FedHR Navigator
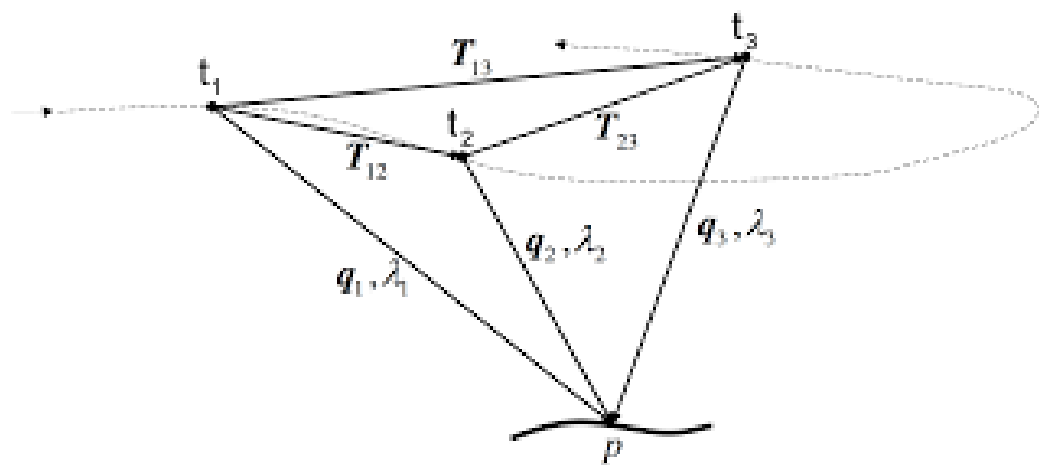
Guide to Using Retirement Calculator and Forms Manager

for Human Resources Users

Federal Human Resources (FedHR) Navigator—Tools that Empower the HR Community

December, 2015

EconSys

Contents

I. Getting Started in FedHR Navigator

Welcome to FedHR Navigator—an enterprise software solution that manages all human resources (HR) functions in one program.

This Guide

Here you will find detailed instructions, screenshots, and helpful hints and shortcuts to guide your use of the FedHR Navigator. Because this system is so flexible, each customer can select the modules to use and thus each installation is customized. Most basic functions are described and explained here, and for those that are not, customers using those modules are furnished an EconSys "Quick Guide" dedicated to those specific functions.

Security and Logging In

Our customers' files contain personally identifiable information and much private data about government employees, and security of those data is a paramount concern for EconSys. EconSys is hosted in the Autonomic Resources Cloud Platform (ARC-P) Infrastructure As A Service, (IAAS) cloud. ARC-P was one of the first Cloud Service Providers (CSPs) to receive a FedRAMP accreditation.

EconSys has been granted a FedRAMP Provisional Authority to Operate (P-ATO) and performs continuous monitoring for security visibility. Economic Systems complies with all FedRAMP policies and procedures requirements regarding data protection and continuous monitoring. One of these requirements is the so-called "multifactor" login, which is now required to guard against unauthorized access to FedHR Navigator. We accomplish multifactor login by requiring a government issued Personal Identity Verification (PIV) card for access. This has been determined as the most practical means of access for our customers. To log in to FedHR Navigator, use the URL provided by your agency to arrive at your unique agency login screen, and follow screen instructions. If you have difficulty that your agency cannot resolve, please contact EconSys at this email address: **Support@EconSys.com**.

Find an Employee

After you have selected your role, if applicable, the next screen to appear is *FedHR Navigator Home.* On this screen you will either select an employee using "Find an Employee," or create a new employee record (next paragraph). If you enter a function (such as Retirement) first, you must select an employee before you can proceed. You may select a different employee at any time by entering a name or SSN in the blue bar at the top of the screen next to "Employee Search."

To add a new employee

—please see Part III, "Adding Employee Records in FedHR Navigator"

Select a Function

On the FedHR Navigator Home page you will see the functions available to you depending on the features your agency purchased. You may choose the HR functions you wish to use by clicking on a function on the left side FedHR Navigator menu. Retirement Calculator and Forms Manager are integral features of FedHR Navigator. On-Boarding, Case Tracking, Recruitment, Hiring, etc., are options that may appear depending on the options your agency purchased.

II. Using Forms Manager

VERY IMPORTANT NOTE regarding HR specialist Setup: On first use of FedHR Navigator you must enter *your* personal information and the payroll office data that will appear in the forms you work on. Reach the screen for your data by clicking on "Specialist and Payroll Office Info" under "Additional Options" on the right side of the *Forms Manager* screen (see arrow in the illustration

Getting started:

1. Search for and select the employee.
2. Verify the information on the *Personal Information* screen. Information on this screen flows to the forms in FedHR Navigator and the individual forms fields cannot be otherwise edited, then click on "Save and Next Screen."
3. Select "Forms Manager" on the left side FedHR Navigator menu.

4. The Work Folder (containing previously created folders, if any) will appear. Click on the folder name to work on an existing folder.
5. To create a *new* folder, click on "Create New Forms" on the right side menu. If your agency uses Case Tracking, you will click on Create New Case. The *Forms Wizard* screen displays. Select a specific set of forms by choosing among the first five buttons on this screen, or open a "custom folder" to which you will add the forms you want (next page).

Create a new folder of forms

In FedHR Navigator, all forms are edited and saved within folders that are date and time stamped.

1. Read the steps for creating and filling out forms folders on the *Create a Folder of Forms* screen.
2. Select a forms group, such as Benefits, to see a customized screen for that group. A library of the most commonly used forms in that forms group will appear. If any sought forms do not appear, you can add them to the folder after it is created.
3. Select the forms by checking the boxes and click on "Next Screen." A new folder containing the selected forms displays on the *Folder Contents* screen.

Folder Contents

Selected Employee: **DEMO, IMA F**
Personal Info Page ➤

Additional Options

Create New Forms ➤
Batch Process Forms ➤
Upload Notes/Files ➤
Specialist & Payroll Office Info ➤

Instructions: Click on a form to open it. On the open form, click on the "Save" button after completing the form. Then, click on the "Previous Screen" button to return to this screen to select the next form.

View Forms By: Category or folder...

Work Folder	**Benefits0408110412**	Files/Notes

Click on the "Done" to return to the Work Folder tab.

- To add more forms to this folder, click on Add a Form to this Folder
- To view/update the case status of this folder, or to attach additional documentation, click Open

⊞ Add a Form to this Folder   ⊞ Open   ⊞ Done

Form # ▼	Form Name	Created	Locked?	Hidden?	eOPF Staging	Date Copied to eOPF Staging	Delete
SF 2817	Life Insurance Election	04/08/2011	No	No	Submit	mm/dd/yyyy	⊠
SF 3108	Application to Make Service Credit Payment (FERS)	05/03/2011	No	No	Submit	mm/dd/yyyy	⊠

⊞ Add a Form to this Folder   ⊞ Open   ⊞ Done

Note the folder name and number (see arrow, above) so you can return to it.

Create a Folder of Forms

Selected Employee: **DEMO, IMA F**
Personal Info Page ➤

Instructions:
Before you can work on forms, you must first have a folder in which to place forms. Do the following steps to put together a folder with forms.

Note:If what you want to do is add a form to a folder that was created previously, then click on the Forms Manager link in the left menu and select the folder.

Step 1: Select the **Forms Group** that would categorize and label the folder (e.g., Benefits).
Step 2: Select the **form(s)** to place in the folder (e.g., SF 2822 - Request for Insurance).
Step 3: (optional):Click on the **Forms Search** button to search for additional or other forms.
Step 4: Click on the **Next Screen** button.

Note to previous users of iForms:
Creating **folders** now allows you to keep all forms both old and new. For example, you may now keep all SF 2809s of an employee's Federal service. This feature was not available in the previous iForms.

Forms Group   Select

Next Screen   **Forms Search**

Work with a form

1. Click on the form number to edit or review it. The interactive PDF version of the form opens for editing. Other forms functions are also available as shown.

2. Click on "Import Data from Retirement Calculator" if there is a link on the form (arrow, below). In some forms this link will be "grayed out" because the form does not call for the item to be filled in unless it is being used for a particular purpose. In that case it will turn blue, meaning ready for use, when the appropriate purpose is chosen by the user.

3. SAVE and PRINT forms inside the folder as necessary. When finished, FedHR Navigator returns to Work Folder. Clickable links for form functions are at the upper right corner of each form.

> **NOTE, About SAVE:** Click SAVE before clicking PRINT, to ensure all dates are "set" and data on the form are saved.

4. To create other folders, return to *Create a Folder of Forms* screen as needed.

To add forms to an existing folder

1. Select an employee.
2. Click on *Forms Manager*.
3. Select the folder of forms to which you would like to add a new form.
4. Click on "Add a Form to this folder" and enter form numbers as necessary or search for the desired form.

> **NOTE, Forms Search:** If you enter just the form prefix or the initial numbers, Forms Manager will display a list of all forms with those characters. Do *not* put a hyphen if there is none in the official form number; for example, "SF-" should be "SF" to find all Standard Forms in Forms Manager.

When you click on the blue "Add" it will turn to red "Added" when the form is successfully added to the folder. See illustration above.

To change employees or function

Click on "Home" on the left side menu and use "Employee Search" to search for and select a different employee.

To Batch Process Forms

This feature creates identical folders for a selected group of up to ten employees at a time. It is not meant to be used for just one employee. There is another type of batch process available in the On-Boarding module of FedHR Navigator.

1. Click on "Batch Process Forms" on the right-side menu. The screen text provides step-by-step instructions to follow.
2. Note that when you click on "add," the employee is listed to the right. When the list is built, you may un-check any employees you decide not to include.
3. Select the forms you want to have included in the folders and then confirm your action on the *Confirmation* screen.
4. When you have completed this action, click on "Next Screen." FedHR Navigator returns to the *Home* screen. Identical forms folders are added to the records of all the employees whom you chose during the Search process.

Attach Files and Notes

To attach documents to a forms folder, click on the "Files/Notes" tab in Forms Manager, then click on "Upload New files." The *Upload Files/Notes* screen displays (below).

Browse to the file location of the desired document, then click in the "File Name" field to have it display. Enter a forms Category and a description of the document, and click "Upload." Return to Forms Manager by clicking on "Back to Files/Notes."

Upload Files/Notes

Selected Employee: **DEMO, IMA F**

Personal Info Page >

Back to Files/Notes

Upload Files or Notes

Upload files or notes in text, MS Word, Excel, PDFs, or images. All fields are required.

| Browse… | indesign_reference.pdf |

Valid file types: .txt, .rtf, .doc, .docx, .xls, .xlsx, .pdf, .jpg, .gif, .png

Required fields are marked with an asterisk *.

* File Name	indesign_reference.pdf
* Category	Retirement
* Description	Reference document required by XYZ.

Upload

III. Adding Employee Records in FedHR Navigator

1. If your agency does not subscribe to the module called "On-Boarding," the process to add an employee record is begun on the "Home" screen. Under the search box you will find the link called "Add New Employee." Click this link and the "Add New Personal Information" screen will appear. Then proceed to Step 4., below.

On-Boarding allows HR to create on-boarding forms for individual employees or for a group of employees. If your agency subscribes to *On-Boarding,* this will be the method you will use to add an employee to FedHR Navigator. However, **if your agency subscribes to Data Import**, new employee records will be created automatically, about three weeks after they are in the payroll system and receive a check. Import includes ID, SCD, and other information about the employee.

Note: this section does *not* apply to **contractors** who need access to FedHR Navigator. Administrators should see the User Account Administrator Quick Guide for instructions to add a contractor.

On-boarding

Use On-boarding to create a new employee record, create a forms package for new hires, and send a welcome letter to help the new employee fill out the forms electronically.

Individual On-boarding >
Group On-boarding >

2. On the *Home* screen under On-Boarding, select either "Individual On-Boarding " or "Group On-Boarding." For more details and Group On-Boarding, see the Quick Guide for On-Boarding.
3. To create a new employee record, select "Individual On-Boarding." The "Add New Personal Information" screen will appear.

Add New Personal Information

Please enter the employee information below. The information entered on this screen will be used in retirement estimates and completing forms. Once complete click "Save and Next Screen" to continue.

NOTE: Required fields are marked with an asterisk *.

Employee Setup

* Last Name	Doe
* First Name	John
Middle Initial	P
* Date of Birth	04/08/1965
* Social Security Number	123456789 No dashes ("-")
* Re-enter Social Security Number	123456789 No dashes ("-")
E-mail Address	John.Doe@Agency.gov
Employee Title	Foreman
Employing Agency	Agency One
Phone (Home)	
Phone (Work)	
Phone (Cell)	

4. Complete the fields in the screen to the extent possible with available information. Information entered on this screen will populate mapped fields in forms found in "Forms Manager." The DOB and Social Security Number will be used in the retirement calculator record.

5. At the bottom of the screen select the "Employee Attributes," which will be the employing office where the employee's record will reside. For agencies that **do not subscribe to On-Boarding**, the employee record will be created when this selection is made.
   For the On-Boarding process, continue:

6. Click "Save and Next Screen." *On-boarding* will be the next screen to open.

7. Enter the Effective Date of Employment, the Case Type (On-Boarding) and Type of Appointment. A list of candidate forms for that type of appointment displays. You may select forms

On-boarding

Required fields are marked with an asterisk *.

Effective Date of Employment	01/31/2015
*Case Type	On-boarding
*Activity (Type of Appointment)	New Appointment Temporary

Select
New Appointment Temporary
New Appointment Permanent
Transfer from an Agency

Forms to include in this package
Forms marked with ✔ are mandatory.

nel Action
☐ jee Address
☐ D-4 - Form D-4 Employee Withholding Allowance Certificate
☐ DS 5002 - Designation of Beneficiary
☐ DS 5003 - Application for Refund of Compulsory Retirement Contributions FSRS
☐ DS 5088 - Disposition of Retirement Contributions Checklist
☐ ESI 01 - Employee Emergency Contact Information
☐ FEMA 01 - FEMA - Information Systems/Computer Access Agreement
☐ FEMA 02 - New Hire In-Processing (NHIP) Checklist
☐ FEMA 03 - Credential and Facility Access Badge Application
☐ FEMA 04 - Receipt of FEMA Standards of Conduct
☐ I 9 - Employment Eligibility Verification
☐ MW 507 - Employee's Maryland Withholding Exemption Certificate (FORM MW 507)
☐ OF 306 - Declaration for Federal Employment
☐ SF 1152 - Designation of Beneficiary (Unpaid Compensation of Deceased Civilian Employee)
☐ SF 1199A - Direct Deposit Sign-up Form
☐ SF 144 - Statement of Prior Federal Service
☐ SF 181 - Ethinicity and Race Identification
☐ SF 256 - Self-Identification of Disability
☐ SF 3102 - Designation of Beneficiary (FERS)
☐ SF 61 - Appointment Affidavits
☐ TSP 1 - Thrift Savings Plan - Election Form
☐ TSP 1-C - Thrift Savings Plan - Catch-up Contribution Elections
☐ TSP 3 - Thrift Savings Plan - Designation of Beneficiary
☐ VA-4 - Form VA-4 Employees Virginia Income Tax Withholding Exemption Certificate
☐ W-4 - Federal Tax Withholding

Send an on-boarding introductory message to the employee?	Yes
Click the **View E-mail/Letter** button to preview the introductory message.	**View E-mail/Letter**
Send by e-mail or by letter?	E-mail
E-mail others about this on-boarding employee?	No

individually or select all the forms for the on-boarding folder by clicking on the "Select/Unselect All Forms." To add a form to the folder, click on "Forms Search."

8. Indicate whether or not an on-boarding introductory message will be sent to the employee and whether it is to be sent by e-mail or letter. If sending by email, you may send cc and bcc copies to others. Enter their e-mail addresses in the space provided.

9. When finished, click on "Save and Next Screen," which will return you to the *Home* page.
10. Click on "Forms Manager" to open the Work Folder and view on-boarding forms folders.

On-boarding – Batch Process Employees

To create on-boarding folders of forms for a group of employees, the steps are the same as they are for an individual employee.

On the *On-boarding – Batch Process Employees* screen, the selections for Type of Appointment (to select forms), the Group, and the option to send an on-boarding introductory e-mail or letter apply to *all* listed employees. Personal information is added in a single line for each record.

On-boarding - Batch Process Employees

Note: After you process this batch, click on the Home button below to go to the Home page.
If you want to see or work on an employee's forms, then search for the on-boarded employee and click on the Forms Manager link on the left menu of the Home page.

* **Case Type**
  On-boarding
* **Activity**
  Select
  ┌──────────────────────────────┐
  │ Select   │
  │ New Appointment Temporary   │
  │ New Appointment Permanent   │
  │ Transfer from an Agency   │
  └──────────────────────────────┘
  in this on-boarding package:
  d activity.

* **Group**
  - - - - Select a group - - - -
  EconSys - Client (POI 1695)
  EconSys - Org1 (POI 1644)
  EconSys - Division2a (POI 1639)
  EconSys - Division2b (POI 1641)
  EconSys - Division1a (POI 1636)

  Send an on-boarding introductory message to the employee?   Yes

  Send by e-mail or by letter?   E-Mail

  E-mail others about this on-boarding employee?   No

#	* Last Name	* First Name	Middle name	* Date of Birth	* Social Security Number	E-Mail Address	Employee Title	Phone	Addres
1.									
2.									
3.									
4.									
5.									
6.									
7.									
8.									
9.									
10.									

Process Batch   **Home**

1. When you have entered all the information, click on "Process Batch."
2. Click on "Home."
3. Click on "Forms Manager" to open the Work Folder and select "On-Boarding" to view on-boarding forms.

IV. Retirement Calculator

This section of the guide will help you become familiar with the entire range of FedHR Navigator's retirement planning and processing capabilities. You will learn how to access existing data, enter new or changed data, and delete and save alternative retirement scenarios. The guide explains the different reports you can generate—from a full retirement benefits package calculation to a partial recalculation of one specific component.

The FedHR Navigator retirement calculator offers a shared platform, where both HR specialists and employees can share data, driven by the same expert calculation software and automatically updated personnel records.

Our customers' files contain personally identifiable information and much private data about government employees, and security of those data is a paramount concern for EconSys. EconSys is hosted in the Autonomic Resources Cloud Platform (ARC-P) *Infrastructure As A Service*, (IAAS) cloud. ARC-P was one of the first Cloud Service Providers (CSPs) to receive a FedRAMP accreditation.

EconSys has been granted a FedRAMP Provisional Authority to Operate (P-ATO) and performs monthly continuous monitoring for security visibility. Economic Systems complies with all FedRAMP policies and procedures requirements regarding data protection and continuous monitoring.

Please note the following key aspects of how the system works and how specialists and employees (if your agency provides employee access) can share data. Unique features of the package include:

- BOTH specialists and employees can view the same data.
- ONLY the specialist can enter service and salary history data.
- BOTH specialists and employees can generate retirement scenarios and each has the ability to save scenarios in the database.
- System security features limit employees to viewing only their own data.
- System security features limit specialists to viewing only the data for employees they service.
- Information entered in the database for retirement estimates flows automatically to all of the retirement forms needed in preparing a retirement case for transmittal to the U.S. Office of Personnel Management (OPM).
- Human Resources Specialists and employees (if applicable) have access to "Help Screens" throughout the FedHR Navigator Retirement Calculator. Once opened, these menus provide definitions, explanations, and navigational tips. In most cases you can print them by a click on the screen.
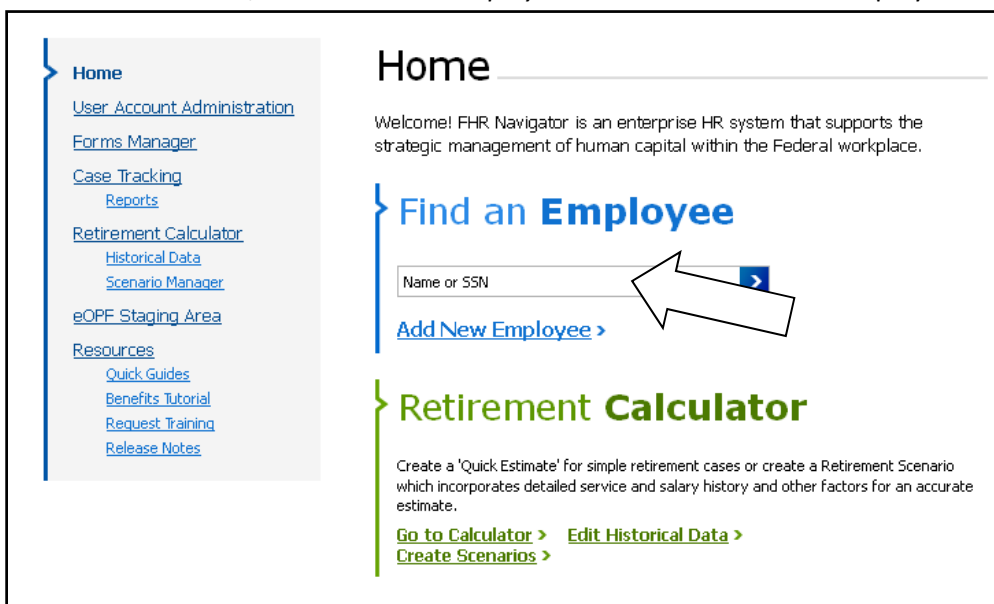
Getting started in the Retirement Calculator
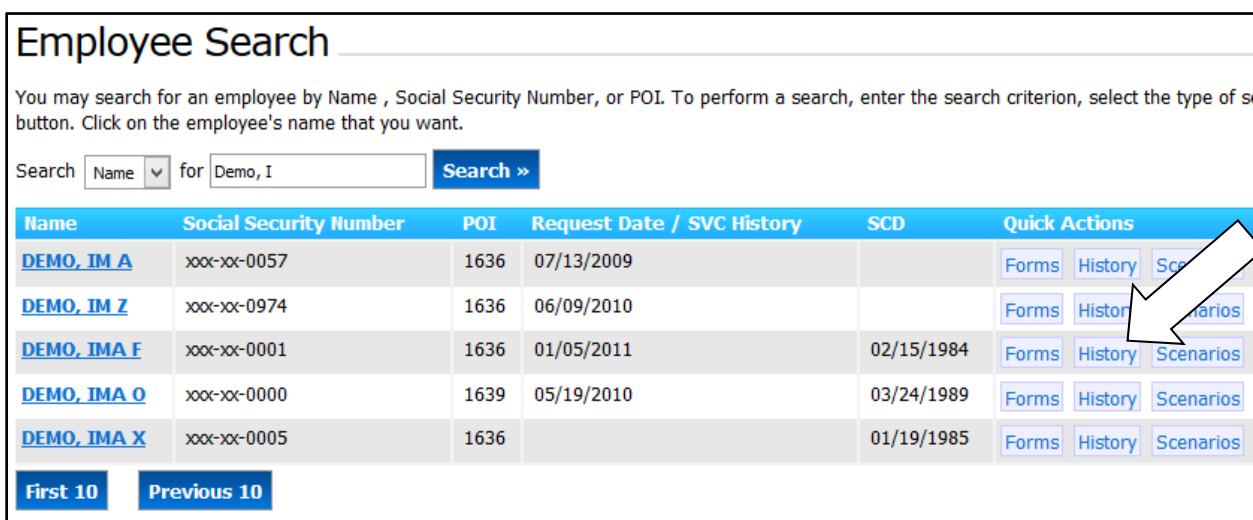
The following instructions assume an employee already in the database is to be processed for a retirement estimate. If the employee is not yet loaded into the database, see Section III., above, to add or on-board a new employee record.

Follow these steps:

1. On the Home screen, use the *Find an Employee* field to search for the employee.

2. Select a search method, using the drop-down menu box. Enter the search criteria and click the "Search" button to find an employee.

3. Click on the name of the selected employee, and review the information on the *Personal Information* screen that will appear next. Make appropriate changes, as necessary. This screen is an information source for Forms Manager and should be brought up to date.

OR

4. For more direct access, click on "History" under **Quick Actions**, for the selected employee.
NOTE: In FedHR Navigator you may edit Social Security numbers. If you discover a SSN conflict when you do this, the conflicting record will be within your own agency, though not necessarily within your own department. If necessary, contact Support@EconSys.com for assistance.

Personal Information

User Account Information ›

Instructions: Please verify or provide the latest employee information.
Note: Changes made on this screen do not get transfered automatically to the personnel/payroll system.
The entries below will be used in completing electronic forms and making retirement estimates.
Required fields are marked with an asterisk *.

[Save and Next Screen]   [Cancel]

Employee Setup

* Last Name	DEMO
* First Name	IMA
Middle Initial	F
* Date of Birth	05/16/1960
* Social Security Number	888880001 *No dashes ("-")*
Organization	Staffing Ofc (01-02-0000-00-00-00-00)
Group Name	EconSys - Division1a (POI 1636)
E-mail Address	ima.demo@agency.gov
Employee Title	Worker
Employing Agency	Econsys
Phone (Home)	(202) 123-9999
Phone (Work)	202-555-1212
Phone (Cell)	

View Emergency Contact ›

Retirement and Separation

Phone (after retirement)	
E-mail (after retirement)	
Retirement/ Separation Date	

Address (Home)

5. Click the "Save and Next Screen" button (arrow, above) to return to the *Home* screen with the employee selected.
6. **Click on "Retirement Calculator" in the left side menu to begin. If there are messages regarding the case, they will appear. Click on "Historical Data" to continue.**

You have the option to start with the *Retirement Calculator* screen, shown here, or to proceed directly either to the Historical Data section or "Scenario Manager" of the Retirement Calculator.

> Notice the **navigation items** that appear on the right side of most FedHR Navigator screens. They include Retirement Information, Detailed Civilian Service History, Civilian Salary History, Social Security, Spousal Social Security, and FERS Supplement. These items change with the screens you are working on. You may also use "Next screen" and "Previous screen," or other screen buttons provided to navigate within FedHR Navigator. **Do NOT USE your browser navigation within FedHR Navigator.**

The Retirement Calculator screen, showing **right menu**.

Historical Data

If you choose "Historical Data," either from the left-side menu or from the *Retirement Calculator* screen, the next screen displayed will be the *Retirement Information* screen. Review and edit this screen as necessary.

The only data fields on this screen that are critical are *sick leave and frozen sick* leave (**NOTE: to see**

the frozen sick leave field, you must choose "FERS Transfer" as the "Retirement System"). All other data are drawn from other sources first, and they come from this screen only if not available in the primary source. Example: current salary.

Click "Next Screen" to proceed to the *Civilian Service History* screen.

This screen provides an option for a "Quick Estimate."

Civilian Service History

Selected Employee and Scenario: **DEMO, IMA F**

View Service History

Choose an option for entering Service History information:

NOTE: When selecting the Enter SCD (for quick estimate) option, the SCD date entered must **not** be a date that is in the future.

○ Enter Detailed Service History Information

◉ Enter SCD (for quick estimate) | 02/15/1984 |

Retirement Information

If the detailed service period data has not been entered, the following information will need to be entered:

Retirement System	FERS ▾
Employment Type	Regular ▾

« Previous Screen   Next Screen »

This button is principally useful for employees (for agencies that subscribe to Employee Benefits Center, allowing employee access to FedHR Navigator) whose record does not yet have service history entered. HR specialists choose the first button when entering a detailed service history, then click on "Next Screen."

Entering Detailed Civilian Service History

Detailed Civilian Service History Screen

The *Detailed Civilian Service History* screen was developed to mirror the information required in Section B of the Certified Summary of Federal Service. Each row on the screen represents a distinct period of service.

1. Start by clicking on "Add More Rows" to bring up a set of 10 blank entry rows. Note "Click here" for an instruction screen, including a table of available hours (Annual Work Basis) and in the upper right corner, a *Help* screen link. In this illustration the *Service Type* drop-down menu is opened.

2. Enter a row for each period of service beginning on the EOD date or military service entry date, whichever is earlier.

3. Enter a new row whenever a change in employment status may affect the treatment of service under the CSRS and/or FERS retirement systems. Some types of service require breaking a period on a certain date as retirement rules changed. Check the "Help" screen for instructions and explanations.

4. Enter a new period of service for each change in employing agency, retirement coverage, work schedule, and for each break in service.

NOTE, Characters NOT Permitted: Please do not enter special characters such as apostrophes, ampersands, or quotation marks.

Moving left to right across the screen, each row of service will document the following information:

- Name of employing agency or military branch (up to 50 characters).
- Start date for period of service (mm/dd/yyyy, including slashes).
- End date for period of service (mm/dd/yyyy, including slashes).

NOTE, Period End Date: The end date on the bottom row should be *today's date* for accurate calculation. An exception is when the employee has already separated. This is the basis for accurate deposit/redeposit information for projections.

NOTE, Future Dates: Remember, this is the *History section*. Do not enter the projected retirement date or *any other future date*. You can enter the separation/retirement date in the Scenario section of the program.

NOTE, Interim Coverage: If the employee has a period of service with retirement coverage indicating *CSRS Interim*, typically during the period 1984-1987, choose *Offset* as the service type. Both have the same coverage plan code and are treated alike.

Service type—Select from drop-down menu. Click on the "?" for help in selecting the correct service type. The "?" displays when the row is open for editing. It opens a tool that is helpful in determining correct coverage.
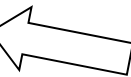
TIP: If you select FICA as the service type, the program will automatically change the "redep" to "dep" when you proceed to the next entry.

Employee type—Select from drop-down menu (right).

> **NOTE, Peace Corps/VISTA**: "Peace Corps/VISTA" displays as an Employee
> Type only when "FICA" is the selected Service Type.

Work schedule / Mil. Sep. with selections for **full-time, part-time, or intermittent**, plus a special menu for military service including possible service/discharge conditions.

Annual Work Basis— for accurate part-time calculations, be sure to choose the correct basis, or available hours per year. Default is 2087, the current value for non-postal.

TIP: For a table of historic "Annual Work Basis" values, click on "Click Here" in the text for the Detailed Civilian Service History screen.

Step for Crediting Service Identified as Intermittent: If the employee is being credited with service that is intermittent, insert a row on the *Detailed Civilian Service History* screen for the period of intermittent service. In the work schedule column, choose intermittent service. Once intermittent service is selected, new boxes will open under **Amount/Units**. Enter the total of hours or days for the entire period of service under the "Amount/Units" field (screen shot below) and select the type of units (hours or days) from the dropdown menu. **Note: If the employee completed intermittent service for more than one organization during overlapping time frames,** add all the intermittent service together (using days or hours worked) and enter only one line for the entire period of service. The names of all of the organizations should be identified on the one line entry.

 IF you chose "Military" as the Service Type, **Work Schedule/Mil.Sep**. displays choices for entering military service that applies to leave SCD even though it may not be creditable for other purposes.

CAUTION: If you choose "Part Time" for the Work Schedule and do not take care to select the proper "Amount/Units," the default setting of "Total Hrs" will be used. This can result in some very large errors in the Proration Factor. For example, showing "2 hours" for a period of four years of part time service that was actually two days per week.

Amount/Units—For part-time or intermittent service, enter amount of units in field and type of units from drop-down menu, e.g., 20 hours per week.

NOTE, "Lost Time": FedHR Navigator addresses "Lost time" during active duty military service in two ways: a) Beginning in 1979, "lost time" should have been subtracted from the period of service listed on the DD Form 214, Report of Separation, and the form shows only "good time" or total creditable service. B) Prior to 1979, the DD Form 214 reflected "lost time" through listing the number of days lost under the Uniform Code of Military Justice, Article 86, or as the number of days absent without leave (AWOL).

If the DD Form 214 reflects lost time as indicated for a specific number of days, enter the number of days in the column "Amount/Units." This entry will cause the number of days to be deducted from total creditable service for retirement.

Deposit or redeposit is owed—Select "yes" if deposit for FICA or military service has not been paid in full or if refund for CSRS or FERS service has not been redeposited.

Compute button: Click on button if you have selected "yes" for "Deposit/Redeposit is owed" and wish to calculate the amount due. See *Compute Deposit/Redeposit* below.

Air Traffic Controller SCD (FAA Only)
With completion of the appropriate data on the detailed service history screen, the SCD for Air Traffic Controllers (ATC) will display on the output report and the *Detailed Civilian Service History* screen. For FAA users of FedHR Navigator, a special *Coverage Determination* screen will open if the row is open for editing. To open this screen, click the "?" next to Employee Type. Consult the FedHR Navigator Quick Guide titled: *Editing Air Traffic Control "Good Time" Determination in Service History Screen*. This guide contains detailed instructions for using the Good Time determination feature.

Double-check the data entry for accuracy because the service history is critical in determining retirement benefits. FedHR Navigator will attempt to help you with this. For example, it will not permit overlapping periods of service—you will see a warning note.

Peace Corps and Vista service. FedHR Navigator provides calculations for Peace Corps and Vista service that will determine the correct service credit deposits owed for such service as well as the effects of not making these deposits on an annuity. **Foreign Service Retirement** provisions are also included to enable the calculation of future retirement benefits for covered employees.

After completing the service history, you may click on "View SCDs." For an initial printout of the SCDs and the entire service history, you can click on the "Printable Version" button to generate a written report that shows how FedHR Navigator is computing service credit toward eligibility and toward

annuity, plus two other SCDs. This is particularly useful when processing a new employee and setting up initial payroll and personnel records.

Validation Warnings

Retirement Coverage Determination logic is included on the *Detailed Civilian Service History* screen that *usually* will provide validation *errors* or validation *warnings* when there is a potential error in the entered service history.

Example of a validation warning:

> **NOTE, Validation Errors:** Validation errors prevent you from continuing with a retirement estimate calculation until the error is corrected.

> **NOTE, Validation Warnings:** Warnings allow you to continue the calculation but alert you to potential errors that may result in an inaccurate estimate or a FERCCA error. The validation notices in FedHR Navigator are included to *assist* users, but should not be considered as authoritative. Users of FedHR Navigator are assumed to be accomplished, professional HR benefits specialists who know and apply the benefits rules of the federal government. *From time to time you may find coverage errors that are not detected by the software logic.*

Control Buttons on Detailed Civilian Service History screen

	Federal Agency / Mil.Service	Start Date	End Date	Service Type	Employee Type	Work Schedule / Mil. Sep.	Annual Work Basis
Add More Rows	Delete	Edit	View SCD	View Deposits Owed	Printable Version	Addl Leave Srv	Done	
1 ☐ US ARMY		08/15/1978	01/15/1980	Military	Regular	Honorable Discharge	

Computing Deposits or Redeposits

Depending on the employee's service history, the calculations and associated counseling may include:

- A deposit due for a period of civilian service in which the employee was *not* covered under a Federal retirement system (CSRS, CSRS Offset, or FERS).
- A redeposit due for a period of civilian service in which the employee was covered under CSRS or FERS, but *received a refund* of retirement plan deductions upon separation from Federal service.
- A deposit due to receive full and permanent civilian retirement credit (under CSRS, CSRS Offset, or FERS) for active duty military service in 1957 or later, or for Peace Corps/VISTA service.

For any of the above service credit situations, you can calculate the amount due by selecting "yes" in the "Deposit/Redeposit is owed" column on the appropriate row on the *Detailed Civilian Service History* screen. Then click the "Compute" button at the far right end of the row. The retirement calculator will automatically read which of the three calculations is involved and display a *Deposit/Redeposit* screen.

The *Detailed Civilian Service History* screen includes a tab titled "View Deposits Owed." This captures service history and deposit/redeposit calculations for employees due *as of a certain date*. The default as-of date is today's date. Access to this report is only available for those employees who have at least one deposit/redeposit period marked as owed ="yes." If *all* periods are set to "no," the button is grayed out and not available. When you click this tab, an intermediate screen displays.

Enter a date for computing the amount owed for the unpaid deposits/redeposits including accrued interest. The unpaid balance will be displayed as of the first day of the month following the date you enter. Click the "View Deposits Owed" button to generate the list of deposits/redeposits owed.

> **NOTE, Service End Date:** To ensure the retirement deposit calculator provides an estimate as accurate as possible, be sure that the end date for the last period of service on the *Detailed Civilian Service History* screen is the date of calculation (today's date).

> **NOTE, December Deposits:** Since OPM accrues interest on December 31st of each year, if you wish to see the amount of an unpaid deposit or redeposit owed in December of any year, enter a date in November to avoid adding interest for that year.

TIP: 💡 To accurately compute the deposit/redeposit, *first* enter the complete service history and salary history as needed, *then* go back and compute the deposit/redeposit for each period. This is necessary to enable the program to apply the rules correctly.

Entering Partial Payments of Deposits and Redeposits

The retirement calculator allows entry of data reflecting the partial payment of deposits and redeposits. These partial payments will be included in the final calculation of the amount of deposits or redeposits that are payable. For a printable report of payments entered into the calculator, click the "Print" button on the *Deposit/Redposit Paym*ents screen. The illustrated screen, below, is the same for all types of deposits and redeposits.

Deposit/Redeposit Payments

Selected Employee: **DEMO, IMA F**

Military Service Period: 08/15/1978 to 01/15/1980 (US ARMY)

Use this screen to enter any Deposit/Redeposit partial payments that have already been made to OPM. You should only enter a single payment for each 12 month period prior to the Interest Accrual Date (IAD). For each such 12-month period total all payments and enter as one payment. Enter the date as the day **before** the next IAD.

Add Row   Update   Delete

Del	Payment Date	Amount
1.☐		$ 0.00

« Previous Screen   Print

NOTE, Military Deposit Effects: To show the impact of making or not making Military Service deposits, use the Deposit/Redeposit Decision option in Scenario Manager.

TIP: When entering partial payments for **military** service, make only *one entry per year*. The payment date should be just prior to the *interest accrual date* to ensure FedHR Navigator credits it properly. There is *no* utility in entering every actual payment and excessive payment entries may cause problems with the calculator.

Rules for Computing Deposits/Redeposits

A. **FICA service is creditable under CSRS and the service spans the period from September 30, 1982 (or earlier) through October 1, 1982 (or later):** Divide the service into two periods on the *Detailed Civilian Service History* screen. This will provide an accurate calculation of the effects of the employee making or not making the deposits for those periods. Set up a row for one period of service ending on September 30, 1982 and another row for service beginning on October 1, 1982. For example, if the total period of service began on 07/07/1981 and ended on 05/23/1983, enter two periods – the first from 07/07/1981 through 09/30/1982, and the second from 10/01/1982 through 05/23/1983.

B. **FICA service is creditable under FERS and the service spans the period from December 31, 1988 (or earlier) through January 1, 1989 (or later):** Divide the service into two periods. For example, if the period of service began on 03/15/1988 and ended on 09/22/1989, enter two periods – the first from 03/15/1988 through 12/31/1988, and the second from 01/01/1989 through 09/22/1989. *Remember, no FERS credit is allowed for FICA service occurring January 1, 1989 or later, even if the period of service began before that date.*

C. **Employees first covered under CSRS *on or after October 1, 1982*:** The employee must pay a **CSRS** deposit to obtain **CSRS** credit for military service.

D. **Employees first covered under FERS, (or with less than five years service creditable under CSRS rules):** The employee must pay a deposit to obtain **FERS** credit for military service.

E. **CSRS refund taken for service ending on or after March 1, 1991**: Service is creditable for retirement eligibility, but the employee must make the redeposit of the refunded amount plus interest to obtain **CSRS** credit in the annuity computation. Do not divide the period since the business rules do not allow partial credit absent a genuine break in service.

F. **CSRS refund taken for service which ended before March 1, 1991:** Service is creditable for retirement eligibility and annuity computation under **CSRS**. The employee may either make a redeposit for the refunded amount plus interest, or have his or her benefits reduced actuarially to take into account the outstanding amount due at separation.

G. **Employee took a refund of FERS retirement deductions,**: FedHR Navigator *will* process the redeposit, as permitted under NDAA 2010.

Military Deposits

To compute post-56 military service deposits, you only need to enter the military earnings, as reported by the Defense Finance and Accounting Service.

If the employee *has not paid* the deposit or redeposit *in full*, select "yes" in the column "Deposit is owed" on the *Detailed Civilian Service History* screen. Then click on the "Compute" button and enter earnings in the field provided. When you click "Update" FedHR Navigator will display the deposit owed as of the date shown, and the interest start date (interest accrual date, or IAD, will be one year later).

> **NOTE, Data for SF 2801-1:** For periods of non-deduction service, for which a deposit might be owed, service and salary history entries will flow automatically to the Forms Manager component. They will appear in Section C on the second page of the Certified Summary of Federal Service, SF 2801-1 (CSRS) or SF 3107-1(FERS).

TIP: If any military service was performed in 1999 or 2000, separate periods of service are required for each of these years to account for the increased contribution rate mandated by Congress. FedHR Navigator will prompt you to enter these periods of service separately.

> **NOTE Deposit/Redeposit Amount:** The Printable Version of the *Detailed Civilian Service History* screen includes the deposit/redeposit due at the annuity start date if the deposit/redeposit has been computed. The deposits or redeposit due on the date of the calculation are available on the respective pop-up screens for computing deposits and redeposits.

If the employee *plans to pay* the deposit or redeposit before separation, enter this decision in the *Scenario* section of the calculator, *not in History*. This is explained in detail under *Scenarios*.

Computing Deposits and Redeposits - Military Service

Selected Employee: **DEMO, IMA F**

Enter Military Earnings for the Employee and then click on the Update button. The program will compute the Deposit Amount.

Service Period: 08/15/1978 to 01/15/1980 (US ARMY)

Military Earnings

Military Earnings	15852.00

Deposit/Redeposit Payments

..... Click here to enter amount and dates of payments the employee has made for this deposit or redeposit.

Restoration under Uniformed Services Employment and Reemployment Rights Act (USERRA) and Veterans' Reemployment Rights Statute (VRR)

- ⦿ Do not apply USERRA/VRR rules.
- ○ Check here to apply Uniformed Service Employment and Reemployment Right Act rules.
- ○ Check here to apply Veterans' Reemployment Rights Statute rules.

Computed Deposit Information

	Military Status
Deposit Amount	$1,110.00
Interest Accrued as of: **12/04/2014**	$4,780.70
Interest Start Date	10/01/1985
Deposit Due	$5,890.70

« Previous Screen | Update | Print

Uniformed Services Employment and Reemployment Act (USERRA)

> **NOTE, USERRA Effective Date:** USERRA rules may only be applicable to periods of military service performed after July 31, 1990.

Under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), the amount of the military deposit is limited for employees on LWOP-US who return to civilian service after exercising their restoration rights. The amount of deposit before interest cannot exceed the amount of civilian retirement deductions that would have been deducted from the employee's civilian pay had the employee not performed active military duty. FedHR Navigator requires additional information to determine whether USERRA rules apply to military service deposits.

Using illustrative service history for a CSRS Offset employee, these steps will calculate a Military Deposit under USERRA rules. From the *Detailed Civilian Service History* screen:

1. Select the "Compute" button to calculate the military deposit owed for the period of military service from 03/21/2000 to 03/21/2003. The *Military Deposit* screen displays.
2. Enter the employee's military earnings (in this case, $38275) during this period of time.
3. Select "Update" to compute the amount of military deposit owed. The deposit amount displays on the *Military Deposit* screen.
4. Check the box to "Apply USERRA Rules." The screen expands to show three buttons to use in entering additional data, as appropriate. They are, "Foregone Salary," which *must* be entered for a USERRA computation, "Leave History," and "Premium Pay and FSA Annual Contributions."

Foregone Salary History

First, click on the button labeled, "Click here to enter Foregone Salary History." A new screen called *Foregone Salary History* displays.

Enter the start date (Effective Date) and the amount of each pay change (Full-time Salary *or* Hourly Rate) that the employee *would have* received in the civilian agency had s/he not been absent. The specific rules for entering this service are:

- **CSRS or FERS c**ivilian service preceding the military service: The first salary change should be the first day of military service or the first day of any LWOP-US immediately prior to the military service, whichever is earlier. Therefore, if a CSRS or FERS employee departed on LWOP-US on 03/12/2000, and military service began 03/21/2000, the first salary change should begin on 03/12/2000. Enter any other pay changes that the employee would have received had s/he not been absent for military service or for any period of LWOP-US before returning to duty. The calculator will compute the end dates.
- **CSRS Offset** civilian service preceding the military service: The first salary change should be the first day of the calendar year in which the military service or any LWOP-US immediately prior to the military service began. For example, if the CSRS Offset employee departed on LWOP-US on 03/12/2000, and military service began 03/21/2000, the first salary change should begin on 01/01/2000. Enter any other pay changes that the employee *would have* received had s/he not been absent or for any period of LWOP-US before returning to duty. The calculator will compute the end dates.

When you have entered all required data on this screen, click the "Update**"** button, then the "Previous Screen**"** button to return to the *Military Deposit* screen.

Annual Leave

If applicable, click on the button "Click here to enter in Leave History" to enter the periods for which the employee received military or annual leave pay *from the civilian agency* during this period of military service or LWOP-US status. A screen titled *Leave History* displays. Enter the start and end dates for each period of military or annual leave *granted by the employee's civilian agency*.

NOTE, Annual Leave: Annual leave is *not* LWOP-US.

Click the "Update**"** button and then the "Back**"** button to return to the *Military Deposit* screen.

Premium Conversion & FSA Annual Contributions

NOTE: Premium Conversion: This feature may be visible on the *Military Deposits* screen but it is not functional and will be removed in a future release of the software.

Deposits for non-covered service

When you click the "Compute" button on a period of FICA service, the following screen displays:

If you know the amount of deposit, uncheck the box "Check here to compute Deposit/Refund Amount" (arrow). The *Deposit Amount* field will be editable and "Salary Changes for this period of service" will not appear. FedHR Navigator will compute the correct interest start date and interest owed.

If the box is checked, "Salary Changes for this period of service" appears. Click "Add Row" for each salary change, *beginning with the start date* of the period of service.

In this sample case, the hourly pay rate is $6.50. You may print a copy of this screen, as well as any of the preliminary screens, for use in counseling the employee and to verify that all salary changes were considered in computing the refund.

Note that you may use period earnings if salary or hourly rate are not known. Check the box just below the screen section title, (which changes to "Earnings for this period of service") to make this field available:

Earnings for this period of service

☑ Check here to compute Deposit/Refund Amount using Earnings

[Add Row] [Delete]

Del	Effective Date	Full-Time Salary	Hourly Rate	Earning
1. ☐	02/01/1980	0		650

[« Previous Screen] [Update] [Print]

Entering Refunds

If the original amount (before interest) of the prior refund is known, you can enter the amount and the refund date, and click "update." However, if a *CSRS redeposit* is for service that will be creditable under *FERS rules*, *you must enter all salary changes for the refunded period*. If you are unsure about the refund date for withdrawn contributions, enter a date approximately 4-5 weeks after the separation date. The calculations for interest accrued and redeposit due will compute automatically.

NOTE, Refunds for Multiple Periods, if an employee has received a lump sum refund that covers more than one period of service:

Refund amount known:

Enter only the *date of the refund* on every line that was included in the refund. On the last line of service, only, for which the refund was given, enter *both the date of the refund and the refunded amount*. The calculator will go back to the preceding lines and add those in to accurately compute the interest accrued and the total redeposit due.

To have the calculator estimate the refund amount:
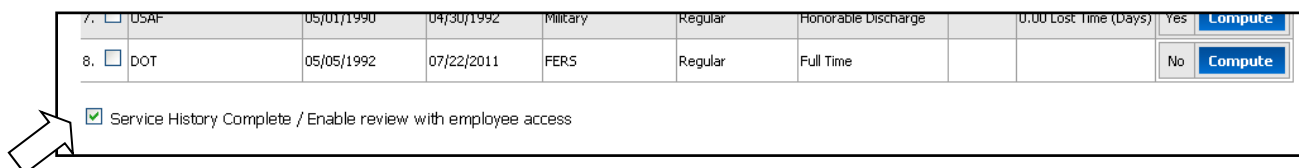
For each included period of service, check the box labeled "Check here to compute Deposit/Refund Amount using Earnings." Enter all salary changes that occurred in each period of service, only in the periods to which they apply. All periods will have the same refund date—enter the actual date if you know it, or estimate it by entering a date four to five weeks after the end of the final period included in the refund.

While FedHR Navigator does offer the option to have *it* compute the refund and interest, we recommend that this box be unchecked if it is possible to obtain actual refund amount and date.

Service History Complete

The last element on the *Detailed Civilian Service History* screen is a box that controls whether or not the employee can view this and other FedHR Navigator screens, or the employee is locked out. Employees cannot change anything on service or salary history screens, but normally they are granted access so

that they can review the entries and point out any errors, including the deposit and redeposit computation screens. For agencies that subscribe to employee access (EBC) we recommend that HR specialists check this box.

Once you have entered all the necessary information into the *Detailed Civilian Service History* screen, click "Done" to advance to the *Civilian Salary History* screen.

Civilian Salary History

This screen allows you to enter or modify the employee's salary history. If your agency has an automatic upload from the payroll/personnel database, this screen will populate with historical salary changes. Otherwise, you must type in the entries after an OPF review. It is always good practice to double check the accuracy of the information prior to running an estimate. This screen shows the information that will be used by the calculator to compute the average High-3 salary. If less than 36 months of salary history have been entered, a warning note to that effect will display.

Future salary changes such as the annual pay adjustment, authorized by the President with input from Congress, **should not be entered** on the *Civilian Salary History* screen. If the projected retirement date is in the next calendar year or further in the future, the estimated annual salary adjustments from the current date through the year of projected retirement should be reflected in the *Scenario Manager* screens.

Only two entries need to be made on this screen, for each period of a given earnings *rate*. These are, the effective date the rate of pay started, and an entry for the monetary value. That is, enter either Full Time Salary (annual pay), Hourly Rate, or Retirement Deduction. For certain types of service there is also an option to enter Period Earning in lieu of a rate.

Salary History Retirement Deductions

The Retirement Deductions column on the *Civilian Salary History* screen enables the average High-3 salary to be computed from actual earnings by dividing the deductions contribution rate by the retirement deductions for the relevant service period. In cases where retirement deductions are available, a retirement benefit estimate will generate based on actual retirement contributions rather than on basic annual salary changes This feature is necessary for employees who receive premium pay that is creditable for retirement purposes but for whom the amount of such creditable pay is not otherwise available (e.g., Standby Duty Premium Pay, Firefighter Overtime Pay, Administratively Uncontrollable Overtime Pay, Availability Pay, and Customs Officer Overtime Pay).

Civilian Salary History

Selected Employee: **DEMO, IMA F**

If not pre-populated, enter enough civilian salary history to produce an accurate high-3. Add rows as necessary (as in the case of a long time part-time employee). Only historical information should be entered in this screen. Projecting future salaries is done in the Scenario Manager screen. Use the Edit feature to make changes. The Compute High-3 button gives an immediate result.

For employees covered under the provisions of 5 U.S.C. Chapter 55, subchapter V Non-Standard Premium Pay, the retirement deductions, if available, will be used for the benefit estimate calculation. (Applicable employee groups include those covered under COPRA; Foreign Service Retirement Plan P.L. 105-382; and LEO-equivalent retirement provisions of 5 U.S.C. 8335, 8336, 8339 and 5 U.S.C. 8412, 8415, 8425.) See HR User's Guide for additional information.

#	Effective Date	Full-Time Salary	Hourly Rate	Retirement Deduction	Period Earning	End Date	Federal Agency	Service Type	Employment Status
1. ☐	06/05/1979		$6.75			01/31/1980	US ARMY	Military (Regular)	Honorable Discharge
2. ☐	02/01/1980		$6.50			06/30/1980	DVA	FICA (Regular)	Full Time
3. ☐	07/01/1980		$8.25			10/15/1980	DVA	FICA (Regular)	Full Time
4. ☐	10/16/1980		$9.21			03/06/1985	DVA	FICA (Regular)	Full Time
5. ☐	03/07/1985		$8.55			01/01/1993	DVA	CSRS (Regular)	Full Time
6. ☐	01/02/1993	$49,500				05/14/1994	DOT	FERS (Regular)	Full Time
7. ☐	05/15/1994	$50,100				01/04/1995	DOT	FERS (Regular)	Full Time
8. ☐	01/05/1995	$51,800				02/27/1996	DOT	FERS (Regular)	Full Time
9. ☐	02/28/1996	$52,500				01/03/1997	DOT	FERS (Regular)	Full Time
10. ☐	01/04/1997	$54,000				01/04/1998	DOT	FERS (Regular)	Full Time
11. ☐	01/05/1998	$55,100				01/03/1999	DOT	FERS (Regular)	Full Time

Buttons: Add Salary History | Delete | Edit | Compute High-3 | Printable Version | Done

NOTE, Salary End Dates: You only need to enter salary change effective dates. End dates precede each salary change effective date and do not necessarily coincide with service history end dates. They denote the end of the period when a given compensation *rate* prevailed. Users cannot enter salary end dates; they generate automatically.

TIP: If the end dates and associated periods of service do not appear correct, leave the screen and return. When the screen refreshes, FedHR Navigator will gather the service history data from the *Detailed Civilian Service History* screen and the correct end dates will appear, if the service history screen was previously completed. **If the three right-hand columns are empty for any row or rows of salary history it will most likely be because there is no effective service history for that period.**

If your agency provides Employee Access, the "Compute High-3" button on the employee's *Salary History* screen is suppressed (not shown). Employees will be able to view the "High-3" calculation on the Output Report.

Computing your own high-3

If you prefer to use a "high-3" average salary from a source other than the calculator, this can be done in Scenario Manager by choosing the Project Future Salary option for a given scenario and then entering the desired amount. This action overrides FedHR Navigator's built-in high-3 calculator.

Social Security

Using the retirement calculator to calculate Social Security benefits is a particularly valuable service for CSRS and CSRS Offset employees. This is due to the fact that the calculator can include the effects of the Windfall Elimination Provision (WEP) in the calculation. The Social Security statement furnished to employees each year does not include this calculation since the Social Security Administration does not apply the WEP.

For FERS, employees' Social Security is one of the three components of their retirement benefits and Social Security should be calculated and displayed so they get a complete picture of retirement income, including the Social Security benefits component.

In FedHR Navigator, you can choose not to compute Social Security benefits, enter an assumed or projected Social Security benefit, calculate an *approximate* benefit, or calculate a more precise Social Security benefit based on employee-provided records and the fully up-to-date rules and formulas built into the calculator.

NOTE, SS Disability: FedHR Navigator will compute a Social Security Disability Benefit (found on the Social Security option screen, in Scenarios. It is important to include the Social Security Disability Retirement calculation because the *FERS disability benefit is linked to the Social Security disability benefit*. When you enter the necessary data, the FERS disability benefit will display the offset that begins with the Social Security benefit. The calculator will assume that the Social Security benefit begins five months after the onset of the disability.

NOTE, Catch-62: It is necessary to show that an employee will be entitled to a future Social Security benefit in order for FedHR Navigator to accurately display the impact of unpaid deposits for post-56 military service (Catch-62) or the amount of the offset at age 62 for CSRS Offset employees.

Options for Entering Social Security

You have 3 options for entering Social Security data:

1. **Enter SS Benefit.** You can enter the amount of the Social Security benefit from the employee's most recent Social Security statement. **You cannot perform this option on the *Social Security* screen in the History Data section, but rather on the *Social Security Options* screen in Scenarios.** If you wish to use this method you *must* choose "Do not compute Social Security estimate, or enter amount later." You should be aware that when you select this option the program cannot compute the effect of the Windfall Elimination Provision for CSRS Offset employees. Consider using option #3, since you probably have access to the employee's Social Security statement if you can get the estimated benefit.

2. *Estimate from approximate earnings.** You can approximate the earnings. Select "Enter Earnings" and key in an estimate of the total Social Security credits earned in federal civilian service and the Social Security covered earnings for the most recent complete year. For example, if the current year is 2012, enter earnings for 2011. *This method leaves room for substantial inaccuracy, since it necessarily ignores non-federal earnings and non-standard career progression.*

TIP: To obtain the number of credits for CSRS Offset and FERS employees, count the years of service and then multiply by 4 (four credits earned per each year that SS earnings were reported to Social Security Administration).

3. **Enter Year-by-year—best method.** You can enter year-by-year earnings, which we *highly recommend*. Click "Enter Earnings" and select "Create." Prompts appear to enter starting year and ending year. You can then manually enter earnings pertaining to the corresponding years. You can find earnings covered by Social Security on the employee's Social Security statement. This is the most accurate method of estimating a Social Security benefit, employing the same methodology applied by the Social Security Administration. It may look like a lot of work, but in practice a full career of earnings can be keyed in in five or ten minutes.

Social Security Year By Year Earnings

Selected Employee: **DEMO, IMA F**
Personal Info Page ›

Enter the year and earnings for every year in which the employee had covered earnings. Click on the "Create" button for assistance in entering the possible years of covered earnings. To delete a row or rows, click the "Del" checkbox and then click the Delete button.

Del	Year	Earnings
1. ☐	1997	0
2. ☐	1998	0
3. ☐	1999	0
4. ☐	2000	0
5. ☐	2001	0
6. ☐	2002	0
7. ☐	2003	0
8. ☐	2004	0
9. ☐	2005	0
10. ☐	2006	0
11. ☐	2007	0
12. ☐	2008	0
13. ☐	2009	0
14. ☐	2010	0

Add more rows   **Delete**   **« Done**

Enter spousal Social Security data, if desired. This is likely to be important for an employee considering a CSRS to FERS transfer election. The retirement calculator can use the spouse's Social Security data to illustrate the effects of the Government Pension Offset for CSRS employees contemplating a transfer to FERS. The same input options apply for entering the spousal Social Security data. You will also need the spouse's date of birth, current salary, and projected retirement age. To open this screen, check the box at the bottom of the *Social Security* screen.

NOTE, Unused Spousal SS data: If you uncheck the Spousal SS box but leave any data about spousal Social Security, you may see entries regarding the Government Pension Offset on the Output Report Input Data area. To eliminate this, remove all entered data and uncheck this box.

The FERS Supplement

NOTE, Enter FERS Supplement: When using FedHR Navigator to run FERS benefit estimates, remember to click on the "FERS Supplement category" on the right-side menu. The FERS Supplement provides an important additional benefit between retirement and age 62 during the period prior to eligibility for Social Security benefits. The data inputs are similar to those for the Social Security screens but may be copied from entries you have already made.

The FERS Supplement is a special retirement benefit for FERS employees who retire prior to reaching age 62 (unless they retire using minimum retirement age with less than 30 years of service). This supplement is designed to approximate that portion of an employee's Social Security benefit earned while a Federal employee and to compensate the employee until Social Security benefits may begin at age 62. FERS employees must meet the age and service requirements necessary to retire with an immediate annuity to be eligible for the supplement. Regular employees who retire under the "early"

retirement rules, who are less than the minimum retirement age (MRA) and who are eligible for an immediate annuity, begin receiving the FERS supplement the month after reaching their minimum retirement age. Employees who separate early, but later receive a deferred annuity are not entitled to a FERS supplement.

FedHR Navigator offers several options for entering the FERS earnings history used in computing the FERS supplement:

1. Use an earnings approximation by which the current salary is used as the index year to create a deemed earnings history.

NOTE, Approximation Method Caution: The approximation method has the potential of displaying a large difference from the value that would generate from the year-by-year method (used by OPM) when the employee's earnings history does not mirror the assumption that was made about earnings growth over a typical career.

---

2. Enter year-by-year earnings for all years covered under FERS. When you create the table to hold the earnings, you will have three choices for entering earnings:
   a) You can compute the earnings by hand and type them into the table.

b) You can pull the earnings, previously entered, from the Social Security earnings table, *if* these earnings are substantially the *same* as the Federal earnings from FERS coverage.

c) You can ask FedHR Navigator to compute annual earnings by referring to the salary history table if you enter, or have entered, all of the FERS salary changes, including the *first full year* under FERS.

FERS Supplement Year By Year Earnings

Selected Employee: **DEMO, IMA F**
Personal Info Page ›

Enter the year and earnings for every year in which the employee had a full calendar year of civilian service creditable under FERS rules. Click on the "Create" button for assistance in entering the possible years of covered earnings. Check the "Del" box for each year that is not creditable and click the "Delete" button to remove the non-creditable years. Earnings may be entered for:

- CSRS years that become creditable for the FERS annuity computation
- Years with LWOP not exceeding 6 months, and
- Years of non-deduction service for which a FERS deposit has been/will be made

Del	Year	Earnings
1. ☐	1997	53987
2. ☐	1998	55087
3. ☐	1999	58174
4. ☐	2000	58741
5. ☐	2001	59500
6. ☐	2002	61477
7. ☐	2003	62983
8. ☐	2004	63997
9. ☐	2005	65582
10. ☐	2006	66779
11. ☐	2007	73951
12. ☐	2008	77335
13. ☐	2009	78190
14. ☐	2010	82464

| Add more rows | Delete | « Done |

Generate Earnings from Salary History
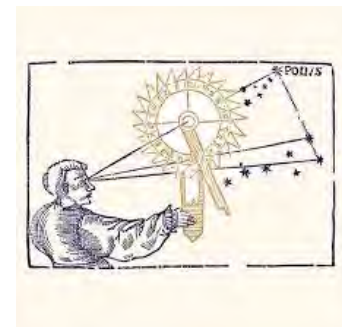
Forecasting Section of Retirement Calculator

Scenario Manager

The *Scenario Manager* screen is the "control point" that you use to define the specific retirement scenarios you process through FedHR Navigator. The system stores previously generated scenarios, and *Scenario Manager* allows you to create a new scenario, modify existing scenarios, and select the range of outputs you want included in the printed report. You can also name or rename the scenarios, compose case notes, and save each scenario in the database. Users can run different scenarios reflecting various assumptions to generate "what-if" projections, including different average High-3 salaries, service deposit options, retirement dates, or TSP contribution rates and much more. You can also select from a menu of different retirement types including optional, early, discontinued service, death-in-service, disability, and Phased Retirement.

Scenario Manager includes "New Scenario," "Edit Description," "Delete Scenario," "Run Scenario," "Edit Scenario," and "Copy Scenario." These button options allow you to manage and save scenarios:

"New Scenario" allows you to create a brand-new set of benefit estimates. You cannot change historical information initially entered on the *Detailed Civilian Service History* and the *Civilian Salary History* screen, but future options can be changed. "New Scenario" is also the *only* opportunity to choose the scenario *type*.

"Edit Description" allows you to edit the title of a scenario or the scenario notes previously entered.

"Delete Scenario" allows you to remove any scenarios no longer needed. Scenario Manager often becomes cluttered with obsolete scenarios.

"Edit Scenario" allows you to enter scenario data or to edit a previously entered scenario by changing the items selected on the *Scenario Home* page. It does not provide a means to change the scenario type.

"Copy Scenario" allows you to set up a new scenario that is essentially the same as one that already exists. For example, you might use "Copy Scenario" to take a previous estimate based on retirement at age 55 and revise it to reflect retirement at age 57. Be sure to edit the title ("description") to differentiate it from the original.

"Compute Results" activates the FedHR Navigator calculation process for the *selected* scenario. FedHR Navigator creates a printable output report based on the data you entered and the range of output options you selected.

Note that *Scenario Manager* in FedHR Navigator repeats any warnings shown on the *Detailed Civilian Service History* or *Civilian Salary History* screens.

Creating a New Scenario

The *only* opportunity to choose the *type of scenario* is when you create a new scenario. The *Scenario Description* screen is displayed.

Create a *new* scenario to get access to the *Scenario Type* menu:

For a description of other scenario types, see **Scenario Types Other Than Civilian Retirement Estimate** below.

The first screen that opens when creating a new scenario is the *Scenario Description* screen. You can choose the type, create a title, and add notes about the estimate that will print in the report.

Notice that the employee name and date of creation is automatically included in each scenario title. Your "description" might include words or abbreviations that set it apart from others, such as retirement date, and if several people may work on scenarios for the employee, you might include your initials.
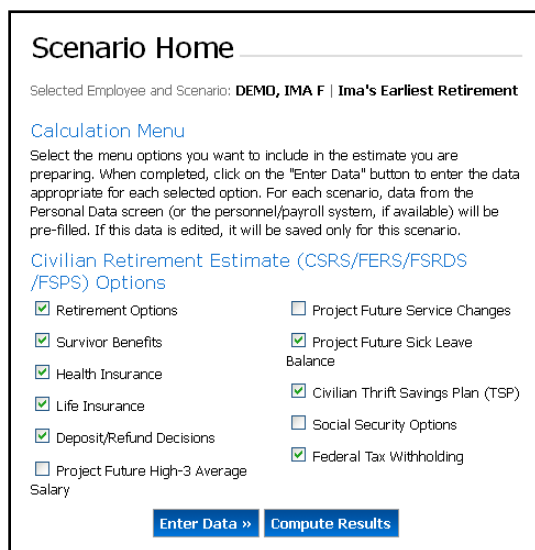
Edit the title and notes at any time by selecting this scenario and clicking on, "Edit Scenario Description" on the *Scenario Manager* menu.

Scenario Home—Choosing Options

This screen enables you to enter scenario information and choose scenario options, according to the scenario type that was created. When constructing a specific scenario, you define the prospective,

forward-looking assumptions that you want to include in the FedHR Navigator calculations and reports, such as: type of retirement, retirement date, health and life insurance options, etc. **"Retirement Options" is *always* checked.**

From this screen you can select the options you wish to compute and click on **"Enter Data"** to begin inputting data for each item. The "Next Screen" button takes you to another screen where you can enter various options for calculation. After you visit the last screen selected, the output report displays. Only the options you select for the scenario will be included in the Output Report. If data was previously entered, select "Compute Results" and an Output Report will process.

Retirement/Separation Options

Selected Employee and Scenario: **DEMO, IMA F | Ima's Earliest Retirement**

Enter the employee's separation data and select the type of separation. (For a voluntary firefighter or law enforcement retirement, select "Optional" as the retirement type. For a mandatory separation of a firefighter or law enforcement officer, select "Discontinued Service" as the retirement type.)

Retirement Type
Optional ▼

Separation Date
[   ] Enter the anticipated retirement or separation date
(OR)
☑ Check here if you want to compute a retirement at the earliest possible date for an immediate, unreduced annuity.

Annuity Start Date
[   ] Enter the desired start date for postponed MRA+10 Annuities only

« Previous Screen   Next Screen »

Click on "Retirement Type" to choose a scenario for Optional Retirement, Early-out Retirement, Phased Retirement, Discontinued Service, Disability, or Death-in-Service.

Retirement Type

Optional
Early Out
Phased Retirement
Discontinued Service
Disability
Death in Service

To compute a **deferred retirement**, select "Optional" and specify a separation date. The calculator will compute retirement benefits at the first date the employee becomes eligible for an unreduced annuity. You can either input a date of retirement or check the box to determine the earliest possible date for an immediate, unreduced annuity. This automatic calculation of the earliest possible retirement date is for use in regular, optional retirements, not for early-out or involuntary retirement situations.

TIP: 💡 If you select "earliest date" the calculator will select the correct earliest date for retirement eligibility.

For FERS cases, you can enter a desired start date for a Postponed MRA+10 annuity. This date can be anywhere between the minimum retirement age and age 62 and can reduce or eliminate the age reduction that applies to FERS MRA + 10 benefits.

The Scenario Option Screens, Optional Retirement

Survivor Benefit Option

Both FERS and CSRS provide for survivor benefits. Married employees under either system must designate, in the retirement application, the amount of survivor benefit the employee plans to leave to a spouse, a former spouse, or both. An employee may elect either a "Full" or "Partial" survivor benefit. If a married employee does not plan to leave a full survivor benefit or no benefit at all, the current spouse must agree, in writing before a notary public, to accept less than the full benefit. The form to be notarized is included with the retirement application.

It is very important to remember that in order for a surviving spouse to continue in the Federal health benefits program, he or she must receive a survivor benefit annuity. The benefit does not have to be sufficient to cover the cost of the health benefits premiums; however, if not, monthly payments would

have to be made directly to OPM. If the surviving spouse were to be unable to make the payments, health benefits coverage would stop.

In this option you select a survivor benefit option: *full, partial*, or *none*. If you select a partial benefit for a CSRS employee, you must enter a benefit base amount in the fields provided. FedHR Navigator offers three ways to indicate a desired partial benefit. Click on "Help" in the *Survivor Benefits* screen for detailed instructions for each option.

"Benefits Base Amount Options" are *not shown* if you choose "None" or "Full."

NOTE, Less than Full Benefits: The law presumes that the employee will provide a full survivor benefit for the spouse. Therefore, entering a partial survivor benefit reflects the joint decision of the employee and spouse to designate less than a full benefit. Presumably, it is because the surviving spouse will have other income

Survivor Benefits

Selected Employee and Scenario: **DEMO, IMA F | Ima's Earliest Retirement**

If the employee is married at the time of retirement, he or she must elect a full survivor benefit unless the spouse agrees in writing before a notary to a lesser amount. Click "Next Screen" to continue.

Benefit Election

Select your survivor benefit election: [Partial ▼]
None
Benefit Base Amount Opti | Partial |
Full

This is only required for employees in a CSRS-based retirement system electing a Partial Survivor Benefit. Enter *ONLY* one of the values below:

Enter the Survivor Benefit Base Amount: [0]   (The survivor benefit will be 55% of this amount.)
   (OR)
Compute Survivor Benefit of $ [0] per year.
   (OR)
Compute Survivor Benefit of [0] % (not greater than 54% of the full annuity.)

[« Previous Screen] [Next Screen »]

and will not be dependent on the survivor benefit. Often the purpose of leaving a partial benefit is to protect the health benefit for the spouse. The partial benefit should be based on a determination of the needs of the spouse should the employee pre-decease the spouse. If the employee has a dollar amount in mind, divide the amount by .55 and enter the result in FedHR Navigator. If there is only the need to preserve the health benefit for the spouse, entering $3,600.00 is a base figure likely to cover the health insurance premiums to be deducted from the survivor benefit amount. It is recommended that without direct input from the employee, the Human Resources Specialist should select a "Full Survivor Benefit."

Health Insurance Option

This feature allows you to select their health insurance option. You can click on the down arrow and scroll through the menu, or enter the plan code. The Output Report will display the monthly and annual health insurance premium costs. FedHR Navigator lists all health plans available to federal employees,

NOTE, Monthly Premium: This will be the monthly premium, not the bi-weekly amount, since annuitants are paid once a month. The annual amount is the same for employees and annuitants.

Health Insurance

Selected Employee and Scenario: **DEMO, IMA F | Ima's Earliest Retirement**

If the employee is eligible to continue health benefits, enter the plan code by scrolling or by typing the plan code into the plan code field. (The current health plan code is pre-filled if data from the personnel/payroll system was available.)

Search: [   ]   [Reset]

Select a plan:

- 104 - Blue Cross and Blue Shield-Standard Self -- $187
- 105 - Blue Cross and Blue Shield-Standard Family -- $432
- 111 - Blue Cross and Blue Shield-Basic Self -- $113
- 112 - Blue Cross and Blue Shield-Basic Family -- $265
- 221 - Aetna HealthFund (Consumer Driven)-High Self -- $125
- 222 - Aetna HealthFund (Consumer Driven)-High Family -- $300

Monthly Rate: $ 113
Description: Blue Cross and Blue Shield-Basic Self
Plan Status: Active

[« Previous Screen] [Next Screen »]

Life Insurance Option

This screen allows you to select the life insurance coverage that will be retained after retirement. The default election for basic coverage is a 75% reduction after age 65. Basic coverage must be elected to retain *any* of the options. The Output Report will show the monthly and annual premium costs for basic life insurance, plus the cost of any options retained. The Output Report will display all life insurance options for the employee's information.

TIP: Remember the '**Five Year Rule**' for continuing health and/or life insurance into retirement. The employee must be covered at retirement and have five continuous years of coverage immediately preceding the date of retirement, or since the first opportunity to enroll, for each option to be retained.

Life Insurance

Selected Employee and Scenario: **DEMO, IMA F | Ima's Earliest Retirement**

Enter the life insurance options the employee is eligible to carry into retirement by referring to the latest SF-50 and consulting with the employee. (The current coverage was pre-filled if access to the personnel/payroll system was available.)
NOTE: Basic coverage election must be retained after retirement in order to retain optional coverage's.

Projected annual salary	78000

Basic coverage	% Reduction in basic coverage after age 65
☑ Election	○ 0% ⦿ 50% ○ 75%

Option A (Standard)	Option B (Additional)	Option C (Family)
☑ Election	☑ Election	☑ Election
	2 x Salary	2 Multiples
	0 Multiples to continue past age 65	0 Multiples to continue past age 65

[« Previous Screen] [Next Screen »]

Deposit/Redeposit Decisions Option

This screen is similar to the *Detailed Civilian Service History* screen and includes the amount of deposit/redeposit, if owed. Selecting *Yes* in the "Pay Redeposit" column indicates that the employee will make the deposit/redeposit before the retirement effective date. All columns are "read only" except for this last column which allows you to create scenarios that show alternative payment decisions for each period of service where deposit/redeposit amounts are owed, allowing the employee to consider the impact on the annuity of paying or not paying these amounts.

Deposit/Redeposit Decisions

Selected Employee and Scenario: **DEMO, IMA F | Ima's Earliest Retirement**

Use this screen to see the effects of making unpaid service credit deposits for non-deduction or refunded service. To indicate that a deposit will be made before retirement, select "Yes" in the "Pay Re/deposit" drop-down box on the relevant row(s). You can see the effect of this decision upon the SCD by clicking "View SCDs." The effect on the future retirement benefit will be reflected on the output report.

Start Date - End Date	Federal Agency/ Mil. Service	Service Type/ Employee Type	Work Schedule / Mil. Separation	Re/deposit amount owed	Pay Re/deposit
08/15/1978 - 01/15/1980	US ARMY	Military/ Regular	Honorable Discharge	$2,217.27	Yes
02/01/1980 - 03/01/1980	DVA	FICA/ Regular	Full Time	$206.76	No
06/02/1980 - 07/15/1980	DVA	FICA/ Regular	Full Time	$317.02	No
10/16/1980 - 11/15/1980	DVA	FICA/ Regular	Full Time	$277.60	No
01/05/1981 - 02/28/1986	DVA	CSRS/ Regular	Full Time	$16,278.82	No
04/01/1986 - 04/30/1990	DOT	CSRS/ Regular	Full Time	N/A	N/A
05/01/1990 - 04/30/1992	USAF	Military/ Regular	Honorable Discharge	$6,001.03	Yes
05/05/1992 - 08/12/2011	DOT	CSRS Offset/ Regular	Full Time	N/A	N/A

View SCD's

« Previous Screen **Next Screen »**

The *Deposit/Redeposit Decisions* option screen contains a "View SCDs" button (arrow) that allows immediate feedback on the effects of deposit and redeposit decisions on service credit.

TIP: 💡 Print this screen to facilitate retirement counseling for individual employees. The deposit/redeposit owed that will display in the output report of future retirement benefits will show interest accrued to the annuity start date, which may be years later.

High-3 Salary Projection Option

This screen enables you to estimate the future High-3 average salaries if other than cost of living changes to salary are expected before retirement. You can enter your own (or the employee's own) estimate in this screen. As explained in the screen text, you should not factor in the effects of inflation, which is already part of the calculator's projections. The estimate you enter here is expected to be the average hi-3 at the date of separation. ***Do NOT enter any punctuation, such as comma or dollar sign.***

Project Future High-3 Average Salary

Selected Employee and Scenario: **DEMO, IMA F | Earliest Deposits ARE PAID wt**

The program may already have calculated the employee's high-3 salary as of the retirement date based on the salary history. However, you may wish to make your own estimate of the future high-3 average salary to account for changes in the employee's salary before he or she retires. To do so, enter your best estimate of what the employee's salary will be at separation. Use today's salary levels in making this estimate - do not try to factor in future inflation, which will be adjusted for automatically by the software. (To view the current wage tables at the OPM Web site click here.) For example, if he/she is currently a Grade 11, Step 8, but expect to be a Grade 12, Step 4 before retirement, use today's salary for a Grade 12, Step 4 and enter annual amount below.

Current salary from the Salary History is **$84,500**, effective **01/03/2015**.

Enter Projected Future Salary $ 95525

« Previous Screen   Next Screen »

TIP: If you select this option screen **do not leave it blank, or zero**. And if you don't intend to use your own estimate, do not invoke (check) this option.

TIP: **DO NOT** incorporate the January annual pay adjustment increase for the salary projections; the program already does this.

Projected Change in Work Schedule Option

This screen enables you to make changes in retirement coverage, work schedule, and employee type (e.g. law enforcement to regular) before retirement, if such changes are anticipated. The top part of the screen is simply a display of service history, as entered.

Project Future Service Changes

Detailed Service History

This is a read-only view of the service history as it was entered on the Detailed Service History screen, it is presented for informational purposes only. Changes to this information must be made on the Detailed Service History screen. Future changes in the work schedule can be made in the Service Changes section below.

The following warnings were detected. Please be advised that warnings may produce erroneous results.
- The five-year test is met; coverage cannot be FERS or FSPS unless the employee made a valid election.

Federal Agency/ Mil.Service	Start Date - End Date	Service Type/ Employee Type	Work Schedule/ Mil. Sep.	Deposit Redeposit owed?
US ARMY	08/15/1978 - 01/15/1980	Military/ Regular	Honorable Discharge 0.00 Lost Time (Days)	Yes
DVA	02/01/1981 - 03/01/1982	FICA/ Regular	Full Time	Yes
DOT	03/02/1982 - 10/15/1986	CSRS/ Regular	Full Time	Yes
DOT	01/01/1987 - 01/31/1988	CSRS/ Regular	Full Time	No
DOT	02/01/1988 - 05/15/1995	FERS/ Regular	Full Time	No
DVA	09/01/1997 - 08/31/2000	Military/ Regular	Honorable Discharge 0.00 Lost Time (Days)	Yes
DVA	09/01/2000 - 11/29/2011	FERS/ Regular	Full Time	No

Service Changes

Sick Leave Projection Option

This screen enables you to compute a projected sick leave balance. To calculate the amount of sick leave that will accrue in the future up to the retirement date, enter an expected separation date (if different than calculator displays). Estimate the amount of sick leave that will be used before separation and click "Calculate." The projected sick leave balance is the total current sick leave plus projected sick leave accrued minus anticipated sick leave used.

TIP: 💡 Frozen Sick Leave Balance: If the employee transferred to FERS, and there will be a CSRS component to the annuity, you will enter the sick leave balance at the time of transfer to FERS in the field provided. The lesser of either the frozen balance or the projected balance at retirement will be used to compute the CSRS component of the annuity.

Note that there is a box right under "Current Balance" that will **make the leave balance fields editable**. FedHR Navigator is programmed to err on the conservative side when calculating the amount of sick leave earned by the separation date, to preclude giving a falsely high estimate. Sometimes the result may be an estimate that is one pay period short of the employee's expectation. HR users may wish to add those four hours to the "current" sick leave balance to compensate for this conservative programming, when employees are concerned about getting a more precise estimate.

Thrift Savings Plan Options (TSP)

Like Social Security, TSP distributions are intended to be a major component of retirement income for FERS employees. Any employee who has a TSP balance should be able to see the role TSP distributions will play in his or her retirement income. Enter the current balances for each of the TSP investment funds and the future allocation percentages. The *sum of the contribution percentages must be 100%.* Enter future contributions as a percentage of pay or as a dollar amount per pay period.

Civilian Thrift Savings Plan (TSP)

Fund Detail

Enter the balance for each TSP fund listed below. Also, enter the percent of the future contributions to be allocated for each fund. Allocations should add up to 100%.

TSP Fund	Current Balance	Future Allocation
C Fund	$ 25500	0
F Fund	$ 0	0
G Fund	$ 75255	20
I Fund	$ 0	0
S Fund	$ 0	0
L Fund Income	$ 0	0
L Fund 2010	$ 0	0
L Fund 2020	$ 0	80
L Fund 2030	$ 0	0
L Fund 2040	$ 0	0

Future Contributions

Enter one of the values below but NOT both, to determine the amount of future contributions towards the TSP funds.

As a percentage of pay | | As a dollar amount per pay period
10 % | OR | $ 0

Scenario Options

Scenario Options Home >
- Retirement Type
- Project Future High-3 Avg Salary
- Project Future Service Changes
- Project Future Sick Leave Balance
- Civilian Thrift Savings Plan
- Social Security Options
- Federal Tax Withholding

Output Options >
Economic Assumptions >

Help

- Help Page
- Resources

The *Rate Options* screen shows the default rates of return for each of the funds. You can override the default rates with user-specified rates. *When the default rates are changed, these new rates will affect all TSP calculations.* To restore the default rates, you must go back to the *Default Rate* screen and click "Return to default rate."

> **NOTE, Default Earnings Rates**: Default rates are based on historical rates of return for each fund. The Thrift Savings Board provides the default rates. "L" funds are variable composites of the funds shown on the Fund Investment Plan "Return Rate" table.

FedHR Navigator includes the newer TSP L (Lifecycle) Funds and allows employees to enter balances and future participation rates for all TSP funds.

TSP Rate Options

Interest Rate Index

To obtain the current month's interest rate index, visit the TSP website **www.tsp.gov** or call 1-877-968-3778 (select responses 2 and 4). Once a TSP annuity is purchased, the monthly payment that is received will not change when interest rates change.

NOTE: changes to this index will be the default for all scenarios.

Interest Rate Index: 3.125 %

Fund Investment Plan

Fund	Return Rate	
C Fund	10.800	%
F Fund	6.800	%
G Fund	5.800	%
I Fund	8.300	%
S Fund	12.300	%

[Restore defaults] [Done]

> **NOTE, TSP Distribution:** The default election is to calculate a "single life" TSP Annuity with level payments. If you select, "Inflation Protection," the TSP Annuity will start at a lower amount but include a three percent (3%) cost of living adjustment every January. You can also calculate a TSP Annuity with a continuing fifty percent (50%) payment to the surviving spouse. To do so, enter the spouse's information if applicable.

> **NOTE, Employee Allocations:** Future allocations data elements are mandatory in order to move to the next screen, even if the projected/established retirement date is in the next few days/weeks.

When counseling employees about the TSP benefits in their retirement estimate it is important that they understand that: 1) FedHR Navigator uses the TSP Annuity only because it is compatible with monthly income from retirement annuities and Social Security, for comparisons, and: 2) their elections in this calculator have no effect on their actual distribution election, which must be with the Thrift Savings Board.

Social Security Options

This feature allows you to enter the actual Social Security benefit instead of using the computation methods provided on the *Social Security* screen in the History section, provided you have selected "*Do not compute Social Security estimate, or enter amount later*" on the *Social Security* screen. If, however, you have selected a computation *other* than *"Do not compute…"* in the *Social Security* screen, this *Social Security Options* screen allows employees to see the effect on Social Security benefits of FICA-covered income after leaving government service. It will also report a disability Social Security benefit on the Output Report.

This scenario might include an employee who leaves Federal employment without sufficient credits to qualify for the Social Security benefit. Both retirement age and projected average future salary are required entries. If computing a FERS transfer estimate, enter the age that the spouse is expected to apply for Social Security benefits.

Social Security Options screen if you choose "Do not compute…" on *Social Security* screen:

TIP: If you do not enter the Social Security commencement age, FedHR Navigator will not permit advancement to the next screen.

Social Security Options screen if one of the computation methods *is already chosen* on the Social Security screen in the History section of FedHR Navigator:

Social Security Options screen if "Disability Benefit" is checked. Be sure to enter "Age to begin receiving Social Security" (arrow) if this option is selected:

Federal Income Tax Withholding

This screen provides employees an estimate of how much will be *withheld* from their retirement annuity for federal income taxes. A worksheet, similar to the IRS Form W-4 worksheet, opens if the box near the bottom is checked. Some users confuse this tool with a computation of their probable tax liability. HR users should be sure to understand the meaning of this screen and its output on the Output Report.

Federal Tax Withholding

This screen provides information needed for calculation of an estimated tax withholding from the employee's federal annuity, in accordance with the provisions of the Stimulus Act of 2009.

If the values for personal withholding allowances and any additional amount of dollars to be withheld are not known, check the box below to open the withholding allowances worksheet.

Note: this estimate does not assume any additional income or complex tax circumstances. For such an estimate the employee should refer to the worksheets on page 2 of IRS Form W-4 to compute personal allowances.

Select a Tax Filing Status:	⦿ Single (Including Head of Household) or ○ Married
Enter the number of personal withholding allowances to be claimed on Form W-4P:	2
Additional amount to be withheld:	0.00

☐ Check here to estimate the number of your personal withholding allowances

« Previous Screen   Next Screen »

Phased Retirement; a Special Case

While Phased Retirement is listed as a Retirement Type, when it is selected the Retirement Options screen will change appearance, and the Output Report will have some differences from Optional Retirement reports as well. This section contains a special description.

When preparing a Phased Retirement, the user should be familiar with BAL 14-109 which describes how the phased retirement program works and gives example computations for the phased retirement benefits. The FedHR Navigator output report for phased retirement follows the example computations in this BAL to the extent possible.

What's changed?

In a Phased Retirement, a retirement eligible employee accepts a reduced work schedule, begins to receive a portion of his accrued retirement annuity, but continues to receive a salary – prorated by the reduced work schedule. At this time, the BAL mandates that the reduced work schedule will be 50%. The law contemplates that the employee's principal duty while in phased retirement will be to mentor his or her replacement.

In a phased retirement estimate, the operator will need to enter both the *phased retirement beginning date* and the date when the retiree will enter *full* retirement. The resulting output report will show the employee's income while in phased retirement status as well as the retirement benefits that will accrue when he or she separates from federal service.

Two Phased Retirement estimates

For an employee contemplating phased retirement, HR benefits specialists should consider preparing two estimates. One would be a conventional optional retirement with separation on the same date as planned for the *final* separation date after the phased retirement period. The second estimate could be a Phased Retirement estimate showing the income during the semi-retired phase as well as the adjusted retirement benefits after the final separation date.

II. Retirement/Separation Options

In the next screen, the Retirement Type is set to "Phased Retirement" **(first arrow),** which causes the calculator to display the fields where you can enter the phased period start and end dates. Phased Retirement starts on the "Phased Retirement Start Date." The end date, labeled the "Composite Retirement Date" **(second arrow),** is the date of final separation.

The work schedule percentage of 50% should not be changed under current regulation.

The Phased Retirement Option screen.

Continue to choose the scenario options that apply and to make the screen entries and selections that you customarily would. There are no further special entries to make in setting up a Phased Retirement. However, the output report (estimate) will need some interpretation. The following sections will help you to understand this and to be able to explain it to the employee.

The Phased Retirement Output Report: Input Data Summary

When Phased Retirement is chosen as the "Retirement Type" in Scenario Home, the output report will depict additional information, as seen in the example below. In the "Input Data Summary" the "Retirement Type" is depicted and an additional date, the "Phased Initial Retirement Date" is shown. The full retirement date has the title, "Phased Final Separation Date."

Federal Retirement Benefits

TEST, ECONSYS A.
PHASED RETIREMENT 11/3/15

Retirement Benefits Estimate
October 1, 2015 12:03 PM

Retirement Information

Type of Retirement:	**Phased Retirement**
Retirement Eligibility SCD:	**3/1/1983**
Phased Initial Average High-3 Salary:	**$81,761**
Phased Final Average High-3 Salary:	**$85,942**
Annuity Start Date:	**11/3/2015**
Annuity Start Age:	**60 years, 10 months**

Retirement Credit

Your retirement annuity is based on your average Hi-3 salary and the number of years and months of service (additional days of service are not used).

Computation Service Credit (Final Retirement)

YY	MM	DD	Description
34	8	0	CSRS Service Credit
0	7	4	CSRS Unused Sick Leave Credit
35	**3**	**4**	**Total CSRS Service Credit**

* 4 days of unused CSRS credit equals 23 hours of sick leave.

Output Report: Retirement Benefits

Since retirement will occur in two phases—and thus on two different dates—the average high-3 salary will be different at the start and end dates of the phased period. This computation is displayed in the "Retirement Benefits" section, as shown here.

Note: If the employee is not eligible to retire on the chosen *start* of Phased Retirement, the calculator will indicate "Not Eligible to Retire," and will not display a Phased Retirement period.

"Computation Service Credit (Final Retirement)" includes service through the final separation date and also includes credit for unused sick leave, which *is not used in computation of the initial Phased Retirement annuity.*

Federal Retirement Benefits

DEMO, IM Z.
PHASED RETIREMENT 2015

Retirement Benefits Estimate
February 6, 2015 10:13 AM

Retirement Benefits

Federal Annuity Computation Summary

Retirement Eligibility SCD:	6/19/1987
Phased Initial Average High-3 Salary:	$141,257
Phased Final Average High-3 Salary:	$142,100
Annuity Start Date:	7/1/2015
Annuity Start Age:	67 years, 6 months
Law Enforcement/Fire Fighter SCD:	9/17/2012

Your retirement annuity is based on your average Hi-3 salary and the number of years and months of service (additional days of service are not used).

Computation Service Credit (Final Retirement)

Creditable Duration	Description
32y 3m 12d	FERS Service Credit
1y 8m 14d	FERS Unused Sick Leave Credit
33y 11m 26d	**Total FERS Service Credit**

* 26 days of unused FERS credit equals 151 hours of sick leave.

Eligibility Service Credit

Creditable Duration	Description
7y 0m 14d	Law Enforcement/Fire Fighter Service Credit

Retirement Benefits

Phased Retirement Income

Benefit on 7/1/2015

Monthly Amount	Annual Amount	Description
$3,626	$43,507	FERS Base Annuity
($1,813)	($21,754)	Phased Working Percentage Reduction (50%)
$1,812	**$21,744**	**FERS Initial Phased Annuity**
$5,921	$71,050	Annual Salary (50% of Base Salary)
$7,733	**$92,794**	**Gross Income in Phased Retirement**
($93)	($1,114)	FEGLI Life Insurance Premium
($197)	($2,364)	FEHB Health Plan Premium (104)
$7,443	**$89,316**	**Net Income after Reductions**

Phased Retirement Annuity

Benefit on 10/1/2019

Monthly Amount	Annual Amount	Description
$1,962	$23,547	FERS Initial Phased Annuity (COLA Adjusted)
$4,418	$53,015	FERS Base Annuity
($2,209)	($26,508)	Phased Working Percentage Reduction (50%)
($417)	($5,005)	Survivor Benefit Premium
$3,754	**$45,048**	**FERS Final Phased Annuity**
($93)	($1,114)	FEGLI Life Insurance Premium
($197)	($2,364)	FEHB Health Plan Premium (104)
$3,464	**$41,570**	**Net Annuity after Reductions**
$2,085	$25,020	Survivor Benefit (Full)

This section of the Phased Retirement output report shows the effects of the two stages or phases of retirement on the combined income of the employee. We will discuss how to interpret each of the two phases in this next section.

Phased Retirement Income

In the first section of the Retirement Benefits screen we see a computation of the income that the phased retirement employee will receive while in phased retirement status. Since the new work schedule is 50%, both the accrued retirement benefit and the salary are computed and then reduced by half.

Retirement Benefits

Phased Retirement Income

Benefit on 7/1/2015

Monthly Amount	Annual Amount	Description
$3,626	$43,507	FERS Base Annuity
($1,813)	($21,754)	Phased Working Percentage Reduction (50%)
$1,812	**$21,744**	**FERS Initial Phased Annuity**
$5,921	$71,050	Annual Salary (50% of Base Salary)
$7,733	**$92,794**	**Gross Income in Phased Retirement**
($93)	($1,114)	FEGLI Life Insurance Premium
($197)	($2,364)	FEHB Health Plan Premium (104)
$7,443	**$89,316**	**Net Income after Reductions**

It is important for employees to realize that 100% of their normal bi-weekly deductions will be taken from their take home base pay. We can't show all of these deductions, but employees need to analyze the amount of these deductions against a pay check that is 50% lower (although this effect is ameliorated by the income from the phased retirement annuity).

Phased Retirement Annuity

At the end of the phased retirement period, the employee will separate and go into full retirement. The second section of the Retirement Benefits screen, below, depicts his or her final retirement annuity. Notice that the FERS Initial Phased Annuity, blue arrow, is a little higher than it was at the beginning of the phased period. Any cost of living adjustments since phased retirement began (December 1 of each year) have been applied. 50% of the initial phased retirement benefit will be credited to the final retirement annuity.

Next we must compute the other half of the *retirement annuity*, which is an annuity based on all of the previous service, including the time spent in phased retirement. To compute this we must first apply an adjusted average high-3 salary, shown earlier, and the increased creditable service that accumulated during the period of half-time employment. The result of this computation is shown as FERS Base Annuity (green arrow). This value is then reduced by half, by "Phased Working Percentage Reduction (50%)." The parentheses around the number ($26,508 yearly amount) indicate that it is a negative value so that when all the values are added it will actually *subtract* half of the annuity. Finally it is necessary to subtract the Survivor Benefit Premium during this calculation, also shown in parentheses so that it subtracts. When the column is added the resulting *net* amount is the FERS Final Phased Annuity (orange arrow). Deductions for insurance are subtracted to yield the "Net Annuity after Reductions."

Phased Retirement Annuity
Benefit on 10/1/2019

Monthly Amount	Annual Amount	Description
$1,962	$23,547	FERS Initial Phased Annuity (COLA Adjusted)
$4,418	$53,015	FERS Base Annuity
($2,209)	($26,508)	Phased Working Percentage Reduction (50%)
($417)	($5,005)	Survivor Benefit Premium
$3,754	**$45,048**	**FERS Final Phased Annuity**
($93)	($1,114)	FEGLI Life Insurance Premium
($197)	($2,364)	FEHB Health Plan Premium (104)
$3,464	**$41,570**	**Net Annuity after Reductions**
$2,085	$25,020	Survivor Benefit (Full)

A complete retirement benefits estimate will also include Social Security benefits, if eligible, and Federal tax withholding. We have omitted these components, as well as TSP benefits, for the sake of brevity.

Scenario Types Other than Civilian Retirement Estimate

When you create a new scenario you must designate what type of estimate you will create. You cannot change the **scenario type** once it is created. Below is the drop-down menu:

Scenario Type

Select the type of estimate you would like to perform for this scenario.

Civilian Retirement Estimate (CSRS/FERS/FSRDS/FSPS)
- Civilian Retirement Estimate (CSRS/FERS/FSRDS/FSPS)
- FERCCA Election
- FERS Transfer
- Severance Pay
- Re-hired Annuitant Supplemental Annuity
- Alternative Form of CSRS/FERS Annuity

In this section, we present information about completing entries for all the scenario types except the most typical CSRS/FERS/FSRDS/FSPS retirement estimates.

FERCCA Scenario Type

When you choose the FERCCA Election type, a FERCCA Options screen is added to options. Please refer to the *FERCCA Calculations* section of this guide for detailed FERCCA entry instructions.

FERS Transfer Comparison Scenario Type

This menu item is intended to help employees make an informed decision whether to transfer to FERS from CSRS upon their return to Federal employment after a break-in-service of more than three days. This is useful for the six-month opportunity, beginning on the effective date of re-employment, to make this transfer decision. This menu item may also be helpful in the unlikely event of another "open season" allowing CSRS employees to voluntarily enroll in FERS. Be sure you enter the required data on the following screens in order to develop a comparison between a CSRS enrollment and a FERS enrollment:

- *Detailed Civilian Service History* screen
- *Salary History* screen
- *Social Security*
- *Spousal Social Security*
- *Retirement options*
- *Thrift Savings Plan (TSP)*
- *Social Security Options*

The FERS Transfer scenario produces a unique Output Report, partially illustrated in this example.

The output report for FERS Transfer is quite similar to the side-by-side comparison offered in a FERCCA scenario (see next page).

FERS Transfer Estimate Example

In the output report, or estimate, for FERS Transfer a side-by-side comparison is provided. If the HR user selects "Earliest" for the separation date the calculator may display an earlier date for separation under CSRS than under FERS. In a FERS Transfer decision we are trying to show two scenarios where we isolate the variables such that the conditions on both sides of the analysis are equal. This will enable the employee to make a rational decision about which retirement plan offers the best *monetary* advantage. Therefore, a retirement date should be selected at which time the employee is eligible for immediate, unreduced annuity. If the employee wants to see other effects, such as how much earlier he or she can retire under CSRS vs FERS (or under FERS vs CSRS) some sensitivity runs to model these variables can be prepared by the specialist.

FERS Transfer Comparison

Retirement Information

	Stay in CSRS	Transfer to FERS
Separation Date:	12/31/2021	12/31/2021
Annuity will begin on:	1/1/2022	1/1/2022
Type of Retirement:	Voluntary Retirement - Immediate Annuity	Voluntary Retirement - Immediate Annuity
Sick Leave Credit:	0 years, 7 months, 10 days	0 years, 7 months, 10 days

Retirement Benefits Schedule (inflation adjusted)

This section shows what happens to the purchasing power of the CSRS or FERS net annuity, computed in the previous section, as you grow older in retirement. At each age, after separation, the benefit is reduced by the estimate of price inflation and increased by the annual cost of living adjustments, if any. (See the "Explanation of Retirement Benefits Projection" for more information about inflation and cost of living adjustments). Thus, your future benefits are expressed in terms of the value of today's dollars.

In addition to your OPM retirement annuity, other annuity benefits were added at the ages they begin and adjusted for inflation to give a better picture of your annual purchasing power during your retirement years. For example, Social Security benefits usually will begin at age 62, when the FERS supplement ends. Other benefits may include a TSP annuity and a CSRS Offset.

	Annual Benefit: Stay in CSRS	Annual Benefit: Transfer to FERS	Net Gain or Loss
Age 56, 1/1/2022			
CSRS		$35,118	
CSRS Offset	$51,640		
FERS		$8,261	
FERS Supplement		[b] $6,098	
Thrift Savings Plan	$1,989	$6,044	
Net Annuity Benefits	**$53,629**	**$55,521**	**$1,892**
Age 62, 11/1/2027			
CSRS		[a] $31,264	
CSRS Offset	[a] $47,784		
Social Security Offset	($3,031)		
FERS		$7,668	
Social Security	[b] $10,077	[b] $10,077	
Thrift Savings Plan	$1,847	$5,610	
Net Annuity Benefits	**$56,677**	**$54,619**	**($2,058)**

See next page for continuation of this example.

FERS Transfer Estimate Example (bottom of comparison page)

Age 92, 12/1/2057			
CSRS		[a] $31,131	
CSRS Offset	[a] $47,661		
Social Security Offset	($3,144)		
FERS		$7,541	
Social Security	$9,951	$9,951	
Thrift Savings Plan	$1,164	$3,536	
Net Annuity Benefits	**$55,632**	**$52,159**	**($3,473)**
Net Present Value	**$768,424**	**$706,457**	**($61,967)**

[a] Shows a reduction in your annuity at age 62 if the deposit for Military service is not made.
[b] Social Security and/or FERS Supplement Annuity amount may be reduced based on Earnings Test (see Explanation Of Benefits).

Thrift Savings Plan
TSP Annuity based on est. lump sum at retirement:

(adjusted for inflation)	$38,171	$115,684	$77,513
(stated in year 2022 dollars)	$42,364	$128,391	$86,027

Your Retirement Contributions
Your contribution costs for the first 12 months following FERS transfer date.
NOTE: TSP Contributions are tax deferred.

CSRS/FERS	$528	$511	($16)
Social Security	$4,111	$4,111	
Thrift Savings Plan	$3,297	$9,892	$6,595
Total	**$7,936**	**$14,515**	**$6,579**

Note: comparisons for ages 72 and 82 not shown here.

Severance Pay

This module is separate from the modules used to compute CSRS/FERS retirement estimates. The general rule is that permanent employees who have been employed for at least 12 months and who lose their jobs through no fault of their own, are entitled to severance pay. However, employees who have enough age and service to qualify for an immediate annuity under the discontinued service rules, or FERS employees under MRA+10 rules, *cannot receive severance pay*.

FedHR Navigator calculates the amount of severance pay to which an employee is entitled and verifies if the employee is eligible for an immediate annuity. If the data have already been entered elsewhere in the model (e.g., you asked for a deferred annuity estimate), you may either use information previously entered or you may enter new data by editing the displayed information.

The screen text for this module should provide sufficient guidance, as shown below.

Severance Pay

This module is separate from the modules used to compute CSRS/FERS retirement estimates. Changes made in computing the SCD for severance pay do not affect other inputs in the model.

Service Computation Date (SCD)

Enter the SCD reflecting Civilian Service only. For example: An employee's SCD is 05-25-1987, but she has 2 years and 2 months of active military service (**see Help screen**). Add 2 years and 2 months to 05-25-1987 to determine the amount of creditable service for severance pay purposes, i.e., 07-25-1989 is the SCD for severance pay purposes.

Enter the SCD reflecting Civilian Service only: [   ]

Current Annual Salary

Enter the current annual salary or salary at separation: $ [0]

Separation Date

Enter the separation date: [   ]

[« Previous Screen] [Compute Results]

Computing a Retiree's Supplemental Annuity

The supplemental annuity calculation is also separate from other calculations in the model. Re-employed annuitants who return to Federal service for at least one year of continuous, full-time and/or part-time service (equivalent to at least one year of full-time service) are eligible for a *supplemental annuity*.

Notice that there is a field for unused sick leave on the Supplemental Annuity screen. Check the "Help Page" to make sure the retirement calculator will credit sick leave for the type of service during the re-hired period. If so, enter the full amount of unused sick leave here. Also check if the retiree desires a survivor benefit, so long as the retiree's basic annuity provides for it.

Supplemental Annuity

Re-employed annuitants who return to Federal service for at least one year of full-time and/or part-time service (equivalent to at least one year of full-time service) but less than five years are eligible for a supplemental annuity. Re-employed annuitants working for five or more years are entitled to re-compute their basic annuity, adding the additional service.

Re-employment Service History

Enter the starting and ending dates of the re-employment period.

Start date: _____

End date: _____

Enter the retirement system and the re-employment status under which re-employment service was performed.

Retirement system: [FERS ▼]

Re-employment status: [Full Time ▼]

☐ **Check here** if the employee's original retirement was based on a minimum of 10 years of service.

Re-employment Salary History

Enter average salary during re-employed period based on pay before any reduction for annuity.

Average salary: $ [82233]

Sick Leave

Enter sick leave balance at end of re-employment period.

Sick leave balance: [32]

Survivor Benefit

A survivor benefit may be elected but only if the retiree's basic annuity provides for a survivor benefit.

☐ **Check here** if a survivor benefit will be elected.

Scenario Options

Scenario Options Home ›

- Supplemental Annuity
  - Output Options ›
  - Economic Assumptions ›

Help

- Help Page
- Resources

Computing a Re-determined Annuity

Reemployed annuitants working for five or more years continuously, full-time and/or part-time (equivalent to at least five years of full-time service), may elect to have their basic annuity re-determined in lieu of a supplemental annuity, adding their additional service under the law in effect at the time of separation from re-employment.

To re-determine, simply enter all federal service in the Detailed Civilian Service History screen, according to the OPF, including the reemployed period. The *Supplemental Annuity* scenario type will *not* be used, since it is not a "supplement," but a re-determined annuity. A standard optional scenario will provide an accurate estimate of the re-determined annuity, provided service and salary history are entered accurately.

Alternative Form of CSRS/FERS Annuity

The Alternative Form of Annuity (AFA) is available to employees who are eligible for a non-disability annuity and have a life-threatening affliction or other critical medical condition. The AFA calculation computes an actuarially reduced monthly benefit plus a lump sum payment equal to all un-refunded contributions to the retirement fund. The amount of reduction in the monthly benefit is dependent on the retiree's age at the time of retirement and the amount of retirement contributions.

CSRS and FERS retirement contributions, with interest, are required to accurately calculate the AFA. Obtain this data from Office of Personnel Management or from the servicing finance/payroll office and enter the amounts into the AFA screen.

> **NOTE, Data Source:** Section 53A5.1-2A of the "CSRS/FERS Handbook" places the primary responsibility for providing this information upon the employee. See the link to the Handbook on the FedHR Navigator *Resources* page under *Help*, on the left side menu.

When you select "Enter Data" the *Alternative Form of Annuity* screen displays.

Consult the *Help Page* on this screen for more detailed information about the Alternative Form of Annuity and how it is determined.

Output Report (the Estimate)

The following images are from the *Output Options* screen of FedHR Navigator. From the right side menu, you can select "Output Options" and select the desired boxes to include in the Output Report, sometimes called the "Estimate." Some employees only desire to know, "what will I get and when can I get it?" Other employees are interested in more detailed information. More importantly, the "Output Options" provide a way to suppress printing of output information. Typically, users will uncheck "Explanation of benefits projection" after the first or second Output Report is given to an employee because the "boilerplate" information, while useful and important, does not need to be printed over and over.

Output Options

In each case, indicate your selection by checking the desired boxes to print only the portions of the calculation report you wish to deliver.

- **Input Summary**: This displays the data entered for the calculation. This can serve as a reminder to the human resources specialist about the data entered or as a counseling tool to inform the employee about the data elements entered.
- **Service History**: This display is helpful when counseling employees on creditable service for retirement, creditable service for reduction-in-force and leave, and service computation dates.
- **Salary History**: This display provides the average High-3 salary computation and salary earnings.
- **Benefits Projection**: This section shows what happens to the purchasing power of the CSRS or FERS net annuity, as one grows older in retirement. At each age, after separation, the benefit is reduced by the estimate of assumed price inflation and increased by the annual cost of living adjustments, if any. Thus, your future benefits are expressed in terms of the value of today's dollars.

NOTE, Benefits Projection: This is the portion of the Output Report that shows the potential reduction in the annuity at age 62 if the deposit for military service is not completed. It also shows the final year for FERS Supplement and the earliest eligible year for commencement of Social Security benefits and distribution of TSP, etc.

Explanation of Benefits Projection: This section shows the importance of seeing how inflation affects your retirement benefits over your retirement years. CSRS and Social Security annuities are fully indexed to inflation. Thus, they show little or no loss in purchasing power after retirement. A FERS annuity will

show a loss in purchasing power because it is not fully protected against inflation. There is no annual cost-of-living adjustment until age 62. After that, FERS retirees will receive a reduced cost-of-living adjustment.

Economic Assumptions

In Scenario Home, *when* a scenario is open, you can access the *Economic Assumptions* screen from the blue menu bar on the right, just below "Output Options." It gives you an opportunity to view and, if desired, change the economic assumptions that form the basis of the Retirement Calculator projections. This change will affect only calculations for the selected employee. All default values are maintained by EconSys with the latest government information available. You may restore the default values at any time by clicking on the "Return to Defaults" bar at the bottom of the screen.

There is no navigation button on this screen. Use the side menus to go to other screens when done.

Economic Assumptions

The following rates can be changed to reflect desired economic conditions. Changing these rates will affect all scenarios for the current employee. Rates should be entered as decimals (i.e. 7.5% would be 7.5). Clicking a link on the left side menu will automatically save any changes made.

The Discount Rate and Life Expectancy are used in computing the net present value of future benefits. Life expectancy is an estimate of the age at death of the annuitant. The discount rate is an estimate of the future annuitant's preference for money received today versus money received in the future. The default value of the discount rate is equal to the estimate for future annual inflation in prices plus a real interest rate of 3%.

Economic Growth Assumptions

Federal wage growth:	3.5	%
General inflation rate:	2.8	%
Discount Rate:	5.800	%
Life Expectancy:	85	years

Return to Defaults   **Save**

V. Introduction to FERCCA Calculations

The Federal Erroneous Retirement Coverage Correction Act, known as FERCCA, requires that employees, who at some point in their career were placed in the wrong retirement system, be afforded some redress for the error. In most cases they are entitled to an option to remain in the incorrect plan or to be converted to the plan in which they should have been placed. In some cases there are other benefits. This guide does not provide assistance with the FERCCA law. Its intent is to explain how the FedHR Navigator calculator is properly used to create estimates that comply with the law.

The FERCCA module is designed to produce estimates for affected employees, and is used as a tool in assisting them to make the most beneficial decision when they are presented with a FERCCA option. HR users can enter and compare the results of two different scenarios for deposit and redeposit, Thrift Savings Plan balances, and overall retirement benefits under their current retirement system as well as the retirement system in which they should have been placed. In each case, benefits opportunities depend on which of the twelve error types was made along with a number of other factors, all of which have been programmed into the retirement calculator.

The FedHR Navigator *FERCCA* scenario type is your access to this powerful calculation tool offered only by EconSys. The FedHR Navigator FERCCA calculator was thoroughly tested and certified by the Office of Personnel Management, making it uniquely capable of computing the complex issues involved in FERCCA cases. *Important note: FedHR Navigator cannot calculate the benefits of the special circumstances of a so-called "Connor" case, which OPM must adjudicate.*

The FedHR Navigator FERCCA module utilizes the information entered on the Detailed Civilian Service History, the Salary History screen, the Social Security screen, and the TSP option in FERCCA scenarios to determine estimated and actual SCD and High-3 average salary and estimates for deposit/redeposit and retirement eligibility options under FERCCA. The Retirement Calculation Options module allows you to specify all variables for use in computing an annuity estimate for employees who were affected by placement in the wrong retirement system.

NOTE, FERCCA Date Entry Instructions: It is essential that you use the guidance found in the *FERCCA – Data Entry Instructions by Error Type* document when preparing a FERCCA calculation. Find the link on the *Resources* screen (left menu, under "Help"). Refer to **BALs 05-103** and **10-104** for OPM instructions for processing FERCCA cases.

FERCCA Data Entry

To produce a FERCCA estimate, you will enter much of the same historical information as you would to generate a normal retirement estimate, but with some modification as outlined below.

- **Service History:** Enter complete service history. Compute all deposits and redeposits owed and paid. Do this because if the deposit was made under FERS and the employee elects CSRS or CSRS Offset, the remaining deposit owed may be taken as an actuarial reduction and vice versa. If the deposit was made under CSRS or CSRS Offset and the employee elects FERS, he/she is entitled to a refund. FedHR Navigator will make all the necessary calculations based on service history entries and deposits/redeposits calculated for each period.
- **Salary History:** Enter salary history sufficient to compute a High-3. For part-time employees, this may require up to 7 years or more of history to obtain the highest 3 consecutive years of salary. *Some error types require a complete salary history*—check "Data Entry Instructions by Error Type."
- **Social Security Estimate:** Although this module offers two ways to estimate a future Social Security benefit (a third method is available in scenarios on the Social Security Options screen), most error types require entering year-by-year earnings. For CSRS and CSRS Offset options, if year-by-year earnings are not required to compute the effect of making or not making a military deposit, there must be an entry in the Social Security module to show that the employee is eligible for Social Security benefits upon reaching age 62. *Do not enter Spousal Social Security information for a FERCCA case.* (Use this screen *only* when an employee who is correctly placed in CSRS/CSRS Offset considers a transfer to FERS).
- **FERS Supplement Estimate:** Although this module offers the choice of three ways to estimate the FERS supplement, most error types will require that you enter year-by-year earnings for *all full years covered under FERS*. However, you may copy from Salary History if it has been entered for all *full FERS-covered* years, or you may copy the previously entered Social Security year-by-year earnings if they are essentially the same as the FERS year-by-year earnings. A button at the bottom of the *Year-by-Year Entry* screen imports the data from the Civilian Salary History or the Social Security screen.

FERRCA Scenario Preparation

- **Scenario Manager** gives you the opportunity to create a FERCCA scenario. Enter notes as appropriate for the case. Click on "Edit Scenario" to begin working on the case.
- **Retirement Options:** To compute FERCCA estimates, select "Optional" as the *retirement type* from the drop-down menu and check the box "First Date Eligible." FedHR Navigator will calculate and display comparisons as of the first date the employee is eligible for an unreduced retirement benefit. You also have the option to compute early-out and disability comparisons. Once you run the first estimate, you may need to come back and change the separation date, as explained below. While survivor benefits and insurance are available options, these deductions often introduce more complication than necessary in making a choice between retirement plans. Once the employee understands the options, you can always go back and add these (for instance, after initial FERCCA counseling).

- Thrift Savings Plan (TSP) Estimate: There is a special TSP screen within the FERCCA Option screen instead of a separate TSP scenario option. TSP implications may be critical to the FERCCA election in all cases where FERS is one of the options.

The FERCCA Scenario

Create a new scenario and choose FERRCA as the scenario "Type." Proceed to Scenario Home screen.

NOTE, Service and Salary History Importance: It is important to understand that the Detailed Civilian Service History and Civilian Salary History screens are linked. The FERCCA module uses the salary history entries to compute the deemed and actual High-3 and the part-time pro-ration factors, if applicable, by simultaneously looking at entries in the Detailed Civilian Service History and Civilian Salary History screens. Users must complete the historical data screens to produce an accurate FERCCA estimate. Some error types require a complete salary history.

NOTE, Social Security Mandatory: To produce a FERCCA estimate, most error types will require that you enter the year-by-year earnings in the Social Security screen. To compute the effect of making or not making a military deposit for CSRS and CSRS Offset options, there MUST be an entry in the Social Security module to show that the employee is, in fact, eligible for Social Security upon reaching age 62.

NOTE, Multiple FERCCA Errors: In cases where there is more than one error, users will base the FERCCA estimate on the earliest error. Before proceeding, note the earliest date of erroneous coverage on the Service History screen

Error Types

As described in the *Data Entry Instructions*, there are twelve FERCCA error types, each of which has certain data entry instructions and employee options. (Note: "s/b" means "should be").

FERCCA Error Types and Options		
Error Type	**Coverage is, but should be**	**Available Options 1 and 2**
1	CSRS s/b FERS	CSRS Offset or FERS
2	CSRS Offset s/b FERS	CSRS Offset or FERS
3	CSRS Offset s/b CSRS	Automatic CSRS*
4	CSRS s/b CSRS Offset	Automatic CSRS Offset*
5	FERS s/b CSRS	FERS or CSRS
6	FERS s/b CSRS Offset	FERS or CSRS Offset
7	CSRS s/b FICA only	CSRS Offset or FICA/CSRS Offset
8	FERS s/b FICA	FERS or FICA/CSRS Offset
9	CSRS Offset s/b FICA only	CSRS Offset or FICA/CSRS Offset
10	FICA s/b CSRS	Automatic CSRS*
11	FICA s/b CSRS Offset	Automatic CSRS Offset*
12	FICA s/b FERS	Automatic FERS*

* "Automatic" coverage means there is no election opportunity. Coverage shown is mandatory.

"Corrected" and "Uncorrected" Errors

The FERCCA data entry instructions for some error types depend on whether the error was *corrected* or not. This refers to a correction in coverage that may have been made when the error was discovered. If the error was corrected after the employee had an option as afforded under FERCCA, there is no need to compute a FERCCA scenario.

If the error was corrected without an election opportunity for the employee, it may be a "corrected" case. However, it is *not* a "corrected case unless all coverage and documentation from the error date forward have been changed to the correct coverage and documented with a form SF50. If it is a *"corrected"* FERCCA error, the employee must be given an option to change it, depending on the error type.

FERCCA Election Options

Select the error type for the case you are preparing. There are 12 error types. Enter the date of the error. If this employee's record was previously corrected, enter the date it was "corrected." If the error was not previously corrected, leave this field blank. See "Corrected and Uncorrected Errors," above.

Click "Yes" or "No" to indicate if a *Deemed FERS Election* was made previously. (Even if an employee made an election, there are still FERCCA benefits FedHR Navigator will compute). If you select "Yes," choose the coverage that was elected, using the drop-down menu.

View of open *FERCCA Election Options* drop-down menu:

Click on the **"Coverage Options"** button to proceed to the *FERCCA Options* screen.

FERCCA Coverage Options

The retirement coverage that appears in Option 1 nearly always will be the coverage you entered in the Historical section. It will reflect the employee's *current* retirement plan even if it is still erroneous. On this screen, revise ("edit") the service history to reflect what the coverage would be for the employee under Option 2. For example consider an error type 6, "Erroneous coverage FERS, Correct coverage CSRS

Offset," in which the employee was incorrectly under FERS for 6 years from 1988 to 1994 and then corrected to CSRS Offset until today. The first option is to remain in FERS, from 1988 until today.

For Option 2, in this example, change each FERS period beginning in 1992 today to CSRS Offset. Select the rows to modify and then click on "Edit." When the rows reappear, change the service and select "Yes" for deposits, as appropriate. Under Option 2, this employee can elect CSRS Offset for all periods of civilian service from 1992 through today. Modify Option 2 by selecting Offset for each civilian period from 2/1/1992 through today.

FERCCA Election Options

Error Type:	Type 06 - Erroneous coverage FERS, Correct coverage CSRS Offset	
Error Start Date:	10/01/1992	

FERCCA Service History

	Start Date	End Date	Service Type	FERCCA Opt 1	Paid Deposit Opt 1	FERCCA Opt 2	Paid Deposit Opt 2
1. ☐	11/16/1980	03/21/1983	Military	Military	No	Military	No
2. ☐	05/01/1983	12/31/1986	CSRS	CSRS	No	CSRS	No
3. ☐	01/01/1987	05/31/1992	CSRS	CSRS	No	CSRS	No
4. ☑	10/01/1992	05/31/1993	FERS	FERS	No	CSRS Offset	No
5. ☑	04/01/2005	08/18/2015	FERS	FERS	No	CSRS Offset	No

Check boxes to edit (annotation pointing to checkboxes on rows 4 and 5)

You can edit the checked rows if they are on or after the error date. (annotation)

[Save] [Cancel]

#	Start Date	End Date	Service Type	FERCCA Opt 1	Paid Deposit Opt 1	FERCCA Opt 2	Paid Deposit Opt 2
1.	10/01/1992	05/31/1993	FERS	FERS ▼	No ▼	FERS ▼	No ▼
2.	04/01/2005	08/18/2015	FERS	FERS ▼	No ▼	FERS ▼	No ▼

TSP Option 1

Future TSP Contribution Pct.	15
Re-compute Current Balance	☐
TSP Make-up Contributions	[Change]

TSP Option 2

Future TSP Contribution Pct.	2
Re-compute Current Balance	☐
TSP Make-up Contributions	[Change]

In the screen above, rows 4 and 5 have been checked and "edit" was clicked. The rows then appeared in editable form with "Save" and "Cancel" buttons above them. The editable rows 1 and 2 can now be changed under "FERCCA Opt 2" to show the option to switch to CSRS Offset that is available to the employee as a FERCCA election. Available options for each error type are given in *FERCCA Data Entry Instructions by Error Type.* Generally Option 1 is to stay with current coverage.

Please note that Option 1 cannot always *remain set to the employee's erroneous coverage, because some error types require a change regardless of the employee's wishes.*

> **NOTE, Deposits and Redeposits:** The default will always be "No" for deposits and redeposits. You must be familiar with the revised deposit/redeposit rules under FERCCA to know when employees must make deposits/redeposits or when employees are entitled to an actuarial reduction. If an actuarial reduction can be taken, leave "No" because it is usually not to the employee's advantage to pay it. However, if a period of service will be lost without the deposit or redeposit, change to "Yes." We should assume that an employee would make the deposit/redeposit in this case. For the employee to understand the impact of these decisions, it may be necessary to run two estimates, with and without deposits.
>
> **Example:** The election is between CSRS Offset and FERS and the employee has not made a deposit for three years of military service. If he or she elects FERS without making the deposit, he or she will lose three years of creditable service. On the other hand, if the employee elects CSRS Offset the service will count, but the employee will be subject to "Catch 62" if he or she has 10 years of Social Security earnings at age 62. **This example also illustrates why it is essential that you enter full Social Security earnings in history.**

Thrift Savings Plan for FERCCA

Unique to the FERCCA Option, users activate the TSP module by clicking the "TSP" options box at the bottom of the Coverage Options screen. No particular order of entering items is required, but it may be useful to have previously made entries under Service History, Salary History, Retirement Data, and Retirement Options available before making your TSP inputs.

Use the TSP module to compute and compare the effects of FERCCA elections on employee or annuitant TSP account balances. The standard outputs of the TSP module are:

- The account balances projected as lump sums as of separation date
- The value of those lump sums in today's dollars
- Estimated TSP annuity payment streams based on user specifications of certain annuity purchase assumptions

The TSP module also includes certain specialized features and calculations that may apply to particular types of FERCCA cases. These include:

- The capacity for employees to make future make-up TSP contributions under a FERS election
- The ability to record any previous make-up contributions in cases where there has been a prior correction of coverage to FERS in order to limit the amount of additional future make-ups that are allowed
- The calculation of actuarial reductions that might apply under a CSRS-Offset FERCCA election for some FERS annuitants due to prior receipt of government TSP contributions and investment earnings
- The calculation of lost earnings (breakage) for FERS-eligible CSRS employees

TSP Options Screen

The following sections review the specific inputs for the TSP Options screen. The descriptions note the significance of each item to the TSP calculations and the cases where they apply or do not apply. Upon completing entries on each screen, click the "Done" button at the bottom right of the screen. The FERCCA election module provides spaces in which to enter additional TSP-related information. On the first FERCCA Election Options screen, there is a box entitled "Government TSP Contributions Received." This box applies only to annuitant/survivor cases in which there was a FERS retirement AND post-retirement withdrawals from the TSP account. In such a case, enter the total amount of withdrawal payments that represented the government contributions (and investment earnings) share of the withdrawals. This amount will be subject to recoupment from the annuitant/survivor by actuarial reduction under a CSRS-Offset FERCCA election option.

TSP Accounts. On the top of the TSP Options screen, enter the government and employee portions of the current account balance. Also enter the future expected allocation of the account balance among the TSP funds. An allocation is necessary to drive the future growth of the account. It also provides a basis for the updated total of any additional past contributions, such as automatic, matching, make-up, and make-up on matching. Use it also as a tool to recover lost earnings, known as "breakage," to be added to the current fund balances and carried forward. Also enter either a percentage or dollar amount for future contributions from employee pay.

The Thrift Savings Options screen, top portion:

Civilian Thrift Savings Plan (TSP)

Selected Employee and Scenario: **Demo, Sirs A | FERCCA Type 2**

Fund Detail

Enter the balance for each TSP fund listed below. Also, enter the percent of the future contributions to be allocated for each fund. Allocations should add up to 100%.

TSP Fund	Government Balance	Employee Balance	Future Allocation
C Fund	$ 2554	$ 12500	0
F Fund	$ 0	$ 0	0
G Fund	$ 6255	$ 14200	0
I Fund	$ 0	$ 0	0
S Fund	$ 0	$ 0	0
L Fund Income	$ 0	$ 0	0
L Fund 2020	$ 0	$ 0	0
L Fund 2030	$ 0	$ 0	100
L Fund 2040	$ 0	$ 0	0
L Fund 2050	$ 0	$ 0	0

Future Contributions

Enter one of the values below but NOT both, to determine the amount of future contributions towards the TSP funds.

As a percentage of pay		As a dollar amount per pay period
5 %	OR	$ 0

The bottom part of the *TSP Options* screen allows for specification of the type of annuity. You can choose between level and inflation-adjusted payments and whether to show a 50% survivor benefit for a spouse.

Annuity Options. Under "Annuity Option" click on the box if the employee would like an estimate of an inflation-protected TSP annuity. This annuity starts at a lower amount but automatically increases each year by the rate of increases in prices, not greater than 3%. Otherwise, FedHR Navigator will compute and display level payments. (This annuity amount is initially higher, but gradually loses purchasing power over time as prices increase).

Annuity Survivor Benefit. Click on "Survivor Benefit" if the employee would like to see an estimate of a TSP annuity that pays a 50% benefit to the survivor when either the employee or the spouse dies. Enter the number of years that the spouse is older or younger than the employee.

The Thrift Savings Options screen, bottom portion:

Annuity Options

☑ Inflation protection

Select or enter one of the options below, but NOT both, to determine the date to begin receiving an annuity from TSP.

Select the annuity onset date

Enter the annuity onset date

| Onset of the Federal civilian annuity ▾ | OR | 05/01/2020 |

TSP Annuity Survivor Benefits

If you want to show the TSP Annuity at a lower initial amount so that a 50% survivor TSP Annuity would be paid to the survivor when either the employee or the spouse dies:

1. Check the box and
2. Enter zero if the spouse is the same age as the employee, or enter the appropriate age difference.

☑ Survivor Benefit, spouse is [2] years ○ older ● younger

Rate Options   **Historical TSP Contributions**

« Previous Screen

Default Rates of Return. The "Rate Options" button gives access to a screen containing the current assumptions about the rates of return for the TSP funds as well as the current TSP annuity interest rate index. Use this screen to adjust the default rates. Click "Restore Defaults" if you would like to use a common indicator for the estimate.

Historical TSP Contributions

After entering account balances and specifying annuity types, you may click on the "Historical TSP Contributions" link, next to the "Rate Options" link. This is important in both active employee and annuitant cases, where one or more prior periods of CSRS, CSRS Offset, or FICA service may be retroactively corrected to FERS under a FERCCA election.

On the Historical TSP Contributions screen, click the "Add New Row" button to enter the earliest recorded employee contribution to the TSP, showing the effective date and the percentage or dollar amount. Continue to "Add New Row" and enter all periods of employee contribution to the TSP.

Employee Fund Allocations. Select "Fund Allocations" to enter the history of changes to the employee allocation of contributions among the funds. Under breakage calculation rules set forth by the Thrift Investment Board, these allocations are important for all periods beginning January 1, 2000. Additional TSP contributions under a FERS FERCCA election will have the breakage computed based on the actual allocation entered for particular points in time, or on the G Fund return if there is no allocation on record.

Technically, the history of fund allocations is not necessary for time periods before January 1, 2000. On funds restored for these time periods under a FERS election, the breakage will be computed monthly based on the G Fund return or the average of all TSP funds, whichever is higher in each month.

Click "Fund Allocations" as shown by the arrow above, to open this part of the screen (arrow):

As with similar screens, click on "Add New Row," choose the fund, and enter the percentage, ensuring that percentages total 100%.

Previous Make-Up Contributions

At the bottom of the Historical Contributions screen, there is a button to click on to make entries recording *previous* make-up contributions to the TSP (see arrow, below). Use this button *only* in the case of an active employee whose coverage has *been previously corrected* to FERS. The employee may have made previous make-up contributions at or after the date of the FERS correction.

1. Enter the beginning and end dates for the period when the previous make-up contributions were actually made.

After entering start and end dates, click "Done." A new button for "Details" will appear under "Contribution Details." Click this button to open the TSP Make-Up Contributions Detail screen shown below.

2. Click on "Details" to enter the earlier dates for the time period(s) to which the contributions actually applied, and to enter the contribution percentage of the make-ups.

These previous make-up contributions are considered to be already in the current account balance, entered earlier in the TSP module. However, additional breakage (investment earnings) may apply under FERCCA. In cases where there are previous make-up contributions, it is important to enter a complete and accurate history from available agency records. This limits the potential amount of additional future make-up contributions an employee may be entitled to make under a FERS election.

TSP Make-Up Contributions Detail

Selected Employee and Scenario: **Demo, Sirs A | FERCCA Type 2**

Total Employee Make-Up Contributions
(Jan 1, 2001 - Dec 31, 2003)

Enter one or more historical time periods to which previous make-up contributions apply and the respective contribution percent for each period.

Covered Start Date	Covered End Date	Contribution Percent

Save   **Cancel**

#	Covered Start Date (mm/dd/yyyy)	Covered End Date (mm/dd/yyyy)	Contribution Percent (%)
1.			

When finished, click "Save" to return to the Historical TSP Contributions screen and then "Done" to return to the TSP Options screen.

Click "Previous Screen" to return to the FERCCA Coverage Options screen, and click "Done." You are now ready to calculate the estimate just as in any other scenario.

The FERCCA Scenario Estimate

As you see below, there are some important differences on the FERCCA scenario. The following two screens illustrate an important step, normalizing, which is often necessary to obtain a useful comparison.

Computed Data Summary

Civilian Annuity

Separation Date:	5/31/2016
Retirement Eligibility SCD:	2/28/1985
Average High-3 Salary:	$82,500
Annuity Start Date:	6/1/2016
Annuity Start Age:	56 Years 0 Months
Civilian TSP Annuity Onset Date:	6/1/2016

FERS Transfer-Option 1 Retirement Benefits

Your retirement annuity is based on your average Hi-3 salary and the number of years and months of service (additional days of service are not used).

Computation Service Credit

Years	Months	Days	Description
8	2	16	CSRS Service Credit
23	0	15	FERS Service Credit
0	9	2	FERS Unused Sick Leave Credit
23	9	17	Total FERS Service Credit
32	0	3*	Total Service Credit

* 3 days of unused FERS Transfer service credit equals 17 hours of sick leave

Voluntary Retirement-Immediate Annuity

Monthly	Annually	Description
$896	$10,759	CSRS Basic Annuity
($89)	($1,076)	Survivor Benefit Premium (Full)
($133)	($1,596)	Unpaid Redeposit Actuarial Reduction
$673	**$8,076**	**Net CSRS Annuity**
$1,632	$19,594	FERS Basic Annuity
($163)	($1,959)	Survivor Benefit Premium (Full)
$1,469	**$17,628**	**Net FERS Annuity**
$844	$10,128	FERS Supplement
($185)	($2,220)	Health Insurance Premium (104)
($170)	($2,047)	Life Insurance Premium
$2,632	**$31,584**	**Total Annuity after Reductions**
$1,264	$15,168	Survivor Benefit (Full)

CSRS Offset-Option 2 Retirement Benefits

Your retirement annuity is based on your average Hi-3 salary and the number of years and months of service (additional days of service are not used).

Computation Service Credit

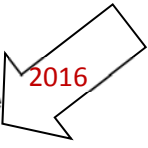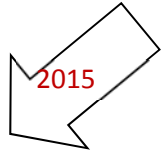| Years	Months	Days	Description
33	3	1	CSRS Offset Service Credit
0	9	2	CSRS Offset Unused Sick Leave Credit
34	0	3*	Total CSRS Offset Service Credit

* 3 days of unused CSRS Offset service credit equals 17 hours of sick leave

Voluntary Retirement-Immediate Annuity

Monthly	Annually	Description
$4,417	$53,006	CSRS Offset Basic Annuity
($419)	($5,031)	Survivor Benefit Premium (Full)
($136)	($1,632)	Unpaid Redeposit Actuarial Reduction
$3,861	**$46,332**	**Net CSRS Offset Annuity**
($185)	($2,220)	Health Insurance Premium (104)
($170)	($2,047)	Life Insurance Premium
$3,506	**$42,072**	**Total Annuity after Reductions**
$2,429	$29,148	Survivor Benefit (Full)

FERCCA Comparison

Retirement Information

	If You Elect FERS Transfe 2016	If You Elect CSRS Offset 2015
Separation Date:	May 31, 2016	May 31, 2015
Sick Leave Credit:	0 Years, 9 Months, 2 Days	0 Years, 9 Months, 2 Days
Type of Retirement:	Voluntary Retirement Immediate Annuity	Voluntary Retirement Immediate Annuity
Annuity will begin on:	June 1, 2016	June 1, 2015

NOTE, Invalid Comparisons: Before you make a PDF of this and print it out for the FERCCA employee, check to see if you must *normalize* the retirements. The scenario depicts the consequences of choosing Option 1 or Option 2, and at the bottom it shows the separation dates on which this comparison is based. Because they are different, the option comparisons are *not valid*— they are comparing different retirements for different plans. Because the employee must see the *same* retirement for different plans in order to make an informed decision, *you must make the separation dates agree*.

Normalizing the retirements

1. Note the later separation date under "FERCCA Comparison" on the scenario, as shown above. Go back to "Enter Data" on the scenario and uncheck the "Earliest" box; then enter this date in the separation date field.
2. Click on "Previous Screen" or "Output Options" and then "Compute Results" to obtain a new Output Report (estimate).

The Output Report side-by-side comparison, which prints below the "Retirement Information" under "FERCCA Comparison," now depicts comparable retirements, as shown here:

	Annual Benefit FERS Transfer	Annual Benefit CSRS Offset	Net Gain or (Loss)
Age 56, June - 2016			
CSRS Offset Annuity	$8,076	$47,748	
FERS Transfer Annuity	$17,628		
FERS Supplement *	$10,128		
Civilian TSP Annuity	$10,710	$9,603	
Net Annuity	**$46,542**	**$57,351**	**$10,809**
Age 59, June - 2019			
CSRS Offset Annuity	$7,958	$47,080	
FERS Transfer Annuity	$16,226		
FERS Supplement *	$9,323		
Civilian TSP Annuity	$9,859	$8,840	
Net Annuity	**$43,366**	**$55,920**	**$12,554**
Age 62, June - 2022			
CSRS Offset Annuity	$7,938	$47,071	
FERS Transfer Annuity	$14,936		
Social Security Offset		($8,316)	
Social Security *	$14,460	$14,460	
Civilian TSP Annuity	$9,075	$8,137	
Net Annuity	**$46,410**	**$61,352**	**$14,942**
Age 72, June - 2032			
CSRS Offset Annuity	$7,905	$47,047	
FERS Transfer Annuity	$13,770		
Social Security Offset		($8,281)	
Social Security *	$14,421	$14,421	
Civilian TSP Annuity	$6,885	$6,173	
Net Annuity	**$42,981**	**$59,360**	**$16,378**
Age 82, June - 2042			
CSRS Offset Annuity	$7,893	$47,014	
FERS Transfer Annuity	$12,717		
Social Security Offset		($8,241)	
Social Security *	$14,389	$14,389	
Civilian TSP Annuity	$5,224	$4,684	
Net Annuity	**$40,222**	**$57,846**	**$17,624**
Age 85, May - 2045			
CSRS Offset Annuity	$7,900	$47,113	
FERS Transfer Annuity	$12,437		
Social Security Offset		($8,250)	
Social Security *	$14,411	$14,411	
Civilian TSP Annuity	$4,820	$4,321	
Net Annuity	**$39,567**	**$57,595**	**$18,028**
Net Present Value	**$742,422**	**$1,013,168**	**$270,747**

As shown above, the normalized FERCCA estimate provides the employee a side-by-side comparison over time, between his or her FERCCA options, including a "net present value" estimate of the cumulative economic effects of one option versus the other. This estimate is expressed in "today's dollars."