



# BENEFITS INFORMATION

## SEPARATION OTHER THAN RETIREMENT

If you are separating from USAID for reasons other than retirement, refer to the following information on how your benefits will be affected.

Benefits and retirement information covered in this document include:

- Retirement
  - Federal Employees Retirement System (FERS) Contributions
  - Foreign Service Pension System (FSPS) Contributions
  - Social Security / Medicare
  - Thrift Savings Plan (TSP)
- Insurance / Benefits
  - Federal Employees Health Benefits (FEHB)
  - Federal Employees Group Life Insurance (FEGLI)
  - Federal Employees Dental and Vision Insurance Program (FEDVIP)
  - Flexible Spending Account (FSA)
  - Federal Long Term Care Insurance Program (FLTCIP)
- Leave

### IMPORTANT REMINDERS

- Download your electronic Official Personal Folder (eOPF) **before** you separate
- Download your most recent W2 from your Employee Personal Page (EPP)
- Download your most recent Earning & Leave Statement from EPP

## RETIREMENT

During your time at USAID, you contributed toward a federal retirement system. With few exceptions, Civil Service (CS) or Foreign Service Limited (FSL) employees hired on or after January 1, 1984 are automatically enrolled in and contribute to the Federal Employee Retirement System (FERS). FERS is managed by the Office of Personnel Management (OPM). Foreign Service Officers contribute to the Foreign Services Pension System (FSPS) which is managed by the U.S. Department of State.

### FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS) CONTRIBUTIONS

#### IF YOU HAVE FIVE (5) OR MORE YEARS OF CREDITABLE CIVILIAN SERVICE, YOU HAVE TWO OPTIONS:

**DEFERRED ANNUITY:** Leave your money in the retirement fund and apply for a deferred annuity directly with the Office of Personnel Management (OPM) once you meet age and service requirements. If you have **active military service** and plan to apply for a deferred retirement, you should consider making a military service deposit to receive credit for that service. You must pay the military service deposit in full before separating from USAID.

**REFUND OF RETIREMENT DEDUCTIONS:** Complete an Application for Refund of Retirement Contributions (SF 3106). If you take a refund of your retirement deductions and return to federal civilian employment, you must pay a redeposit for the refunded amount (plus interest) for your prior federal civilian service to be creditable for retirement purposes.

- **If submitting your application before separating from USAID:** submit the application to HCTM by creating a “New HCTM Request” in LaunchPad.
- **If submitting your application within 30 days after separating from USAID:**
  - Call the USAID HR Service Central at (202) 712-1234
  - Email [hr-helpdesk@usaid.gov](mailto:hr-helpdesk@usaid.gov)
  - Submit an inquiry online at <https://www.usaid.gov/contact-us> (select “Office of Human Capital and Talent Management”)
- **If submitting your application more than 30 days after separation:** Mail your application to the Office of Personnel Management (OPM). The OPM address is listed in the “Where to file your application” section on page 7 of the SF 3106.

#### IF YOU HAVE LESS THAN FIVE (5) YEARS OF CREDITABLE CIVILIAN SERVICE, YOU HAVE TWO OPTIONS:

**LEAVE YOUR MONEY** in the retirement fund if you believe you may return to federal civilian employment in the future. You can request a refund later if you decide not to return to federal service.

**REFUND OF RETIREMENT DEDUCTIONS:** Complete an Application for Refund of Retirement Contributions (SF 3106). If you take a refund of your retirement deductions and return to federal civilian employment, you must pay a redeposit for the refunded amount (plus interest) for your prior federal civilian service to be creditable for retirement purposes.

- **If submitting your application before separating from USAID:** submit the application to HCTM by creating a “New HCTM Request” in [LaunchPad](#).
- **If submitting your application within 30 days after separating from USAID:**
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  - Submit an inquiry online at <https://www.usaid.gov/contact-us> (select “Office of Human Capital and Talent Management”)
- **If submitting your application more than 30 days after separation:** Mail your application to the Office of Personnel Management (OPM). The OPM address is listed in the “Where to file your application” section on page 7 of the SF 3106.

## FOREIGN SERVICE PENSION SYSTEM (FSPS) CONTRIBUTIONS

### IF YOU HAVE FIVE (5) OR MORE YEARS OF CREDITABLE CIVILIAN SERVICE, YOU HAVE TWO OPTIONS:

**DEFERRED ANNUITY:** Leave your money in the retirement fund and apply for a deferred annuity directly with the U.S. Department of State once you meet age and service requirements. If you have **active military service** and plan to apply for a deferred retirement, you should consider making a military service deposit to receive credit for that service. You must pay the military service deposit in full before separating from USAID.

**REFUND OF RETIREMENT DEDUCTIONS:** Complete the *Application for Refund of Compulsory Retirement Contributions Foreign Service Retirement System (DS 5003)*. If you take a refund of your retirement deductions and return to federal civilian employment, you must pay a redeposit for the refunded amount (plus interest) for your prior federal civilian service to be creditable for retirement purposes.

- **If submitting your application before separating from USAID:** submit the application to HCTM by creating a “New HCTM Request” in LaunchPad.
- **If submitting your application within 30 days after separating from USAID:**
  - Call the USAID HR Service Central at (202) 712-1234
  - Email [hr-helpdesk@usaid.gov](mailto:hr-helpdesk@usaid.gov)
  - Submit an inquiry online at <https://www.usaid.gov/contact-us> (select “Office of Human Capital and Talent Management”)
- **If submitting your application more than 30 days after separation:** Mail your application to the U.S. Department of State. See the first page of the DS 5003 for the appropriate mailing address.

### IF YOU HAVE LESS THAN FIVE (5) YEARS OF CREDITABLE CIVILIAN SERVICE, YOU HAVE TWO OPTIONS:

**LEAVE YOUR MONEY** in the retirement fund if you believe you may return to federal employment in the future. You can request a refund later if you decide not to return to federal service.

**REFUND OF RETIREMENT DEDUCTIONS:** Complete *Application for Refund of Compulsory Retirement Contributions Foreign Service Retirement System (DS 5003)*. If you take a refund of your retirement deductions and return to federal civilian employment, you must pay a redeposit for the refunded amount (plus interest) for your prior federal civilian service to be creditable for retirement purposes.

- **If submitting your application before separating from USAID:** submit the application to HCTM by creating a “New HCTM Request” in LaunchPad.
- **If submitting your application within 30 days after separating from USAID:**
  - Call the USAID HR Service Central at (202) 712-1234
  - Email [hr-helpdesk@usaid.gov](mailto:hr-helpdesk@usaid.gov)
  - Submit an inquiry online at <https://www.usaid.gov/contact-us> (select “Office of Human Capital and Talent Management”)
- **If submitting your application more than 30 days after separation:** Mail your application to the U.S. Department of State. See the first page of the DS 5003 for the appropriate mailing address.

## **SOCIAL SECURITY / MEDICARE**

Social Security and Medicare deductions are not refundable. However, you earn credit for periods of federal employment. These credits are added to your Social Security Administration (SSA) employment record to establish eligibility for SSA benefits. Contact the Social Security Administration for more information.

## **THRIFT SAVINGS PLAN (TSP)**

Separating employees may not make contributions into the TSP after separation.

You are fully vested in your own contributions, any matching Government contributions, and any earnings on these contributions. If you have at least three years of federal civilian employment, you are also vested in the automatic 1% government contributions, plus earnings. Refer to the TSP website for details.

For information on what happens to your TSP contributions and your available options after leaving federal service, contact TSP.

Note: outstanding TSP loans are considered a taxable distribution under Internal Revenue Service rules. To avoid significant tax implications, you must pay your loan in full before your date of separation. Contact TSP for more information.

## INSURANCE / BENEFITS

### FEDERAL EMPLOYEE HEALTH BENEFITS (FEHB)

Your coverage terminates on the last day of the pay period in which you separate. However, you will receive 31 days of extended coverage at no cost to you.

#### YOU HAVE THE FOLLOWING OPTION:

**TEMPORARY CONTINUATION OF COVERAGE (TCC).** After the end of your 31 days of extended coverage, you may elect TCC for up to 18 months. You may select any FEHB plan you are eligible to enroll in. Refer to the [TCC pamphlet](#) for additional information. **You must complete a Health Benefits Election Form (SF 2809) within 60 days of your separation from USAID.** If applying for TCC, insert “4A” as the “event code” in Part D of the SF 2809. The “date of the event” is the date of separation.

If submitting your TCC election *prior to separation*, submit the SF 2809 in a “New HCTM Request” via LaunchPad.

To submit a TCC election *during the 60-day window after separating from USAID*, password protect and email the completed SF 2809 to [hr-helpdesk@usaid.gov](mailto:hr-helpdesk@usaid.gov). If you are not able to password protect the SF 2809, call the USAID HR Service Central at (202) 712-1234 to protect your personal identifiable information (PII) and to coordinate the submission of the SF 2809.

TCC can be expensive. You will pay your current premium, the agency’s share of the premium, in addition to a 2% administrative fee for a total premium of 102%. Current TCC rates can be found at the [OPM website](#). You may wish to consider researching other health plan options in addition to FEHB.

### FEDERAL EMPLOYEE GROUP LIFE INSURANCE (FEGLI)

Your coverage terminates at the end of the day on which you separate from federal service, with a 31-day extension of free coverage. No premiums or Government contributions are required during the 31-day extension.

Your coverage may be converted (without medical examination) to a non-group coverage plan during the 31-day extension with rates based on age and class of risk. Under the conversion privilege, you may convert all or any part of your Basic and Optional coverage to an individual policy. The individual policy will be issued by any insurance company you (or your assignee(s), if applicable) select that has been approved by OPM and has agreed to issue such policies under the provisions of the FEGLI contract. When you are ready to convert your coverage, you may request a list of eligible insurance companies from the Office of Federal Employees Group Life Insurance.

As part of your separation process, your offboarding staffing services will provide you with the [Notice of Conversion Privilege \(SF 2819\)](#) and the [Continuation of Life Insurance Coverage as an Annuitant or Compensation \(SF 2821\)](#), which demonstrates your loss of group life insurance coverage and the right to convert.

If you elect to convert to non-group coverage, after reading SF 2821 - Part B, complete Part C and mail the completed SF 2821 along with the SF 2819 to:

OFGLI  
P.O. Box 6312  
Utica, New York 13504-6512

### **FEDERAL EMPLOYEE DENTAL AND VISION INSURANCE PROGRAM (FEDVIP)**

Your coverage ends on the last day of the pay period in which you separate. There is no 31-day extension of coverage or opportunity to continue coverage. Contact BENEFEDS for more information.

### **FLEXIBLE SPENDING ACCOUNTS (FSA)**

Payroll deductions to your Health Care (HCFSA) and Limited Expense Health Care (LEX-HCFSA) will terminate on the date of separation. Expenses incurred before the date of separation are reimbursable, but expenses incurred after the date of separation will not be reimbursed.

Payroll deductions for Dependent Care (DCFSA) will terminate on the date of separation. You may continue to be reimbursed for expenses until the end of the benefit period or until your account balance is exhausted (whichever is sooner).

For questions regarding FSAs, please contact FSAFEDS.

### **FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)**

Coverage is fully portable. Your long term care insurance will continue as long as you make arrangements with LTC Partners for direct premium payments for coverage. Please contact LTCFEDS for more information.

# LEAVE

## ANNUAL LEAVE

You will receive a lump sum payment for any unused annual leave within four to six weeks after separating from the agency. The lump sum payment equals the pay you would have received if you had remained in federal service on annual leave until it was depleted. You will receive this payment the same way that you received your salary, through direct deposit.

If you are reemployed in the federal service prior to the expiration of the period of annual leave (i.e., the lump sum leave period), you must refund the portion of the lump sum payment that represents the period between the date of reemployment and the expiration of the lump sum period. Your new agency will recredit to your leave account the amount of annual leave equal to the days or hours of work remaining between the date of reemployment and the expiration of the lump sum leave period.

For example, you received a lump sum payment for 240 hours of annual leave (six weeks). You are reemployed by the federal government four weeks after your separation date. As a result, you must refund (pay back) two weeks of annual leave to your new agency, which is the difference between what you were paid out and how much time elapsed between your separation and reemployment dates. Your new agency will credit your leave account with two weeks of annual leave.

If you resign from federal service *before the last day of the leave year*, your lump sum payment will include any “use or lose” annual leave you have.

## SICK LEAVE

No payment is made for accrued sick leave. Any unused sick leave on the date of separation will remain “frozen” and will be reinstated if you are reemployed in a federal position in the future, regardless of the length of the break in service. If you do not return to federal service, any unused sick leave is forfeited.

For additional questions regarding leave, please contact your separation Staffing Services representative for more information.