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Subchapter 1A General Information

Section 1A1.1-1 Overview

A. Introduction This Chapter briefly describes the organization and use of this Handbook, the "CSRS and FERS Handbook for Personnel and Payroll Offices." The Handbook contains the instructions agency personnel and payroll offices need to carry out their responsibilities for basic benefits under the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS). This Chapter also describes the responsibilities of the Office of Personnel Management (OPM) and employing agencies in retirement matters. This Handbook is issued as CSRS and FERS Handbook for Personnel and Payroll Offices. It replaces FPM Supplement 830-1 and FPM Supplement 831-1, Retirement.

B. Topics Covered This subchapter contains:

- A brief description of the CSRS; and
- A brief description of the FERS.

C. Organization of Subchapter This subchapter has three sections.

Section	Name of Section	Page
1A1.1-1	Overview	1
1A1.1-2	Civil Service Retirement System	2
1A1.1-3	Federal Employees Retirement System	4

D. Statement of Authority This Handbook is based on the laws and regulations cited below.

- United States Code: Chapters 83 and 84
- Code of Federal Regulations: Parts 831, 841, 842, 843, 844, 845, and 846.12

Chapter 1

Section 1A1.1-2 Civil Service Retirement System

- A. Type of System** The Civil Service Retirement System (CSRS) is a defined benefit, contributory retirement system. Employees share in the expense of the annuities to which they become entitled.
-
- B. Benefits** CSRS benefits are based on the employee's "high-3" average pay and the years of service. Under the general formula, 30 years of service provide 56.25 percent of the "high-3" average salary.
-
- C. Contributions** CSRS covered employees contribute 7, 7 1/2 or 8 percent of pay to CSRS and, while they generally pay no Social Security retirement, survivor and disability (OASDI) tax, they must pay the Medicare tax (currently 1.45 percent of pay). The employing agency matches the employee's CSRS contributions.
-
- D. Voluntary Contributions** Employees may contribute up to 10 percent of the basic pay for their creditable service to a voluntary contribution account. Accounts earn a market rate of interest. The employee may withdraw the funds from the account at any time or use them to purchase an additional annuity at retirement. The additional annuity is \$7 a year for each \$100 in the account, plus 20¢ for each full year the person is over age 55 at retirement.
-
- E. Thrift Savings Plan** Employees may contribute up to 5 percent of pay to the Thrift Savings Plan (see section 1A1.1-3D). There is no Government contribution.
-

Chapter 1

Section 1A1.1-2 Civil Service Retirement System (Cont.)**F. CSRS Offset Contributions**

CSRS-Offset covered employees are covered by Social Security coverage because they were separated from CSRS covered Federal employment for more than a year and returned to a position in which they were covered by CSRS after 1983. For these employees, their OASDI withholdings are offset from their CSRS contributions, so that the combined Social Security and CSRS contributions are the same as for employees who have CSRS coverage only.

G. CSRS Offset Benefit

When CSRS Offset employees retire, they receive full CSRS benefits until they are eligible for Social Security benefits, generally at age 62. At that time, the CSRS benefit is offset by the portion of their Social Security benefit that represents the period of time they were covered by both CSRS and Social Security.

Section 1A1.1-3 Federal Employees Retirement System

A. General

The Federal Employees Retirement System (FERS) is a three-tiered plan consisting of Social Security, a basic FERS annuity, and the Thrift Savings Plan.

B. Social Security

Employees under FERS are covered by full Social Security taxes. The Social Security tax for 1998 is 7.65 percent of pay (6.2 percent for retirement and 1.45 percent for Medicare). Annual earnings in excess of the maximum taxable wage base > (\$68,400 in 1998) < are not subject to the Social Security tax. See the Social Security Administration's "Social Security Handbook" for more information.

C. Basic FERS Annuity

The basic FERS annuity is based on the employee's length of service and the "high-3" average pay. For most employees, the formula for computing the annual annuity is 1 percent of average pay for each year of creditable service.

Employees contribute 0.8 percent of pay to FERS for the basic benefit.

D. Thrift Savings Plan

Employees may contribute up to 10 percent of their pay to the Thrift Savings Plan. These contributions are tax-deferred. The Government contributes 1 percent of pay and matches a portion of the employee's contributions. The maximum Government contribution is 5 percent of pay. The Thrift Savings Plan is administered by the Federal Retirement Thrift Investment Board. See their publication "Summary of Thrift Savings Plan for Federal Employees" for more information.

Chapter 1

Subchapter 1B About this Handbook

Part 1B1 Overview

Section 1B1.1-1 Overview

A. Introduction

This subchapter provides information about the "CSRS and FERS Handbook for Personnel and Payroll Offices." It explains how the information is presented, describes the subdivisions of the Handbook, and gives information about how to obtain the Handbook.

B. Topics Covered

This subchapter contains:

- An explanation of how information is presented;
 - A description of the subdivisions of the Handbook; and
 - Information about how to obtain the Handbook.
-

C. Organization of Subchapter

This subchapter has three parts with a total of four sections.

Section	Name of Part	Name of Section	Page
1B1.1-1	Overview	Overview	5
1B2.1-1	Organization	Presentation of Information	6
1B2.1-2		Subdivisions	7
1B3.1-1	Subscriptions	How to Obtain the Handbook	9

D. Statement of Authority

This subchapter is based on the laws and regulations cited below.

- United States Code: Title 5, Chapters 83 and 84
 - Code of Federal Regulations: Title 5, Parts 831, 841, 842, 843, 844, 845, and 846
-

Part 1B2 Organization**Section 1B2.1-1 Presentation of Information**

A. Format

The information in this Handbook is presented in a format that is somewhat different from most OPM publications. The information is subdivided as follows:

- Chapters
- Subchapters
- Parts
- Subparts
- Sections
- Paragraphs

See section 1B2.1-2 below for an explanation of these subdivisions.

B. Structure

Most Chapters in this Handbook have as their first two subchapters, a subchapter on the Civil Service Retirement System (CSRS) and a subchapter on the Federal Employees Retirement System (FERS). The CSRS subchapter gives complete information about the Chapter subject and how it pertains to CSRS. The FERS subchapter states what CSRS information also applies for FERS and contains the information that is different for FERS.

EXCEPTION: In some Chapters, (such as this Chapter and the coverage Chapter) the CSRS and FERS information is merged into a single subchapter.

C. Logos

Subchapters containing CSRS information have a CSRS logo at the top of the page. Subchapters containing FERS information have a FERS logo. Subchapters containing information that applies to both systems have both logos. This lets readers tell at a glance whether a page contains CSRS information, FERS information, or both.

Chapter 1

Section 1B2.1-2 Subdivisions

A. Chapters

Chapters are the major subdivisions of this Handbook. Each Chapter is identified with a number and a title.

Example: Chapter 10 Coverage

B. Subchapters

Chapters are divided into subchapters. Subchapter topics are limited to specific categories-CSRS, FERS, Examples, Charts, Illustrations, and Forms Facsimiles for Local Reproduction. In some Chapters the last three items are combined as "Job Aids." Each subchapter has a title and is identified with a capital letter that follows the Chapter number.

Example: Subchapter 10B Examples of Application of Coverage Rules

C. Parts and Subparts

Subchapters may be divided into parts and subparts, but not all subchapters have them. Parts and subparts are primarily to group sections into coherent units. Each part has a title and is identified with a number following the Chapter and subchapter identifiers. To identify a subpart, the Handbook system places a period (.) after the part identifier, followed by a number.

Example of a part identifier:

Part 10B1 New Hires

Example of a subpart identifier:

Subpart 10A1.2 Historical Background

Section 1B2.1-2 Subdivisions (Cont.)

D. Sections

Sections are the basic informational units of this Handbook. A subchapter may have no parts or subparts, but it always has sections. Each section has a number preceded by all the identifiers for the subpart and a dash. (If there is no part or subpart, the identifier for the missing subdivision is 1.)

Example: Section 10A1.2-1 Background: Retirement System Coverage

This numbering system allows users to locate any section in the Handbook by its number without needing to consult an index or table of contents.

E. Paragraphs

Sections are organized in paragraphs. Each paragraph has a label appearing in bold type to its left and identified by a capital letter (for example, A). Paragraphs may be made of narrative information, charts, lists, or any other device that lends itself to clear presentation of the information.

Chapter 1

Part 1B3 Subscriptions**Section 1B3.1-1 How to Obtain the Handbook**

A. The "Rider"

OPM periodically notifies agencies of the opportunity to purchase publications, including this Handbook, through the rider system. By purchasing the Handbook through the rider system, agencies receive the advantage of bulk printing rates. Agencies that subscribe through the rider system automatically receive new updates of the Handbook, but would not receive previously published updates. As with other orders through the rider system, orders for the Handbook must be submitted from the agency headquarters level.

B. Direct Orders

The Washington, DC, Headquarters Printing Office of Federal agencies, and non-Federal entities, may place orders with:

U.S. Government Printing Office
Superintendent of Documents
Washington, DC 20402

Orders can be placed any time with GPO. The subscription includes material published to date and updates as they are issued.

C. Downloading from OPM's Web site and the Bulletin Board

The Handbook also is available on OPM's Web site at www.opm.gov/asd/htm/hod.htm and on OPM ONLINE, the OPM computer bulletin board.

The telephone number for OPM ONLINE is 202-606-4800. Your communications software should be set to the following:

Baud: Up to 14,400
Parity: None
Data bits: 8
Stop bit: 1

Chapter 1

Section 1B3.1-1 How to Obtain the Handbook (Cont.)**C. Downloading
from the Bulletin
Board (Cont.)**

The information is available from the main menu. Follow the instructions below.

Select:

- (1) Forums: Area of Special Interest
then
 - (A) Retirement and Insurance Service
then
 - (A) For Benefits Administration
then
- Look for your particular interest
-

**D. Distribution
Within Agencies**

The extent of the distribution of the Handbook within an agency is a matter for the determination of the agency. Employing offices must follow internal agency procedures to obtain sufficient number of copies of the Handbook to meet their needs.

When updates are either received in incorrect quantities or not received at all, you should contact your agency's Printing Officer. The Printing Officer will contact the agency's GPO Account Representative. To find out who your agency's Printing Officer is, contact your administrative services personnel at agency headquarters.

**E. Non-Federal
Entities**

Private persons and organizations may subscribe to this Handbook by contacting the Government Printing Office directly.

Chapter 1

Subchapter 1C OPM and Agency Responsibilities
Part 1C1 Overview

Section 1C1.1-1 Overview

A. Introduction This subchapter covers the respective responsibilities of OPM and employing agencies for retirement matters.

B. Topics Covered This subchapter covers:

- OPM's responsibilities for administering CSRS and FERS;
- General agency responsibilities for retirement matters;
- The responsibilities of the agency headquarters level Retirement Counselor as the agency's program manager for retirement;
- The responsibilities of retirement counselors in local installations; and
- The responsibilities of payroll offices.

C. Organization of Subchapter This subchapter has three parts.

Part	Name of Part	Page
1C1.1-1	Overview	11
1C2.1-1	OPM Responsibilities	12
1C3.1-1	Agency Responsibilities	15

D. Statement of Authority This subchapter is based on the laws and regulations cited below.

- United States Code: 5 U.S.C. 8350
 - Code of Federal Regulations: 5 CFR 831.102 and Part 841
-

Part 1C2 OPM Responsibilities**Section 1C2.1-1 OPM Responsibilities**

-
- | | |
|---|---|
| A. Administration of CSRS and FERS | OPM has overall responsibility for administering the CSRS and FERS. Its major responsibilities are outlined below. |
| B. Regulations and Instructions | OPM issues regulations and instructions to administer the retirement systems. The retirement regulations are published in Parts 831 (for CSRS) and 841 through 846 (for FERS) of Title 5, Code of Federal Regulations. Implementing instructions are published in this Handbook. |
| C. Individual Retirement Record | OPM maintains individual retirement records of separated employees, and prior records of employees who have transferred between agencies. OPM also maintains CSRS designations of beneficiary on active and separated employees and FERS designations of beneficiary of separated employees and annuitants. |
| D. Claims Adjudication | <p>OPM responsibilities for claims adjudication include the following activities.</p> <ul style="list-style-type: none">• OPM receives retirement packages from agency payroll offices and adjudicates CSRS and FERS retirement and survivor claims, as well as applications for refunds of retirement monies and for service credit payments for civilian service.• In adjudicating claims for retirement, OPM's benefits specialists review all documents to verify entitlement to annuity, health benefits coverage, and life insurance coverage and, if necessary, obtain additional documentation. The specialists determine benefit entitlement under the applicable provisions of law, coordinate benefit entitlement as required with Social Security, OWCP, etc., and authorize payment of annuity. |
-

Chapter 1

Section 1C2.1-1 OPM Responsibilities (Cont.)**D. Claims
Adjudication
(Cont.)**

- In adjudicating claims for death benefits, OPM determines survivors' eligibility for benefits and the type of benefit due.
 - OPM determines applicants' eligibility for refunds of retirement deductions and authorizes payment of refunds. OPM also determines applicants' eligibility to make deposits and redeposits for service, confirms creditability of service for retirement, and computes the amount due the Civil Service Retirement and Disability Fund (the Fund).
 - In carrying out its responsibilities for claims adjudication, OPM must also apply pertinent provisions of law requiring payment of benefits to former spouses of employees and retirees, collection of debts owed the U.S. Government, collection of Federal and State income taxes, and collections of overpayments from the Fund.
-

**E. Account
Maintenance**

OPM serves as "personnel and payroll office" for approximately 2 million retirees and survivors. In this capacity, OPM carries out activities such as the following.

- OPM redetermines benefits when agencies submit additional information about an employee's employment history, or when events, such as a post-retirement change in marital or family status, change a retiree's or survivor's entitlement.
 - OPM conducts the Federal Employees Health Benefits (FEHB) open season activities for annuitants and survivors.
 - OPM responds to inquiries from annuitants and maintains annuitant accounts when they move, change tax withholdings, or health benefits and life insurance, etc.
 - OPM carries out various survey and matching programs to verify annuitants' continued entitlement to benefits.
-

Section 1C2.1-1 OPM Responsibilities (Cont.)

- F. Financial Records** OPM accounts for retirement monies received by OPM and disbursed to benefit recipients, insurance carriers, and Federal and State tax entities, maintains retirement control accounts, and determines the financial condition of the Fund.
-
- G. Continuing System Administration** OPM prepares forms and informational materials for use by employees, agencies, and annuitants, provides training for agency personnel, responds to inquiries from agency headquarters Retirement Counselors, and makes recommendations to the President and Congress for changes to improve the retirement system.
-
- H. Retirement and Insurance Service** OPM's Retirement and Insurance Service (RIS) carries out the agency's responsibilities for administering CSRS and FERS.
-

Chapter 1

Part 1C3 Agency Responsibilities**Section 1C3.1-1 Agency Responsibilities**

A. Agency Head

1. An agency head or his or her designee is responsible for designating the agency headquarters level Retirement Counselor and designating certifying officers. Agencies should notify OPM in writing of any change in the designated Retirement Counselor. The notification should come from the Director of Personnel or equivalent official, to the Agency Services Division.
 2. The agency head also bears overall responsibility for the quality and timeliness of submissions of records to OPM. Agencies are responsible for insuring that all records and required documentation are received by OPM no later than 30 days after the date of separation (or death in the case of a deceased employee). For disability retirements, agencies are to ensure that all records and supporting documentation will be received by OPM no later than 30 days after the date on which the employee files the application with the employing agency.
-

B. Agency Retirement Counselor

1. The agency headquarters level Retirement Counselor is the agency headquarters level program manager for retirement matters. The agency Retirement Counselor responsibilities include:
 - Managing retirement program matters within the agency;
 - Serving as the agency liaison with OPM and other agencies on retirement matters;
 - Interpreting policy directives, reviewing and commenting on proposed policy changes affecting government-wide programs, formulating agency policy and seeking assistance from OPM if needed to resolve questions not addressed in OPM's written instructions;
 - Providing for training and education of local personnel who are responsible for retirement matters, and for employee counseling programs; and

Section 1C3.1-1 Agency Responsibilities (Cont.)**B. Agency Retirement Counselor (Cont.)**

- Evaluating the accuracy and timeliness of retirement submissions to OPM and the effectiveness of agency pre-retirement counseling programs, and making recommendations to agency management.
2. An agency retirement counselor **does not** normally:
 - Provide one-on-one retirement counseling to employees; or
 - Become involved in individual retirement cases.
 3. Subchapter 1D contains a more detailed description of agency retirement counselor responsibilities for agency use in agency retirement counselors' position descriptions
-

C. Local Personnel Offices

At the local level, agencies are responsible for:

- Determining employees' retirement coverage correctly;
- Providing pre-retirement counseling for groups of employees and individual employees;
- Counseling employees concerning making service credit payments and post-56 military deposits and assisting employees with applications;
- Verifying creditability of service;
- Verifying retirees' eligibility to retain health and life insurance in retirement, certifying life insurance coverage and amounts in death in service cases, and transferring necessary documentation of health and life insurance coverage to OPM;
- Providing employees and survivors of deceased employees estimates of expected benefits and assisting them in the preparation of the retirement or refund application and related documentation;

Chapter 1

Section 1C3.1-1 Agency Responsibilities (Cont.)**C. Local Personnel Offices (Cont.)**

- Certifying the personnel office portion of applications for retirement, refunds, death benefits, and service credit payments;
- Directing annuitants and their survivors and other former employees who have questions about their benefits to OPM for assistance; and
- Requesting assistance, as needed, from the agency headquarters Retirement Counselor about retirement matters.

For a complete discussion of agency responsibilities in assisting employees to plan for retirement and apply for annuity, see Chapter 40, *Planning and Applying for Retirement*.

D. Payroll Offices

Agency payroll offices are responsible for:

- Withholding retirement deductions from employees' pay, making the correct agency contribution, and transmitting these monies to the Fund;
 - Preparing and maintaining an individual retirement record for each employee who is covered by CSRS or FERS;
 - Maintaining post-56 military deposit accounts;
 - Certifying individual retirement records and related records, and ensuring the correctness of data in these records;
 - Certifying that the payroll office portion of applications for retirement and survivor benefits is accurate and complete; and
 - Maintaining retirement control accounts and preparing retirement accounting reports.
-

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Subchapter 1D Job Aids**Section 1D1.1-1 Copies of Job Aids**

- A. Description**
- This subchapter contains the following job aid for agency use:
Description of Agency Retirement Counselor Responsibilities
-

Agency Retirement Counselor Responsibilities

The agency headquarters Retirement Counselor is responsible for establishing and coordinating department/agency retirement policy and efficient retirement processing procedures, and assuring policy compliance among the various operating offices.

These activities involve functioning as liaison within the department/agency between payroll and personnel offices and, in large departments, between the central policy-making branch and operating personnel offices. In carrying out external liaison activities with other agencies, primarily OPM, the Retirement Counselor will be an active member of the Interagency Advisory Group of Retirement Counselors attending meetings and participating in subcommittees.

The combination of extensive knowledge of Federal retirement systems and of department/agency operations uniquely qualifies the Retirement Counselor to formulate and provide input to retirement policy at the department/agency level and to respond as the department/agency spokesperson when asked for input on retirement matters.

The Retirement Counselor is also responsible for assuring that employees are able to make informed decisions regarding their retirement benefits. This may best be accomplished via a comprehensive retirement counseling program including on-demand counseling by trained, knowledgeable personnelists, and regularly scheduled pre-retirement seminars. If such a program is already in existence, the Retirement Counselor will be involved in evaluating its effectiveness and instituting enhancements where necessary. If no program exists, it may be necessary to develop a retirement counseling policy and implement a program.

In carrying out these responsibilities, a Retirement Counselor is typically engaged in the following activities:

1. Management

Oversees and provides direction to the department/agency retirement counseling program.

Serves as central point for the dissemination of policy and procedural guidance to appropriate headquarters and field operating personnel offices.

Serves as the authoritative resource in department/agency for technical information regarding retirement matters.

Chapter 1

Agency Retirement Counselor Responsibilities (Cont.)

- | | |
|---|---|
| 1. Management (Cont.) | <p>Serves as departmental/agency liaison with OPM and other agencies on retirement matters.</p> <p>Manages a communication network within the department/agency of retirement counselors and processors, and coordinates the flow of information between them and external agencies (OPM, SSA, IRS, Thrift Board).</p> <p>Coordinates retirement processing and policy issues among internal offices such as payroll, classification, staffing, etc.</p> <p>Regularly exchanges information with OPM regarding retirement-related issues, including legislative and regulatory activity, and court cases.</p> <hr/> |
| 2. Resources | <p>Up-to-date copies of OPM publications, including technical and processing manuals.</p> <p>Access to knowledgeable sources at OPM.</p> <p>Regular IAG meetings.</p> <p>Special training.</p> <hr/> |
| 3. Policy Development and Interpretation | <p>Formulates departmental/agency policy and provides overall direction and guidance on retirement matters.</p> <p>Reviews and comments on proposed legislation and regulations affecting government-wide benefits programs.</p> <p>Interprets policy, regulations, and legislation, and develops department/agency operating procedures.</p> <hr/> |

Agency Retirement Counselor Responsibilities (Cont.)

- 4. Resources** Timely receipt of proposed, interim, and final regulations from OPM.
- Advance consultation with OPM when possible about upcoming changes that may significantly impact department/agency operations.
-
- 5. Training and Education** Provides training to headquarters and field retirement counselors and processors through in-house or external sources.
- Provides for the delivery of pre-retirement seminars and counseling to employees through in-house or external sources.
- Publicizes changes in retirement benefits, open season deadlines, etc., through in-house publications such as employee memos and newsletters.
-
- 6. Resources** Up-to-date information about interagency training resources.
- Information exchange about courses and materials available from external sources.
- Timely receipt of information suitable for publication.
-
- 7. Evaluation** Conducts evaluations of operating personnel office responsibilities, such as coverage decisions, retirement coding, and quality and timeliness of agency submissions of retirement documents to OPM, and takes appropriate steps to improve performance where needed.
- Evaluates the effectiveness of department/agency-wide pre-retirement counseling programs and takes appropriate steps to improve their quality as needed.
-

Chapter 1

Agency Retirement Counselor Responsibilities (Cont.)

- 8. Resources** OPM-developed criteria for measuring acceptable performance in operating programs.
- Basic pre-retirement counseling program standards and criteria to be used when expanding a program.
-
- 9. Duties Not Normally Performed by a Retirement Counselor** Does not function as an expeditor of retirement cases at OPM except in extraordinary situations.
- Does not provide one-on-one retirement counseling to employees. However, Retirement Counselors at very small agencies may also be responsible for providing counseling services.
-