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**2022** DoD VIRTUAL BENEFITS & WORK-LIFE SYMPOSIUM



# Creditable Civilian Service

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Toni Lewis, Jin Lim | September 29, 2022

# Objectives

**Identify potentially creditable civilian service for the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS) employees**

**Identify the effect of deposit and redeposit service for retirement purposes**

**Identify crucial dates that pertain to Deposit, Redeposit and Refund Service**

# Creditable Federal Service Introduction

## What is Creditable Federal Service?

- Service that may be counted towards establishing eligibility for a federal benefit
- Includes all “covered” service
- Not limited to “covered” service
- Used for two purposes:
  - Retirement Eligibility
  - Retirement Computation



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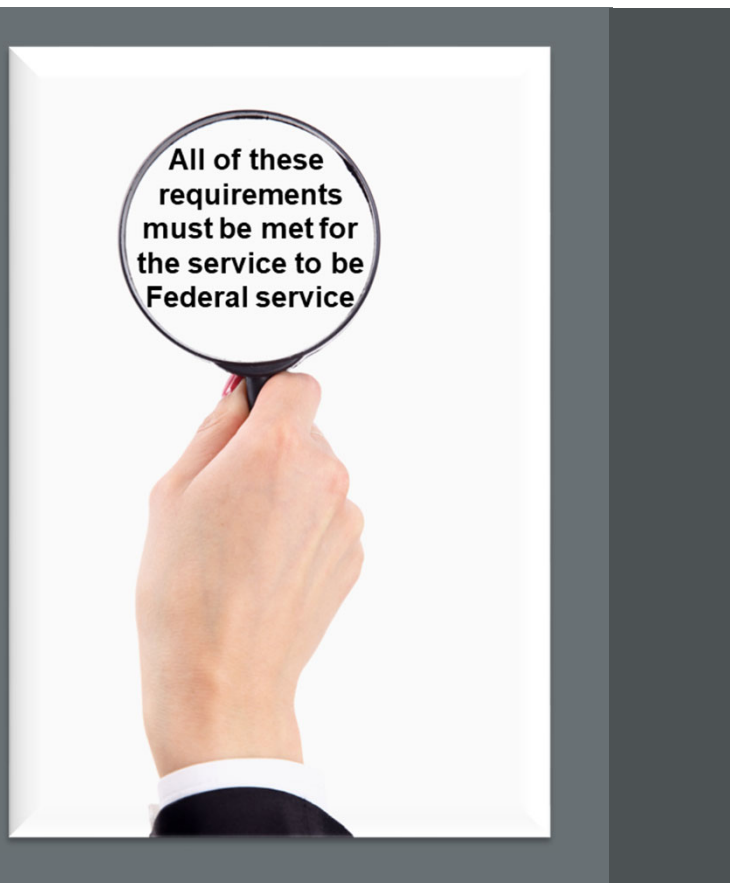
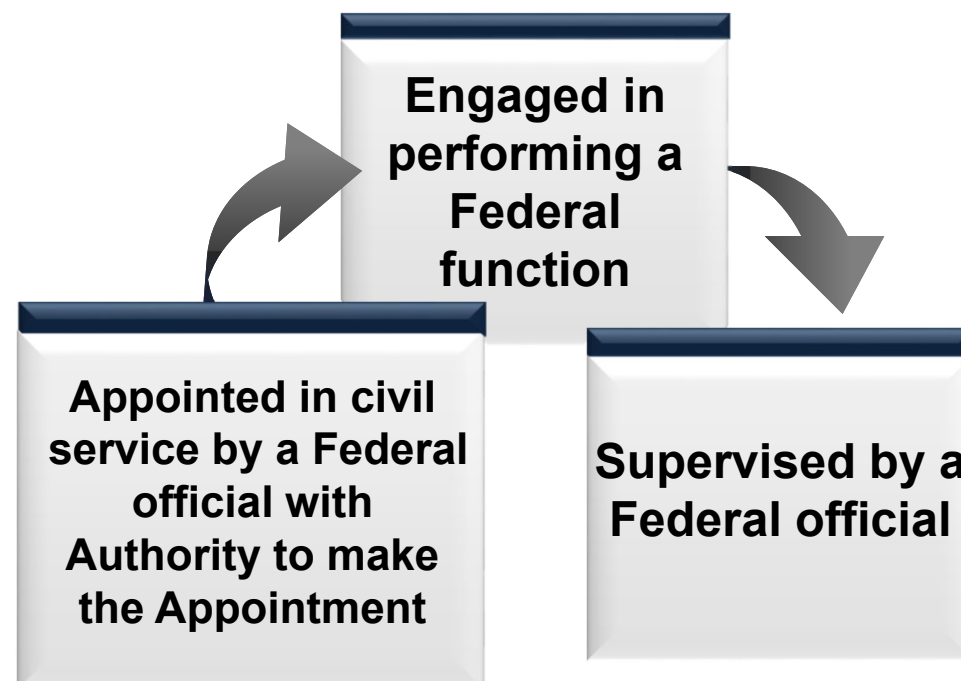
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## 3 Tests of Federal Service



Reference: CSRS/FERS Handbook  
Chapter 10

**Examples of service not meeting the 3 requirements, but made creditable by law:**

**1**

**Peace Corps/VISTA Volunteer**

**2**

**Pre-1969 National Guard Technicians**

**3**

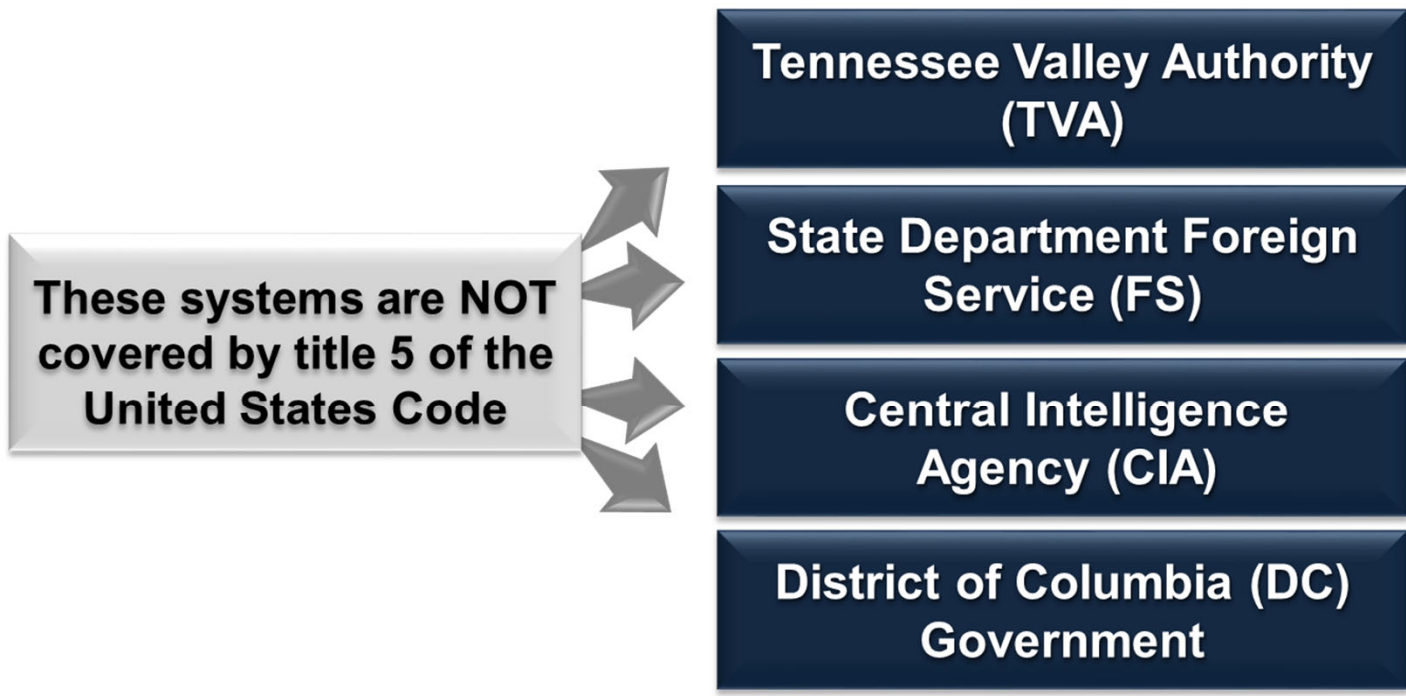
**Non-Appropriated Fund (NAF)**

**Service Creditable By  
Specific Statute**



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**Note: Service may be creditable under CSRS or FERS once the employee comes under title 5 of the USC.**

# Service Under Other Retirement Systems

# Type of Creditable Civilian Service

## Full-time

- Full-time credit for eligibility
- Full-time credit in computation

## Part-time

- Full-time credit for eligibility
- Pro-rated credit in computation

## Intermittent

- Credit for only the days and/or hours actually worked (WAE - When Actually Employed) for eligibility and computation

## Seasonal

- Receive retirement service credit both for pay and non-pay status not to exceed 6 months LWOP in a calendar year



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## LWOP

- Full service credit is given for up to 6 months in a calendar year
- LWOP over 6 months in a calendar year is **EXCESS**

## OWCP

- Full credit is given for entire period of LWOP if employee is on the agency's rolls in a LWOP status
- No Excess LWOP

Reference: CSRS & FERS Handbook Chapter 20

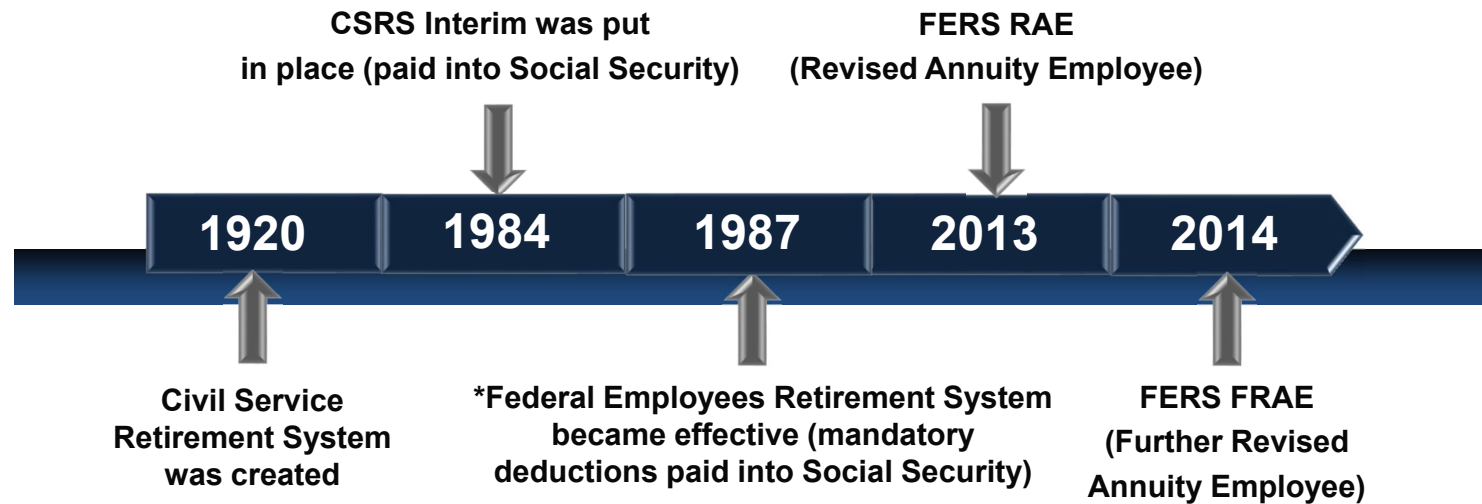
# Other Creditable Service



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**\*On January 1, 1987, CSRS Interim Employees were placed under the Civil Service Retirement System-Offset or under FERS**

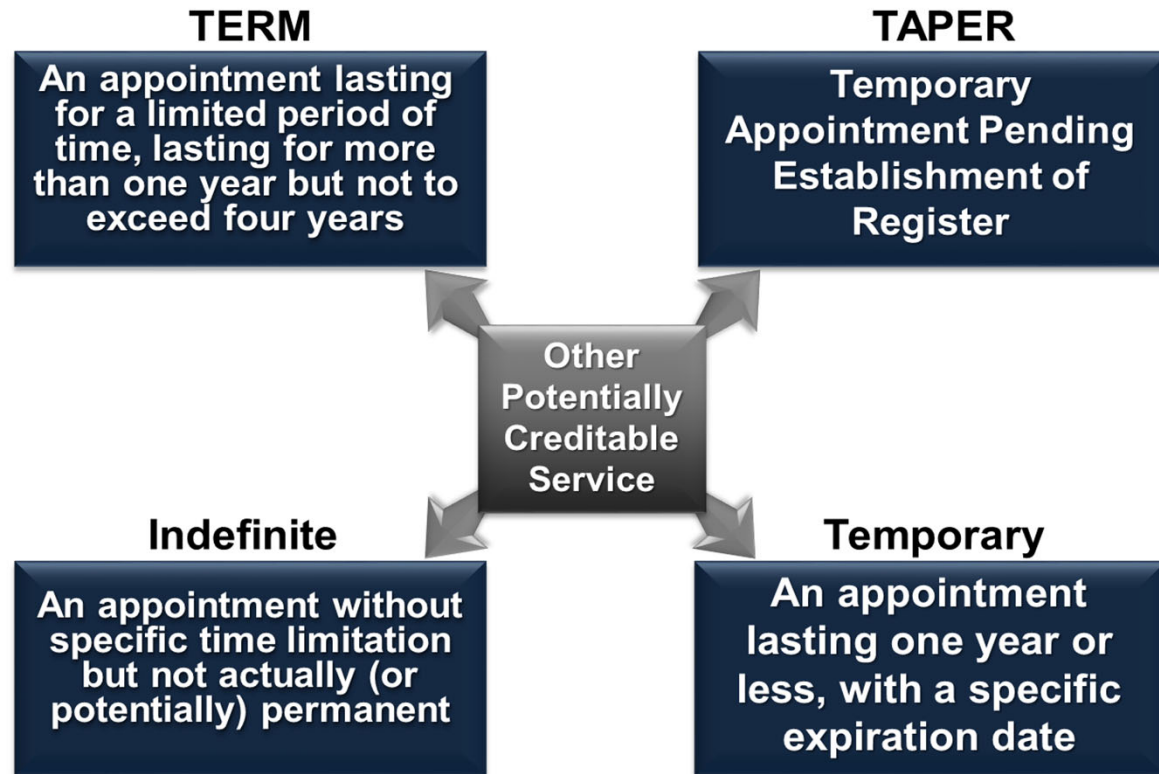
# CSRS, CSRS Offset & FERS



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# CSRS Potentially Creditable Civilian Service



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# Effect of Unpaid Deposit on CSRS Service



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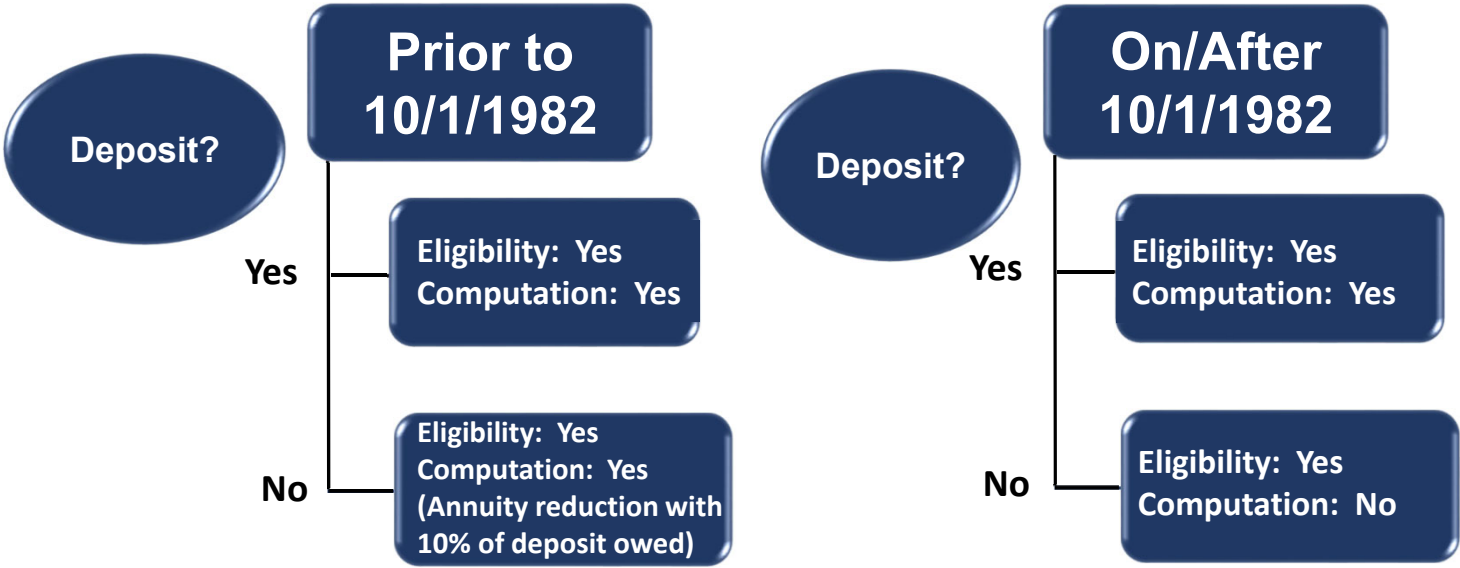
# Creditability on Refunded CSRS Service

## What is the Actuarial Reduction?

- Refunded service used in annuity computation
- Annuity is reduced by the amount of the redeposit
- Reduction amount is also dependent on the employee's age at retirement

Amount of Redeposit  $\div$  CSRS Present Value Factor  
(based on age) = Permanent Actuarial Reduction Monthly

# CSRS Deposit Service



# FERS Deposit Service & Non-Creditable Service

## **Non-deduction Service Before January 1, 1989**

- Deposit must be made to receive credit for the service
- If deposit is made, service is creditable for retirement eligibility and annuity computation
- The deposit **MUST** be paid in full **PRIOR** to retirement

## **FERS EMPLOYEES ONLY**

Generally, non-deduction service performed on or after January 1, 1989 is not creditable, however there are exceptions

**Interest will continue to accrue until amount of deposit is paid in full**



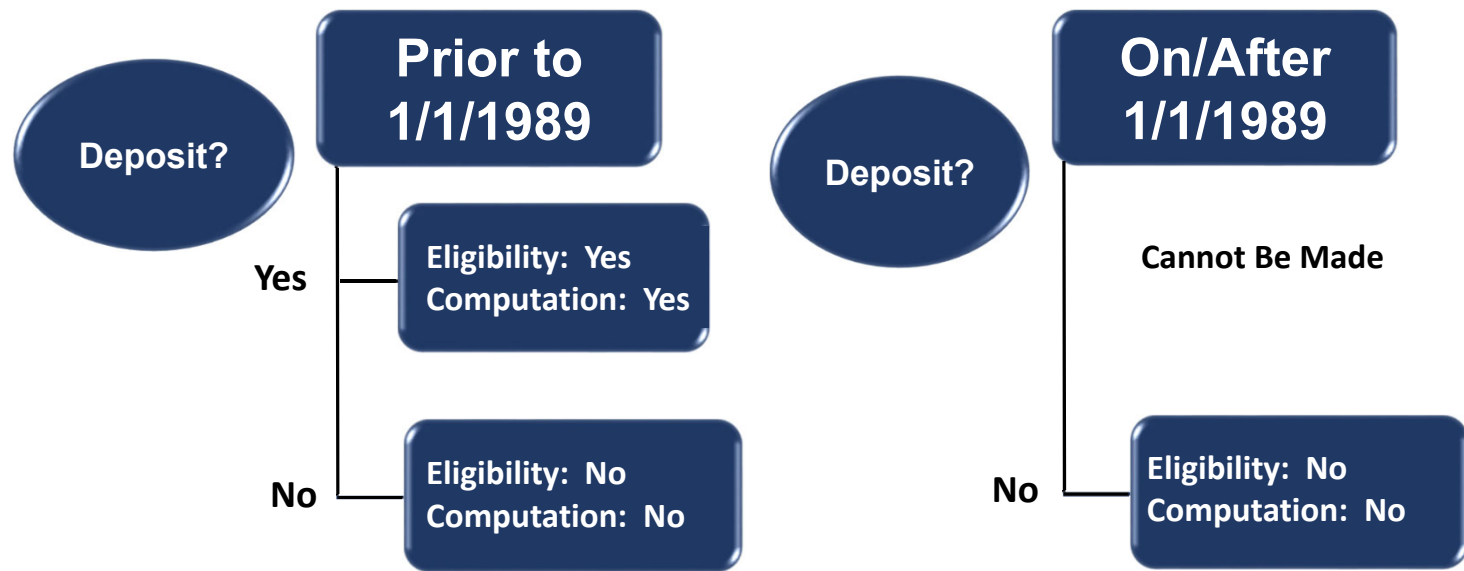
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# FERS Refunded Service

- Agencies must ***verify*** the refund status upon reemployment of a FERS covered employee and contact OPM to determine if the individual has taken a refund of FERS retirement contributions
- Employees who are employed or rehired after **10/28/2009** can make redeposits

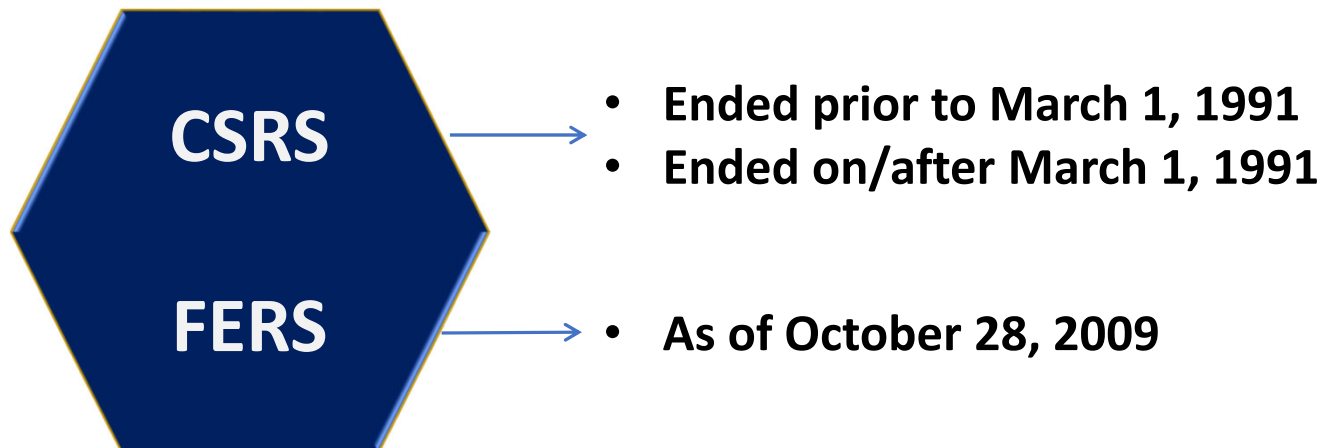
# FERS Deposit Service





# Redeposit Service

## Effects on Retirement Benefits Paid or Unpaid



# CSRS Redeposit Service

## Redeposit service ending *prior* to March 1, 1991:

- Creditable for eligibility
- Actuarial reduction in annuity computation

\*If disability retirement or death in service occurs, service not creditable for computation purposes

## Redeposit service ending *on/after* March 1, 1991:

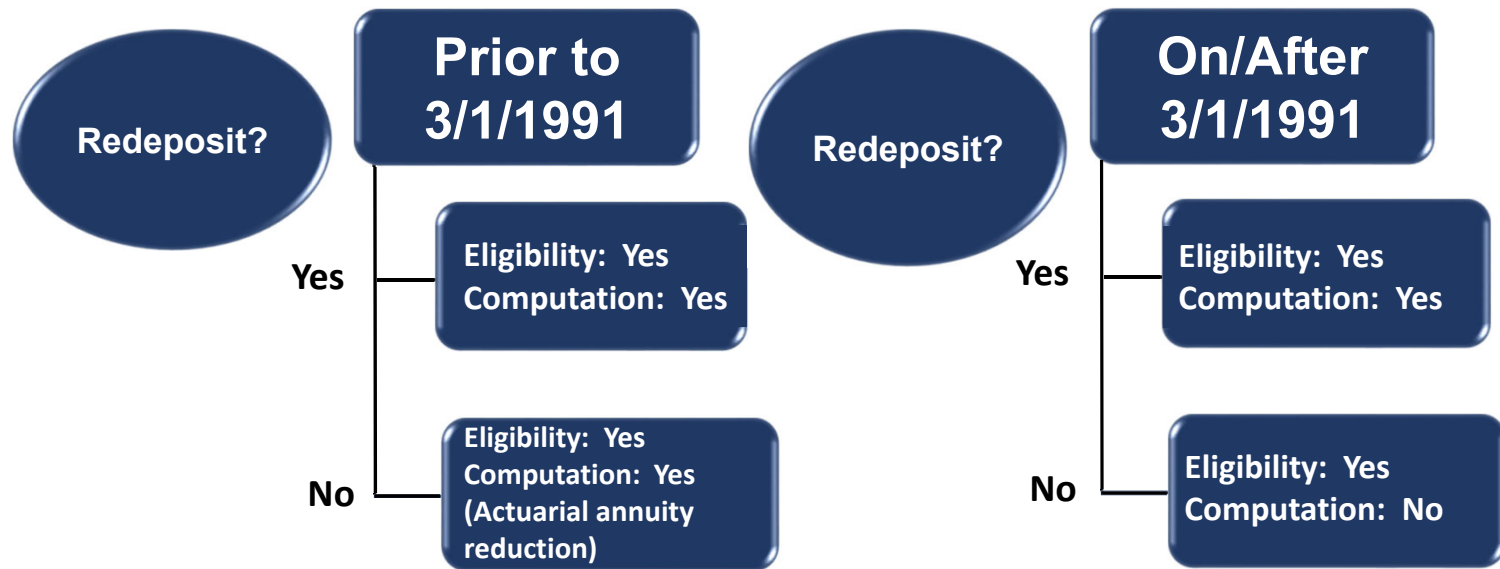
- Service used to determine eligibility regardless of redeposit made
- Not creditable for computation purposes unless refund plus interest is paid



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# CSRS Redeposit Service



# FERS Redeposit Service

A FERS employee who received a refund of FERS retirement contributions may repay or redeposit any FERS deductions previously refunded effective **10/28/2009** per Public Law 111-84

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## Summary



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# Questions & Exercises

