

We are pleased to provide this statement of personal benefits that are available to you as a Federal civilian employee. The information in this confidential summary is unique to you. It is intended to give you a concise, personal list of those benefits that vary according to your years of service, salary, and personal elections -- such as life and health insurance and thrift savings plan (TSP) participation. This statement should serve as a valuable tool for use in your healthcare, financial, retirement, and personal planning.

How to read your statement . . .

- a. The Information contained in your statement is extracted from your Payroll Service Provider and is current as of the date listed. Your statement is divided by category of data (e.g., life insurance, health insurance, basic retirement annuity, Thrift Savings Plan, and life scenario: If I resign, If I die, etc.).
- b. The left-hand column contains data or calculations that are unique to you. The right-hand column is the label for that data.
- c. For an explanation of data listed in each section of the statement, you may click on the hyperlink titles. You may also refer to: "[Understanding Your Employee Benefits Statement](#)".

If you need additional assistance

If you need additional assistance or are planning a significant career move such as retirement or resignation, please contact your Benefits Counselor.

***A word of caution...**

This benefit statement is provided as an "estimate" of your benefits. The calculations are based upon employee records provided by your current agency, Federal regulations, and salary tables. As these factors change, your benefits and their expected values will change. Consequently, this statement is not a guarantee that any benefit will continue in effect throughout your career. To protect both parties, you should not use it as a basis or guarantee for determining "actual" future benefits for use in any type of legal settlement.

Section A**Information About You**

This information is provided for verification purposes. It is the basis for many of the calculations in this statement. If you believe that it is incorrect, please contact the Benefits Counselors in your Human Resource Office.

07/21/2018	As of Date
07/26/2018	Run Date
FICA	Retirement System
Full Time	Position Type
Full Time	Work Schedule
STUDENT TRAINEE (RANGELAND MANAGEMENT	OPM Title
Department Of The Interior	Agency/Component

Section B**Your Service Dates**

01/20/2017	Date Entered on Duty
01/20/2017	Federal Service Comp Date for Leave Computation
01/20/2017	Federal Service Comp Date for Retirement Computation
N/A	Thrift Savings Plan (TSP) 1% Gov't Contribution Eligibility (FERS Only)
N/A	Federal Service Comp Date for TSP Vesting For 1% Government Contribution (FERS Only)
NO	Retired Military
N/A	Creditable Military Service For Leave
N/A	Creditable Military Service For Retirement (If you have not paid your Military Service Deposit, this service may not be creditable in your annuity computations or retirement eligibility.)
N/A	Military Service Deposit (Required for retirement eligibility and annuity computation.)

Section C**Your Pay**

(If applicable, includes locality and special rate.)

GS	Pay Plan
04	Pay Grade
1	Pay Step
\$15.55	Hourly Rate
\$1,244.00	Biweekly Salary
\$32,460.00	Annual Salary
N/A	Next Within Grade Increase Due Date

(May be delayed by excessive LWOP)

N/A	Estimated Minimum Salary with Next Projected Within Grade Increase
\$42,194	Current Maximum Salary (Current Grade Step 10)
25.47%	Locality Pay Rate
\$6,589.00	Annual Locality Pay (Included in Annual Salary)

Section D

Your Life Insurance Coverage

(FEGLI calculations are based upon full time employment. FEGLI is prorated for part time employees; see your benefits counselor for help.)

\$0	Total FEGLI Non-Accidental Death - Self Coverage OR
\$0	Total FEGLI Accidental Death Coverage

\$0	FEGLI Basic - Federal Employees Group Life Insurance
\$0	FEGLI Standard Optional
\$0	FEGLI Additional Optional
\$0	FEGLI Spouse (Family Coverage)
\$0	FEGLI Child (Family Coverage)
\$0	FEGLI Accidental Death (Includes Double FEGLI Basic, Double Standard Optional, and Additional Optional)

<http://www.opm.gov/healthcare-insurance/life-insurance>

Federal Employees' Group Life Insurance (FEGLI) Calculator

\$0.00	Amount Agency Pays for Your Annual Premium
\$0.00	Your Annual Premium (26 Pay Periods)

Section E

Your Health Insurance

(To continue health coverage into retirement, you must be enrolled the prior 5 years)

NOT ELIGIBLE. NOT ELIGIBLE FOR FEDERAL EMPLOYEE HEALTH BENEFITS.

Health Insurance Plan / Code ZZZ

\$0.00	Bi-weekly Premium
\$0.00	Your Annual Premium (26 Pay Periods)
\$0.00	Amount Agency Pays for Your Annual Premium

<http://www.opm.gov/insure/health/rates/index.asp>

View Health Benefits Plans

\$0.00	Bi-weekly Deduction for Health Care Flexible Spending Account
\$0.00	Bi-weekly Deduction for Dental and/or Vision Premiums

\$0.00 Bi-weekly Deduction for Health Savings Account

Section F

Your Leave

4 Hours of Annual Leave You Earn Per Pay Period
 4 Hours of Sick Leave You Earn Per Pay Period
 9.50 Hours of Accrued Annual Leave
 0.00 Restored Annual Leave
 0.00 Advanced Annual Leave
 \$147.73 Annual Leave Value
(Paid if you separate today)
 34.00 Hours of Accrued Sick Leave
 N/A Sick Leave Credit for Retirement Annuity
 240 Maximum Advanced Sick leave Hours Available
(If Approved)
 10 Days Federal Holidays / Year
(If Full Timed)
 Normally 15 Days Military Leave
(For National Guard and Reserves)

Section G

Date and Age You Are Eligible to Retire With An Immediate Annuity

Date	Yrs/Mos	
N/A	N/A	Optional Unreduced Retirement (Regular Retirement)
N/A	N/A	Optional Reduced Retirement (FERS Only)
N/A	N/A	Voluntary Early Retirement (If agency has authority)
N/A	N/A	Discontinued Service Retirement (Job Abolishment)
N/A		Disability Retirement
	N/A	Retirement Redeposit / Deposit may be due?

Section H

Your Estimated Gross with Basic Immediate Annuity

- a. Does not include your TSP Annuity, FERS Supplemental Annuity or Social Security Benefit.
- b. Calculations are in today's dollars, including scheduled step increases and currently accrued sick leave. Does not include annual comparability increases.
- c. Hi-3 Avg. Salary is usually based on your last 3 years of salary history or your current salary.

----- Estimated Annuity -----

Date	Est. Hi-3 Avg. Salary	Without Survivorship (Yearly / Monthly)	With Max. Survivorship (Yearly / Monthly)	Annuity To Survivor (Yearly / Monthly)	Retirement Type
N/A	N/A	N/A N/A	N/A N/A	N/A N/A	Optional Unreduced (Earliest Date)

Date	Est. Hi-3 Avg. Salary	Without Survivorship (Yearly / Monthly)	With Max. Survivorship (Yearly / Monthly)	Annuity To Survivor (Yearly / Monthly)	Retirement Type
N/A	N/A	N/A N/A	N/A N/A	N/A N/A	Voluntary Early or Discontinued (Earliest Date) (Early Ret. requires authority)
N/A	N/A	N/A N/A	N/A N/A	N/A N/A	Disability (Amount will be reduced by your Social Security Disability Benefit, if any.)

*** You are not enrolled in FERS or CSRS retirement programs. No annuity calculations are possible.**

	\$0	Amount You Contribute To Your Annuity Annually
	\$0	Amount Gov't Contributes To Your Annuity Annually
	NO	Eligible for FERS Supplemental Annuity At Min. Retirement Age (MRA) Through Age 62?
Approximates amount of projected Social Security benefit earned under FERS		Amount of FERS Supplemental Annuity if Between MRA and Age 62. (See Your Benefits Specialist).
	N/A	Eligible for "Lump Sum" Alternate Form of Annuity?

Section I

Your Social Security and Medicare (To receive your estimate, submit SSA Form 7004-SM to the Social Security Administration. You should receive a report in 2 - 3 weeks)

Yes, if you have 40 credits

	Are You Eligible for Social Security?
YES	Earning Social Security Credits through federal employment?
NO	Are You Subject to Government Pension Offset?
NO	Are you Subject to Windfall Elimination Provision or possible retirement annuity reduction (CSRS Offset)?
12/30/2056	Eligibility Date for Social Security? (If you have 40 Credits and are age 62)
NO	Eligible for a FERS Annuity Supplement in lieu of Social Security at MRA until age 62?
12/30/2059	Your Medicare Part A Coverage Eligibility Date
\$128,400.00	Social Security Wage Base Limit
\$1,320.00	Earnings Required to Earn One SSA Credit
4	Maximum Credits You Can Earn In One Year
http://www.ssa.gov	Social Security Information /Estimator
http://www.socialsecurity.gov/retire2/wep-chart.htm	Windfall Elimination Provision Impact on Your Social Security Benefit

Section J

Your Short Term Disability Protection (Usually Less Than One Year)

300.00	Estimated Total Hours You May Be Absent If Disabled and Continue to Receive 100% of Pay and Benefits
(7 Work Weeks and 2 Days 4.0 Hours)	Total Short Term Disability Hours Converted to 40-Hour Work Weeks
9.50	Hours of Accrued Annual Leave
0.00	Hours of Advanced Annual Leave
34.00	Hours of Accrued Sick Leave
240	Maximum Advanced Sick Leave Hours Available (If Approved)
0.00	Credit Hours
16.50	Comp Time Hours
0.00	Hours of Restored Annual Leave
Up to 2087 Hours	You May Also Be Eligible to Receive Hours From The Leave Donor Program

Section K

Your Long Term Disability Protection (Usually More Than One Year)

See Optional Retirement	Eligible
N/A	Estimated Annual Annuity
N/A	Estimated Monthly Annuity (Note: If FERS, These Amounts Would Be Reduced By Your Social Security Disability Benefit, If Any.)
Refer to your SSA 7005	Social Security Benefit

Section L

If You Resign Today

\$147.73	Payment for Accrued Annual Leave
YES	Final Paycheck for Hours Worked?
YES	Eligible to Withdraw Your TSP Contribution, Government Matching (if FERS) and All Earnings from Thrift Savings Plan?
N/A	Eligible to Withdraw Gov't. 1% Automatic TSP Contribution?
Temporary employees are not eligible for severance pay unless serving a qualifying appointment \$933.00 (With qualifying appointment)	Eligible to Receive Severance Pay?
	Your Estimated Severance Pay (If not eligible for an immediate annuity)
Usually No, unless you have been given a formal reduction-in force (RIF) notice	Eligible to Receive Unemployment Compensation? (Amount is Offset By Retirement Annuity)
	Eligible for Deferred Retirement Annuity?
	Date You Met/Will Meet Length of Service Requirement to Receive a Deferred Annuity at Age 62
	Date You May Apply For And Receive a Deferred

		Unreduced Annuity
	N/A	Date You May Apply For And Receive an Early Deferred Annuity (FERS Only)
	N/A	Estimated Deferred Annual Annuity (Unreduced)
	N/A	Estimated Early Deferred Reduced Annuity (FERS Only)
	N/A	Eligible to Withdraw Your CSRS/FERS Retirement Contributions?
YES, Up to 18 Months		Eligible for Temporary Continuation Health Benefits Coverage (TCC) After Resignation?
YES, If Enrolled		Eligible to Convert Federal Employees' Group Life Insurance to an Individual Policy?
	34.00	Accrued Sick Leave Hours That Will Be Re-credited to You If You Return to Federal Civil Service

Section M

Death-in-Service Survivor Benefit

Based upon your current status, your survivors / beneficiaries will receive:

	\$147.73	Payment for Accrued Annual Leave
Indexed Annually to CPI	N/A	FERS Basic Lump Sum Death Benefit to Spouse (FERS Only, requires 18 months of civilian service) PLUS
Half of Annual Basic Pay	N/A	Lump Sum Death Benefit to Spouse (FERS Only, requires 18 months of civilian service)
	YES	Final Paycheck for Hours Worked?
	YES	Beneficiary May Withdraw Your Own TSP Contributions, Government Matching (if FERS) and TSP Earnings from Thrift Savings Plan?
	N/A	Beneficiary Eligible to Withdraw Gov't 1% Automatic TSP Contribution?
	\$0.00	Total Non-Accidental Death Benefit - FEGLI Life OR
	\$0.00	Total Accidental Death Benefit - FEGLI Life
	\$255.00	Social Security Death Benefit if FERS or CSRS with Social Security Eligibility
	N/A	CSRS Survivor Annuity (Requires 18 Months of Civilian Service)
	N/A	FERS Survivor Annual Annuity (Requires 10 years of Service of Which 18 Months Must Be Civilian - annuity benefits may be payable to a surviving spouse, children, and a former spouse)
Indexed Annually to CPI	\$510.00	Dependent Child Monthly Annuity for Each Dependent Child Under 19 OR Disabled Child Who Becomes

Disabled Before Age 19
(Requires 18 Months of Civilian Service) (For FERS Only, Child's Annuity is Reduced by Any Social Security Benefit Payable)

Estimated Worker's Compensation Benefit (OWCP) **(If Death Is Work Related)**

Annually	Percent	
\$16,230.00	50.0	% Of Annual Salary OWCP Surviving Spouse - No Eligible Children
\$14,607.00	45.0	% Of Annual Salary OWCP Surviving Spouse - With Eligible Children PLUS
\$4,869.00	15.0	% Of Annual Salary OWCP Each Eligible Child
\$24,345.00	75.0	% Maximum Amount OWCP Surviving Spouse - With Eligible Children
\$12,984.00	40.0	% Of Annual Salary OWCP No Spouse - With One Eligible Child PLUS
\$4,869.00	15.0	% Of Annual Salary OWCP Each Eligible Child
\$24,345.00	75.0	% Maximum Amount OWCP No Spouse - With Eligible Children

Section N

Your Thrift Savings Plan

Bi-Weekly	Percent	
		% Of Salary You Are Currently Contributing to TSP
		Dollar Amount You Are Currently Contributing to TSP
		% Of Salary You Are Currently Contributing to TSP Roth
		Dollar Amount You Are Currently Contributing to TSP Roth
N/A	N/A	% Matching Contribution by the Government (FERS Only)
N/A	N/A	% Automatic Contribution by the Government (FERS Only)
\$711.54	57.2	Maximum Recommended Biweekly Contribution (\$18,500.00 / 26)

N/A Max. Annual Amount of Government Contribution **(FERS Only)**

NO Eligible for TSP Catch-Up or TSP Roth Catch-Up Provision For Age 50 and Older

\$0 TSP Catch-Up Bi-Weekly Contribution

\$0 TSP Roth Catch-Up Bi-Weekly Contribution

\$18,500.00 Annual Maximum of Salary Contribution

N/A Annual Maximum TSP Catch-Up Contribution

\$0 Amount of Your Annual Salary Deferred (TSP ONLY) From Tax

\$0 Estimated Annual Tax Reduction Based on 28% Tax Bracket and Your Annual Contribution

<http://www.tsp.gov> or the 24-Hour TSP Thriftline: (877) 968-3778 To Obtain Your Current Fund Balance

<http://www.tsp.gov> TSP Information on the Internet

Example TSP Annuity

You may elect to purchase an annuity with a life annuity option in addition to your FERS or CSRS basic annuity and Social Security.

The following example of a Single Life Annuity has the indicated monthly payment for life. Upon your death, your surviving beneficiary will receive a cash refund of the balance left in the Single Life Annuity. The example assumes the following at the time of purchase:

Age: 55, Annuity Yield 4.63 per/thousand, 3.88 annuity interest rate

TSP balance at purchase	Estimated monthly annuity	Estimated annual payments
\$20,000	\$92.60	\$1,111
\$25,000	\$115.75	\$1,389
\$50,000	\$231.50	\$2,778
\$75,000	\$347.25	\$4,167
\$100,000	\$463.00	\$5,556
\$150,000	\$694.50	\$8,334
\$200,000	\$926.00	\$11,112
\$250,000	\$1,157.50	\$13,890
\$500,000	\$2,315.00	\$27,780
\$750,000	\$3,472.50	\$41,670
\$1,000,000	\$4,630.00	\$55,560

Section O

Agency Contributions of Non-Pay Benefits

\$0.00	Contribution to Your TSP (Section N)
\$0.00	Health Premium (Section E)
\$0.00	Life Insurance Premium (Section D)
\$0.00	Amount Contributed for Your Basic Annuity (Section H)
\$2,012.52	Amount Paid for Social Security
\$470.67	Amount Paid for Medicare
\$2,483.19	TOTAL

\$34,943.19 Estimated Annual Value of Your Total Compensation, Salary + Non-Pay Benefits
(Excludes value of Training, Employee Facilities, Awards, etc.)

Section P

Your Total Retirement Income Worksheet

This provides the ability for you to complete this calculation by printing your worksheet

(Section H)	N/A	a. Your Estimated Basic Annuity (Optional FERS or Optional CSRS)
(Section N)	_____	b. Your Estimated TSP Annuity
(Section I)	_____	c. Your Social Security Earned Benefit - Reduced if Subject to Windfall Elimination Provision
		-- OR --
(Section I)	_____	Your Social Security Spouse Benefit
(Section H)	_____	d. Your FERS Supplemental Annuity If Between Minimum Retirement Age and Age 62. (See Your Benefits Specialist)
	_____	e. Your Income From Outside Sources
	_____	TOTAL

Section Q

	Long Term Care Through Long Term Care Partners
NO	Premiums Paid Through Payroll Deduction?
N/A	Bi-weekly Deduction

Section R

	Flexible Spending Accounts
\$0.00	Bi-weekly Deduction for Health Care
\$0.00	Bi-weekly Deduction for Child Care
https://www.fsafeds.com	Flexible Spending Account Information for Federal Employees

Section S

	Your Military Service Deposit (Current/Active Military Service Deposit)
	MSD Service Begin Date
	MSD Service End Date
	Interest Accrual Date
\$0.00	Deduction Amount
\$0.00	Principle Amount
\$0.00	Beginning Interest Amount
\$0.00	Total Generated Interest
\$0.00	Total Amount Owed for this MSD Occurrence
\$0.00	Balance Due for this MSD Occurrence
\$0.00	Amount Paid to Date for this MSD Occurrence
0	Number of Active and Pending MSD Occurrences

Useful Links

https://www.employeeexpress.gov	Employee Express
http://www.opm.gov/insure/health/rates/index.asp	Federal Employee Health Benefits Plan

Calculators

http://apps.opm.gov/tax_calc/index.cfm

Compute the tax-free portion of your annuity

<http://www.opm.gov/healthcare-insurance/life-insurance>

Federal Employees' Group Life Insurance (FEGLI)
Calculator

<http://www.ssa.gov/OACT/ANYPIA/>

Social Security Benefit Calculator

<http://www.tsp.gov/>

Thrift Savings Plan Calculator
