

HRSC East Employee Benefits Update

Federal Employees Retirement System (FERS) Redeposit/Deposit Service

FERS REDEPOSIT SERVICE

FERS redeposit service is creditable civilian service for which FERS retirement deductions have been withheld, but the deductions were refunded to the employee after a separation from Federal service. If you have FERS redeposit service you may not make a redeposit of these deductions in order to receive service credit for retirement purposes.

If you transferred to FERS and have received a refund of Civil Service Retirement System (CSRS) retirement deductions for service included in your CSRS annuity component (if any), this service is governed by CSRS redeposit rules. Please see HRSC East Employee Benefits Update 2001-10 regarding CSRS Redeposit Service.

If you have less than 5 years of refunded CSRS service, please refer to deposit service information below.

FERS DEPOSIT SERVICE

Deposit service is creditable FERS service for which FERS retirement deductions were not withheld. Normally social security deductions would be withheld. An example of appointments where FERS deductions are generally not withheld would be a temporary appointment.

Deposit service can also be service that was not considered Federal employment at the time it was performed, but the law changed to allow credit for retirement annuity computation purposes.

HOW DEPOSIT SERVICE PERFORMED BEFORE 1 JANUARY 1989 IS CREDITED TOWARD FERS RETIREMENT

If you have service performed before 1 January 1989 for which retirement deductions were not withheld and you make a deposit the service:

1. Is creditable for meeting the length of service requirements for retirement eligibility; and
2. Is used to determine your retirement annuity.

If you have service performed before 1 January 1989 for which retirement deductions were not withheld and you do not make a deposit the service:

1. Is not creditable for meeting the length of service requirements for retirement eligibility;
2. Is not used to determine your retirement annuity; and
3. Is generally creditable for social security purposes.

HOW DEPOSIT SERVICE PERFORMED ON OR AFTER 1 JANUARY 1989 IS CREDITED TOWARD FERS RETIREMENT

If you have service performed on or after 1 January 1989 for which retirement deductions were not withheld, it is not creditable toward FERS eligibility or computation purposes. You may not make a deposit for this service.

HOW DEPOSIT SERVICE IS CREDITED FOR CSRS AND CSRS OFFSET EMPLOYEES WHO TRANSFER TO FERS

If you transfer to FERS and have less than 5 years of civilian service creditable under CSRS rules (not counting the offset service) as of the date of transfer, all of the service becomes subject to the FERS service credit rules.

If you transfer to FERS and have 5 or more years of civilian service creditable under CSRS rules (not counting the offset service) as of the date of transfer, all of the service performed before the effective date of the transfer remains subject to the CSRS service credit rules.

AMOUNT OF DEPOSIT

The amount of money you owe for FERS deposit service is generally 1.3 percent (higher if you are under a special retirement provision) of the basic pay that you earned during that time plus accrued interest.

HOW TO MAKE A PAYMENT FOR FERS DEPOSIT SERVICE

If you want to make a payment for FERS service for which deductions were not withheld, you should complete a SF 3108, Application to Make Service Credit Payment for Civilian Service and send it to the HRSC East. The HRSC East will review the form and forward it to the Office of Personnel Management (OPM). OPM will tell you how much you owe. You may pay the amount you owe in full or in installments of at least \$50. You cannot have the payments withheld from your biweekly salary; you must make payments directly to OPM. Interest keeps accruing on the unpaid balance until the deposit is paid in full.

You should submit the deposit application only if you intend to make a payment. The HRSC East can prepare an estimate of the amount of deposit you owe to help you decide whether you want to make the deposit.

ADDITIONAL INFORMATION ABOUT FERS REDEPOSIT/DEPOSIT SERVICE

If you have any questions regarding crediting redeposit or deposit service toward FERS retirement benefits please contact the HRSC East on the Benefits Line at 1-888-320-2917 during the hours of 0730 – 1630 EST, Monday through Friday. The Benefits Line is an Interactive Voice Response System (IVRS). Instructions for using the Benefits Line are attached. You may also e-mail the Retirements and Benefits Division anytime at Benefits_east@east.hroc.navy.mil.

HOW TO ACCESS THE HRSC EAST BENEFITS LINE INTERACTIVE VOICE RESPONSE SYSTEM (IVRS)

1. The telephone number for the HRSC IVRS is 1-888-320-2917. This number is available 24 hours a day. Benefits counselors are available to answer questions from 0730 – 1630 EST, Monday through Friday.
2. From the menu options select 2 – Benefits and Entitlement Services System
3. From the menu options select 1 – Current Navy serviced employees
4. From the menu options select 1 to enter Social Security Number and PIN or 2 if you have forgotten your PIN. If you have previously created a PIN in the Employee Benefits Information System (EBIS), this will be your PIN for the Benefits Line.

If you select 1, the system will ask you to enter your social security number and PIN. Listen carefully; the system will tell you if it's looking for a four-digit or six-digit PIN.

The first time you access the automated system, your PIN will be a four-digit number equivalent to your month and year of birth, for example, June 1960 will be 0660.

The system will then require you to change your PIN to a six-digit number of your choice, as long as it meets the DoD security guidelines voiced in the system. This six-digit PIN will continue to be your PIN until you change it.

If this is not your first time accessing the automated system, your PIN should be a six-digit number that you personally selected.

If you select 2, the system will allow you to reset your PIN to a new six-digit numeric code of your choice. You must provide your social security number, date of birth, service computation date for leave, civilian pay plan, grade, and step before you reset your PIN. This information is available from your Leave and Earnings Statement (LES), or a copy of your SF-50, Notification of Personnel Action. Once the system verifies this information, it will ask you to input a six-digit number of your choice that complies with the DoD security guidelines voiced in the system.

Your PIN must be a combination of numbers that are not easily identifiable. Thus, your PIN cannot repeat the same number, cannot be equal to the first or last six digits of your social security number, cannot equal to your date of birth or service computation date for leave, and cannot include any single number repeated three or more times. If your PIN meets these security guidelines, you will be prompted to enter your six-digit PIN again. If both entries match, you will hear "Your PIN has been changed."

5. From the menu options select 1 – to change PIN or 2 to Continue
6. The system will voice the duty telephone number on file for you. If it is correct, press 1, otherwise press 2 and enter your correct duty phone number.
7. Once you have cleared the PIN and telephone verification modules, you will select from the following menu:

1 - Federal Employees Health Benefits (FEHB)

- 2 - Retirement
- 3 - Thrift Savings Plan (TSP)
- 4 - Federal Employees Group Life Insurance (FEGLI)
- 5 - Benefit News
- 6 - Request a Faxed Document
- 9 - Exit the system

8. If you need to speak to a benefits counselor, you can press "0" within menu options 1 - 4 identified above, and your call will be transferred to a counselor during normal business hours.

QUESTIONS REGARDING THE BENEFITS LINE

If you have a login problem with The Benefits Line please call Dorothy Bailey at commercial (757) 396-7555, DSN 961-7555 or email her at Dorothy_Bailey@east.hroc.navy.mil. The telephone number for the HRSC East Teletypewriter (TTY) is (757) 396-7078.