



THE ASSISTANT SECRETARY OF THE NAVY
(MANPOWER AND RESERVE AFFAIRS)
1000 NAVY PENTAGON
WASHINGTON, D.C. 20350-1000

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MEMORANDUM FOR DISTRIBUTION

SUBJECT: Department of the Navy Change in Business Process in Generating Retirement Annuity Estimates and Civilian and Military Deposit Calculations

This memorandum serves to inform the Department of the Navy (DON) civilian workforce of upcoming process changes by the Civilian Benefits Center (CBC). Due to limited resources and continual increases in benefits-related requests, the CBC must adjust services provided to maintain focus on priority retirement and benefits actions.

Retirement Annuity Estimates

Currently, the CBC generates an annuity estimate for any employee who is contemplating retirement within five years of optional retirement eligibility. Effective December 18, 2017, the CBC will provide retirement annuity estimates for employees who have made the decision to retire and have submitted a retirement application; are applying for disability or under mandatory retirement; are offered Voluntary Separation Incentive Pay (VSIP) or Voluntary Early Retirement (VERA); require an estimate to make a decision to pay a deposit for military or civilian service; or, when warranted in other special cases, as outlined in the attached OCHR FactSheet.

Employees who do not meet these criteria should utilize the Employee Benefits Information System (EBIS) to generate their annuity estimate at:
<https://portal.secnave.navy.mil/orgs/MRA/DONHR/Benefits/Pages/EBIS.aspx>. EBIS is a highly reliable source of information and offers accurate self-service capability. Under this new business process, unique requests may be considered on a case-by-case basis.

Civilian and Military Service Deposits

In some cases, DON employees may be able to retire earlier if they pay a deposit for civilian service for which retirement deductions were not withheld; pay a redeposit for civilian service for which deductions were withheld, but refunded; and pay a military deposit for post-1956 active duty military service. Employees are not required to make payments; however, not making the payment may result in a reduction in the annuity. The CBC is responsible for reviewing employee deposit and redeposit applications, completing the agency section of required forms, and sending the application to the Office of Personnel Management (for civilian deposits and redeposits) or calculating the military deposit amount and sending the application to the Defense Finance and Accounting Service.

Currently, the CBC's service delivery for processing a civilian or military deposit is within 90 days from receipt of the employee's request. Effective December 18, 2017, the timeframe for processing a civilian or military deposit will be no later than 120 days.

The CBC remains committed to providing timely assistance and counsel to employee inquiries regarding EBIS, deposits (both civilian and military), redeposits and decisions to retire. Please direct questions regarding these changes in service delivery to Mary Foley, Director, Civilian Benefits Center at mary.foley@navy.mil.



Robert L. Woods
Principal Deputy Assistant Secretary of the Navy
(Manpower and Reserve Affairs)
Performing the Duties of the
Assistant Secretary of the Navy
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Attachment:
As stated

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OCHR FactSheet

Estimate of Retirement Benefits

Issued: November 2017

CIVILIAN BENEFITS CENTER

This Fact Sheet
Explains how to:

- How to estimate basic CSRS/FERS benefits
- How to estimate TSP benefits
- How to estimate Social Security benefits

Background

Financial planning for retirement includes determining how much money an employee will receive from all financial sources. Retirement benefits received as a federal employee are a significant part of each employee's financial plan. This fact sheet explains how to estimate federal retirement benefits.

Basic CSRS/FERS Benefits

Federal employees are generally covered by the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS). CSRS/FERS employees receive a basic retirement benefit from the Office of Personnel Management (OPM). After retirement, OPM will review the employee's federal service and authorize monthly benefits.

Before retirement, Department of the Navy (DON) employees can estimate CSRS/FERS benefits using several tools. The Personal Statement of Benefits in the Employee Benefits Information System (EBIS) includes an estimate of retirement benefits. EBIS also includes retirement calculators employees can use to calculate retirement benefits. The Civilian Benefits Center (CBC) can easily advise of any missing or erroneous data entered by the employee and what modules in EBIS need to be used in order to get an accurate annuity estimate. EBIS can be accessed via the Office of Civilian Human Resources Portal at <https://portal.secnnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/EBIS.aspx>.

The CBC will provide retirement annuity computations when an employee has submitted a retirement application or when warranted in special cases (disability/mandatory retirement, VERA/VSIP, settlements, or if EBIS cannot generate an accurate estimate). Employees retiring will receive their annuity computation prior to their retirement date. Other annuity requests' completion dates will be determined on priority basis. Employees who have special circumstances that warrant an estimate must contact the Benefits Line at 888-320-2917 or email at navybenefits@navy.mil for assistance.

The calculators in EBIS cannot generate an accurate estimate for the following situations:

- Employee had a break in service and did not pay a redeposit for refunded contributions
- Employee had temporary service and did not pay a deposit
- FERS Employee had temporary service on or after January 1, 1989 - deposit cannot be made
- Employee had Post-56 military service and did not pay a deposit
- Employee is retired military and waives military service to combine with civilian service or has campaign/expedition time
- Employee has an irregular work schedule (firefighters)
- Employee has part-time or intermittent service

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Additional Information

The Quick Calculator auto-populates with current information, and will generate a quick calculation of gross monthly annuity. The Advanced Retirement Calculator auto-populates with certain information and allows employees to change data to project various scenarios and generate a more comprehensive estimate.

For a more robust estimate (to include a FERS Annuity Supplement or Social Security information and to generate various High-3 Average Salaries), employees should have access to their eOPF in order to input annual earnings from Notification of Personnel Actions in the “My Profile” module in EBIS and to enter complete salary histories into the High-3 Average Salary calculator.

Thrift Savings Plan (TSP)

For employees covered by FERS, TSP is one part of a three-part retirement package that also includes the FERS basic annuity and Social Security. For CSRS employees, TSP is a supplement to the CSRS basic annuity. Employees can estimate the amount of retirement income from TSP by using the TSP calculator. (<https://www.tsp.gov/PlanningTools/Calculators/retirementCalculator.html>).

Social Security

FERS employees (and some CSRS employees) are also eligible for benefits from Social Security. Employees can request a Personal Earnings and Benefit Estimate Statement (PEBES) from the [Social Security Administration](https://www.ssa.gov/) (<https://www.ssa.gov/>). This statement shows Social Security earnings history and the Social Security taxes that have been paid into the program. It also estimates future benefits and explains how to qualify for these benefits.

Retirees can receive Social Security retirement or survivor benefits and work at the same time. However, if you are younger than full retirement age, and earn more than certain amounts, benefits will be reduced. Additional information is available in the Social Security publication “[How Work Affects Your Benefits](https://www.ssa.gov/pubs/EN-05-10069.pdf)” (<https://www.ssa.gov/pubs/EN-05-10069.pdf>).

Where to Find Additional Information

Additional information on retirement benefits can be found on the DON HR portal at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/default.aspx>.

Still Need Assistance?

For additional questions on TOPIC, email the DON HR FAQ box at DON_HR_FAQ@navy.mil

Send Us Your Feedback

OCHR welcomes your comments and suggestions on the quality and usefulness of this document. Your input is an important part of the revision process. If you have comments or suggestions for improvement, please send them to us at DON_HR_FAQ@navy.mil.



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