

S.O.S. NEWSLETTER

“SERVICE OFFICERS FOR SERVICE”

SERVICE OFFICER NEWSLETTER
2010

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EDITORS COMMENTS

The time of year is for Health Insurance decisions. Yes, Open Season begins on November 8 and will continue through December 13, 2010. Those with current health plans who are satisfied with their plan do not have to take any action. Those with Children eligible to re-enroll until they are age 26 will want to read an article in this newsletter. I have also included some important question and answers on the subject.

In this quarterly newsletter you will find discussion about the difference between Medicare and Medigap as well as the effects the new health act has on these programs.

Without another COLA for 2011, I am aware that members may be looking at the increase in health plans and change in health plan benefits for 2011. I recommend that everyone read their health plan brochure completely and, if interested, request copies of other health plans.

Remember, if a member wishes to change to a Medicare Advantage Plan they must “suspend” enrollment with the FEHBP, after they are assured that the Medicare Advantage Plan will accept their enrollment. OPM must be notified by letter (with full name, CSA No., and other identifying information) and request “suspension of the enrollment in their current health plan. A change back to the FEHBP can only later be made during the next open season period.

On page 2 of every Newsletter, I make reference to a number of websites for information. I have received a number of calls from those who have gotten answers to questions by going to these websites. Again I suggest that Service Officers get the SOS Directory in their file to help in answering member questions.

(See CSFCNarfe.org – Publications – Service). Please make sure your Chapter members are kept informed by preparing articles for your Newsletter and periodic chapter meeting presentations. Also remember that if you don't have the answer, I do. Calls will be answered and I will provide references for the answer.

Mary Venerable
Chair, Service Committee

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NARFE SERVICE CENTERS IN
STATE OF CALIFORNIA

1 – CSFC District III, NARFE Service Center, Residence - P.O. Box 69, Patton, CA. 92369, (909) 862-7685 – Vaudis Pennell - By Appointment, quovau@sbcglobal.net

4 – CSFC District VII, NARFE Service Center, Vallejo, Ca. (707) 552-2546 Gordon Triemert, - By Phone – any time 946 Heartwood Ave., Vallejo, CA 94591 jay94591@yahoo.com

8 – CSFC District VI, NARFE Federal Retiree Service Center 5440 Dudley Blvd, McClellan, CA. 95652 (916)971-2888 Mgr. Robert Johnson (916) 635-4576. Mon. & Thurs. 9 a.m. to Noon. frjohnson4@aol.com

12 – CSFC District 1, Oceanside Senior Center, 455 Country Club Lane, Oceanside, CA.92054 Josephine M. Murphy – (760) 757-5559 - Wednesdays 12 Noon to 3pm. jomurphy@oco.net

#21 – CSFC District I, Service by phone (619) 460-7992 – William Doll – after 9 a.m. imadoll@earthlink.net

35 – CSFC District IX, Residence of JoAnne Rowles 3916 Marilyn Place, Bakersfield, Ca. 93309-5924 (661) 833-1647– By Appt. jrowles@bak.rr.com

#42 – CSFC District VII, Residence of Vernon Rood, Service by Phone (707) 578-3180 –vrood@aol.com

#55 – CSFC District VII, NARFE Service Center, 1524 Jefferson St., Napa, CA 94558 – Oliver E. Sheridan – (707) 257-2228 Monday thru Saturday – By Appt.

#78 – CSFC District IX, Fresno Service by Phone Charles Hedrick, (559)299-4207.

#133 – CSFC District X, Service by Phone, Jean Stone, – (530) 222-2321 – logeneaa@wmconnection.com

#145 – CSFC District IX, Service Center at Naval Air Weapons Station, 1 Admin. Circle, Mail Stop 1323, China Lake, CA. – Donald W. Cooper, (760) 939-0978. Mon. – Friday from 9 to 11 a.m. & 1-3 p.m. dat.cooper@verizon.net

149 – CSFC District VIII, Antelope Valley Senior Center, 777 W. Jackman Street, Lancaster, CA 93534 - Norma Keipe, (661) 726-4409. – Mondays 9 a.m. to Noon (except holidays)

171 – CSFC District IX, Service by phone - Gerald Sprouse, 1650 Christina Ct., Paso Robles, CA. 93446 (805) 237-0051 Jerrysprouse@charter.net.

183 – CSFC District VIII, Service by phone - Bob Willis, Port Hueneme, Ca. (805) 486-1235

#202 – CSFC District I, Service Center at Norman P. Murray Com. & Senior Center, 24932 Veterans Way, Mission Viejo, CA. 92692, Bert Zucker, (949) 470-3063. 2nd & 4th Mondays 1 to 3 p.m.

Notice: For up-to-date information see the Federation's website. Please notify Jo Murphy of changes by FAX (760) 757-5559 or E-mail at JoMurphy@oco.net

YOUR ATTENTION IS INVITED TO THE FOLLOWING WEBSITES OF INTEREST

NARFE National Office at <http://www.narfe.org> *Issues of all SOS Newsletters and a Directory of Topics are available on line on the NARFE California Federation's Website in*

Publications at: <http://www.csfcnarfe.org> Publications on FEGLI Life Insurance at: <http://www.opm.gov/insure/life/index.htm>. Or (800) 633-4542

OPM Retirement at: www.opm.gov/retire for inquiries and changes.

NEW WEB SITES

OPM has posted a new Web Site:

www.opm.gov/insure/quickguide.asp

It is well organized and easy to navigate. It includes information on FEHBP, FEGLI, and civil service retirement. It also includes a section on retirement planning, tools to calculate federal income taxes, a menu of publications for downloading and printing, and links to other federal agencies as well as to NARFE Web Site,

OTHER IMPORTANT WEB SITES

Social Security and Survivor Benefit Plan for military: <http://www.military.com/newcontent/0,13190,Philpott040105,00.html> and

<http://www.military.com/resources/resourcesContent/0,13964,13964,31301,00.html>

Military Surviving Benefits – Covers Survivor Family Benefits, e.g. Dependency and Indemnity Compensation (DIC), Death Gratuity Death Pension, Tricare, and other survivor related benefits. <http://www.military.com/benefits/survivor-benefits-family-benefits>

U.S. Coast Guard, Benefits Information and Financial Education Department – Military Officers Association of America at 800-234.6622, x-106 (703) 838-8106 and website at www.moaa.org

Medicare Part D Plan premiums

<http://www.cms.hhs.gov/MedicareAdvtg>

Free Cell phone number for 411. Information Calls (800) Free 411 - (800) 373-3411 -- This also works on you home phone .

California Legislative Bills: Telephone number to make your voice heard. The number is (961)-445-2841.

White House Comment Line: (202) 456-1111 - E-mail – president@whitehouse.gov

NARFE Capitol Hill Toll Free No: (866) 220-0044 Call this number, give the name of your Senator or Representative and you will be switched to their office.

NARFE Legislative Hotline by phone – (877-217-8234 (Toll-Free)

Links to Membership Renewal, Join GEMS, Update Your Record, etc., are located on the Members Home Page in the left panel under What You Can Do Online.

Links to Forms (including interactive), Publications and NARFE Online Reports are found on the Leadership Home Page in the left panel.

New Service Officer BLOG. The Service Officers Bulletin Board or SOBB can be accessed at www.narfe.org/sobb. What is a 'blog'? The word blog is a blend of the older term 'weblog' and is a website where you can enter comments that are commonly displayed and read by other users who have access to the blog. With a blog, you can access the site anytime the system is available.

Current Service Officers can now create their own messages instead of commenting on existing ones found under the 4 different categories. When you log on just click on "Create New Entry" and a screen will come up that allows you to title and write your message. David Snell, Director, Retirement Benefits Service Department suggests that you should give it a try – you will like it.

IRS PUBLICATION 721

This is the publication that retirees can refer to when matters/issues about annuity tax on retirement contributions. Persons interested can now go to the IRS.gov web site under Publications and view the new edition. The front cover under "What's New" describes the Government Retiree Tax Credit.

OPM Extends FLTCIP Coverage to Same-Sex Partners

The Office of Personnel Management published a final rule that extends to same-sex domestic partners of federal employees eligibility for coverage under the Federal Long Term Care Insurance Program. The final rule, published June 1 in the *Federal Register*, is effective July 1 and is part of the President Obama's initiative launched last year to broaden eligibility for federal benefits to include gay and lesbian couples. The rule covers only FLTCIP and no other federal benefits programs. OPM noted that the expanded benefits should make the federal government more competitive in recruiting and retaining highly qualified employees.

To apply for FLTCIP coverage, a same-sex domestic partner must indicate on the FLTCIP application that documentation of the domestic partnership has been submitted to the federal employee/annuitant's agency retirement system. The only documentation a partner needs to file is a declaration that they are indeed domestic partners, intend to remain so indefinitely, are at least 18 years old, share a common residence and finances, and are not otherwise married. They must also declare that they are not related to each other, for example, two sisters would not qualify for a federal domestic partner designation, according to the final rule.

The employee or federal annuitant does not have to be enrolled in FLTCIP for a same-sex domestic partner to be eligible. However, the employee must be eligible to apply for FLTCIP coverage for

their partner to be able to apply. To see more, go to: www.opm.gov/retire/pubs/bals/2010/10-901.pdf.

Q & A's REGARDING ENROLLMENT OF CHILDREN IN FEHBP PLANS TILL AGE 26

Question: When can I add my son age 23 to my FEHBP and will I have to pay an additional price or will he be included in the self/family price?

Answer: You can add your son to your FEHBP plan during the upcoming Open Season November 8 through December 13, 2010. If you currently have "self and family" FEHBP coverage and you are not changing your FEHBP plan, then you only need to contact your FEHBP plan in order to add your son as an eligible family member to your "self and family" coverage. Coverage will take effect on January 1, 2011. As a result of adding your son to your FEHBP plan, you will **not** pay an extra premium for "self and family" coverage.

Question: Regarding FEHB for 23 yr old son: Does he have to be single and living at home? Can he be single living in his own apartment?

Answer: You can include your son as part of your FEHB "self and family" coverage effective Jan. 1, 2011. Your son need not be living at home. But if your son is married, then you cannot include his wife as part of the "self and family" coverage.

MEDICARE AND MEDICAID

About half the cost of health care reform is paid for by reducing payments to providers in Medicare and Medicaid. Under the legislation, provider payments are not cut, but the rate at which they increase every year would be reduced. Although most doctors and hospitals are compelled to accept Medicare and Medicaid reimbursement because the programs control a huge share of all health care spending, NARFE is concerned that payment reform could encourage some medical providers to stop participating in Medicare and Medicaid. Other member groups of Leadership Council of Aging Organizations, a coalition of 53 national nonprofit organizations concerned with the well-being of America's older population, share NARFE's concerns.

Even when providers do not accept Medicare, the program, when combined with FEHBP coverage, will reimburse enrollees for physician and hospital costs. When providers don't accept Medicare, beneficiaries have to pay their bills up front, which can be unaffordable for many retirees and survivors who cannot wait for Medicare and their FEHBP plan to reimburse them.

NARFE supports a provision in the House bill which would end the "donut hole" in Medicare Part D prescription drug coverage, beginning with a \$500 reduction in 2011, and completing the phase-out by 2023. In 2009, once Part D beneficiaries pay more than \$2,700 in total annual drug costs, they are in the "donut hole" (a gap in coverage) and must pay 100 percent out-of-pocket for

the cost of prescription drugs until their total out-of-pocket costs reach \$4,350.

Under FEHBP coverage, federal annuitants simply pay co-payments and/or coinsurance for prescription drug coverage which is more generous than Part D. For that reason, the vast majority of retirees and survivors do not enroll in Medicare Part D. The House and Senate bills would expand eligibility in Medicaid to cover millions of low-income people who do not qualify under current law and either do not have access to private insurance or cannot afford it. Medicaid is funded by the federal and state governments, which pay for medical and long-term care for low-income individuals and families. The House and Senate bills would make families or individuals eligible for Medicaid if they earn up to 133 to 150 percent of the federal poverty level, or between \$29,300 and \$33,075 in 2009. It is not clear if the bills would allow more childless adults to qualify for the program and whether long-term care benefits would be offered to newly eligible beneficiaries. Absent additional federal funding, cash-strapped states would be hard pressed to pay for the expansion.

TRICARE Conforms to Most New Health Care Provisions

TRICARE already conforms to most of the new health care provisions—such as restrictions on annual limits and a ban on policies that limit coverage for pre-existing conditions—which took effect Sept. 23 under insurance reforms enacted this year, TRICARE Management Authority said.

In a Sept. 24 Web posting, TMA said that TRICARE meets or exceeds most of the new health care provisions put in place by the Patient Protection and Affordable Care Act. Most of the consumer protections laid out under PPACA, such as those that would prohibit lifetime maximums or “high user” cancellations, have not been issues for the approximately 9.6 million TRICARE enrollees. TMA said.

Because TRICARE is an entitlement, TRICARE’s coverage has no lifetime cap, TMA said. Under the basic entitlement, TRICARE costs are determined by legislation and in general, active duty families and military retirees pay low, or no, annual or monthly fees. There is no cost for medical care for active duty service members.

Age Limit Not Covered: One provision under PPACA that is different is the age limit for dependent coverage. Under TRICARE, dependent coverage is offered to age 21, or 23 if the dependent child is a full-time college student or cannot support themselves. PPACA requires civilian health plans to make that coverage available until the child turns 26, if they remain in school. The health reform laws do not authorize DoD to offer this benefit through TRICARE. but bills pending in the Senate and the House would extend dependent medical coverage to age 26.

TRICARE Updates Web Site Design

TRICARE beneficiaries are getting a faster, more personalized way to download TRICARE information through a redesigned, user-friendly Web site, TRICARE Management Activity announced Aug. 2.

The do-over includes improvements to the profile entry field, as well as new sections. Newer beneficiaries, for example, now can visit the “New to TRICARE” section to get information about eligibility, TRICARE plans and enrollment. The site also includes a “Quick Links” section for access to popular topics, and new global navigation bars offer access to other TRICARE portals. Beneficiaries also can click on an “e-mail updates” button to subscribe to e-alerts about changes to benefits, and to get newsletters and news releases. To see more, go to: www.tricare.mil/pressroom/news.aspx?fid=648.

GENERAL QUESTION ON BENEFITS

RETIREMENT PAY

QUESTION: How long does it take for OPM to process your retirement? I retired 1/31/2010 and I'm still receiving interim payments.

ANSWER: A retiree typically receives "interim" annuity payments from OPM for anywhere between 3 to 8 months after he or she retires. If you retired 1/31/2010, you should most likely be receiving the last of your "interim" annuity payments.

BENEFICIARY CHANGES:

QUESTION: I am an active federal employee, and I need to make changes in my beneficiary designations for the Federal Employees Retirement System and Federal Employees Group Life Insurance. Is it possible to do this online? If not, where do I get the necessary forms?

ANSWER: You cannot make a change of beneficiary online, but you can download the forms you need. Visit the Web site www.opm.gov. Click on “Subject Index” near the top of the page. Scroll down to “Forms” and click. Then click on “Standard Forms.” Next, scroll down and click on SF 2823, “Designation of Beneficiary, Federal Employees’ Group Life Insurance Program”; and SF 3102, “Designation of Beneficiary, Federal Employees Retirement System.”

FERS Retirement Supplement -- Earnings Test

QUESTION: Is it true that the FERS Supplement is subject to an earnings test which differs somewhat from the Social Security earnings test? Whereas Social Security's earnings limit applies to the year in which one works and earns over the limit, the OPM website says that the FERS Supplement "is reduced if you earn more than the social security exempt amount of earnings in the immediately preceding year." I retired 12/31/07, did not work at all in 2008, but returned to work in June 2009 making well over the earnings limit for 2009. I'll be 62 in December 2009 and therefore ineligible for the FERS Supplement in 2010. My questions: Since I didn't earn over the exempt amount in the year immediately preceding 2009, am I entitled to my full FERS Supplement every month of 2009? Is it true that my 2009 work and earnings wouldn't affect the FERS Supplement until 2010 (when I won't be eligible for the Supplement anyway)?

ANSWER: Regarding the Earnings Test. You need to contact OPM as soon as possible and explain that you earned more than the earnings limit for 2009 (\$14,160). Since you are not eligible for the FERS annuity supplement in 2010, OPM cannot reduce or eliminate your supplement for 2010. Once OPM finds out what you earned during 2009 (through your 2009 W2 statement(s) they will receive), OPM will ask you to pay back what you now and tell OPM to stop the annuity supplement received in the supplement during 2009. To avoid this "payback", contact OPM.

Military Buy Back and FERS Retirement

QUESTION: I am a military retiree of twenty four years. Am I eligible to make a military deposit for my 24 years of active service, while retiring from FERS civil service at 21 years? How much would this increase my civil service retirement and would I lose any of my military retirement annuity? How do I compute what my military deposit would be?

ANSWER: You are eligible to make a military deposit for your 24 years of military deposit. In order to do this, you would have to: (1) waive your military retirement pay; and (2) make a deposit equal to 3 percent of your 24 years of military compensation (plus interest if you do not make this deposit within the first two years of your first day of federal service). If you make this deposit, then you will add 24 years to your civilian (FERS) service. This will result in your FERS annuity increasing by 24 percent of your high-three average salary.

IS IT WORTH IT?

QUESTION: I am 33, started federal civilian service in middle of March 2009. I was in the military for 12 years and just received my notice that it would cost me a little over 8k to buy back those 12 years. I am wondering if buying back that time

is going to benefit me enough to see the 8k that I deposit during retirement. Obviously, I am very new to the FERS system and still have a lot to learn.

ANSWER: Yes, buying back your 12 years of military service at a cost of \$8,000 is well worth it. In so doing, you will add 12 years to your FERS service time, which means that you: (1) may be able to retire from federal service earlier; and (2) will add 12 percent a year to your FERS annuity for the rest of your life. For example, if your high-three average salary is \$100,000 at the time you retire, you will add \$12,000 to FERS annuity (with cost-of-living allowances starting when you are 62) for the rest of your life. You should make your military deposit within the next two years. In so doing, you will avoid interest charges.

TSP vs. ANNUITY

QUESTION: Is it better after retirement to convert your TSP over to an annuity or at least only hold onto the TSP for a couple of years before converting it into an annuity. I was told they pay a lot better than the TSP and you'll get a steady income from it. If you keep the TSP - then you'll have to set up withdraw schedules...etc.

ANSWER: The older you are when you purchase the TSP annuity, the larger the annuity income (you are older and therefore have a shorter life expectancy). But the problem is that unless you choose a "cash refund" option (thereby resulting in less monthly income), anything remaining in your TSP account at your death will be forfeited to Metropolitan Life Insurance Company who owns the annuity. As far as systematic withdrawals, you can choose the amount you are receiving each month and that amount can change from year to year. At your death, anything remaining in your TSP account will go to your beneficiary. When you become age 70.5 and every year thereafter, the TSP will notify you how much you must withdraw each year (minimum required distribution).

Social Security COLA linked to CSRS

QUESTION: If I remember right, SS COLA determines the CSRS COLA. There is no SS COLA expected in 2010 and 2011, meaning no CSRS COLA, right?

ANSWER: Yes, you are correct in your analysis. And because Social Security recipients will not be receiving a COLA next January, CSRS annuitants will not be receiving a COLA as well.

REEMPLOYED ANNUITANT RULES

A. General Rule. The pay of a reemployed annuitant is subject to:

Offset by the amount of annuity during the period of employment;

And retirement deductions, if elected.

NOTE: Retirement deductions may be withheld from the annuitant's pay, irrespective of the nature of the appointment (that is, temporary or permanent), so long as the employment is not intermittent, and the service is not covered by another retirement system for Federal employees.

NOTE. Section 100A4.1-1 pertains to the Computation of the Amount Offset From Pay.

A. General - The gross amount of annuity (see section 100A4.1-2) that is allocable to the period of reemployment must be offset from the annuitant's pay. The amount offset from pay is paid into the Civil Service Retirement and Disability Fund. (See Chapter 30, Employee Deductions and Agency Contributions).

B. Computation Method of Amount of Offset The formula for computing the amount of the offset is as follows:

Gross Monthly Annuity x 12 - Hourly Rate of Annuity x Hours of Basic Pay = Amount of Per Pay Period Offset for the Pay Period.

EXAMPLE: Gross Monthly Annuity = \$1200 - Hours of Basic Pay = 80 hrs. $\$1200 \times 12 = \14400.00 divided by 2087 = \$6.90 (Hourly Rate of Annuity) $\$6.90 \times 80 = \552.00 (Amount of Offset for the Pay Period)

Note: Information about definitions are also included in this section.

C. COLA's Applied to the Retiree's Annuity Cost-of-Living Adjustments (COLA's) are effective on the first of the month in which they occur. OPM publishes COLA information each year advising agencies of the amount and date of the COLA. If the reemployed annuitant receives a COLA, the agency must adjust the offset on the effective date. The offset adjustment must be effective the first pay period on or after the effective date of the COLA.

Eligibility for a supplemental annuity accrues after 1 actual, continuous year of full-time reemployment, or the part-time equivalent (see part 100A5 for information on the eligibility requirements and computation of the supplemental annuity).

Eligibility for a re-determined annuity accrues after 5 or more actual, continuous years of full-time reemployment, or the part-time equivalent (see part 100A6 for the eligibility requirements and computation of the re-determined annuity). *Social Security deductions are not withheld even when the appointment is temporary.*

EXCEPTIONS: 1. None of the above rules apply when a reemployed annuitant is approved for waiver of offset of pay/annuity under exceptional or unusual circumstances outlined in part 100A3 of this subchapter.

2. A CSRS annuitant reemployed as a senior official is subject to CSRS-Offset rules. See paragraph B of this section. April, Part 100A6 Re-determined Annuity Section 100A6.1-1 Re-determined Annuity.

Eligibility Requirements. A reemployed annuitant who completes at least 5 years of actual continuous full-time service and/or part-time service that is equivalent to at least 5 years full-time service, may elect to have his or her annuity re-determined under the law in effect at the time of separation from reemployment, in lieu of a supplemental annuity. OPM will send election letters that define the difference in benefits for an annuitant who has worked as a reemployed annuitant for 5 or more years and needs to elect between selecting a re-determined annuity and a supplemental annuity.

An annuitant who chooses a supplemental annuity will retain the elections made at initial retirement. An annuitant who chooses a re-determined annuity will be eligible to make new elections and will need to make decisions regarding survivor benefits, civilian service credit, post-1956 military deposit, and waiver of military retired pay.

NOTE: See section 100A2.1-3 about deposit requirements for a re-determined annuity. Retired Members of Congress are not covered by the provisions for supplemental or re-determined annuities. Generally, a Member's annuity is suspended during reemployment (see section 100A1.1-3C). Contact OPM for further guidance regarding reemployment of Members.

Computation of the Re-determined Annuity The re-determined annuity is usually computed by using the general formula described in Chapter 50. However, if the individual meets the requirements for a special computation, such as law enforcement or firefighters, the re-determined annuity will be computed under that rule.

NOTE: Creditable unused sick leave used in the original annuity computation PLUS any sick leave earned during the period of reemployment is included in the re-determined annuity computation. Part-time reemployment service is credited in a re-determined annuity in the same manner as in a regular computation. Intermittent service, while it cannot be credited to meet the 5-year requirement in paragraph A above, may be credited in the re-determined annuity computation once title is established.

Refer to CSRS and FERS Handbook April, 1998 28 CSRS Reemployed Annuitants Chapter 100, Section 100A6.1-1 Re-determined Annuity.

NEW OPM RETIREMENT PROCESSING PROCEDURES

OPM is transforming the Federal retirement process, providing more efficient and effective access to retirement benefits for both current and former federal retirees through the Retirement Systems Modernization (RSM) program. As a current or former employee of the Federal Government, you can find general and personal information about retirement benefits and make changes concerning your annuity payment. OPM'S goal is to provide you with fast, friendly, and high quality services. They hope you find these services useful and easy to use. They welcome hearing* from you through their survey or an email message, to help them improve what you are learning about your benefits, or changing your account preferences on their secure site, *Note: If you have special needs, there are now more ways to communicate with OPM. Check out the Telecommunication Services for Deaf & Hard of Hearing services offered by the General Services Administration.

Use Services Online to start, change, or stop Federal and State income tax withholdings; buy, change, or stop savings bonds; request a duplicate tax-filing statement (1099R); change your Personal Identification Number (PIN) for accessing our automated systems; establish, change, or stop an allotment to an organization; change your mailing address; start direct deposit of your payment or change the account or financial institution to which your payment is sent; establish, change, or stop a checking or savings allotment; and view a statement describing your annuity payment.

Pamphlets/Publications/Forms

Federal Employees Retirement System (FERS) Publications
Civil Service Retirement System (CSRS) Publications
Other Retirement Publications

Links

Access America for Seniors
Defense Finance and Accounting Service
Federal Ballpark Estimate
Internal Revenue Service
National Active and Retired Federal Employees Association (NARFE)
Office of Veterans Affairs
Savings Bond Calculator
Search the Library of Congress Site for the Status of Pending Legislation
Social Security Administration
Thrift Savings Plan
Title 5, Code of Federal Regulations
U.S. Department of Labor, Office of Workers Compensation Programs

Results include: full legal name, address searches, residential and cell phone numbers, old addresses, date of birth, reverse phone number searches, reverse record searches, background checks, Military Records, court records, criminal files, public records, civil files, reverse email searches, arrest records, criminal indictments, felonies, federal and state records, personal records, private records, government files, sentencing files, warrants, identity theft records, correctional files, attorney records, small claims court records, prison records, federal records, driving history, DWU / DUI records, missing persons, mug shots, genealogy records, real estate records, tax records, SSN verification , vital records, court filings, county records, credit reports, business information, corporate filings and much more.

Record Resources available for the following states: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

WHY ASPIRIN BY THE BED saves lives ...

It is important to always have ASPIRIN in the home!!!
Why have Aspirin by the Bedside?

ABOUT HEART ATTACKS:

There are other symptoms of a heart attack besides the pain down the left arm. One must also be aware of an intense pain on the chin, as well as nausea and lots of sweating, however these symptoms may Also occur less frequently.

NOTE: There may be no pain in the chest during a heart attack. The majority of people (about 60%) who have had a heart attack during their sleep did not wake up. However, if it occurs, the chest pain may wake you up from your deep sleep. If that happens, IMMEDIATELY DISSOLVE TWO ASPIRINS IN YOUR MOUTH and swallow them with a bit of water.

Afterwards, phone a neighbor or a family member who lives very close by and state "HEART ATTACK!!!" and that you have taken 2 ASPIRINS. Take a seat on a chair or sofa and wait for their arrival and
DO NOT LIE DOWN !!!

