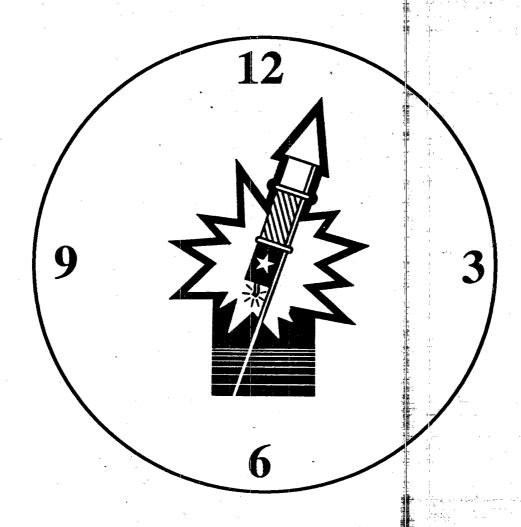


Countdown To Retirement

A Guide To Effective Participation In The Retirement Process



Prepared by the EPA
Headquarters Human Resources Division

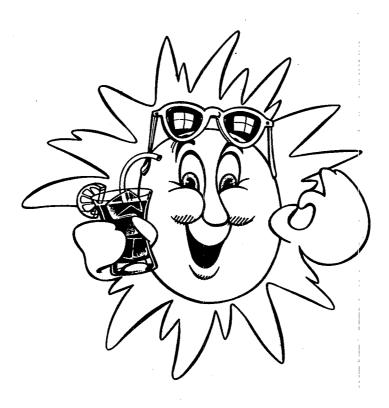




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Countdown to Retirement

A Guide to Effective Participation In the Retirement Process



The EPA

Headquarters Human Resources Division wishes to acknowledge with appreciation the

Human Resources Management Division, Research Triangle Park, North Carolina, and the Office of Personnel Management for their assistance in the preparation of this booklet and other retirement materials.

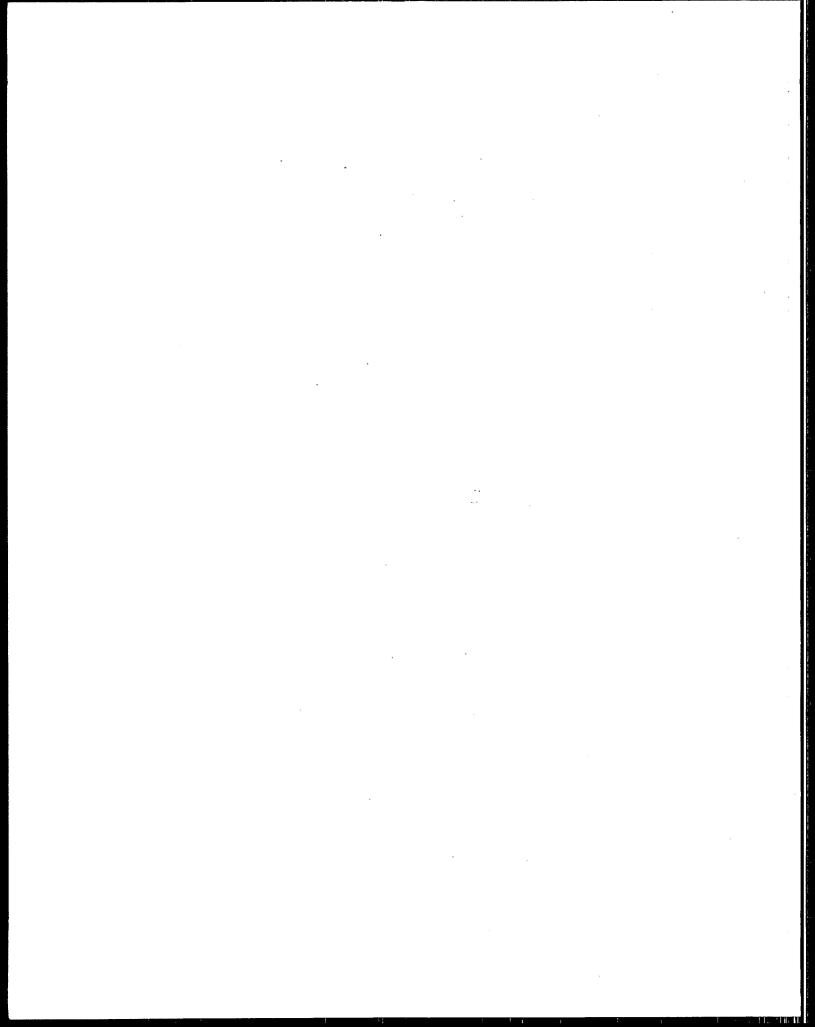
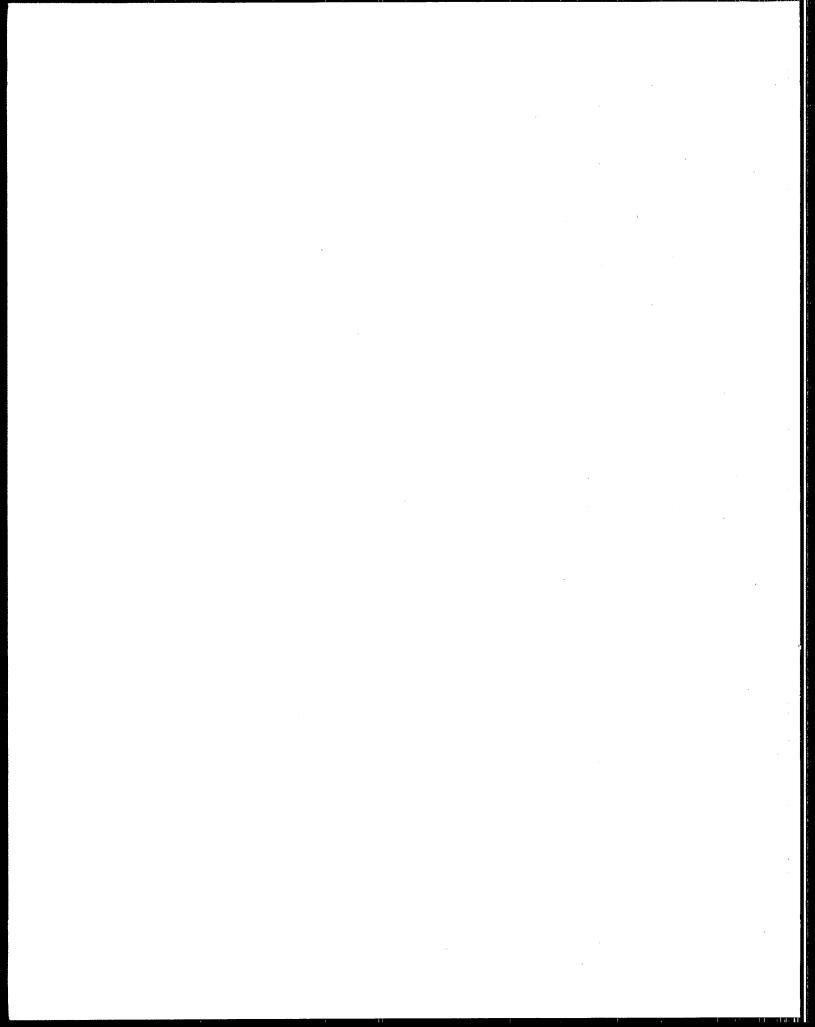


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Introduction

Your retirement is one of the most important events in your life, and a successful retirement takes careful planning. We in the EPA Headquarters Human Resources Division (HHRD) want to assist you in making the process smooth and worry free.

COUNTDOWN TO RETIREMENT provides information and guidance which will be helpful to you during the critical year before and for several months after your retirement. It discusses how your application for retirement is processed at EPA and the Office of Personnel Management (OPM). It is designed as a general guide. More specific and detailed information is available through your retirement counselor.

Understanding your role and the roles played by EPA and OPM is an essential part of good retirement planning. A careful study of COUNTDOWN TO RETIREMENT will be time well spent.

By working closely with HHRD, you can help ensure that your retirement will be a satisfying finale to your long and faithful Federal service. We look forward to serving you and encourage you to get in touch with us at any time if you have questions or need assistance with your retirement plans.

LINDA J. WALLACE, Acting Director

Inda Dallace

Headquarters Human Resources Division

February 1994

Abbreviations

CSACivil Service Annuity
CSRSCivil Service Retirement System
FEGLIFederal Employees' Group Life Insurance
FEHBFederal Employees' Health Benefits
FERSFederal Employees' Retirement System
HHRDHeadquarters Human Resources Division
IRRIndividual Retirement Record
OPFOfficial Personnel Folder
OPMOffice of Personnel Management
TSPThrift Savings Plan

Useful Telephone Numbers

EPA Headquarters Human Resources Division202-260-9686
EPA Payroll Office - Employee Assistance202-260-5116
EPA Benefits Hotline202-260-3273
OPM Retirement Information Office202-606-0400
Social Security Administration1-800-772-1213

Retirement Eligibility

You may retire under CSRS or FERS (as indicated) and receive an immediate annuity (except for deferred retirement), if you meet the minimum age and Federal service requirements as shown in this chart.

Type of Retirement	Retirement System	Minimum Age	Minimum Service (Yrs)
Retirement Optional (Voluntary) Early Out 3 Discontinued Service		55	30
I ' -	CSRS/ FERS	60	20
(Voluntary)		62	5
1	FERS	MRA 1	10 ²
Early Out ³		50 ⁴	20
	CSRS/ FERS	Any ⁴	25
Dischilitz	CSRS	A	5
Disability	FERS	Any	18 Mos.
Deferred	CSRS/ FERS	62	5

- 1. Minimum Retirement Age (See next page for FERS MRAs).
- 2. FERS reduced annuity. If you retire at the MRA with at least 10 but less than 30 years of service, your FERS annuity will be reduced at the rate of 5% a year for each year you are under age 62, unless you have 20 years of service and your annuity begins at age 60 or later.
- 3. Only available if EPA is undergoing a major reorganization, reduction-in-force (RIF), or transfer of function, as determined by OPM.
- 4. CSRS reduced annuity. In cases of early out retirement and discontinued service retirement, your CSRS annuity will be reduced by 2% for each year you are under age 55.

FERS Minimum Retirement Ages (MRAs)

Use this chart to determine your minimum retirement age, if you are covered by FERS.

If You Were Born	Your MRA Is
Before 1948	55 Years
In 1948	55 and 2 Months
In 1949	55 and 4 Months
In 1950	55 and 6 Months
In 1951	55 and 8 Months
In 1952	55 and 10 Months
In 1953 through 1964	56 Years
In 1965	56 and 2 Months
In 1966	56 and 4 Months
In 1967	56 and 6 Months
In 1968	56 and 8 Months
In 1969	56 and 10 Months
In 1970 and after	57 Years



CHAPTER I

Preparing to Retire

The first important step in planning for your retirement is to contact the Headquarters Human Resources Division (HHRD) for pre-retirement counseling at least a year before your planned retirement, or as soon as possible after you decide to retire.

This early contact will allow HHRD sufficient time to verify your service history before you separate from the Federal service. This is especially important if you have service that was performed at other agencies or service that was not properly documented at the time it was performed. If all service is not verified before HHRD sends your retirement package to OPM, the final processing of your application for retirement may be delayed.

The steps outlined below will assist you in preparing for retirement.

ONE YEAR OR MORE before your planned retirement date:

- 1. Plan to attend an HHRD pre-retirement counseling seminar. Call 260-9686 for a schedule of seminars, or to schedule one for your office. You may also call the EPA Institute (202-260-6678) for a schedule of pre-retirement seminars offered by OPM or private sector contractors.
- 2. Make an appointment with the Processing and Records Group (202-260-3285) to review your Official Personnel Folder (OPF).
- 3. Make a list of all periods of your Federal service. Include the service beginning and ending dates and the name and location of each agency.

4. List the contributions to retirement you made at each Agency where you were employed. This is necessary if you are eligible to elect the alternative form of annuity and choose to do so.

NOTE: The alternative form of annuity is a reduced annuity with a lump-sum payment of your retirement contributions. It is available until October 1, 1994, for discontinued service retirements. It is not available for voluntary, early out, or disability retirements.

If you do not have this information, and you are more than six months from retirement, you may request it from: Office of Personnel Management; Retirement Operations Center; Boyers, PA 16017; Attn: Retirement Section (CSRS or FERS - identify the retirement system under which you are covered). If you are within six months of retirement, talk to your counselor instead of writing to OPM.

- 5. Provide to your retirement counselor a record of your account statement (RI 36-23) for deposit and redeposit payments made to OPM, if applicable.
- 6. With your retirement counselor, make sure your OPF includes official documentation of the following:
 - Service dates for all your Federal employment.
 - Effective dates for each adjustment to your pay or tour of duty.
 - A record of time worked under part-time or intermittent appointments.
 - Documentation (for example, form DD-214) of any military service.
 - Current designation of beneficiaries for life insurance (SF-2823), Thrift Savings Plan (TSP-3), and FERS (SF-3102).
 - Thrift Savings Plan election forms (TSP-1).
 - Health benefits (SF-2809) and life insurance election (SF-176 and SF-2817) forms.

NOTE: If you were not continuously enrolled for the 5 years of service immediately preceding the date your annuity commences (or from your first opportunity to enroll), you CANNOT continue your health benefits or life insurance coverage into retirement. (Federal health benefits coverage as a family member counts toward the 5-year continuous enrollment requirement.)

- Verification that you meet the age and service requirements (and any other applicable requirements) for retirement on your proposed effective date.
- 7. Bring to the attention of your retirement counselor any documentation missing from your OPF and ask if HHRD can obtain it. If you need to request other documentation, your counselor will advise you of the procedure. All service periods and insurance coverage(s) should be verified and documented before HHRD submits your retirement package to OPM. Otherwise, the final processing of your retirement application may be delayed until the missing documentation is obtained.
- 8. Request estimated annuity computations. These estimates are especially important if you need to make a decision about paying a civilian or military deposit or redeposit, or waiving military retirement pay.
- 9. If applicable, request advice from your retirement counselor on making deposits/redeposits for:
 - Post-1956 military service.
 - Civilian service for which no retirement contributions were withheld from salary (nondeduction service).
 - Civilian service under CSRS for which you have received a refund of retirement contributions. Civilian service under CSRS for which a redeposit is made is creditable toward retirement. (<u>Civilian service under FERS for which you have received a refund of retirement contributions is not creditable toward retirement, and no redeposit may be made.</u>)

NOTE: Military service deposits must be made to EPA <u>before</u> your retirement is finalized. Civilian service deposits for nondeduction service and redeposits for refunded service must be made to OPM for those services to receive full retirement credit. Your retirement counselor will explain the service credit rules and the effect of the alternative annuity option on the payment of civilian service deposits/redeposits.

SIX MONTHS before your planned retirement date:

10. If you are receiving military retirement pay, ask your retirement counselor for information on the effect this benefit will have on your annuity. Generally, if you

are receiving military retirement pay, your military service is not creditable under CSRS or FERS.

If you wish to waive your military retirement pay to receive credit for military service, write to your Military Finance Center at least 90 days before your planned retirement date. Ask your retirement counselor for assistance in selecting the correct effective date for the waiver.

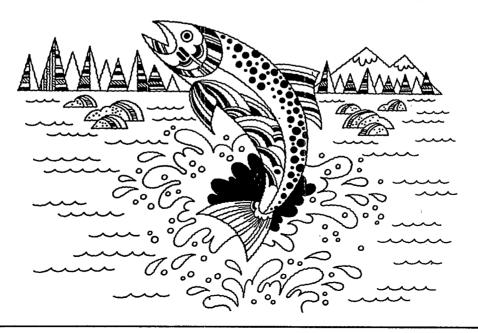
Attach a copy of your waiver request and any response from the Military Finance Center to your application for retirement.

11. Clear up any financial indebtedness to EPA.

FOUR MONTHS before your planned retirement date:

- 12. Contact your HHRD retirement counselor and obtain all necessary retirement forms.
- 13. Complete the retirement application and related forms. Failure to complete any form that may be required in your case may cause HHRD or OPM to delay the final processing of your application. Your retirement counselor will assist you and answer any questions you may have.
- 14. Submit all forms to HHRD four weeks before your retirement date, and advise your supervisor of the date.

Note: Keep copies of all forms for your reference.





CHAPTER II

How HHRD and the Headquarters Payroll Office Process Your Retirement Application

Headquarters Human Resources Division

The processing of your retirement application begins at the Headquarters Human Resources Division. Your retirement counselor will check your OPF or its equivalent to ensure that you meet the age and service requirements for retirement and for documentation of any insurance coverages you may be eligible to continue.

Your counselor will prepare a Certified Summary of Federal Service which lists your verified Federal civilian and military service. You will then review the Certified Summary for completeness and accuracy before signing it. HHRD will also take the following actions, if applicable in your case:

- 1. Certify your Federal Employees' Group Life Insurance coverage to OPM, if you are eligible to continue this coverage into retirement.
- 2. Transfer your Federal health benefits enrollment to OPM, if you are eligible to continue this coverage into retirement.
- 3. Process the Personnel Action necessary to separate you from the Federal service.
- 4. Complete and certify the HHRD portion of your retirement application and the Agency Checklist of Immediate Retirement Procedures.

After HHRD completes its actions, your application and related records will be sent to EPA's Headquarters Payroll Office.

Headquarters Payroll Office

When it receives your retirement package from HHRD, the Headquarters Payroll Office will perform the following:

- 1. Authorize your final salary payment and a lump-sum payment for any unused annual leave you may have after you separate for retirement.
- 2. Certify and close out your Individual Retirement Record (IRR), which is the official record of your Federal service.

The IRR reflects your EPA retirement contributions for your current service, pay rates, unused sick leave credit for civil service retirement purposes, last day of pay, date and type of separation, and any other information necessary for OPM to determine your retirement benefits. Because the IRR must include your total EPA retirement contributions, it cannot be closed out until your final salary check has been issued.

- 3. Complete its portion of the Agency Checklist of Immediate Retirement Procedures.
- 4. Certify your annual basic pay for life insurance purposes, if applicable.

Register of Separations and Transfers

After completing all the actions necessary in your case, the Payroll Office will forward your retirement package on a Register of Separations and Transfers to: OPM; Retirement Operations Center; Boyers, Pennsylvania 16017.

The Payroll Office will send you a notice which provides the following information about the Register on which your retirement package was sent to OPM:

- The Register number.
- Transmittal and mailing dates.
- Your Payroll Office number.

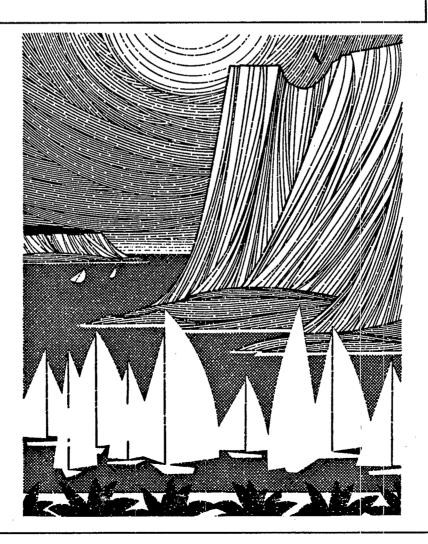
PLEASE DO NOT CONTACT OPM UNTIL YOUR RETIREMENT PACKAGE HAS BEEN SENT TO THEM!

Under OPM's current standards, EPA is expected to complete all processing and forward your retirement package to OPM within 30 days after you separate.

Disability Retirement

Applications for disability retirement are processed differently from the retirements described above.

If you are retiring on disability, see your retirement counselor for assistance.



If your annuity begins on or after October 1, 1993, and before October 1, 1994, and you elect the alternative annuity, you may choose to receive your lump-sum payment(s) of retirement deductions in one of three ways:

- 1. You may receive it all in one lump sum.
- 2. You may receive it in two installments as follows: A first installment of 50% of the lump sum soon after OPM receives your election, and a second installment of 50% of the lump sum, plus interest, on the first business day of the month that is 12 months after the month in which your annuity begins.
- 3. You may roll over the taxable portion of the lump sum to an IRA and continue to defer taxes. The portion already taxed may be paid to you directly. OPM will advise you of the taxable and already-taxed portions.

Timetable for Annuity Payments

OPM usually completes the final adjudication of fully documented claims within 55 days from the date it first receives the retirement package from the Payroll Office. Of course, the processing time for each case will vary with the time a retiree takes to make the annuity election and the completeness and accuracy of the retirement package submitted to OPM. Interim payments will continue until your claim is adjudicated.

After your claim is adjudicated, OPM will send you an Annuity Statement and other informational material concerning your retirement benefits.

If you have questions concerning the status of your application for retirement, you may call OPM's Retirement Information Office at (202) 606-0400. However, you should not call them until EPA has sent your retirement package to OPM.

We in the EPA Headquarters Human Resources Management Division hope this booklet has been helpful to you. We have tried to make it comprehensive without overwhelming you with too much detail. There is more to know and do, but don't be concerned. Our retirement counselors are experienced and knowledgeable, and they will expertly lead you through the entire retirement process. We look forward to helping you.

Call us anytime (202)-260-9686.

Retirement Computation Information

Please complete this chart before your appointment with your retirement counselor. If you cannot find some of the information, your counselor will tell you how to obtain it.

Name	Date
Telephone	Mail Code
Desired Date of Retirement	Alternate Date
Type of Retirement (Circle)	
Voluntary RIF MRA MRA+1	0 Disability Discontinued Service
Current Sick Leave Balance	Hours

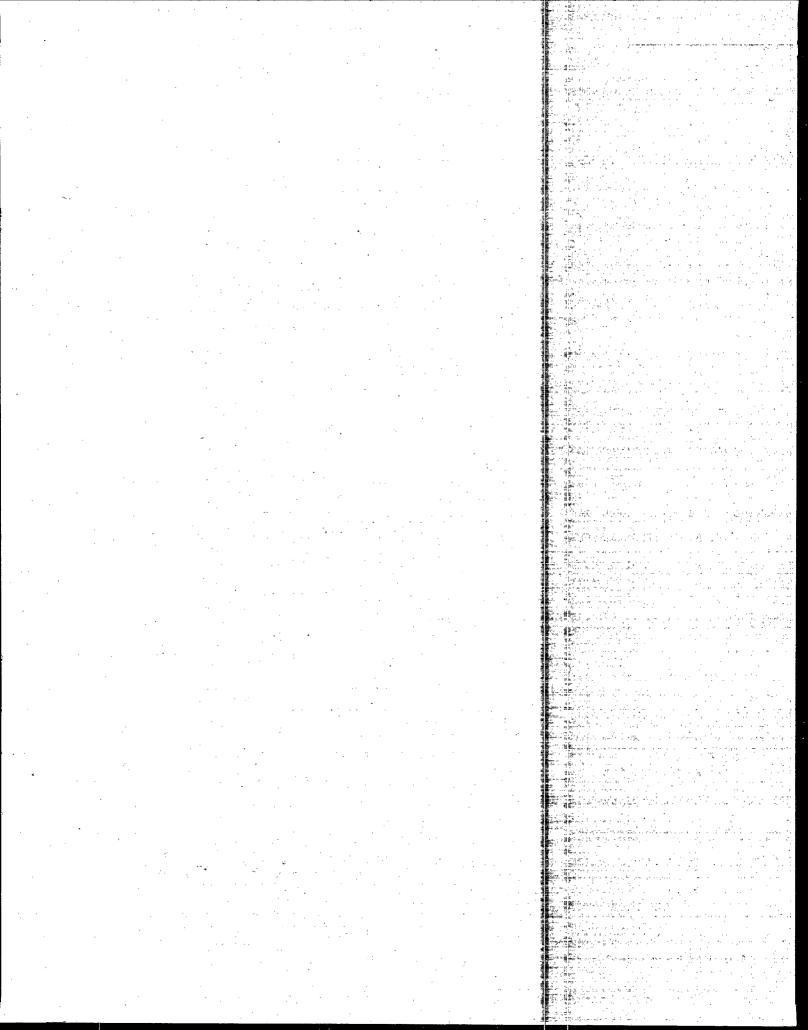
(Circle the Appropriate Response)

Retirement System	CSRS	FERS
Post-1956 U.S. Military Service	Yes	No
If yes, dates of service (if known)		ito
Prior Federal Civilian Service	Yes	No
If yes, total contributions for that	period (if known): \$
TSP Participant	Yes	No
FEGLI Coverage	Yes	No
FEHB Coverage	Yes	No
Part-time Service	Yes	No
Temporary Service	Yes	No
Refunded Service	Yes	No
If yes, redeposit made	Yes	No
Survivior Annuity Desired	Yes	No



Thank you for your service to the Environmental Protection Agency and the United States of America.

Farewell.
Our best wishes go with you.



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