



DEPARTMENT OF THE AIR FORCE
HEADQUARTERS AIR FORCE PERSONNEL CENTER
RANDOLPH AIR FORCE BASE TEXAS

MEMORANDUM FOR ALL EMPLOYEES

FROM: HQ AFPC/DPCMB
550 C Street West Suite 57
Randolph AFB TX 78150-4759

SUBJECT: Federal Erroneous Retirement Coverage Corrections Act (FERCCA)

On 19 Sep 00, the President signed an important piece of legislation that may affect you - the Federal Erroneous Retirement Coverage Corrections Act (FERCCA). **FERCCA provides relief to employees who have been or were in the wrong retirement plan for at least three years of service after 31 Dec 86.** This letter serves as your official notification about FERCCA. The Benefits and Entitlements Service Team (BEST) has been tasked to identify employees who believe they may qualify for relief under FERCCA. Most employees are covered under the correct retirement plan; however, there are still some employees in the wrong retirement coverage. If you have not worked for the Federal government continuously since 1983, or if you have had changes in appointment types and retirement plans, it is possible you may be in the wrong retirement plan. If you believe you are in the wrong retirement plan, or if you had a retirement coverage error that has already been corrected, you must notify BEST. BEST will review your records and make a determination regarding your retirement coverage. The Office of Personnel Management will gather information on employees, verify employees' options under FERCCA and provide assistance to employees who have a choice of retirement coverage.

The attached information sheet, "How Do I Know if I'm in the Right Retirement Plan?" will help you assess whether you are under the correct retirement coverage. There is also a "FERCCA Self-Identification Test for Employees" at <http://www.cpms.osd.mil/fas/benefits/fercca.htm>. If you believe you may be in the wrong retirement plan, we recommend completing the test. If you have determined you are in the correct retirement plan, do nothing.

If you have been or were covered under the wrong retirement plan for at least **three years of service after 31 Dec 86**, FERCCA can help you in one or more of the following ways:

- You may have an opportunity to choose another retirement plan;
- You may be reimbursed for certain out-of-pocket expenses you paid as a result of a coverage error;
- You may benefit from certain changes in the rules about how some of your Government service counts toward retirement; and
- You may be able to make-up contributions to the Thrift Savings Plan (TSP) and receive make-up earnings on those contributions as well.

If you believe FERCCA can help you, please identify yourself by completing the attached "Request for Review of Official Personnel Records". Fax the request form to the BEST at DSN 665-2936, or commercial 210-565-2936, or mail to the address listed on the form. BEST will make a determination regarding your retirement coverage and contact you with the results of the review within **60 days** of receipt of your request. If it is determined you are or were in the wrong retirement plan and FERCCA applies, BEST will enter your name and other relevant information in the Office of Personnel Management's FERCCA database.

The Office of Personnel Management's plan is to help everyone who is entitled to relief under FERCCA. If the Office of Personnel Management determines you have a choice of retirement plans under FERCCA, they will provide you an in-depth comparison of your benefits under each option. The comparison will include how much you can expect to receive under each retirement plan, including Social Security and Thrift Savings Plan (TSP) benefits. The Office of Personnel Management will provide you with an opportunity for one-on-one personal assistance to help you make an informed decision regarding your retirement coverage. This counseling will begin June 2001.

The Office of Personnel Management has established a special web site for FERCCA, <http://www.opm.gov/benefits/correction>. The web site includes the FERCCA database and a list of frequently asked questions and answers explaining FERCCA, what it does, and who will benefit. You will be able to monitor the Office of Personnel Management's progress in implementing FERCCA and you can also sign up on the E-mail subscription list to receive updates directly by E-mail. You can access the E-mail subscription list by clicking on the "Subscribe to E-mail List" link on the Office of Personnel Management's web site.

If you have questions concerning these procedures, call our toll-free BEST telephone number at 1-800-997-BEST (2378) or 527-2378, if calling within the San Antonio, Texas area, and speak to a Benefits Counselor. Counselors are available Monday through Friday, 7:00 am to 7:00 pm, Central Standard Time.

Sincerely

- signed -

Chief, Benefits and Entitlements Branch
Special Operations Division
Directorate of Civilian Personnel Operations

Attachments:

1. How Do I Know if I'm in the Right Retirement Plan?
2. Request for Review of Official Personnel Records

How Do I Know if I'm in the Right Retirement Plan?

Which retirement plan you belong in depends upon the type of appointment you have and your work history. The rules can be complicated. That's why some employees are in the wrong plan.

Most employees who started working for the Government after 1983 should be in FERS. Those who started working for the Government on a permanent basis before 1984 should be in CSRS unless they elected FERS or left Government employment for a while. When errors occur, they often involve situations where an employee has breaks in Government service or changes in appointments.

Below are some of the common errors, broken down by retirement plan. Find your retirement plan and see if you fit into any of the situations listed. (If you don't know your retirement plan, you can find it by looking in Block 30 on one of your Standard Form 50s, Notifications of Personnel Actions.) If you fit one of the situations listed, you may be in the wrong plan. Remember, there are exceptions to the general rules. You may be in the right retirement plan because you fall under one of the exceptions (like the one shown under CSRS Offset).

If your retirement plan is:	Then you may be in the wrong plan if you:
CSRS	Worked for the Government before 1984, but not on a permanent basis; or Left Federal employment for more than a year at any time after 1983.
CSRS or CSRS Offset	Have a temporary appointment limited to a year or less, a term appointment, or an emergency indefinite appointment; or Have no Federal civilian employment before 1984; or Do not have a career or career conditional appointment and you work on an intermittent basis. (See the work schedule block on your SF-50.)
CSRS Offset	Did not work for the Government for a total of 5 years before 1987. (Don't count your military service.) Exception: If you worked under CSRS, left the Government, and your agency placed you in CSRS Offset on your return, your CSRS Offset coverage is probably correct if you had 5 years of Government service when you left.)
FERS	Have a temporary appointment limited to a year or less; or Do not have a career or career conditional appointment and you work on an intermittent basis; or Have worked for the Government under a retirement plan continuously since December 31, 1983, unless you elected to transfer to FERS during the 1987 or 1998 FERS Open Seasons.

