

HC-SSC Information for Non-Retirement Separating Employees

The purpose of this page is to provide general benefit, paid leave, unemployment compensation and post-employment information regarding separating from federal employment by resignation or termination. The nature of your appointment and circumstances of your separation determine whether the information listed below is applicable.

SF-50 (Notification of Personnel Action)

Documenting the change in your employment status. All employees receive this document upon separation.

SF-8 (Unemployment Compensation for Federal Employees Program)

A departing employee will need the separating SF 50, Notification of Personnel Action, and the Department of Energy SF 8 when going to the state unemployment office to apply for benefits. For most states, the applicant will need: (1) their position title and starting and ending dates of employment; and (2) the Department of Energy's 3-digit chargeable account number code found on the SF 8. The state in which you were employed makes the determination as to whether or not you will receive Unemployment Compensation benefits. If you are being terminated or separated involuntarily you may be entitled to unemployment compensation.

Leave

Annual Leave: Annual leave will be paid in a lump sum amount. Separated employees can expect to receive the payment within two full pay periods after the effective date of separation. Federal and state taxes and Medicare will be deducted. If applicable, any financial obligation to the Department of Energy will also be deducted.

If you return to federal civilian employment within the period represented by the lump sum annual leave payment, the amount covering the remaining hours must be repaid by you to the federal agency. The leave covered by the repayment will be credited to your account. For example, if you were paid for 240 hours or 6 weeks of annual leave, you would have to remain out of government service for at least 6 weeks (the amount of annual leave you were paid for) or repay the money. If you return to government service within 3 weeks, you would have to repay 3 weeks of the money that was paid to you for annual leave and 3 weeks of annual leave will be credited to your account.

Sick Leave: Unused sick leave will remain with your records permanently. No payment will be made for your sick leave. If you return to federal service, your sick leave will be credited to your sick leave account.

Credit Hours: Any positive hours will be paid in a lump sum not to exceed 24 hours.

Compensatory Time Off: Any positive hours will be paid in a lump sum for compensatory time earned and not already paid.

Compensatory Time Off for Travel: Not paid as employees may not receive payment for compensatory time off for travel.

Federal Employee Health Benefits Program (FEHB):

Termination of FEHB coverage. If enrolled in FEHB on your separation date, a copy of a SF 2810, Notice of Change in Health Benefits Enrollment, will be provided upon your separation. Health insurance will terminate on the last day of the pay period in which your separation is effective. Enrollment will continue temporarily for 31 days from the effective date of your termination in order to give you an opportunity to contact your health insurance carrier for the options available to you. This [31-day extension of coverage](#) will be at no cost to you. If you or a covered family member is an inpatient in a hospital on the 31st day of your extension of coverage, FEHB benefits for the hospitalized person will continue for the length of the hospitalization, up to a maximum of 60 more days.

Replacement Coverage. You should contact your current health insurance plan for eligibility to convert to an individual policy if offered by the carrier of your plan within 31 days from the date in Part H of the SF 2810, but no later than 91 days from the date your enrollment terminates (Part A, item 8 of SF 2810). If you don't receive the SF 2810 within 60 days of your separation, or you aren't able to request conversion on time for reasons beyond your control, you can request a late conversion by writing directly to the carrier of your plan. If your current plan no longer offers its own non-FEHB plan for conversion purposes, you can contact your current health insurance carrier for assistance in enrolling inside or outside the Affordable Care Act (ACA) Marketplace plan. For your eligibility to enroll in health insurance through the ACA Marketplace, visit www.healthcare.gov.

Temporary Continuation of Coverage (TCC). If enrolled in FEHB on your separation date, you may also elect to continue your health insurance under the FEHB program for up to 18 months after your separation date (unless your separation is involuntary due to gross misconduct). You will have 60 days from the date of your separation, or the notice from the agency, to enroll in TCC. You may select any plan in the FEHB Program in which to continue your coverage if you are otherwise eligible to enroll in the plan. You may change your enrollment during the annual Open Season. You will be required to pay both the employee and government share of the premiums, plus a two percent charge for administrative expenses. Your TCC enrollment and premium charges begin on the day after the 31-day period of free coverage ends.

If the enrollee changes plans or options upon election of TCC, enrollment in the previous plan or option will continue through the 31-day extension of coverage. Enrollment in the new plan or option will become effective the day after the 31-day extension of coverage and will continue for up to 17 months.

After TCC coverage ends (except if the enrollee canceled his/her enrollment or the plan was discontinued), the enrollee is eligible for another 31-day extension of coverage at no cost to him/her, and the enrollee is eligible to [convert](#) to a non-group contract offered by his/her health benefits plan.

TCC Premiums

<https://www.opm.gov/healthcare-insurance/healthcare/plan-information/premiums/>

Federal Long Term Care Insurance Program (FLTCIP):

Coverage will remain in effect as long as you continue to pay premiums. You must contact FLTCIP to make other billing arrangements and address changes. Billing is administered by BENEFEDS-FLTCIP at 1-877-888-FEDS (877-888-3337). You may pay by automatic bank withdrawal, direct bill or online payments which may be found at www.ltcfeds.gov.

Federal Employees Dental and Vision Insurance Program (FEDVIP):

Participation in FEDVIP ends when you separate from federal service. Your dental and/or vision insurance terminates as of the date of your separation, unless your separation is a retirement. Inquiries must be directed to BENEFEDS at 877-888-3337. You may also inquire at www.benefeds.gov. There is no 31-day extension of coverage or opportunity to convert to private coverage.

Federal Flexible Spending Account Program (FSAFEDS):

Participation in the FSAFEDS ends when you separate from federal service. The Health Care Flexible Spending Account (HCFSA) or LEX (Limited Expense) HCFSA will terminate as of the date of your separation. There are no extensions. Any eligible health care expenses incurred prior to the date of separation will still be reimbursed but those incurred after the separation date are not reimbursable. If you used your entire elected amount before FSAFEDS has deducted it from your pay, you will not be responsible for the remaining allotments. You can continue to use the remaining balance in your Dependent Care Flexible Spending Account (DCFSA) to pay for eligible dependent care expenses until the end of the Benefit Period or until your account balance is used up, whichever comes first. Inquiries must be directed to FSAFEDS at www.fsafeds.gov or by calling 877-372-3337.

Federal Employees Group Life Insurance (FEGLI):

When enrolled in FEGLI on your separation date, a SF 2819, Notice of Conversion Privilege, and a SF 2821, Agency Certification of Life Insurance Status will be provided upon your separation. Your life insurance terminates at the end of the day on which you separate. You will continue to have life insurance (not accidental death and dismemberment) protection for 31 days after your separation date. This 31-day temporary extension is automatic.

These forms contain information required by the insurance company to effect a conversion to an individual plan (should you wish to do so) and inform you of what you need to do to convert. A medical examination

is not required in order to qualify for insurance acceptance. The Office of Federal Employees' Group Life Insurance must receive the request for conversion within 31 calendar days of the date in item 3 of Part A of SF 2819 or within 31 days of the date you receive notice, whichever gives you more time. Mail the SF 2819 to

Office of Federal Employees Group Life Insurance (OFEGLI)
200 Park Avenue
New York, NY 10166-0188

Thrift Savings Plan (TSP) Information:

ALLOW 30 DAYS FROM SEPARATION FOR TSP TO BE NOTIFIED OF YOUR SEPARATION. Once you have been separated from federal service for thirty-one days, you may withdraw money from your TSP account.

If you have an outstanding TSP loan, you may pay the loan in full at separation, set up monthly payments, or take a taxable distribution of the unpaid amount. A taxable distribution means that the portion of the loan that was not repaid is treated as taxable income and you may be liable for a 10 percent penalty for early withdrawal. For more information on the impact of separating from federal service on your TSP loan, visit www.tsp.gov.

If your TSP account balance is less than \$200, your entire account balance will automatically be paid out in a single payment. If your account balance is \$200 or more, you may choose to leave your money in the TSP. During this period, you can continue to manage your account by making interfund transfers and may also roll money into your TSP account from other qualified plans or IRAs. You will still have the full range of TSP withdrawal options whenever you choose and will continue to take advantage of the TSP's low administrative fees. You do not need to make a withdrawal decision until you turn 73 (see the information on Required Minimum Distributions below).

You have four options when you decide to withdraw your money from the TSP, including:

- Partial distribution of a specific amount
- Total distribution
- Annuity purchase
- Installments (automatic withdrawals)
- A combination of the above methods.

For more information to participants who have separated from Federal service, see the TSP Fact Sheet, [Information for TSP Participants Preparing to Leave Employment](#) (TSPFS29) and the regulations at 5 CFR § 1650.

In an effort to make the withdrawal process easier for participants, and to prevent the submission of incorrectly completed forms, the FRTIB recommends you use the online "withdrawal wizard" to fill out the appropriate withdrawal form(s) electronically. The withdrawal wizard is available to you by logging into the online account section of the TSP website and choosing "Withdrawals" from the Online Transactions menu.

If you have a civilian and a uniformed services account, you have the option of combining both accounts into one. More information about combining TSP accounts, along with all the other options available to participants who have separated from federal service can be found at www.tsp.gov.

You are responsible for updating your address of record following separation. Separated participants can update their address by calling the ThriftLine (1-877-YOU-FRST), by logging into the online account section of the TSP website, or by submitting [Form TSP-9](#), Change in Address for Separated Participant.

RETIREMENT INFORMATION:

Options may include withdrawing your retirement contributions from the retirement system or eligibility for a deferred annuity, supplement or a redetermined annuity.

Withdrawal of Retirement Contributions:

You are eligible to withdraw your contributions to the retirement system after you have been separated for thirty-one days. The Application for Refund of Retirement Deductions (FERS) [SF-3106](#) and the procedure is available by visiting <https://www.opm.gov/retirement-center/fers-information/former-employees/#Options>. You may submit the SF 3106 directly to OPM after you have been separated from federal service for at least 31 days. Note: Mailing the form prior to 31 days will delay the processing of the form. Your application will not be processed by OPM until you have been separated from federal service for 31 days. Please do not direct inquiries to OPM regarding the status of your refund claim until at least one month after you have mailed the form to OPM.

If you elect this option, please be aware that receipt of a refund voids any future entitlement, based on this service, to an annuity under the Federal Employees Retirement System (FERS).

Deferred Annuity (FERS):

A former employee is eligible to receive an unreduced annuity the first day of the month after your 62nd birthday because you have at least 5 but less than 10 years of creditable civilian service and you are not eligible for an immediate annuity. You may be eligible to receive an unreduced deferred annuity when you attain age 60 if you have at least 20 years of creditable service OR when you attain your Minimum Retirement Age (MRA), which is 57 if you have at least 30 years of creditable service upon separation. If you have 10 to 29 years of service upon separation, a reduced deferred annuity will be available when you attain your MRA. Your annuity will be reduced by five-twelfths of 1-percent for each full month you are under the age of 62 (this amounts to a reduction of 5-percent for each year). You can lessen or avoid this reduction by delaying receipt up to age 62.

If you withdraw your retirement contributions, it voids any entitlement to this retirement.

Postponed Annuity (FERS):

With a postponed retirement, if you separated from federal service **after** reaching your MRA with at least 10 years of service, but postponed the commencing date of your annuity to reduce or avoid the age reduction, you are eligible to reenroll in the FEHB Program and the FEGLI Program when the postponed annuity begins, if you participated in FEHB or FEGLI for the 5 years of service immediately before you separated from federal service or continually from your earliest opportunity. Additional information is available on FERS deferred and postponed retirement at <https://www.opm.gov/forms/pdfimage/RI92-19A.pdf>.

If you withdraw your retirement contributions, it voids any entitlement to this retirement and benefits.

Should you elect any of the above options, you will need to contact the Office of Personnel Management at 888-767-6738, ninety (90) days prior to the date you wish to begin receiving your annuity to obtain an application. More detailed information is provided in the enclosed pamphlets, or you can refer to OPM's web site at: www.opm.gov/retire.

Reemployed Annuitants: You may be eligible to receive a supplemental or redetermined annuity upon separation if you meet certain criteria.

Supplemental Annuity (FERS and CSRS): You may be eligible to receive this additional annuity because as a reemployed annuitant your "regular" annuity continued during your reemployment and your reemployment consisted of at least 1 year of continuous full-time or continuous part-time service that was equivalent to full-time service. For CSRS employees, to be eligible, you must have elected retirement contributions be withheld while employed or make a deposit (with interest) to OPM.

Redetermined Annuity (FERS and CSRS): You may be eligible to receive this annuity *in lieu of a supplemental annuity* because as a reemployed annuitant your "regular" annuity continued during your reemployment and your reemployment consisted of at least 5 years of continuous full-time or continuous part-time service that was equivalent to full-time service. For CSRS employees, to be eligible, you must have elected retirement contributions be withheld while employed or make a deposit (with interest) to OPM.

When electing either of these options, you may complete the [SF-2801](#) (CSRS) or [SF-3107](#) (FERS), Application for Immediate Retirement and submit to this office within 31 days of your separation. If more than 31 days have elapsed, please send directly to OPM at: OPM, Retirement Operations Center, P.O. Box 45, Boyers, PA. 16017. You may also contact OPM by calling 888-767-6738.

Social Security:

Social Security is part of the retirement plan of almost every American worker. It's important to know how the system works and how much you'll receive from Social Security when you retire.

Visit WWW.SSA.GOV to research important topics on:

- How you qualify for Social Security benefits.
- Get your Social Security Statement
- Get personalized retirement benefit estimates

Establish your own *My Social Security* account and access your Statement online.

- <https://www.ssa.gov/myaccount/>

Your Statement is useful for people of all ages who want to learn about your future Social Security benefits and to review your earnings history for accuracy.

Official Personnel Folder (OPF) and Medical Folders:

Separated employees will not have access to their **personnel folder (eOPF)** after their separation date. It is vital and highly recommended before separation to print your eOPF documents for your record keeping.

When an employee separates from federal service, the last employing agency transfers the Official Personnel Folder (OPF) and Employee Medical Folders (only if in receipt) to the National Personnel Records Center (NPRC), St. Louis, Missouri within 120 days.

Please note the Office of Human Capital or Shared Service Centers are not responsible for maintaining Medical Records.

You can access the NPRC website at <http://www.archives.gov/st-louis>. Federal law [5 USC 552a(b)] requires that all requests for records and information be submitted in writing. Each request must be **hand signed** (in cursive) and **dated** (within the last year). Please identify the documents or information needed and explain the purpose of your request. and should include name, social security number, date of birth and if known, the year of separation and last employing agency. For copies of specific documents or a copy of the entire folder, send written requests (**hand signed in cursive and dated**) request to: *National Personnel Records Center, Annex Civilian Personnel Records 1411 Boulder Blvd Valmeyer, IL 62295*. If you transfer to another agency, or if you return to federal service at a later date, check with the personnel office of your next employing agency to ensure that your previous records have been requested and forwarded to that office.

Payroll Address Change:

If there is a change your mailing address, it is essential that you notify the Defense Finance and Accounting Service (DFAS) of your new address. DFAS may need to send you W-2 forms, Leave and Earnings Statements (LES), and any unpaid salary. You can update your mailing address through myPay at <https://mypay.dfas.mil>. You have continued access to the myPay Web site for one year after your separation, but you must access it using your login ID and password, not your Personal Identity Verification (PIV) card. After you separate, if you did not have a login ID and password, you will need to contact DFAS at 888-332-7411.