsp.gov/PlanParticipation/EligibilityAndContributions/TaxTreatment/index.html>.

Questions About TSP

If you have any questions, please call the Benefits Line at 888-320-2917 from 7:30 a.m. - 7:30 p.m., Eastern Time, Monday - Friday, except on federal holidays. During the Federal Benefits Open Season, hours of operations are extended to 9:30 p.m. The TTY number is 866-359-5277. Because the Benefits Line typically experiences high call volume during the open season (12 November - 10 December 2018), you may experience a longer than normal call wait time.

You may also email your questions to navybenefits@navy.mil. You must include your full name, pay plan, grade, and your contact telephone number. Please do not include Privacy Act or other Personally Identifiable Information such as date of birth or social security number in your email correspondence.

OCHR FACTSHEET

eRetirement

Issued: 3 May 2016

CIVILIAN BENEFITS CENTER

This Fact Sheet:

- Explains eRetirement
- Describes how to use eRetirement
- Provides information about the retirement checklist
- Explains where to mail the retirement application
- Provides contact information for the Civilian Benefits Center

Background

If you are within 360 days of voluntary retirement eligibility, you can use the eRetirement module in the Employee Benefits Information System (EBIS) to prepare your retirement application. eRetirement is simple to use and eliminates many common retirement application errors. If you want to apply for disability or early retirement, you should contact the Benefits Line and ask to speak to a retirement specialist regarding the use of eRetirement.

How to Use eRetirement

To use eRetirement, login to your EBIS account on the [Office of Civilian Human Resources \(OCHR\) portal](#). You must use a computer with a .mil, .edu or .gov environment and your DoD Common Access Card (CAC). If you are a new EBIS user, or you have not accessed EBIS in the last 60 days, you must set up/reset your password. If prompted, select your email certificate. Select "EBIS" from the left menu and then "Login to EBIS". Select the "eRetirement" icon at the top of the page and "Begin".

There are 12 application sections. Review the information in each section and correct any information that is not accurate. Click "Next" or "Finish" at the bottom of each screen. If a required field has been left blank, a yellow triangle will be displayed next to the field; complete the field to move forward. The "Help" button (a "pink circle, with a question mark" in the upper left-hand corner) provides additional information about completing a field.

When each section has been completed, a green checkmark will be displayed. You don't have to complete the entire retirement application in a single session. Your work in each section will be saved automatically. To make a change, just select the section and edit the desired field. For example, to change the retirement date, access the "General Application - Agency Information" screen and enter the new date.

Once all of the application sections are complete, click the "Submit" button to generate your retirement application. Clicking the "submit" button does not electronically send your data to the Civilian Benefits Center (CBC). It allows you to review, print, and sign your application and related documents before mailing them to the CBC. On a printed copy of the retirement application, initial the "Annuity Election" box and sign Section I. If you are married and not providing a full spousal survivor benefit, you must submit the SF 2801-2/SF 3107-2 Spouse's Consent to Survivor Annuity and your spouse must sign the form in the presence of a notary. If you are enrolled in life insurance, you must sign and date the SF 2818, Continuation of Life Insurance Coverage as a Retiree.

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Retirement Checklist

Read the comprehensive retirement checklist on the OCHR portal. This checklist describes additional forms that may be required and answers many questions about topics such as the best day to retire, military and civilian deposits, insurance, Thrift Savings Plan and what to expect after retirement.

[CSRS Voluntary Retirement Checklist](#)

[FERS Voluntary Retirement Checklist](#)

Where to Mail the Retirement Application

Mail the retirement application and other required documents to:

OCHR Norfolk Operations Center
ATTN: Civilian Benefits Center
Norfolk Naval Shipyard, Building 17
Portsmouth, VA 23709-1005.

Do not mail the instructions or the Agency forms to the CBC; just the application and related documents.

Need Assistance?

If you have question about retirement, call the Benefits Line at 888-320-2917 from 7:30 a.m. to 7:30 p.m., Eastern Time, Monday - Friday, except on Federal holidays. The TTY number is 866-359-5277.

You may also email your questions to navybenefits@navy.mil. Include your full name, pay plan, grade and contact telephone number, but please do not include Privacy Act Information such as date of birth or Social Security number.



OCHR FACTSHEET

End of Year Retirement

Issued: 19 September 2018

CIVILIAN BENEFITS CENTER

This Fact Sheet:

- Explains the end of year retirement process for calendar year 2018
- Identifies retirement checklists locations and counseling timelines
- Provides contact information for the Civilian Benefits Center

Background

The end of the calendar year is the most popular time for employees to retire. Employees who plan to retire 31 December 2018 - 3 January 2019 should submit their retirement application to the Civilian Benefits Center (CBC) as soon as possible. This will allow the CBC adequate time to resolve any issues that may affect retirement eligibility or annuity and ensure timely processing of the retirement application. This fact sheet provides information about how to apply for retirement. Employees are able to use the Retirement Dashboard within the GRB Platform to generate their retirement application. **NOTE: The signed application must be printed and mailed to the CBC.** Information on using the Retirement Dashboard can be found in the checklists below.

Retirement Checklists

Comprehensive retirement checklists are available on the Office of Civilian Human Resources (OCHR) portal to help employees submit their retirement application. To access the portal, employees must use a government computer; have a .mil, .edu, or .gov email address and a Department of Defense (DoD) Common Access Card (CAC). While not all-inclusive, these checklists answer many questions about topics such as the best day to retire, how to apply for retirement, military and civilian deposits, insurance, Thrift Savings Plan, lump sum annual leave payment, and what to expect after retirement.

CSRS Voluntary Retirement Checklist:

https://portal.secnnav.navy.mil/orgs/MRA/DONHR/Benefits/Retirement/Retirement_CSRS_Voluntary.pdf

FERS Voluntary Retirement Checklist:

https://portal.secnnav.navy.mil/orgs/MRA/DONHR/Benefits/Retirement/Retirement_FERS_Voluntary.pdf

Retirement Counseling

Once a retirement application has been received by the CBC, a retirement specialist will contact the employee within 30 business days of the date of retirement. Employees should carefully read the appropriate checklist referenced above. The retirement specialist will answer any questions and provide counseling at this time.

Need Assistance?

Employees may direct questions about retirement to the Benefits Line at 888-320-2917 from 7:30 a.m. to 7:30 p.m., Eastern Time, Monday - Friday, except on Federal holidays. The TTY number is 866-359-5277. Employees may also email their questions to navybenefits@navy.mil. Employees must include their full name, pay plan, grade, contact telephone number and the best time to call. Please do not include Privacy Act or other Personally Identifiable Information such as date of birth or social security number in the email correspondence.

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Estimate of Retirement Benefits

Issued: November 2017

CIVILIAN BENEFITS CENTER

This Fact Sheet:

- Cites key topics employees should be familiar with in order to prepare early for retirement
- Includes links to detailed information related to each topic
- Provides contact information for the Civilian Benefits Center

Background

Financial planning for retirement includes determining how much money an employee will receive from all financial sources. Retirement benefits as a federal employee are a significant part of each employee's financial plan. This fact sheet explains how to estimate federal retirement benefits.

Basic CSRS/FERS Benefits

Federal employees are generally covered by the Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS). CSRS/FERS employees receive a basic retirement benefit from the Office of Personnel Management (OPM). After retirement, OPM will review the employee's federal service and authorize monthly benefits.

Before retirement, Department of the Navy (DON) employees can estimate CSRS/FERS benefits using several tools. The Personal Statement of Benefits in the Employee Benefits Information System (EBIS) includes an estimate of retirement benefits. EBIS also includes retirement calculators that employees can use to calculate retirement benefits. The Civilian Benefits Center (CBC) can easily advise of any missing or erroneous data entered by the employee and what modules in EBIS need to be used in order to get an accurate annuity estimate. EBIS can be accessed via the Office of Civilian Human Resources Portal at <https://portal.secnv.navy.mil/orgs/MRA/DONHR/Benefits/Pages/EBIS.aspx>.

The CBC will provide retirement annuity computations when an employee has submitted a retirement application or when warranted in special cases (disability/mandatory retirement, VERA/VSIP, settlements or if EBIS cannot generate an accurate estimate). Employees retiring will receive their annuity computation prior to their retirement date. Other annuity requests' completion date will be determined on priority basis. Employees who have special circumstances that warrant an estimate must contact the Benefits Line at 888-320-2917 or email at navybenefits@navy.mil for assistance.

The calculators in EBIS cannot generate an accurate estimate for the following situations:

- Employee had a break in service and did not pay a redeposit for refunded contributions
- Employee had temporary service and did not pay a deposit
- FERS Employee had temporary service on or after January 1, 1989 – deposit cannot be made
- Employee had Post-56 military service and did not pay a deposit
- Employee is retired military and waives military service to combine with civilian service or has campaign/expedition time
- Employee has an irregular work schedule (firefighters)
- Employee has part-time or intermittent service

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Additional Information

The Quick Calculator auto-populates with current information, and will generate a quick calculation of gross monthly annuity. The Advanced Retirement Calculator auto-populates with certain information and allows employees to change data to project various scenarios and generate a more comprehensive estimate.

For a more robust estimate (to include a FERS Annuity Supplement or Social Security information and to generate various High-3 Average Salaries), employees should have access to their eOPF in order to input annual earnings from Notification of Personnel Actions in the “My Profile” module in EBIS and to enter complete salary histories into the High-3 Average Salary calculator.

Thrift Savings Plan (TSP)

For employees covered by FERS, TSP is one part of a three-part retirement package that also includes the FERS basic annuity and Social Security. For CSRS employees, TSP is a supplement to the CSRS basic annuity. Employees can estimate the amount of retirement income from TSP by using the TSP calculator (<https://www.tsp.gov/PlanningTools/Calculators/retirementCalculator.html>).

Social Security

FERS employees (and some CSRS employees) are also eligible for benefits from Social Security. Employees can request a Personal Earnings and Benefit Estimate Statement (PEBES) from the [Social Security Administration](https://www.ssa.gov/) (<https://www.ssa.gov/>). This statement shows your Social Security earnings history and the Social Security taxes that have been paid into the program. It also estimates future benefits and explains how to qualify for these benefits.

Retirees can receive Social Security retirement or survivor benefits and work at the same time. However, if you are younger than full retirement age, and earn more than certain amounts, benefits will be reduced. Additional information is available in the Social Security publication “[How Work Affects Your Benefits](https://www.ssa.gov/pubs/EN-05-10069.pdf)” (<https://www.ssa.gov/pubs/EN-05-10069.pdf>).

Where to Find Additional Information

Additional information on retirement benefits can be found on the DON HR portal at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/default.aspx>.

Still Need Assistance?

For additional questions on TOPIC, email the DON HR FAQ box at DON_HR_FAQ@navy.mil.

Send Us Your Feedback

OCHR welcomes your comments and suggestions on the quality and usefulness of this document. Your input is an important part of the revision process. If you have comments or suggestions for improvement, please send them to us at DON_HR_FAQ@navy.mil.



OCHR FACTSHEET

Preparing Now for Retirement

Issued: 29 October 2018

CIVILIAN BENEFITS CENTER

This Fact Sheet:

- Cites key topics employees should be familiar with in order to prepare early for retirement
- Includes links to detailed information related to each topic
- Provides contact information for the Civilian Benefits Center

Background

Part of an employee's financial planning should include preparing early for retirement. This fact sheet highlights important information and links to resources that may help as you plan for your future.

Review your Electronic Official Personnel Folder (eOPF)

Ensure all your federal service is documented in your eOPF (including temporary service, summer appointment, etc.). If any service is missing from your eOPF, notify your Human Resources Office. If you have not previously accessed your eOPF, you must obtain an eOPF ID and password. The eOPF Quick Reference for Employees provides guidance on how to access your eOPF.

Verify Your Retirement Plan

To verify your retirement plan, look in Block 30 of your most recent SF 50, Notification of Personnel Action.

Eligibility Requirements to Apply for Retirement

There are age and length of service requirements employees must meet in order to be eligible to retire. You should know what the requirements are based on the retirement system you are covered under: CSRS or FERS.

Know How Your Retirement Annuity is Computed

The formula used to compute your retirement annuity is different based on the retirement system you are covered under: CSRS or FERS.

Before retirement, Department of the Navy (DON) civilian employees can estimate their CSRS/FERS benefits using several tools. The Total Compensation Statement in the GRB Platform is a statement of your benefits based on today's dollar value. GRB Platform also has retirement calculators employees can use to calculate their retirement benefits. The information in GRB Platform may not be accurate in the following situations: (1) you are a rehired employee who previously took a refund; (2) you are retired military and combining your service; (3) you had post-1956 military service for which you have not made a deposit; or (4) you have temporary service for which you have not made a deposit.

If any of these situations apply to you, contact the Benefits Line at 888-320-2917 from 7:30 a.m. to 7:30 p.m., Eastern Daylight Time, Monday - Friday, except on Federal holidays. The TTY number is 866-359-5277.

Know What Civilian Deposit and Redeposit Service Is

You may have had a period of service for which your pay was not subject to retirement deductions, also known as temporary service. In some cases, you must make a

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deposit to have this service count in the computation of your retirement benefit: [CSRS](#) or [FERS](#).

You may have had service covered by retirement deductions and the deductions were refunded to you after a break in service. Learn whether or not you can make a redeposit: [CSRS](#) or [FERS](#).

Military Service

If you have military service, you may wish to make a deposit to have the service included with your civilian service. Educate yourself to know if you should make a deposit, and if so, when you should pay it: [CSRS](#) or [FERS](#).

If you are nearing retirement and have not made a deposit, it must be paid in full to DFAS 60 days before the date of your retirement.

Federal Employees' Group Life Insurance (FGLI)

When you retire, you are generally eligible to continue your Basic and Optional life insurance if you have been insured for the 5 years of service immediately before the date your annuity starts or for the full period(s) of service during which you were eligible to be insured (if less than 5 years). For more information, click [here](#).

Federal Employees Health Benefits (FEHB)

You can generally continue your FEHB coverage after you retire if you have been continuously enrolled (or covered as a family member) in any FEHB plan for the 5 years of service immediately before the date your annuity starts or for the full periods of service since your first opportunity to enroll (if less than 5 years). For more information, click [here](#).

Voluntary Contributions (CSRS only)

Voluntary contributions are payments made to the retirement fund in addition to the deductions that are withheld from your pay each pay period. You can make these contributions only if you are covered by CSRS and do not owe a deposit for non-deduction civilian service or a redeposit for refunded retirement deductions. For more information, click [here](#).

Thrift Savings Plan (TSP)

Most full-time and part-time civilian employees covered by the FERS or the CSRS are eligible to participate in TSP, but the participation rules are different. TSP is an integral part of the FERS because the formula used to compute a FERS basic annuity is less generous than the formula used to compute a CSRS annuity. For more information, click [here](#).

Social Security

FERS employees (and some CSRS employees) are also eligible for benefits from Social Security. Employees can request a Personal Earnings and Benefit Estimate Statement (PEBES) from the [Social Security Administration](#). This statement shows your Social Security earnings history and the Social Security taxes that have been paid into the program. It also estimates future benefits and explains how to qualify for these benefits.

Need Assistance?

If you have question about retirement, call the Benefits Line at 888-320-2917 from 7:30 a.m. to 7:30 p.m., Eastern Daylight Time, Monday - Friday, except on Federal holidays. The TTY number is 866-359-5277.

You may also email your questions to navybenefits@navy.mil. Include your full name, pay plan, grade and contact telephone number, but please do not include Privacy Act Information such as date of birth or social security number.



Important Phone Numbers

NDW (Naval District Washington) West Bethesda

Police Department

Emergency:

- From Cell Phone: 202-433-3333
 - From Desk: **433-3333**
- Non-Emergency: 301-227-1502/202-433-4201
Front Gate: 301-227-1500
Back Gate: 301-227-1551

Fire Department:

Emergency:

- From Cell Phone: 202-433-3333
 - From Desk: **433-3333**
- Non-Emergency: 301-227-1550
Open Flame Permit: 301-227-1550

Security Office (Bldg. 42): 301-227-1408
Command Duty Officer: 301-821-2779
NCIS Agent: 301-227-3563

Safety Office: 301-227-1510
Environmental Office: 301-227-1892
Walter Reed Medical Clinic: (301) 295-0786

Facilities Service Desk: 301-227-1330

NSWCCD Emergency Operations Center: 301-227-0533

NSA Washington Emergency Operations Center: 202-433-4635

Base Operating Conditions:

Call 1-877-679-2231
Or visit OPM website: <https://www.opm.gov/>
OPM Phone Number: 202-606-1900

Important Phone Numbers

Familiarize yourself with these procedures before an emergency.

Fire Emergency

Smell something burning, but see no smoke:

- Call NDW Fire Department emergency phone number at (202) 433-3333 immediately.
- NDW Fire Department will:
 - Send Fire Department personnel to investigate.
 - Activate the building fire alarm system, if necessary.

Smoke or fire sighted: R A C E

R - Rescue those in immediate danger.

A - Alarm

- Pull the nearest Fire alarm.
- Call (202) 433-3333 and give:
 - Exact location of fire (room number and building),
 - Your name and type of fire (if known).
- Remember: Let operator hang up first.

C - Contain the fire by closing all doors and windows.

E - Evacuate if fire or smoke is discovered, extinguish if possible.

- Evacuation should be coordinated with one of the following:
 - Manager of affected area
 - Building Warden
- If time allows, turn on all lights and close all doors behind you as you leave.
- Do not use elevators. Do not run.
- Follow the evacuation routes and plans outlined in the Department specific Emergency Evacuation Plan and proceed to the designated muster point.

Fire Emergency

Fire Prevention

Preventing Fires is everyone's job. Be alert to anything that can cause a fire and report it immediately. Some tips for fire prevention in the office or shop are:

1. Practice good workplace housekeeping.
 - a. Clutter is potential fuel for a fire. Keep clutter out of aisles and evacuation routes.
 - b. Place oily rags in a covered metal container and dispose of properly on a regular basis.
 - c. Maintain at least 28 inches of clearance for all aisles and egress paths.
 - d. Maintain at least 18 inches of clearance vertically and in all directions for sprinkler heads
 - e. Maintain at least 36 inches of clearance in front of electrical panels and disconnects.
 - f. Never block fire extinguishers or fire alarm pull stations.
 - g. Never block emergency egress doors.
 - h. Never block AED stations.
2. Report all damaged and missing ceiling tiles to Facilities Service Desk: 301-227-1330.
3. Maintain machinery to prevent overheating and friction sparks.
4. Report electrical hazards such as faulty wiring and malfunction equipment. Never attempt repairs unless you are qualified and authorized.
5. Use and store chemicals safely. Read the Safety Data Sheet to determine flammability, other fire hazards and proper ventilation requirements.
7. Smoke only in designated areas and extinguish smoking materials properly.
8. Do not store combustible materials in stairwells.
9. Learn how to properly use a fire extinguisher.
10. Ensure that all visitors are oriented to the commands procedures.

Fire Prevention

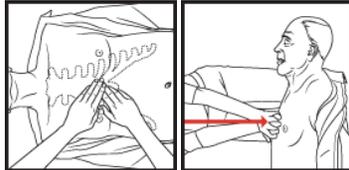
CPR Information

1. CALL



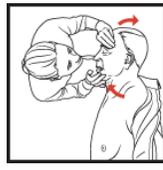
Check the victim for **unresponsiveness**. If the person is not responsive and not breathing or not breathing normally. Call EMS at (202) 433-3333 and return to the victim. In most locations the emergency dispatcher can assist you with CPR instructions.

2. PUMP



If the victim is still not breathing normally, coughing or moving, begin chest compressions. **Push** down in the center of the chest 2 inches 30 times. Compress hard and fast at the rate of at least 100/minute, faster than once per second.

3. BLOW



Tilt the head back and lift the chin. Pinch nose and cover the mouth with yours and blow until you see the chest rise. Give 2 breaths. Each breath should take 1 second.

CONTINUE WITH 30 COMPRESSIONS AND 2 BREATHS UNTIL HELP ARRIVES
NOTE: This ratio is the same for one-person & two-person CPR. In two-person CPR the person pumping the chest stops while the other gives mouth-to-mouth breathing.

CPR Information

AED Information

Responding to a Sudden Cardiac Arrest (SCA) emergency using the defibrillator involves these basic steps:



Determine if the victim is in SCA. A person in SCA will not respond when you try to shake him or her.

Check for breathing by listening next to the victim's mouth and looking for chest movement.



Use your defibrillator only if the victim is not responding, not moving, and not breathing normally or not breathing at all. If in doubt, use your defibrillator.

Place your defibrillator near the victim and on the side next to you. Press the ON/OFF button to open the lid and turn on your defibrillator. Remain calm. Your defibrillator will guide you through the defibrillation process.



Expose the victim's chest. If the chest is excessively hairy, quickly shave the hair in the area where you will place the pads. If the chest is dirty or wet, wipe the chest clean and dry. If there are medicine patches on the victim's chest, remove them.



Hold down the left side of the electrode packet with one hand and pull the red packet handle down with the other. The electrode packet tears open.

Tear open the packet completely to remove the pads. A small piece of the packet will remain attached to your defibrillator.



Separate the electrode pads, one at a time, from the blue plastic.

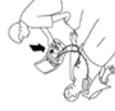
Apply the electrode pads to the victim's bare chest (exactly as shown in the picture on the pads). Be sure to press firmly so that the pads completely adhere to the victim's chest.



Note: Be sure you do not place the electrode pads over an implanted device such as an implanted pacemaker or ICD. An indication of an implant is a protrusion in the chest skin and a scar. If you are in doubt, apply the pads as shown on the labels.



Listen to voice instructions and do not touch the victim unless instructed to do so.



If the defibrillator heart rhythm analysis determines that a shock is needed, the defibrillator will announce PREPARING TO SHOCK, and then instruct you to PRESS FLASHING BUTTON to administer a shock (semiautomatic model) or it will announce PREPARING TO SHOCK, and then automatically administer a shock without requiring further action (fully automatic model).

Do not touch the victim while a shock is delivered.



Do not remove the pads or disconnect them from the defibrillator until emergency medical personnel arrive. If the victim starts moving, coughing, or breathing regularly, place the victim in the recovery position (as instructed in CPR training) and keep him or her as still as possible.

When emergency medical personnel arrive, tell them what actions you have taken. Tell them how long the victim has been unconscious, if you delivered shocks, the number of shocks delivered, and if you performed CPR.

Do not worry if you cannot recall precisely what happened. Your defibrillator makes a digital recording of heart rhythms and shocks that can be transferred to a computer at a later time.

Without removing the electrode pads from the victim, emergency medical personnel can disconnect the electrode pads from the defibrillator and reconnect them to another defibrillator or AED that has a compatible QUIK-COMBO cable.

AED Information

Thunderstorms and Lightning

The majority of lightning deaths occur during summer months, when storms can be frequent and people are more likely to be outside. Personnel working outdoors are at the most risk during a thunderstorm. Early signs of thunderstorms are: high winds, dark clouds, rain, distant thunder or lightning. If you see this, do not start any new task that you can't quickly stop.

If a storm is on its way:

- Stop all work and move to a safe indoor area such as a permanent, enclosed building with four walls and a roof—not a pavilion, tent or open structure.
- Do not use corded phones. Lightning can travel through phone lines.
- Lightning can also travel through pipes. Cease indoor work on metal pipes and wiring.
- Have flashlights ready. Power failures often occur during thunderstorms.
- Unplug or turn off tools and machines. Lightning can cause damaging power surges.
- If a suitable building is not available, cars or trucks are better—but not ideal—choices, and can provide some protection if all of the windows are closed.
- Always wait 30 minutes after the last flash of lightning before returning to work.

If shelter is not available:

- Avoid trees and tall objects.
- Squat low so only your feet touch the ground and cover your ears.

Objects and equipment to avoid during thunderstorms

- Avoid anything tall or high, including rooftops, scaffolding, ladders, and large equipment such as forklifts, cranes and manlifts.
- Do not touch materials or surfaces that can conduct electricity. Refrain from using an umbrella in a thunderstorm as that can act as a lightning rod.
- Leave areas with explosives or munitions.

If someone is struck by lightning:

- People struck by lightning carry no electrical charge and can be handled safely.
- Call for help. Get someone to call NDW Fire Department at (202) 433-3333 immediately.
- Give first aid. The injured person has received an electrical shock and may be burned where they were struck and where the electricity left their body.
- If breathing has stopped or if the heart has stopped beating, a trained person should give CPR. It is important to help victims as soon as possible because left untreated, people struck by lightning suffer from a variety of long-term, debilitating symptoms

Thunderstorms and Lightning

Prevention

Lightning Safety Tips

- Check the forecast before heading out. Use a smartphone, check the radar and use the lightning detection features in the weather app (for example, WeatherBug) to check if storms are heading your way.
- As a rule of thumb, if you are close enough to see the lightning or hear thunder, you are already in danger.
- Lightning can strike well outside of the rain-producing portion of a thunderstorm and even outside of the main storm entirely
- Scan the sky for large cumulus clouds, which are large towering white, rounded clouds with grayish or dark undersides. Cumulus clouds are early signs of thunderstorms.
- To check the distances of the storm, use the 30-second rule. Count how many seconds from the flash until you hear thunder. More than 30 seconds means you are at least six miles away from the storm. Under 30 seconds means you are in danger and should seek shelter.
- A Thunderstorm Watch means a thunderstorm is possible for your area.
- A Thunderstorm Warning means a thunderstorm is taking place in your area.

Prevention

Tornado Emergency

If you are under a tornado warning, seek shelter immediately! Most injuries associated with high winds are from flying debris, so remember to protect your head.

If you are in:	Then:
A structure	<ul style="list-style-type: none">• Go to a pre-designated area such as a basement or the lowest building level. If there is no basement, go to the center of a small interior room on the lowest level (closet, interior hallway) away from corners, windows, doors, and outside walls. Put as many walls as possible between you and the outside. Get under a sturdy table and use your arms to protect your head and neck.• In a multi-story building, go to a small interior room or hallway on the lowest floor possible.• Put on sturdy shoes.• Do not open windows.
A manufactured building or office	<ul style="list-style-type: none">• Get out immediately and go to a pre-identified location such as the lowest floor of a sturdy, nearby building or a storm shelter.
The outside with no shelter	<p>If you are not in a sturdy building, there is no single research-based recommendation for what last-resort action to take because many factors can affect your decision. Possible actions include:</p> <ul style="list-style-type: none">• Immediately get into a vehicle, buckle your seat belt and try to drive to the closest sturdy shelter. If your vehicle is hit by flying debris while you are driving, pull over and park.• Take cover in a stationary vehicle. Put the seat belt on and cover your head with your arms and a blanket, coat or other cushion if possible.• Lie in an area noticeably lower than the level of the roadway and cover your head with your arms and a blanket, coat or other cushion if possible. <p>In all situations:</p> <ul style="list-style-type: none">• Do not get under an overpass or bridge. You are safer in a low, flat location.• Never try to outrun a tornado in urban or congested areas in a car or truck. Instead, leave the vehicle immediately for safe shelter.• Watch out for flying debris. Flying debris from tornadoes causes most fatalities and injuries.

Tornado Emergency

Tornado Information

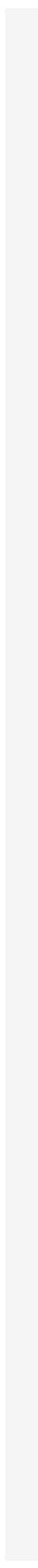
Tornado Watch

Tornadoes are likely to occur in the watch area. Be ready to act quickly and take shelter, and check supply kits. Monitor radio and television stations for more information.

Tornado Warning

Imminent threat - A tornado has been sighted in the area or has been indicated by radar. Take shelter immediately.

Tornado Information



Extreme Heat

In all cases whether Industrial, Office or at Home:

- Dress in loose-fitting, lightweight, and light-colored clothes that cover as much skin as possible. Avoid dark colors because they absorb the sun's rays.
- Protect face and head by wearing a wide-brimmed hat.
- Avoid strenuous work during the warmest part of the day.
- Stay indoors as much as possible and limit exposure to the sun.
- Stay on the lowest floor out of the sunshine if air conditioning is not available.
- Postpone outdoor games and activities.
- Consider spending the warmest part of the day inside an air conditioned building. Circulating air can cool the body by increasing the perspiration rate of evaporation.
- Eat well-balanced, light, and regular meals. Avoid using salt tablets unless directed to do so by a physician.
- Drink plenty of water; even if you do not feel thirsty. Avoid drinks with caffeine. Persons who have epilepsy or heart, kidney, or liver disease; are on fluid-restricted diets; or have a problem with fluid retention should consult a doctor before increasing liquid intake.
- Avoid extreme temperature changes.

Industrial Environment :

- Check Carderock Division Intranet for West Bethesda Heat Index at: https://crbewebappdev.dt.navy.mil/intra/heat_index/west_bethesda.html
- Try to limit outdoor work activity to the morning or evening or consider work rotation to limit the time spent in the heat.
- Use a buddy system when working in extreme heat, and take frequent breaks.
- Ensure there are copious amounts of water at the work site and workers are staying hydrated.
- Position large work fans in strategic areas of the worksite.
- Identify any employees who have a history of heat injury as they are more susceptible than others.

Extreme Heat

Extreme Heat Symptoms and First Aid

	Symptoms	First Aid*
Heat stroke	<ul style="list-style-type: none"> ▪ Confusion ▪ Fainting ▪ Seizures ▪ Excessive sweating or red, hot, dry skin ▪ Very high body temperature 	<ul style="list-style-type: none"> ▪ Call 911 <p>While waiting for help: Place worker in shady, cool area</p> <ul style="list-style-type: none"> ▪ Loosen clothing, remove outer clothing ▪ Fan air on worker; cold packs in armpits ▪ Wet worker with cool water; apply ice packs, cool compresses, or ice if available ▪ Provide fluids (preferably water) as soon as possible ▪ Stay with worker until help arrives
Heat exhaustion	<ul style="list-style-type: none"> ▪ Cool, moist skin ▪ Heavy sweating ▪ Headache ▪ Nausea or vomiting ▪ Dizziness ▪ Light headedness ▪ Weakness ▪ Thirst ▪ Irritability ▪ Fast heart beat 	<ul style="list-style-type: none"> ▪ Have worker sit or lie down in a cool, shady area ▪ Give worker plenty of water or other cool beverages to drink ▪ Cool worker with cold compresses/ice packs ▪ Take to clinic or emergency room for medical evaluation or treatment if signs or symptoms worsen or do not improve within 60 minutes. ▪ Do not return to work that day
Heat cramps	<ul style="list-style-type: none"> ▪ Muscle spasms ▪ Pain ▪ Usually in abdomen, arms, or legs 	<ul style="list-style-type: none"> ▪ Have worker rest in shady, cool area ▪ Worker should drink water or other cool beverages ▪ Wait a few hours before allowing worker to return to strenuous work ▪ Have worker seek medical attention if cramps don't go away
Heat rash	<ul style="list-style-type: none"> ▪ Clusters of red bumps on skin ▪ Often appears on neck, upper chest, folds of skin 	<ul style="list-style-type: none"> ▪ Try to work in a cooler, less humid environment when possible ▪ Keep the affected area dry

* Remember, if you are not a medical professional; use this information as a guide only to help workers in need.

Extreme Heat Symptoms and First Aid

Extreme Snow and Cold

During winter storms and extreme snow and cold temperatures:

- Stay indoors during the storm.
- Walk carefully on snowy, icy, walkways.
- Avoid overexertion when shoveling snow. Overexertion can bring on a heart attack—a major cause of death in the winter. Use caution, take breaks, push the snow instead of lifting it when possible, and lift lighter loads.
- Keep dry. Change wet clothing frequently to prevent a loss of body heat. Wet clothing loses all of its insulating value and transmits heat rapidly.
- Signs of Frostbite: Occurs when the skin and body tissue just beneath it freezes. Loss of feeling and white or pale appearance in extremities, such as fingers, toes, earlobes, face, and the tip of the nose.
- What to Do: Cover exposed skin, but do not rub the affected area in an attempt to warm it up. Seek medical help immediately.
- Signs of Hypothermia: Dangerously low body temperature. Uncontrollable shivering, memory loss, disorientation, incoherence, slurred speech, drowsiness, and apparent exhaustion.
- What to Do: If symptoms of hypothermia are detected take the person's temperature. If it is below 95°, seek medical attention immediately. Get the victim to a warm location. Remove wet clothing. Warm the center of the body first by wrapping the person in blankets or putting on dry clothing. Give warm, non-alcoholic beverages if the victim is conscious. Seek medical help immediately.

Extreme Snow and Cold

Wind Chill / Frostbite Symptoms and First Aid

Wind Speed (mph)	Temperature (°F)																				
	35	30	25	20	15	10	5	0	-5	-10	-15	-20	-25	-30	-35						
Calm																					
5	31	25	19	13	7	1	-5	-11	-16	-22	-28	-34	-40	-46	-52						
10	27	21	15	9	3	-4	-10	-16	-22	-28	-35	-41	-47	-53	-59						
15	25	19	13	6	0	-7	-13	-19	-26	-32	-39	-45	-51	-58	-64						
20	24	17	11	4	-2	-9	-15	-22	-29	-35	-42	-48	-55	-61	-68						
25	23	16	9	3	-4	-11	-17	-24	-31	-37	-44	-51	-58	-64	-71						
30	22	15	8	1	-5	-12	-19	-26	-33	-39	-46	-53	-60	-67	-73						
35	21	14	7	0	-7	-14	-21	-27	-34	-41	-48	-55	-62	-69	-76						
40	20	13	6	-1	-8	-15	-22	-29	-36	-43	-50	-57	-64	-71	-78						
45	19	12	5	-2	-9	-16	-23	-30	-37	-44	-51	-58	-65	-72	-79						
50	19	12	4	-3	-10	-17	-24	-31	-38	-45	-52	-60	-67	-74	-81						
55	18	11	4	-3	-11	-18	-25	-32	-39	-46	-54	-61	-68	-75	-82						
60	17	10	3	-4	-11	-19	-26	-33	-40	-48	-55	-62	-69	-76	-84						
Frostbite occurs in:						30 minutes						10 minutes					5 minutes				

Example: when the temperature is 15°F and the wind speed is 30 miles per hour, the Windchill, or how cold it feels, is -5°F.

What is Windchill?

How cold it “feels” outside isn’t just about temperature! You also need to consider the speed of the wind. As the wind speed increases, the body is cooled at a faster rate causing the skin temperature to drop. The combination of cold temperature and high wind could create such a severe cooling effect that your flesh would actually freeze.

The stages of frostbite are similar to those of burns.

- Frostnip or first degree frostbite is superficial and reversible but may cause significant pain when the extremity rewarms.
- Second degree frostbite is characterized by blisters that form a few hours to a day after injury and signifies deeper tissue damage.
- Third degree frostbite describes skin that has been damaged though all its layers and tissue that turns black and hard as it dies.
- Fourth degree frostbite occurs when bone and tendon freeze.

Symptoms of hypothermia include:

- Initial hunger and nausea will give way to apathy as the core body temperature drops.
- This is followed by confusion, lethargy, slurred speech, loss of consciousness, and coma.
- Often the affected person will lie down, fall asleep, and die. In some cases, the patient will paradoxically remove their clothes just before this occurs.

Wind Chill / Frostbite Symptoms and First Aid

Hurricanes

Destructive weather conditions can result in personnel injury and loss of life, as well as costly damage to equipment and property. Hurricanes pose the most widespread threat; however, non-tropical storms can also significantly disrupt operations and endanger life and property. NSWCCD must maintain a state of readiness that allows for prompt and positive action when destructive weather threatens, to ensure the safety of personnel and to lessen the potential for damage to facilities.

NSWCCD Headquarters lies within Naval District Washington, which sets severe weather Conditions of Readiness (CORs) for the Washington, DC area. The CORs will normally be promulgated by immediate message to all Naval District Washington activities. Conditions of Readiness are defined as follows:

- a. COR 5* – Destructive force winds possible within 96 hours.
- b. COR 4 – Destructive force winds are possible within 72 hours.
- c. COR 3 – Destructive force winds are possible within 48 hours.
- d. COR 2 – Destructive force winds are anticipated within 24 hours.
- e. COR 1 – Destructive force winds are imminent within 12 hours.

* For the Naval District Washington area, COR 5 must be maintained as the minimum state of readiness from June 1 through November 30.

When a Hurricane Condition of Readiness is set follow the instructions contained in the NDW Destructive Weather Plan.

Hurricanes

Hurricane Categories

Hurricane Hazards

While hurricanes pose the greatest threat to life and property, tropical storms and depression also can be devastating. The primary hazards from tropical cyclones are storm surge flooding, inland flooding from heavy rains, destructive winds, tornadoes, and high surf and rip currents.

Category	Sustained Winds	Types of Damage Due to Hurricane Winds
1	74-95 mph 64-82 kt 119-153 km/h	Very dangerous winds will produce some damage: Well-constructed frame homes could have damage to roof, shingles, vinyl siding and gutters. Large branches of trees will snap and shallowly rooted trees may be toppled. Extensive damage to power lines and poles likely will result in power outages that could last a few to several days.
2	96-110 mph 83-95 kt 154-177 km/h	Extremely dangerous winds will cause extensive damage: Well-constructed frame homes could sustain major roof and siding damage. Many shallowly rooted trees will be snapped or uprooted and block numerous roads. Near-total power loss is expected with outages that could last from several days to weeks.
3 (major)	111-129 mph 96-112 kt 178-208 km/h	Devastating damage will occur: Well-built framed homes may incur major damage or removal of roof decking and gable ends. Many trees will be snapped or uprooted, blocking numerous roads. Electricity and water will be unavailable for several days to weeks after the storm passes.
4 (major)	130-156 mph 113-136 kt 209-251 km/h	Catastrophic damage will occur: Well-built framed homes can sustain severe damage with loss of most of the roof structure and/or some exterior walls. Most trees will be snapped or uprooted and power poles downed. Fallen trees and power poles will isolate residential areas. Power outages will last weeks to possibly months. Most of the area will be uninhabitable for weeks or months.
5 (major)	157 mph or higher 137 kt or higher 252 km/h or higher	Catastrophic damage will occur: A high percentage of framed homes will be destroyed, with total roof failure and wall collapse. Fallen trees and power poles will isolate residential areas. Power outages will last for weeks to possibly months. Most of the area will be uninhabitable for weeks or months.

Hurricane Conditions

Flood

During a Flood

- When authorities tell you to leave, don't wait, GO!
- Shallow water can get deep and dangerous fast.
- Avoid walking or driving through flood waters.
- Just 6 inches of moving water can knock you down, and 2 feet of water can sweep your vehicle away.
- If there is a chance of flash flooding, move immediately to higher ground. Flash floods are the #1 cause of weather-related deaths in the US.
- If floodwaters rise around your car but the water is not moving, abandon the car and move to higher ground. Do not leave the car and enter moving water.
- At night you can't see the dangers of flooding. Don't drive through running water.

After a Flood

- Return to work when authorities say it is safe.
- Be aware of areas where floodwaters have receded and watch out for debris. Floodwaters often erode roads and walkways.
- Do not attempt to drive through areas that are still flooded.
- Avoid standing water as it may be electrically charged from underground or downed power lines.
- Floodwaters may also contain biohazards due to direct contamination by untreated raw sewage, dead animals, rotting food, etc. Avoiding contact, good personal hygiene practices, medical surveillance, and discarding all food that comes in contact with flood waters are all important controls.

Flood

Flood Warnings / Watches

- **Flash Flood Warning:** Take Action! A Flash Flood Warning is issued when a flash flood is imminent or occurring. If you are in a flood prone area move immediately to high ground. A flash flood is a sudden violent flood that can take from minutes to hours to develop. It is even possible to experience a flash flood in areas not immediately receiving rain.
- **Flood Warning:** Take Action! A Flood Warning is issued when the hazardous weather event is imminent or already happening. A Flood Warning is issued when flooding is imminent or occurring.
- **Flood Watch:** Be Prepared: A Flood Watch is issued when conditions are favorable for a specific hazardous weather event to occur. A Flood Watch is issued when conditions are favorable for flooding. It does not mean flooding will occur, but it is possible.
- **Flood Advisory:** Be Aware: An Flood Advisory is issued when a specific weather event that is forecast to occur may become a nuisance. A Flood Advisory is issued when flooding is not expected to be bad enough to issue a warning. However, it may cause significant inconvenience, and if caution is not exercised, it could lead to situations that may threaten life and/or property.

Flood Warnings / Watches

General Guideline for Spill Response and Reporting

The guidelines below are intended to provide the critical elements of any spill response. The health and safety of our personnel, the environment and the hazards associated with any spilled material are the primary drivers in any spill response. If at any time you believe the hazards are too great, please call for emergency assistance.

A. Initial Spill Response

1. If there has been a spill or accidental release of hazardous material, hazardous waste, contaminated wastewater, petroleum, oil, lubricants or sewerage overflow, begin with the following questions:

- a. Is there an immediate threat to human health or the environment?
- b. Has the spill reached the outdoors, any drain or a waterway?
- c. Is the spilled material unknown?
- d. Is the spill too large or too hazardous to clean up with the materials and personnel on hand? (You must be trained, knowledgeable, and equipped to clean up a spill)

If you answered NO to all of the questions above and you are trained, knowledgeable and equipped to clean up the spill , please proceed to **Block B: Cleaning Up a Spill Yourself** (Below).

If you have answered YES to any of the questions above, you must proceed to **Block C: Working with Emergency Response Personnel** (Below) and contact the **Regional Operations Center at 202 443-3333**.

Spill Response

Spill Response

B. Cleaning Up a Spill Yourself

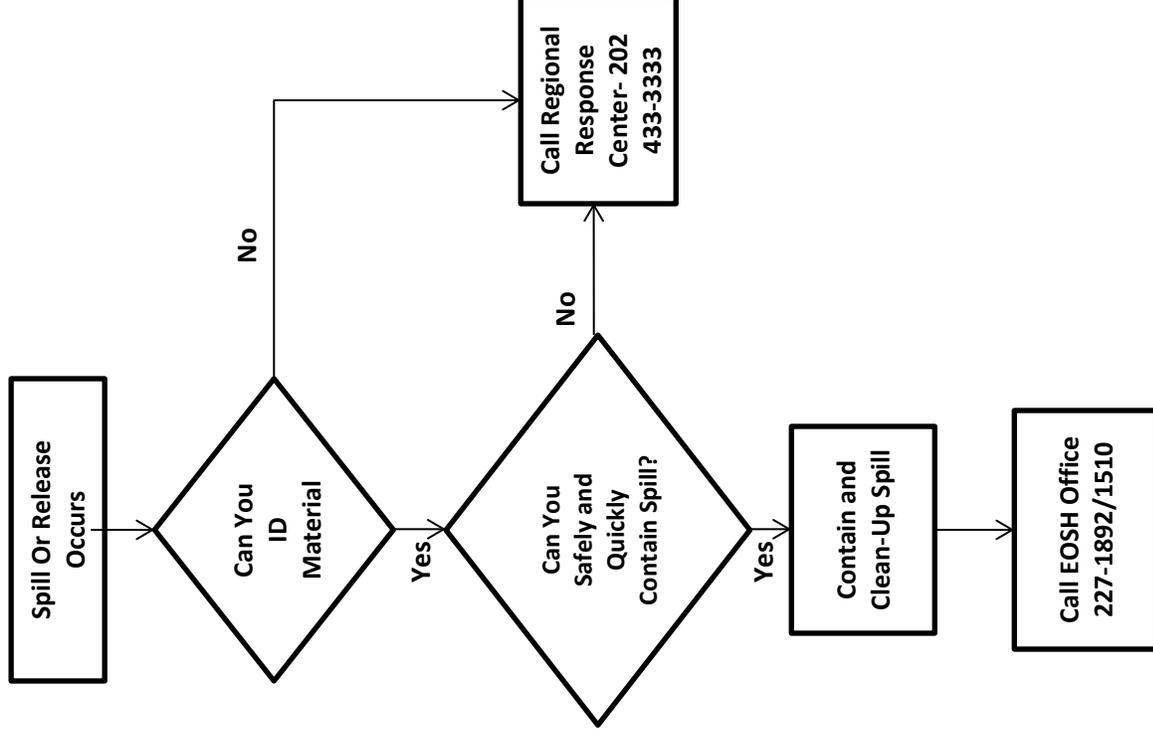
1. Complete the following if you can do so without risk to your safety or the safety of others :
 - a. Wear Personnel Protective Equipment appropriate for the hazards at the scene.
 - b. Contain the spill with appropriate absorbent material.
 - c. Collect all spilled material in a properly labeled waste container.
 - d. Clean all surfaces or objects that have been contaminated by the spill.
 - e. Collect all contaminated disposable objects and clean up materials. Place them in a properly labeled waste container.
 - f. Ensure all waste is disposed of in accordance with federal, state, and local requirements.
 - g. Contact the Environmental Branch Non-Emergency Number at (301)-227-1892 for guidance, as needed.

C. Working with Emergency Response Personnel

1. Complete the following if you can do so without risk to your safety or the safety of others:
 - a. Evacuate personnel, if appropriate.
 - b. Wear personnel protective equipment appropriate for the hazards at the scene.
 - c. Stop the material from spilling (shut off valve and/or up right container).
 - d. Contain or divert spills away from drains and/or the environment.
2. Immediately contact the NDW Regional Operations Center (ROC) at: **202-433-3333** provide the following information:
 - a. Remain on scene at safe Location of the spill,
 - b. Quantity and type of material spilled, and
 - c. Indicate if the spill is outside or has entered the sanitary sewer, storm sewer, or a waterway.
 - d. distance for emergency response and environmental personnel.
4. Notify your Supervisor
5. Notify the Environmental Branch at the Non-Emergency Number at (301) 227-1892. If the spill occurs after hours, follow up the next business day.

Spill Response

Chemical Spill Flow Chart



Chemical Spill Flow Chart

Earthquake Emergency

If you are inside a building:

- Stay where you are until the shaking stops. Do not run outside. Do not get in a doorway as this does not provide protection from falling or flying objects, and you may not be able to remain standing.
- Drop down onto your hands and knees so the earthquake doesn't knock you down. Drop to the ground (before the earthquake drops you!)
- Cover your head and neck with your arms to protect yourself from falling debris.
 - If you are in danger from falling objects, and you can move safely, crawl for additional cover under a sturdy desk or table.
 - If there is low furniture or an interior wall or corner nearby, and the path is clear, these may also provide some additional cover.
 - Stay away from glass, windows, outside doors and walls, and anything that could fall, such as light fixtures or furniture.
- Hold on to any sturdy covering so you can move with it until the shaking stops. Stay where you are until the shaking stops.

If getting safely to the floor to take cover won't be possible:

- Identify an inside corner of the room away from windows and objects that could fall on you.

Get as low as possible to the floor. People who use wheelchairs or other mobility devices should lock their wheels and remain seated until the shaking stops. Protect your head and neck with your arms, a pillow, a book, or whatever is available.

If you are outside when you feel the shaking:

- If you are outdoors when the shaking starts, move away from buildings, streetlights, and utility wires. Once in the open, "Drop, Cover, and Hold On." Stay there until the shaking stops. This might not be possible if you are on travel in a city, so you may need to duck inside a building to avoid falling debris.

If you are in a moving vehicle when you feel the shaking:

- If you are in a moving vehicle, stop as quickly and safely as possible and stay in the vehicle. Avoid stopping near or under buildings, trees, overpasses, and utility wires. Proceed cautiously once the earthquake has stopped. Avoid roads, bridges, or ramps that the earthquake may have damaged.

After the shaking stops:

- Follow the evacuation routes and plans outlined in the Department specific Emergency Evacuation Plan and proceed to the designated primary or secondary muster point.

Earthquake Emergency

Modified Mercalli Intensity Scale

The large table gives Modified Mercalli scale intensities that are typically observed at locations near the epicenter of the earthquake

I. Not felt	Not felt except by a very few under especially favorable conditions.
II. Weak	Felt only by a few people at rest, especially on upper floors of buildings.
III. Weak	Felt quite noticeably by people indoors, especially on upper floors of buildings. Many people do not recognize it as an earthquake. Standing motor cars may rock slightly. Vibrations similar to the passing of a truck. Duration estimated.
IV. Light	Felt indoors by many, outdoors by few during the day. At night, some awakened. Dishes, windows, doors disturbed; walls make cracking sound. Sensation like heavy truck striking building. Standing motor cars rocked noticeably.
V. Moderate	Felt by nearly everyone; many awakened. Some dishes, windows broken. Unstable objects overturned. Pendulum clocks may stop.
VI. Strong	Felt by all, many frightened. Some heavy furniture moved; a few instances of fallen plaster. Damage slight.
VII. Very Strong	Damage negligible in buildings of good design and construction; slight to moderate in well-built ordinary structures; considerable damage in poorly built or badly designed structures; some chimneys broken.
VIII. Severe	Damage slight in specially designed structures; considerable damage in ordinary substantial buildings with partial collapse. Damage great in poorly built structures. Fall of chimneys, factory stacks, columns, monuments, walls. Heavy furniture overturned.
IX. Violent	Damage considerable in specially designed structures; well-designed frame structures thrown out of plumb. Damage great in substantial buildings, with partial collapse. Buildings shifted off foundations.
X. Extreme	Some well-built wooden structures destroyed; most masonry and frame structures destroyed with foundations. Rails bent.
XI. Extreme	Few, if any, (masonry) structures remain standing. Bridges destroyed. Broad fissures in ground. Underground pipe lines completely out of service. Earth slumps and land slips in soft ground. Rails bent greatly.
XII. Extreme	Damage total. Waves seen on ground surfaces. Lines of sight and level distorted. Objects thrown upward into the air.

Modified Mercalli Intensity Scale

Acts of Violence

If you are confronted by a violent person:

1. Maintain a calm demeanor. Survey your surroundings for escape routes.
2. If the violent person talks to you, speak as clearly and as confidently as you can.
3. Avoid challenging or debating with the person.
4. Avoid confrontation with the violent person unless you feel your life or the lives of others are in danger. If you feel there is immediate danger, you'll have to decide what is best to do. This may include fighting or fleeing.

If you are involved in a violent incident:

1. Call 433-3333(via landline phone) or 202-433-3333 (via mobile phone) as soon as possible from a safe location.
2. Seek medical attention as required.
3. Report violent incidents to the Command Duty Officer at 301-871-2779.

If you witness violent behavior:

1. Move to a safe area.
2. Call 433-3333(via landline phone) or 202-433-3333 (via mobile phone). Provide as much information as you can, including:
 - Location of incident and type of violence
 - Description of person(s) involved (gender, age, clothing, appearance, weapons)
 - Any information about victims (number of victims, appearance, condition)
 - Direction of travel (where were the suspects last seen, where were they going)
3. Report violent incidents to the Command Duty Officer at 301-871-2779

If you hear about a violent incident

1. Stay away from the area and warn others to do the same.

Acts of Violence

Bomb Threat /Suspicious Package

Bomb Threat Via Phone

1. Stay calm and record critical information on the **Naval Criminal Investigative Service Bomb Threat Checklist** (NCIS Form 5580.66). (**SEE REVERSE FOR QUESTIONS TO ASK CALLER.**)
2. Keep the caller on the telephone as long as possible. If your phone has caller ID display, record the number of the incoming call. Get the attention of another person while you are on the phone; hand off a note saying, “call 433-3333 – bomb threat”. If there is no one nearby, call emergency responders as soon as you hang up by calling 433-3333 (via a landline phone), or 202-433-3333 (via mobile phone).
3. Evacuation of the affected facility may be necessary. If an emergency responder (police/fire/EMS) directs you to do something, do it immediately.
4. After reporting to dispatch, notify the Command Duty Officer (CDO) at 301-871-2779.
5. **DO NOT ASSUME THE THREAT IS A HOAX!**

Suspicious Package/Mail

1. **DO NOT** touch, handle, open, smell, or taste the package/mail.
2. Restrict access to the package immediately.
3. **DO NOT** sound the fire alarm.
4. Alert other in the area.
5. Find the nearest landline phone and call 433-3333. **DO NOT USE A CELLULAR PHONE TO CALL EMERGENCY SERVICES!** Call the CDO at 301-871-2779.
6. Evacuate. When evacuating, close doors and take actions to prevent others from entering the area.

Suspicious Mail Characteristics

1. What to look for:
 - No return address
 - Restrictive markings
 - Sealed with tape
 - Misspelled words, badly typed or written
 - Unknown powder or suspicious substance
 - Possibly mailed from a foreign country
 - Excessive postage

Suspicious Package

1. What to look for:
 - Excessive tape
 - Oily stains, discoloration on wrapper
 - Strange odor
 - Incorrect or addressed to title only
 - Rigid or bulky
 - Lopsided or uneven
 - Protruding wires

Bomb Threat/Suspicious Package

Bomb Threat (Questions to Ask)

1. When is the bomb going to explode?
2. Where is the bomb located?
3. How many bombs are there?
4. What does the bomb look like?
5. What kind of bomb is it?
6. What will cause it to explode?
7. Did you place the bomb?
8. What is your name?
9. What is your address?

Bomb Threat (Questions to Ask)

Terrorism/Suspicious Activities/Hostage Situation

Terrorism/Suspicious Activities

1. Be alert and aware of your surroundings.
2. Report anything suspicious by calling 433-3333 (via landline phone) or 202-433-3333 (via mobile phone).
3. After reporting via 433-3333, notify the CDO at 301-871-2779.
4. Evacuate or shelter-in-place as emergency notifications direct.
 - Know the emergency exits of your building.
 - Never rush into a suspected terrorist event. You probably will not know what hazards are present. Don't become a victim!
 - Increase distance and shielding from the suspected incident.
5. Follow the National Terrorism Advisory System (NTAS) alerts.
 - NTAS alerts warn the public of a credible, specific, and impending terrorist threat against the United States.
 - Alerts may include specific information about the threat, geographic region, mode of transportation, critical infrastructure potentially to be affected, and steps individuals/communities can take to protect themselves and help prevent, mitigate, or respond to a threat.
 - Alerts will clearly indicate whether the threat is Elevated, if there is no specific information about the timing or location, or imminent, if the threat is impending or very soon.
 - Imminent Threat Alert: warns of a credible, specific, and impending terrorist threat against the United States.
 - Elevated Threat Alert: warns of a credible terrorist threat against the United States.
 - The Department of Homeland Security (DHS) announces alerts publicly via DHS.gov/alerts, news, media, and DHS social media channels. Including the DHS blog, Twitter, Facebook, and RSS feed.

Hostage Situation

1. Your response in a hostage situation will be determined by the specific circumstances of the encounter.
2. If you find yourself involved in such a situation try to remain calm.
3. It is generally recommended that you follow the directions of the hostage taker.
4. Don't take any action that would threaten your safety or the safety of others.
5. Be observant, you may be released or be able to escape. Others' personal safety may depend on you.
6. If you are able to leave the area or the building without placing yourself in danger, leave by the closest exit and call 433-3333 (via landline phone) or 202-433-3333 (via mobile phone) and notify the Command Duty Officer (CDO) at 301-871-2779.
7. If you're unable to leave the building without placing yourself or others in danger, go to the nearest open room and lock/barricade the door. If you're able, call 433-3333 (via landline phone) or 202-433-3333 (via mobile phone) and notify the Command Duty Officer (CDO) 301-871-2779. Assess the situation. If you believe your location is the safest place for you, stay there until advised that it is safe to leave or until you are escorted out of the building.

Terrorism/Suspicious Activities/Hostage Situation

Evacuation

Evacuation Procedures

1. Verbal notice and/or building alarm system will sound the evacuation.
2. If time permits, turn off power to electrical equipment, secure sensitive materials, close but don't lock windows and doors (unless specifically required to lock them), and take your personal belongings (e.g., glasses, medication, keys, wallet, purse).
3. Don't use elevators.
4. Quickly evacuate the building using the nearest door marked with an EXIT sign.
5. Help those who need special assistance, such as disabled persons.
6. Go to your muster station and report to your supervisor. Remain calm and orderly. Keep roadways and walkways clear for emergency personnel.
7. Report missing persons and their last known locations to emergency responders.
8. If an emergency responder (police/fire/ambulance) directs you to do something, do it immediately.
9. DO NOT RE-ENTER THE BUILDING unless permitted by emergency personnel.

Evacuation of Individuals with Disabilities

Supervisors must consider notification to and evacuation of personnel with disabilities BEFORE an emergency occurs. Identify two or more people who are willing and able to provide assistance.

Ensure required assistance is available on site at all times. Discuss evacuation routes and where and how assistance will be provided in advance. Don't force your assistance in an emergency.

Visually Impaired Individuals

In the event of an emergency, tell the person the nature of the emergency and offer to guide them to the nearest emergency exit. If they need guidance, offer your elbow to escort them to the exit (this is the preferred method when acting as a "sighted guide").

Hearing Impaired Individuals

Don't assume that special systems put in place to notify the hearing impaired are operational in an emergency. Methods of warning are:

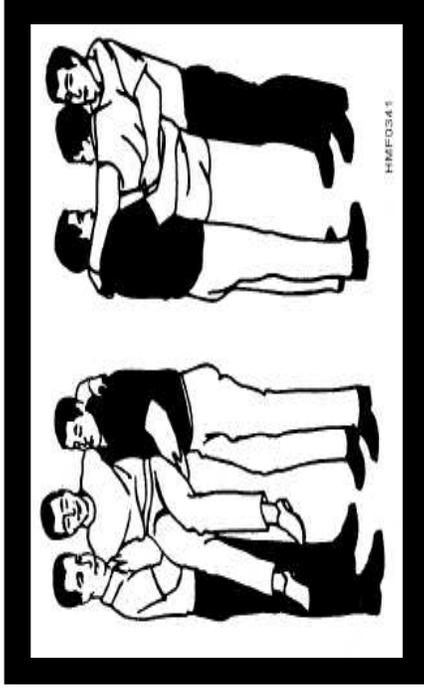
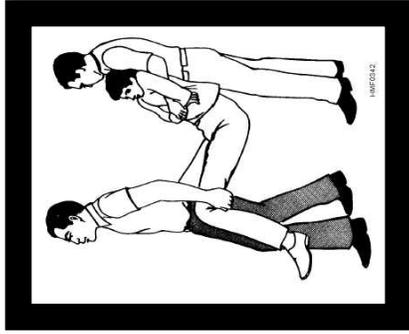
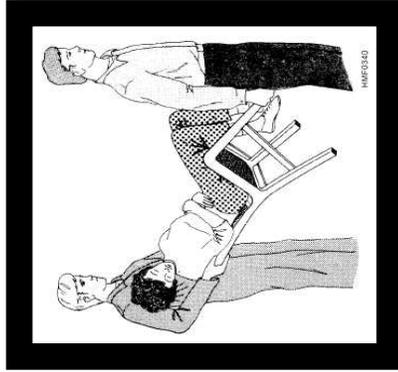
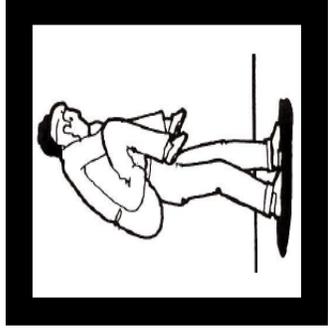
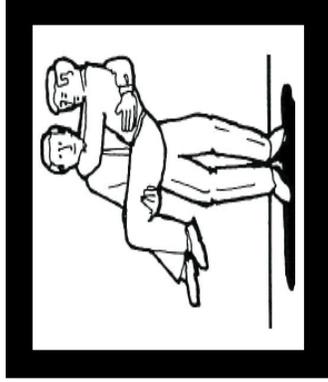
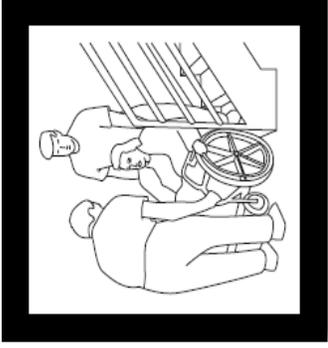
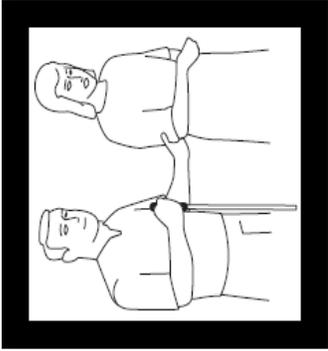
1. Touch a hearing impaired person gently on the shoulder or arm to get attention. Use notepad and pencil telling what the emergency is and the nearest evacuation route e.g., "Fire – out the rear door to the right and down. Now!"
2. Turn light switch on and off to gain attention. Use gestures to indicate what is happening and what to do.
3. Special systems may be put in place before an emergency: visible strobe alarm light, paging device (that vibrates).

Individuals using Crutches, Canes, Walkers, or Wheelchairs

1. Verify whether a person with a mobility impairment can evacuate unassisted. Always consult the individual regarding how to move them to prevent injuring them, causing pain, or effecting medical devices in use.
2. Carrying options include 2-person locked-arm position or having a person sit in a sturdy chair, preferably one with arms. Emergency evacuation chairs are available in some building. (Check your area in advance.)

Evacuation

Evacuation



Evacuation

MAP AND EMERGENCY MUSTER LOCATIONS

NSWCCD Emergency Muster Locations

Muster Point	Location	Muster Point	Location	Muster Point	Location
1	Drill Field Northwest*	11	Grassy Area East of Machine Shop	21	Grassy Area West of Bldg. 42
2	Flag Pole*	12	Grassy Area West of Machine Shop	22	Grassy Area in Front of Bldg. 80
3	Drill Field East of Flag Pole*	13	Grassy Area South of Bldg. 125 by Dumpster	23	Grassy Area Northwest of Bldg. 82
4	Grassy Area South of Bldg. 19*	14	Grassy Area South of Wilex Rd Between Bldg. 155 and Bldg. 28	24	Grassy Area West of Forrestral Road*
5	Grassy Area Southeast Corner of Bldg. 19	15	Grassy Area North of Bldg. 100*	25	Grassy Area West of Forrestral Road Near Retention Pond*
6	Grassy Area North of Bldg. 192	16	Grassy Area East of Water Tower*	26	Grassy Area East of Essex Road and Parking Lot alongside walking path
7	Grassy Area South of Bldg. 189	17	Grassy Area North of Bldg. 40*	27	Grassy Area North of Parking Lot, West of Dr. Bill Morgan Road
8	Grassy Area South of Taylor Blvd	18	Grassy Area West of Forrestral Road*	28	Grassy Area West of Muster Area 27
9	Grassy Area East of Parking Lot	19	Grassy Area West of Forrestral Road Near Submarine Con Tower	29	Grassy Area North of Bldg. 13, East of Bldg. 157
10	Grassy Area Between Substation and Road To Dumpster	20	Grassy Area East of Bldg. 60	*	Requires Crossing Guard

