

HRSC East Employee Benefits Update

Federal Erroneous Retirement Coverage Corrections Act

HRSC East Employee Benefits Update 2001-4 gave an overview of the Federal Erroneous Retirement Coverage Corrections Act (FERCCA) which provides some relief to employees who have been or are currently in the wrong retirement code. The purpose of this update is to ask employees who have not previously reviewed the information about retirement coverage to do so and to call the HRSC East if they think their retirement code is incorrect. We need to be sure that we have identified all employees affected by FERCCA since OPM will begin counseling employees soon regarding options under FERCCA.

HOW TO KNOW IF YOU ARE IN THE CORRECT RETIREMENT CODE

Most employees who started working for the Government after 1983 should be in FERS. Those who started working for the Government on a permanent basis before 1984 should be in CSRS unless they elected FERS or left Government employment for awhile. When retirement errors occur, they often involve situations where an employee has breaks in Government service or changes in appointments.

Find your retirement plan on the chart below and see if you fit into any of the situations listed. Your retirement plan is shown in Block 30 of your Standard Form 50s, Notifications of Personnel Action. If you fit one of the situations listed in the chart, you may be in the wrong plan. Remember, there are exceptions to the general rules. You may be in the right retirement plan because you fall under one of the exceptions (like the one shown under CSRS Offset). Employees in code 2 are covered only by the Social Security System. Employees in code 4 have no retirement deductions withheld. The Department of Defense has prepared a "Self-Identification Test" located at <http://www.cpm.s.osd.mil/fas/benefits/fercca.htm> to further assist you in reviewing your status

IF YOUR RETIREMENT PLAN IS:	THEN YOU MAY BE IN THE WRONG PLAN IF:
Civil Service Retirement System (CSRS) (Codes 1, 6)	1. You worked for the Federal Government before 1984 but your first appointment under CSRS was 1 January 1984 or later.; or 2. You left Federal employment for more than a year anytime after 1983.
Civil Service Retirement System (CSRS) or CSRS (Offset) (If CSRS Offset, your SF-50 will indicate "FICA and CSRS Partial") (Codes 1, 6, C, E)	1. Your current appointment is: a. Temporary limited to a year or less* b. Term c. Emergency indefinite; or 2. You have no Federal Government civilian employment before 1984; or 3. You work on an intermittent basis and do not have a career or career-conditional appointment.
Civil Service Retirement System (CSRS) Offset (Your SF-50 will indicate "FICA and CSRS Partial") (Codes C, E)	1. You did not work for the Federal Government, as a civilian, for a total of 5 years before 1987.

IF YOUR RETIREMENT PLAN IS:	THEN YOU MAY BE IN THE WRONG PLAN IF:
Federal Employees Retirement System (FERS) (Codes K, L, M, N)	1. You are currently on a temporary appointment* limited to a year or less; or 2. You do not have a career or career-conditional appointment and you work on an intermittent basis; or 3. You have worked for the Federal Government under a retirement plan continuously since 31 December 1983 and did not elect to transfer to FERS during the 1987 or 1998 FERS Open Seasons.
FICA (Social Security) (Code 2)	1. You were converted from a career or career- conditional appointment without a break in service of more than three days.

*Temporary appointment should not be confused with temporary promotion.

WHAT DO I NEED TO DO NOW?

If you review the chart and believe you are correctly covered in the applicable Federal Retirement System and everything else appears correct, **you need take NO further action.**

If you believe you are in the wrong Federal Retirement System or had a retirement coverage error after 1986 that lasted for three or more years before it was corrected, **further action on your part IS necessary.** If you believe you are in the wrong Federal Retirement System you should notify the HRSC East. If you had a retirement coverage error after 1986 that lasted for three or more years before it was corrected you should register with OPM. To register with OPM you should complete the requested information on the FERCCA web site at <https://www.fed-estatement.com/fercca/fercca/>. OPM has established a FERCCA Hotline at 1-888-689-3233. You can call the FERCCA Hotline to ask questions about FERCCA, to get help entering information in the FERCCA File database, or to correct or update your information in the database. After you are registered, OPM will provide each **eligible employee** with a detailed statement outlining your options and an opportunity to discuss those options with a counselor provided by OPM.

Further information about FERCCA is available from the OPM homepage at <http://www.opm.gov/benefits/correction>.

If you have a question about FERCCA, please contact the HRSC East on the Benefits Line at 1-888-320-2917. Press 2 to talk to a counselor then press 1 for East Region. Counselors are available from 7:30 – 4:30 EST Monday through Friday. You may e-mail the Retirements and Benefits Division anytime at Benefits_east@east.hroc.navy.mil.