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INTRODUCTION

The following information will assist you with your employment transition. Please refer to the sections that pertain to your specific situation, as outlined in the table of contents, with regards to your pay and benefits. At the end of this booklet, you will find an overview of the many support services available to help you manage your transition, such as skills assessment, resume development and referral and networking strategies.

CHANGE OF ADDRESS FOR W-2 AND SUBSEQUENT MAILINGS REGARDING YOUR EMPLOYMENT AND BENEFITS

The Office of Payroll and Benefits will continue to interact with you during your post-employment status. If you move, please submit a change of address to:

U.S. House of Representatives
Office of Payroll and Benefits
B-215 Longworth House Office Building
Washington, DC 20515-6610

Your W-2, information about your benefits and forms that you will need will be sent to your address of record.

The Office of Payroll and Benefits will provide you with assistance during your transition. Your employment records for House service are also maintained with the Office of Payroll and Benefits. If you are employed by another federal agency, call the Office of Payroll and Benefits at 202-225-1435 to avoid possible dual compensation recovery actions and to coordinate your benefits. If you need a Transcript of Service, you should contact the Office of Payroll and Benefits at the above address.

PROPERTY OF THE U.S. HOUSE OF REPRESENTATIVES

- All House property of the U.S. House of Representatives must be returned to your supervisor at the time of your separation from the House.
- Your ID badge is the property of the U.S. House of Representatives and must be surrendered to I.D. Services or your supervisor at time of your separation.

- I.D. Services is located in the Cannon Building Room 321.
- If you do not return your ID badge you can drop it in the mail and the Postmaster will deliver it. Or mail it to:

**U.S. House of Representatives
I.D. Services
Washington, DC 20515**

ACCRUED LEAVE FOR SEPARATED EMPLOYEES

Annual Leave

It is the responsibility of your employing authority to determine whether you are eligible to receive a lump sum payment for leave. The employing authority may provide a lump sum payment for accrued annual leave only if such leave was accrued in accordance with written personnel policies established prior to the accrual of such leave. The employing authority must submit a Lump Sum Payment Form to the Office of Payroll and Benefits no later than the last business day of the month in which the lump sum payment is effective.

Lump sum payments for unused accrued leave will be paid in the amount equal to the monthly pay of the employee (at the last rate authorized by the employing authority) divided by 30, and multiplied by the number of days as stated on the form.

No lump sum payment, including payment for accrued annual leave, when added to an employee's regular monthly salary may exceed 1/12th of the maximum rate of pay specified in the Speaker's Pay Order.

No lump sum payment may exceed an employee's regular monthly pay.

Withholding will be at flat rates of 25% for federal tax, 6.2% for FICA (if applicable), and 1.45% for Medicare. State Tax withholding will be based on the employee's Supplemental State Tax rate and/or filing status and exemptions, depending on the state. If no state tax deduction was elected by the employee, state taxes will not be withheld.

Lump sum payments are also subject to garnishment if you separate employment owing a debt to the House, for example benefit premiums

accrued while on leave-without-pay or if you have not returned House equipment that was issued to you.

Sick Leave

Employees who separate from federal service do not receive payment for any unused sick leave.

Some employees applying for retirement under the Civil Service Retirement System or Federal Employees Retirement System may receive time credit for sick leave for annuity computation purposes, if:

- covered by a formal leave system on the date of retirement;
- and the sick leave was accrued under a formal leave system;
- and was certified as such by the employing authority to the Office of Payroll and Benefits on the Certification of Unused Sick Leave for Additional Retirement Credit form.

Transfer of Leave

If you accept a position at another federal agency, be advised that leave is not transferable under 5 USC 6308.

UNEMPLOYMENT COMPENSATION FOR FEDERAL EMPLOYEES (UCFE) PROGRAM

The unemployment compensation program is administered by States or the District of Columbia with oversight by the U.S. Department of Labor. Regardless of where you live, you receive benefits from the State, District or Territory where you were last employed, since the location of your last official duty station determines who has jurisdiction over administration of payment. For example, the District of Columbia has jurisdiction over payment to employees whose last duty station was Capitol Hill.

You may file your claim for unemployment compensation at the local employment services office in the state where you live.

Unemployment compensation benefits are paid as a matter of right and are not based on need.

State unemployment laws are not uniform. The eligibility and disqualification provisions vary considerably from state to state. Your local employment services office will determine the amount based on your earnings in the first four out of the last five completed calendar quarters. Generally, unemployment benefits are payable for up to 26 weeks.

All state unemployment laws have the following eligibility requirements. A person must be:

- Unemployed (as defined by state law);
- Registered to work and file a claim at a local employment service office;
- Meet the specified amount of wages within the base period;
- Be able to work;
- Be available for work;
- Continue to report to their local employment service office at intervals determined by that office.

A person may be disqualified from benefits for a number of reasons, the most common include:

- Discharge for misconduct;
- Voluntarily quitting without good cause;
- Refusal to accept a suitable job without good cause.

The amount of unemployment compensation can be reduced for part time earnings, pension, retirement pay, annuities or similar payments, child support and, in some states, lump sum payments of annual leave.

Unemployment insurance benefits must be reported on your income tax return for the year in which they are paid.

To file a claim, go to the nearest state employment services office or unemployment insurance claims office. Do not contact Payroll and Benefits; the claim office will do that based on your claim form to verify your earnings.

Your claim will be expedited if you bring the following documents with you to the state employment services office:

- Standard Form 8 Notice to Federal Employees About Unemployment Insurance (a copy is in your Separating Employees Packet);
- Your Social Security Card;
- Your most recent earnings statement; and
- W-2 Form(s).

The Department of Employment Services for the District of Columbia is located at 609 H Street, NE, Washington, DC 20002. The phone number is 202-724-7000 and fax number is 202-724-5683. If you are not in the D.C. Metropolitan area, call 1-877-319-7346.

Unemployment Compensation Websites:

- The District of Columbia Department of Employment Services is available at www.does.dc.gov.
- The Virginia Employment Commission is available at www.vec.virginia.gov
- The Maryland Department of Labor, Licensing & Regulation is available at www.dllr.state.md.us.
- The Department of Labor is available at www.workforcesecurity.doleta.gov/unemploy/ will point you to web sites for the various states.
- Generally unemployment insurance benefits must be reported on your income tax return for the year in which they are paid. Please consult your tax advisor.

HEALTH INSURANCE FOR SEPARATED EMPLOYEES

Termination of Coverage

Your enrollment in the Federal Employees Health Benefits (FEHB) program ends on the last day of the pay period in which you separate from employment. You then have an automatic 31-day temporary extension of coverage (31 days after the date in Part A number 8 of Standard Form 2810 Notice of Change in Health Benefits Enrollment found in your Separation Packet). The temporary extension of coverage is without cost and applies to you and to any member of your family covered under your enrollment.

During the 31-day extension of coverage, a separating employee not entitled to continue enrollment into retirement has two options:

- you have the right to convert to an individual policy, or
- within 60 days, elect Temporary Continuation of Coverage.

Conversion Rights

You may convert to an individual contract with your health benefits carrier. Information about conversion should be requested directly from the insurance carrier. The individual contract will take effect at the end of the 31-day temporary continuation of coverage. When you convert to a private plan, you become responsible for the entire cost of the coverage. Both the cost of the plan and the benefits may be different from what you had as an employee. The carrier must provide coverage for you and any previously covered family members regardless of any pre-existing health conditions and no medical examination may be required. To convert to a private plan, please see Part B of Standard Form 2810 Notice of Change in Health Benefits Enrollment contained in your separation packet. Please pay particular attention to the section “Time Limit on Conversion.”

Temporary Continuation of Coverage

Similar to private sector COBRA coverage, you have the right to elect Temporary Continuation of Coverage (TCC) under the FEHB program. If you elect Temporary Continuation of Coverage, you may enroll in any FEHB plan or option and have the same coverage as an employee. However, you are responsible for the premium (employee portion), the government contribution, and a 2% administrative fee.

Basic provisions of re-enrollment under the provisions of TCC are:

- Your election is effective on the day after the automatic 31-day grace period ends.
- You may continue enrollment up to 18 months from the date of separation. The 18 months of coverage includes the initial 31-day grace period and a second 31-day grace period at the end of the TCC enrollment, during which time you have the right to convert to a private contract.
- You are entitled to change enrollment based on the same criteria as federal employees.
- You pay 102% of the cost of the plan (employee contribution, agency contribution and a 2% administrative fee).
- If you sign up for TCC before your election period expires but after the 31-day temporary extension of coverage, your TCC

coverage is retroactively reinstated to the first day after the 31-day temporary extension of coverage. You are responsible for the premiums as of that date.

- You may cancel TCC at any time; however, if you cancel TCC coverage, you will not be allowed to convert to an individual contract.

To enroll in Temporary Continuation of Coverage, contact the Office of Payroll and Benefits at 202-225-1435. You will be sent additional information, a copy of the TCC Comparison Chart, and a new Standard Form 2809 Enrollment Form. Please act promptly: your completed SF-2809 must be received by Payroll and Benefits within 65 days of your date of separation or within 65 days of the date in the lower right hand corner of the enclosed SF-2810, whichever is later.

Do not send any premium payments at this time. All payments will be made through the National Finance Center at the Department of Agriculture. That office will provide you with complete billing information.

Health Insurance Portability and Accountability Act of 1996 (HIPAA)

HIPPA law and regulations provide for certification of prior coverage so that the plan/issuer extending new coverage will know whether the person is subject to exclusion. The Office of Personnel Management (OPM) is requiring FEHB carriers to issue the certification of coverage when an enrollee or family member loses FEHB coverage. Contact your health plan directly if you do not receive your certification. You should receive this notice within 30 days from carrier after your termination.

FEHB for Employees Applying for Immediate Retirement

Employees applying for an immediate retirement annuity may continue FEHB enrollment provided:

- The employee is currently enrolled in the FEHB, and
- The employee has been continuously enrolled or covered as a family member for at least five years immediately preceding retirement, or if fewer than five years, enrolled since the first opportunity.

Your retirement counselor will assist you with the transfer of your enrollment during the retirement application process.

LIFE INSURANCE COVERAGE

Termination of Coverage

Your life insurance contract with the Federal Employees Group Life Insurance (FEGLI) program terminates at the end of the day on which you are separated from service.

When your life insurance stops, except by waiver or cancellation, your coverage automatically continues for an additional 31 days after the termination date, during which time you may convert to an individual (non-group) policy. No premium or Government contributions are required during the 31-day extension. This extension does not include accidental death and dismemberment coverage.

The 31-day extension is from the date in Part A number 3 of Standard Form 2819 Notice of Conversion Privilege found in your Separation Packet if you are enrolled in this benefit. If you have family coverage, they will also be given the opportunity to convert their coverage.

You may convert all or part of your insurance to an individual policy without having to take a medical examination. The type of life insurance policies and premiums are different from the FEGLI program.

Your FEGLI insurance is term life insurance and has no cash value upon surrender.

Conversion Rights

You may convert your coverage to an individual policy from any of the insurance companies eligible under the FEGLI program. A list will be provided to you by OFEGLI upon application or request. The principal advantage of conversion is that no medical examination or proof of insurability is required. The amount of the policy may be equal to or less than your coverage as an employee, including Optional insurance. The policy can be in any form other than term life and without disability or accidental death and dismemberment benefits. Any insurance policy purchased under the conversion privilege is a private business transaction between you and the insurance company.

If you want to convert your coverage to an individual policy, contact the Office of Payroll and Benefits at 202-225-1435. The office will issue you a Standard Form 2821 Agency Certification of Insurance Status and provide you information about contacting OFEGLI.

Life Insurance Coverage for Employees Applying for an Immediate Retirement Annuity

Although employees applying for immediate retirement are also eligible to convert their life insurance to an individual policy, they may also be eligible to continue FEGLI coverage into retirement.

A payroll and benefits counselor will provide you with information regarding continuing life insurance into retirement during your retirement application process.

RETIREMENT

Federal employees covered under the Civil Service Retirement System (CSRS), the CSRS Offset, or the Federal Employees Retirement System (FERS), pay a certain percentage of their salary into the respective retirement funds. Upon separation from federal service, you are eligible to apply for a refund of these retirement deductions. A retirement refund will include all retirement contributions, deposits and/or re-deposits, and any post-1956 military deposits. Refunds have different consequences under the different retirement plans. ***Please read the section about your retirement system carefully since this decision is irrevocable.*** You also have the option of leaving your contributions in the Fund to preserve future retirement benefits, or, if eligible, apply for an immediate annuity. Your options are discussed in the following sections.

RETIREMENT REFUND INFORMATION FOR EMPLOYEES SEPARATING FROM SERVICE UNDER THE FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS)

If you have more than five years of civilian federal service, taking a refund of your retirement deductions will void your eligibility for a deferred retirement, unless you subsequently return to federal service and repay the deductions plus interest. See the section entitled "Deferred Annuity" below.

You may apply for a refund of your retirement deductions if you:

- Are separated from federal service for at least 31 consecutive days;
- Are not re-employed in federal service at the time you make application for the refund, and;
- Will not become eligible for an annuity within 31 days of applying.

Upon separation, you may request the refund by filing a Standard Form 3106 Application For Refund of Retirement Deductions Federal Employees Retirement System (FERS) available from the Office of Payroll and Benefits at 202-225-1435.

OPM will only accept an original SF 3106 signed in ink; photocopies and electronic copies are not currently acceptable.

If you file the form within 30 days of separation from House service, you should submit it to:

U.S. House of Representatives
Office of Payroll and Benefits
B-215 Longworth House Office Building
Washington, DC 20515-6610

If it has been more than 30 days since your separation from House service, the form should be sent directly to:

Office of Personnel Management
Federal Employees Retirement System
P.O. Box 45
Retirement Operations Center
Boyers, PA 16017-0045

The Office of Personnel Management Retirement Operations Center in Boyers, PA, is responsible for the disbursement of contributions to the retirement funds. The only difference in handling the records of employees who submit forms to the House within 30 days of separation from service is that the request for refund accompanies the employee's certified record of retirement contributions. By 30 days after separation from service, the certified record of retirement contributions should already have been forwarded to the Records Center and your request will be expedited by

sending it directly to Boyers, PA. The OPM Retirement Operations Center advises us that it will take approximately eight weeks from the date they receive the request for you to receive a refund.

A FERS refund includes payment of all retirement contributions deducted from your basic pay, civilian service deposits, post-1956 military service deposits and interest. If you transferred to FERS with a CSRS component, it also includes all CSRS deductions and voluntary contributions.

No interest is paid on a refund of FERS contributions if the total service is one year or less.. If you have more than one year of service, interest is paid at a variable rate. If you have a CSRS component, no interest is paid on the refund of the CSRS component contributions.

The money you contributed to the retirement funds were withheld on an after tax basis; therefore, it is not subject to federal taxes. However, interest paid on these contributions is taxable in the year in which the refund is paid.

FERS Employees with a CSRS Component

The Standard Form 3106 Application For Refund of Retirement Deductions Federal Employees Retirement System (FERS) is required for FERS employees, even if you have a CSRS component. If the CSRS refund application (SF 2802) is used, it will be returned to you by OPM. If you transferred to FERS with a CSRS component, and want to take a refund of the CSRS covered portion (which can be re-deposited with interest upon reemployment), you may request a refund of your CSRS contributions only. You must attach a statement to the SF 3106 clearly making this request.

Spouse/Former Spouse Notification for FERS Refunds

Public Law 99-335 requires you to notify your current and/or former spouse(s) of your request for a refund. Spousal consent is not required.

Without a court order requiring payment of part of your benefits, the current/former spouse cannot stop payment of the refund. Waiver of notification can be obtained if you can provide evidence that you cannot locate your current/former spouse.

Information and instructions for Spouse/Former Spouse Notification is found on Standard Form 3106A, which is attached to the [Application for Refund of Retirement Deductions](#).

Effect of Court Orders

If you have a total of five or more years of creditable civilian service when you apply for a refund, the refund will be subject to any qualifying court order issued after May 6, 1985. In some cases, a court order will bar payment of a refund or require that OPM pay part of the refund to your spouse or former spouse. See 5 CFR 838 for more information on court orders or consult the OPM web site at www.opm.gov/asd/htm/pub.htm.

Leaving Your FERS Retirement Contributions in the Fund

When you separate from service, you may leave your retirement contributions in the retirement fund. You retain your right to a retirement annuity at age 62 if you have at least five years of creditable service. You also avoid the necessity of repaying the refund plus interest in order to receive full credit for service should you return to federal service. Your retirement contributions continue to accrue interest.

You may request a refund of your retirement contributions at a later date, as long as the refund application is received by OPM at least 31 days before you become eligible for a deferred annuity.

If you performed 10 years of creditable service (at least five of which are civilian service) prior to your separation, and you die before applying for your deferred annuity, your spouse may be eligible for a survivor annuity.

If you die before you apply for a deferred annuity, and there is no survivor annuity payable, your refund is payable as a death benefit according to the following order of precedence:

1. As stated in your designation of beneficiary form SF 3102;
2. Widow or widower;
3. Your children and their descendents (but not step children);
4. Your parents;
5. The executor or administrator of your estate;
6. Next of kin.

The beneficiary applies for the refund (lump-sum credit) by obtaining Standard Form 3104 Application for Death Benefits from:

Office of Personnel Management
Retirement Operations Center
Boyers, PA 16017

The applicant should complete the SF 3104, attach a certified copy of the death certificate, and any other required documents (e.g. birth certificate), and return the completed packet to the Retirement Operations Center.

RETIREMENT REFUND INFORMATION FOR EMPLOYEES SEPARATING FROM SERVICE UNDER CSRS AND CSRS OFFSET

If you have more than five years of civilian federal service, taking a refund of your retirement deductions will void your eligibility for a deferred retirement, unless you subsequently return to federal service and repay the deductions plus interest. See the section entitled “Deferred Annuity” below.

You may apply for a refund of your retirement deductions if you:

- Are separated from federal service for at least 31 consecutive days;
- Are not re-employed in federal service at the time you make application for the refund, and;
- Will not become eligible for a civil service annuity within 31 days of applying.

Upon separation, you may request the refund by filing a Standard Form 2802 Application for Refund of Retirement Deductions (CSRS) available from the Office of Payroll and Benefits at 202-225-1435. OPM will only accept an original SF 2802 signed in ink; photocopies and electronic copies are not currently acceptable.

If you file the form within 30 days of separation from House service, you should submit it to:

U.S. House of Representatives
Office of Payroll and Benefits
B-215 Longworth House Office Building
Washington, DC 20515-6610

If it has been more than 30 days since your separation from House service, the form should be sent directly to:

Office of Personnel Management
Civil Service Retirement System
Employee Service and Records Center
Boyers, PA 16017-0001

The Office of Personnel Management Retirement Operations Center in Boyers, PA, is responsible for the disbursement of contributions to the retirement funds. The only difference in handling the records of employees who submit forms to the House within 30 days of separation from service is that the request for refund accompanies the employee's certified record of retirement contributions. By 30 days after separation from service, the certified record of retirement contributions should already have been forwarded to the Records Center and your request will be expedited by sending it directly to Boyers, PA. The OPM Retirement Operations Center advises us that it will take approximately eight weeks from the date they receive the request for you to receive a refund.

The money you contributed to the retirement fund was withheld from your pay on an after tax basis; therefore, your refund is not subject to federal tax.

If you made Voluntary Contributions (in addition to your regular withholding), these contributions are also part of your refund. The contributions were made on an after tax basis and are, therefore, not subject to federal tax. However, the interest paid on the voluntary contributions is taxable and subject to a 20% automatic withholding rate unless it is transferred by OPM directly into an IRA. If you are receiving the refund prior to age 55, the interest is subject to a 10% penalty for early withdrawal. The penalty can be avoided by requesting OPM to make a direct transfer to an IRA.

Spouse/Former Spouse Notification for CSRS Refunds

Public Law 98-615 requires you to notify your current and/or former spouse(s) of your request for a refund. Spousal consent is not required. Without a court order requiring payment of part of your benefits, the current/former spouse cannot stop payment of the refund. Waiver of notification can be obtained if you can provide evidence that you cannot locate your current/former spouse.

Information and instructions for Spouse/Former Spouse Notification is found on Standard Form 2802B, which is attached to the Application for Refund of Retirement Deductions.

Effect of Court Orders

If you have a total of five or more years of creditable civilian service (which includes temporary service or other non-deduction service) when you apply for a refund, the refund will be subject to any qualifying court order issued after May 6, 1985. In some cases, a court order will bar payment of a refund or require that OPM pay part of the refund to your spouse or former spouse. See 5 CFR 838 for more information on court orders or consult the OPM web site at www.opm.gov/asd/htm/pub.htm.

Leaving your CSRS Retirement Contributions in the Fund

When you separate from service, you may leave your retirement contributions in the retirement fund. You retain your right to a retirement annuity at age 62 if you have at least five years of creditable service. You also avoid the necessity of repaying the refund plus interest in order to receive full credit for service should you return to federal service.

You may request a refund of your retirement contributions at a later date, as long as the refund application is received by OPM at least 31 days before you become eligible for a deferred annuity.

If you die before you apply for a deferred annuity, your refund is payable as a death benefit according to the following order of precedence:

1. As stated in your designation of beneficiary form SF 2808;
2. Widow or widower;
3. Your children and their descendents (but not step children);
4. Your parents;
5. The executor or administrator of your estate;
6. Next of kin.

The beneficiary applies for the refund (lump-sum credit) by obtaining Standard Form 2800 Application for Death Benefits from:

Office of Personnel Management
P.O. Box 45
Boyers, PA 16017-0045

The applicant should complete the SF 2800, attach a certified copy of the death certificate, and any other required documents (e.g. birth certificate), and return the completed packet to the Retirement Operations Center.

CSRS Employees Who Return to the U.S. House of Representatives

If you are a CSRS covered employee and subsequently return to service with the U.S. House of Representatives, you are reminded that you are not automatically covered by CSRS upon return to employment. You must submit an Election of Civil Service Retirement Coverage to the Office of Payroll and Benefits. Failure to do so will create a period of non-deduction service for which you will have to pay an amount equal to the deductions plus interest when you apply for retirement to receive credit for this service period.

RETIREMENT ELIGIBILITY FOR EMPLOYEES SEPARATING FROM FEDERAL SERVICE

Federal employees covered under CSRS, CSRS Offset, or FERS must meet certain eligibility requirements to be entitled to an immediate annuity upon separation from federal service. The following section outlines these basic requirements. If an employee meets the basic age and length of service requirements, he or she may receive an immediate annuity upon leaving employment.

If you believe you are eligible for an immediate retirement under CSRS, CSRS Offset, or FERS, or have questions about your retirement eligibility, please contact a payroll and benefits counselor in the Office of Payroll and Benefits at 202-225-1435.

If you do not meet the eligibility requirements for an immediate retirement, and you have at least five years of creditable civilian service, you may still be eligible for a deferred annuity benefit. Information regarding a deferred annuity is also provided below.

Eligibility Requirements for an Immediate CSRS or CSRS Offset Annuity

If you meet the age and service requirements in the following table, you may be eligible for an immediate retirement annuity under CSRS or CSRS Offset and should contact the Office of Payroll and Benefits.

	Minimum Retirement Age	Minimum Service
Voluntary Separation	55	30
	60	20
	62	5
Discontinued Service *	50	20
	No minimum age	25

*A Discontinued Service retirement opportunity exists when an employee is involuntarily separated from employment. You must also meet the One-out-of-two rule, which means, you must have been covered by CSRS for at least 1 year within the 2-year period immediately before the separation on which the annuity is based.

Deferred Annuity Benefits Under CSRS or CSRS Offset

If you have at least five years of creditable civilian service under CSRS at the time of separation, you are eligible at age 62 for a deferred retirement annuity. Receipt of a refund of your retirement deductions under CSRS voids all future CSRS annuity rights. However, if you subsequently become re-employed subject to a federal retirement system, you will have the right to re-deposit these refunded deductions (plus interest).

To receive a deferred annuity, you must request a Standard Form 1496A Application for Deferred Retirement from the Office of Personnel Management approximately two months before reaching age 62. The application is obtained from OPM at the following address:

Office of Personnel Management
 Civil Service Retirement System
 P.O. Box 45
 Boyers, PA 16017-0045

The request must include your name, date of birth, Social Security Number, and the agency with which you were last employed. If you used any other name (such as a maiden name) while employed with the

government, you should include that information as well. The completed application should be returned to the Employee Service and Records Center at the same address as soon as possible.

Crediting Post-1956 Active Duty Military Service

Employees who wish to credit post-1956 military service must make the deposit before separation from employment in order to receive credit for the military service in the computation of an immediate or deferred annuity. If you owe a deposit for this service, please contact the Office of Payroll and Benefits at 202-225-1435.

Additional information regarding retirement can be obtained at the OPM web site: www.opm.gov.

Eligibility Requirements for an Immediate FERS Annuity

If you meet the age and service requirements in the following table, you may be eligible for an immediate retirement annuity under FERS and should contact the Office of Payroll and Benefits.

	Minimum Retirement Age (MRA)**	Minimum Service
Voluntary Separation	MRA	30
	60	20
	62	5
MRA + 10***	MRA	10
Discontinued Service*	50	20
	No minimum age	25

*A Discontinued Service retirement opportunity exists when an employee is involuntarily separated from employment.

** Under FERS regulations, your year of birth determines when you are eligible for certain types of retirement. This date of eligibility is called the Minimum Retirement Age (MRA). The following is the Minimum Retirement Age (MRA) Schedule for FERS employees:

If you were born in:	Your MRA is:
Before 1948	55 years of age

1948	55 years of age plus 2 months
1949	55 years of age plus 4 months
1950	55 years of age plus 6 months
1951	55 years of age plus 8 months
1952	55 years of age plus 10 months
1953 to 1964	56 years of age
1965	56 years of age plus 2 months
1966	56 years of age plus 4 months
1967	56 years of age plus 6 months
1968	56 years of age plus 8 months
1969	56 years of age plus 10 months
After 1969	57 years of age

***Receipt of a MRA + 10 or a deferred annuity prior to age 62 will result in a reduction in the annuity of 5 percent for each year that the annuity is under age 62.

If you are eligible for an MRA + 10 annuity, please contact the Office of Payroll and Benefits at 202-225-1435 regarding your election or deferral of benefits.

Deferred Annuity Benefits Under FERS

If you have more than five years of creditable civilian service at the time of separation, you are eligible at age 62 for a deferred retirement annuity. If you have 10 years of creditable civilian service; you will be eligible for a deferred annuity under FERS at your MRA, which is determined by your date of birth (see above).

If you have a CSRS component to your service, receipt of a refund of your retirement deductions under CSRS voids all future CSRS annuity rights. However, if you subsequently become re-employed subject to a federal retirement system, you will have the right to re-deposit these refunded deductions (plus interest). If your CSRS service was less than five years and was converted to FERS service or if you are in CSRS Offset and your Offset time is treated as FERS service, you will not be able to repay the refunded deduction, unless you return to federal service.

To receive a deferred annuity, you must request a form RI 92-19 Application for Deferred or Postponed Retirement from the Office of

Personnel Management approximately two months before reaching age 62. The application is obtained from OPM at the following address:

Office of Personnel Management
Federal Employees Retirement System
P.O. Box 45
Boyers, PA 16017-0045

The request must include your name, date of birth, Social Security Number and the agency with which you were last employed. If you used any other name (such as a maiden name) while employed with the government, you should include that information as well. The completed application should be returned to the Employee Service and Records Center at the same address as soon as possible.

Crediting Post-1956 Active Duty Military Service

Employees who wish to credit post-1956 military service must make the deposit before separation from employment in order to receive credit for the military service in the computation of an immediate or deferred annuity. If you owe a deposit for this service, please contact the Office of Payroll and Benefits. Additional information regarding retirement can be obtained at the OPM web site: www.opm.gov.

THRIFT SAVINGS PLAN

Notification

The Office of Payroll and Benefits will notify the TSP Service Office of your separation from employment 31 days following the end of the pay period in which you terminate. However, the TSP Service Center may not post the data until the last day of that month.

The TSP Service Office will send you current account and withdrawal information and a tax notice.

If you are re-employed by another Federal Agency within 31 days of your Termination from House Employment

- Contact the Office of Payroll and Benefits at 202-225-1435 to change your status reported to TSP from separated to transferred.

Failure to do so may adversely affect the administration of your account at the TSP Service Center.

- Contact your new Agency Personnel Office to reamortize your loan with TSP. If your new agency has a different pay cycle, failure to contact them may cause double deductions of your repayment withholding.

Outstanding Loans

If you have an outstanding TSP loan at the time of your separation, the TSP Service Office will notify you regarding closing it. An outstanding loan will delay your withdrawal because you cannot withdraw your account until you have repaid your loan in full or until the loan has been declared a taxable distribution.

Account Balances Less Than \$200

If your vested account balance is less than \$200 after your agency or service reports that you have left service, your account will be automatically paid directly to you in a single payment. You will not be eligible to make any other withdrawal election, nor will you be allowed to remain in the TSP. The TSP will not withhold any amount for federal income tax on your cash-out. Before leaving service, we recommend that you check your address in your TSP account record to ensure that it is correct. You can do this on the Web or with the Office of Payroll and Benefits or TSP Representative. The Office of Payroll and Benefits must correct your address while you are still employed.

Account Balance(s) Information

Account Balances are not available from the Office of Payroll and Benefits

- You may obtain balance information from the TSP web site www.tsp.gov. (you will need your Social Security and PIN numbers).
- Balance information is also available from the automated THRIFT LINE 504-255-8777. You may speak with a TSP Representative at 504-255-6000, TDD 504-255-5133. Effective July 1, 2004, TSP has a toll-free line 1-TSP-YOU-FRST, (877- 968-3778), 1-877-THRIFT5 (TDD 877- 847-4385).

Eligibility to Withdraw from TSP

- You must be separated from government service for more than 31 days to withdraw your account.
- If you have been re-employed by another federal agency within 31 days of your separation of service from the House, please contact the Office of Payroll and Benefits at 202-225-1435 to change the status reported to TSP from separated to transferred. Failure to do so may adversely affect the administration of your account at the TSP Service Center.
- FERS employees who leave government service before satisfying the vesting requirements will have the Agency Automatic 1% contributions and earnings forfeited to TSP. Most employees become vested after completion of three years of federal civilian service. Legislative employees become vested after completion of two years of federal civilian service.
- Participants are always vested in their own contributions and the earnings based on their own contributions. FERS participants are also vested in the agency matching funds and the earnings based upon them.

Your Withdrawal Options

You have the following withdrawal options after leaving federal service:

Partial Withdrawal

Receive part of your account in a single payment, leaving the remainder in the TSP to be withdrawn later (using one of the three withdrawal options).

Full Withdrawal

1. Receive your entire account in a single payment
2. Receive your account in a series of monthly payments (10% early withdrawal penalty and 20% mandatory federal income tax withholding may apply)
3. Request the TSP purchase a life annuity for you with your entire account balance. The purchase of a life annuity is not taxable.

You can also withdraw your entire account using any combination of the above three full withdrawal options. This is called a “mixed withdrawal.” In

addition, you can have the TSP transfer all or part of a single payment or, in some cases, a series of monthly payments, to a traditional IRA or an eligible employer plan.

Deferred Election – Keeping your Money in TSP

If you defer your withdrawal option, your account balance remains invested in TSP. You may not make further contributions to the Plan; however, your account continues to earn interest and you can make interfund transfers. At a future date, you may elect to roll the money over into an IRA, purchase an annuity, or withdraw the account balance in a lump sum or installments. The IRS requires that you withdraw your entire balance in a single payment or begin receiving monthly payments from the TSP or from the TSP Annuity Vendor by April 1 of the year following the year you turn 70 ½ (or following the year you separate, if you are already over age 70 ½ when you leave federal service).

SOCIAL SECURITY

If you are paying the Social Security tax as a federal (FERS or CSRS Offset) employee, and separate to take a job in the private sector, you will continue to pay the tax in your new position, even if you paid the maximum tax in your previous federal position. Each employer deducts Social Security taxes from your pay up to the maximum taxable wage base. You will receive a federal income tax credit for any year in which you pay Social Security taxes in excess of the wage base.

Full CSRS employees do not pay the old-age, survivor and disability (OASDI) portion of Social Security. They do pay the Medicare (hospitalization) portion, as do all employees.

Full CSRS employees, and employees with House service prior to 1984, will not have earnings reported on the Social Security Earnings and Benefits Statement and these earnings do not count toward Social Security Benefits.

OFFICE OF EMPLOYEE ASSISTANCE

H2-140 Ford House Office Building

202-225-2400

Fax 202-225-7156

TTY 202-226-0094

Web site: HouseNet (Employee Assistance under Personnel)

As employees prepare to leave the House, the Office of Employee Assistance provides specific services tailored to help employees effectively manage the employment transition process.

Managing Job Transitions Effectively

From time to time, we all face situations that can seem overwhelming. Dealing with changes in your professional life, whether you are facing the loss of a job or are in the midst of a job transition, can be a difficult process, particularly if you are trying to manage it on your own. These changes and transitions in our lives can stir up a myriad of emotions and concerns, and while this can be a stressful time, it can also be a time when you are able to create new opportunities and positive experiences for yourself. To begin this process, however, and to move ahead, we often need to know how to explore our options and where to find resources that will support our efforts.

The staff of the Office of Employee Assistance is available to assist you through that process. We can offer specific support services or a referral to additional resources to employees who are undergoing the termination of their employment with the House and/or transitioning to new opportunities.

The employee assistance staff can help with the following issues:

- Overview of the transition process and its impact on us and our families;
- Taking care of oneself physically and emotionally through the transition;
- Personal assessment of one's skills and a review of one's options;
- Resume development, interview skill building and job networking strategies;
- Developing a plan to begin one's job search or ease one's transition;
- Ongoing transition planning and support through the transition process.

While there are often no easy or immediate solutions to the loss of one's job, it can be less stressful and burdensome if you know what resources are available to you and how to best utilize them. Now, and throughout your transition process, we ask that you consider the services available to you through the Office of Employee Assistance. While we cannot place you in a new position or find another job for you, we can assist you with many of the necessary parts of putting a successful job search together. We invite your inquiries and encourage you to consider us as a resource to you during this process. Give us a call at 202-225-2400 to request additional information about our transition services or to set up an appointment to meet with an employee assistance professional. We wish you the best throughout this process and offer our support and assistance as you make this transition.

HOUSE VACANCY ANNOUNCEMENT AND PLACEMENT SERVICE

The House Vacancy Announcement and Placement Service ("HVAPS") assists House members and committees fill staff vacancies by posting job vacancies and maintaining a resume bank of candidates seeking employment.

HVAPS publishes the House Employment Bulletin as a resource for House offices and committees wishing to advertise staff vacancies.

The Bulletin is distributed by email once a week. You can subscribe to receive the weekly House Employment Bulletin or the printed Bulletin is also available for pick-up in B227 Longworth or the CAO Human Resources Office, located in H2-102 Ford.

Resume Bank

HVAPS maintains a resume bank of candidates seeking employment with the House. HVAPS provides confidential referral of resumes if/when House offices request them. To become registered in the resume bank, applicants must complete the Resume Submission Form, including the resume section.

Each House Office is an independent employer and responsible for candidate screening, interviewing and selection, as well as job requirements, compensation, and conditions of employment. HVAPS does

not possess hiring authority, nor does it control salaries or job requirements. Staff positions in House Offices are classified as legislative, administrative, or press, however, specific titles, and duties may vary. Offices within the United States House of Representatives are equal opportunity employers.

HVAPS is nonpartisan and administered by the Office of the Chief Administrative Officer of the United States House of Representatives.

Submission instructions are available at www.house.gov or you may call First Call at 202-225-8000.

Revised July 2011