



Prepared Especially For

I. M. Sample

October 29, 2003

I am pleased to provide this statement of personal benefits that are available to you as a Federal civil service employee working for NASA. The information in this confidential summary is unique to you. It is intended to give you a concise, personal list of those benefits that vary according to your years of service, salary, and personal elections--such as life and health insurance and thrift savings plan (TSP) participation. When used in conjunction with the comprehensive summary provided in your [Employee Benefits Handbook](#), this statement should serve as a valuable tool for use in your healthcare, financial, retirement, and personal planning.

How to read your statement . . .

- a. The Information contained in your statement is extracted from the NASA Personnel and Payroll System (NPPS) and is current as of the date listed. Your statement is divided by category of data (e.g., life insurance, health insurance, basic retirement annuity, Thrift Savings Plan, and life scenario: If I resign, If I die, etc.).
- b. The left-hand column contains data or calculations that are unique to you. The right-hand column is the label for that data.
- c. For an explanation of data listed in each section of the statement, you may click on the hyperlink titles. You may also refer to: "[Understanding Your NASA Employee Benefits Statement](#)" in your [Employee Benefits Handbook](#).

Requesting additional statements . . .

You may access NEBS from your office PC or from home with a dial-in account at any time.

If you need additional assistance . . .

If you need additional assistance or are planning a significant career move such as retirement or resignation, I encourage you to contact me for a detailed review of your benefits.

Your Benefits Counselor

A word of caution...

This benefit statement is provided as an "estimate" of your benefits. The calculations are based upon current Federal regulations, your current employee status, current salary tables, and information that is in your employee record. As these factors change, your benefits and their expected values will change. Consequently, this statement is not a guarantee that any benefit will continue in effect throughout your career. To protect both parties, you should not use it as a basis or guarantee for determining "actual" future benefits for use in any type of legal settlement.

Section A [\(Click here for help\)](#)**Information About You**

This information is provided for verification purposes. It is the basis for many of the calculations in this statement. If you believe that it is incorrect, please contact your Benefits Counselor.

10/19/2003 As of Date
 10/29/2003 Run Date
 000-00-0000 Social Security Number
 00/00/00 Birthdate

FERS AND FICA Retirement System
 Full Time Permanent Position Type
 Full Time Work Schedule

Section B [\(Click here for help\)](#)**Your Service Dates**

12/05/1982 Last Date You Entered on Duty at This Center
 08/07/1975 Federal Service Comp Date for Leave Computation
 08/07/1975 Federal Service Comp Date for Retirement
 ELIGIBLE Thrift Savings Plan (TSP) 1% Gov't Contribution Eligibility
 (FERS Only)
 01/01/1984 Federal Service Comp Date for TSP Vesting For 1%
 Government Contribution (FERS Only)
 NO Retired Military?
 7 Years 3 Months 28 Days Creditable Military Service For Leave
 7 Years 3 Months 28 Days Creditable Military Service For Retirement
 (If you have not paid your Military Service Deposit, this service may not be
 creditable in your annuity computations or retirement eligibility.)
 3% of Your Total Active Duty Pay Military Service Deposit
 Plus Accrued Interest (Required for retirement eligibility and annuity computation.)

Section C [\(Click here for help\)](#)**Your Pay**

(If applicable, includes locality and special rate.)

GS Pay Plan
 14 Pay Grade
 7 Pay Step
 \$50.16 Hourly Rate
 \$4,012.80 Gross Biweekly Salary
 \$104,691.00 Gross Annual Salary
 06/11/2006 Next Within Grade Increase Due Date
 \$107,600 Estimated Minimum Gross Salary with Next Within Grade
 Increase
 \$113,416 Current Maximum Salary (Current Grade Step 10)
 20.53% Locality Pay Rate
 \$17,832 Annual Locality Pay (Included in Annual Salary)

Section D [\(Click here for help\)](#)**Your Life Insurance Coverage**

\$427,000 Total Non-Accidental Death - Self Coverage OR
\$744,000 Total Accidental Death Coverage

\$107,000 FEGLI Basic - Federal Employees Group Life Insurance
 \$10,000 FEGLI Standard Optional
 \$210,000 FEGLI Additional Optional
 \$5,000 FEGLI Spouse (Family Coverage)
 \$2,500 FEGLI Child (Family Coverage)
 \$444,000 FEGLI Accidental Death (Includes Double FEGLI Basic, Double Standard Optional, and Additional Optional)

<http://www.opm.gov/calculator/index.htm> Federal Employees' Group Life Insurance (FEGLI) Calculator

\$215.61 Amount NASA Pays for Your Annual Premium
 \$1,310.01 Your Annual Premium (26 Pay Periods)

\$100,000 NEBA Basic - NASA Employees Benefit Association
 \$0 NEBA Life - Optional Amount
 \$0 NEBA Life - Spouse
 \$5,000 NEBA Life - With NEBA Basic Coverage (Free for each dependent child 6 months to 19 years; Infants 14 days to 6 months - \$500)
 \$300,000 NEBA Accidental Death (Includes triple NEBA Basic + Opt. Amt.)

Section E [\(Click here for help\)](#)**Your Health Insurance**

(To continue your health coverage into retirement, you must be enrolled the prior five years.)

BLUE CROSS AND BLUE SHIELD Health Insurance Plan / Code 105
 STANDARD FAMILY \$105.22 Bi-weekly Premium
 \$2,735.72 Your Annual Premium (26 Pay Periods)
 \$6,490.12 Amount NASA Pays for Your Annual Premium

<http://www.opm.gov/insure/03/index.html> View Health Benefits Plans

\$0.00 Bi-weekly Deduction for Health Care Flexible Spending Account **NEW**

Section F [\(Click here for help\)](#)**Your Leave**

8 Hours of Annual Leave You Earn Per Pay Period
 4 Hours of Sick Leave You Earn Per Pay Period
 153.5 Hours of Accrued Annual Leave
 0.0 Restored Annual Leave
 48 Advanced Annual Leave
 \$7,699.56 Annual Leave Value (Paid if you separate today)
 1596.0 Hours of Accrued Sick Leave
 N/A Sick Leave Credit for Retirement Annuity
 240 Maximum Advanced Sick Leave Hours Available (If Approved)
 10 Days Federal Holidays / Year (If Full Time)

Normally 15 Days [Military Leave](#) (For National Guard and Reserves)

Section G [\(Click here for help\)](#)

Date and Age You Are Eligible to Retire With An Immediate Annuity

<u>Date</u>	<u>Yrs/Mos</u>	
02/10/2008	55/10	Optional Unreduced Retirement (Regular Retirement)
N/A	55/10	Optional Reduced Retirement (FERS Only)
08/07/2000	48/3	Voluntary Early Retirement (If agency has authority)
08/07/2000	48/3	Discontinued Service Retirement (Job Abolishment)
Now, If Disabled		Disability Retirement
If you served as a temp or had a break in service or military service.		Retirement Redeposit / Deposit may be due?

Section H [\(Click here for help\)](#)

Your Retirement With Basic Immediate Annuity (Estimated)

- a. Does not include your TSP Annuity, FERS Supplemental Annuity or Social Security Benefit.
- b. Calculations are in today's dollars, including scheduled step increases and currently accrued sick leave. Does not include annual comparability increases.
- c. High3 Avg. Salary is based on your last 3 years of salary history or your current salary.

<u>Date</u>	<u>Hi-3 Avg Salary</u>	<u>Est. Annuity</u>	<u>Monthly Annuity</u>	(Without Survivorship Elected)
02/10/2008	\$106,307	\$34,548	\$2,879	Optional Unreduced Retirement (Earliest Date)
02/10/2009	\$107,276	\$35,928	\$2,994	Optional Unreduced Retirement (+ 1 year)
N/A	N/A	N/A	N/A	Optional Reduced Retirement (FERS Only)
10/29/2003	\$95,965	\$27,024	\$2,252	Voluntary Early Retirement (Requires Authority)
10/29/2003	\$95,965	\$27,024	\$2,252	Discontinued Service Retirement
10/29/2003	\$95,965	\$38,376	\$3,198	Disability Retirement (Amount will be reduced by your Social Security Disability Benefit, if any.)
<u>Date</u>		<u>Annually</u>	<u>Monthly</u>	(With Maximum Survivorship Elected)
02/10/2008		\$31,092	\$2,591	Optional Unreduced Retirement With Survivorship
N/A		N/A	N/A	Optional Reduced With Survivorship (FERS Only)
10/29/2003		\$24,324	\$2,027	NEW Early or Discontinued Retirement With Survivorship
02/10/2008		\$17,268	\$1,439	Annuity to Survivor - Opt. Unreduced
10/29/2003		\$13,512	\$1,126	Early or Discontinued, Annuity to Survivor

\$838 Amount You Contribute To Your Annuity Annually
 \$11,202 Amount Gov't Contributes To Your Annuity Annually

YES, except Optional Reduced Retirement Eligible for FERS Supplemental Annuity At Min. Retirement Age (MRA) Through Age 62?

Approximates amount of projected Social Security benefit earned under FERS Amount of FERS Supplemental Annuity if Between MRA and Age 62. (See Your Benefits Specialist).

If Terminally Ill (life expectancy < 2 years) Eligible for "Lump Sum" Alternate Form of Annuity?

<http://www.seniors.gov/fedcalc.html> Estimate Your Retirement On Line

<http://nasapeople.nasa.gov/employeebenefits/retirement> View Retirement Resources

Section I [\(Click here for help\)](#)**Your Social Security and Medicare**

(To receive your estimate, submit SSA Form 7004-SM to the Social Security Administration. You should receive a report in 2 - 3 weeks)

Yes, if you have 40 credits Are You Eligible for Social Security?
 YES Earning Social Security Credits through NASA employment?
 NO Are You Subject to Government Pension Offset?
 NO Are You Subject to Windfall Elimination Provision?
 04/10/2014 Eligibility Date for Social Security (If you have 40 Credits and are age 62)?
 YES Eligible for a FERS Annuity Supplement in lieu of Social Security at MRA until age 62?
 04/10/2017 Your Medicare Part A Coverage Eligibility Date
 \$87,000 Social Security Wage Base Limit
 \$890 Earnings Required to Earn One SSA Credit
 4 Maximum Credits You Can Earn In One Year
<http://www.ssa.gov> Social Security Information / Estimator
http://nasapeople.nasa.gov/employeebenefits/social_security View Social Security/Medicare Resources

Section J [\(Click here for help\)](#)**Your Short Term Disability Protection**

(Usually Less Than One Year)

2037.5 Estimated Total Hours You May Be Absent If Disabled and Continue to Receive 100% of Pay and Benefits
(50 Work Weeks and 4 Days and 5.5 Hours) Total Short Term Disability Hours Converted to 40-Hour Work Weeks
 153.5 Hours of Accrued Annual Leave
 48 Hours of Advanced Annual Leave
 1596.0 Hours of Accrued Sick Leave
 240 Maximum Advanced Sick Leave Hours Available (If Approved)
 0.0 Credit Hours
 0.0 Comp Time Hours
 0.0 Hours of Restored Annual Leave
 Up to 2087 Hours You May Also Be Eligible to Receive Hours From The Leave Donor Program
<http://nasapeople.nasa.gov/employeebenefits/lifeevents/ill> View Seriously Ill Resources

Section K [\(Click here for help\)](#)**Your Long Term Disability Protection**

(Usually More Than One Year)

10/29/2003 Eligible
 \$38,376 Estimated Annual Annuity
 \$3,198 Estimated Monthly Annuity (Note: If FERS, These Amounts Would Be Reduced By Your Social Security Disability Benefit, If Any.)
 Refer to your SSA 7005 Social Security Benefit

[http://nasapeople.nasa.gov/
employeebenefits/lifeevents/disabled](http://nasapeople.nasa.gov/employeebenefits/lifeevents/disabled) View Disability Resources

Section L [\(Click here for help\)](#)**If You Resign Today**

\$7,699.56	Payment for Accrued Annual Leave
YES	Final Paycheck for Hours Worked?
YES	Eligible to Withdraw Your TSP Contribution, Government Matching (if FERS) and All Earnings from Thrift Savings Plan?
Yes, If 3 Years Federal Service	Eligible to Withdraw Gov't. 1% Automatic TSP Contribution?
Yes, if you have been given a formal reduction-in-force (RIF) notice and are not eligible for an immediate annuity	Eligible to Receive Severance Pay?
Usually No, unless you have been given a formal reduction-in force (RIF) notice	Eligible to Receive Unemployment Compensation? (Amount is Offset By Retirement Annuity)
Yes	Eligible for Deferred Retirement Annuity?
12/05/1987	Date You Met/Will Meet Length of Service Requirement to Receive a Deferred Annuity at Age 62
04/10/2012	Date You May Apply For And Receive a Deferred Unreduced Annuity
02/10/2008	Date You May Apply For And Receive an Early Deferred Annuity (FERS Only)
\$27,024	Estimated Deferred Annual Annuity (Unreduced)
\$18,808	Estimated Early Deferred Reduced Annuity (FERS Only)
Yes, If not eligible for an immediate annuity within 31 days	Eligible to Withdraw Your CSRS/FERS Retirement Contributions?
YES, Up to 18 Months	Eligible for Temporary Continuation Health Benefits Coverage (TCC) After Resignation?
YES, If Enrolled	Eligible to Convert Federal Employees' Group Life Insurance to an Individual Policy?
YES, If Enrolled	Eligible to Convert NASA Employees' Benefits Association (NEBA) Life Insurance to an Individual Policy?
1596.0	Accrued Sick Leave Hours That Will Be Recredited to You If You Return to Federal Civil Service
http://nasapeople.nasa.gov/employeebenefits/lifeevents/resign	View Resignation Resources

Section M ([Click here for help](#))**If You Were To Die Today**

Based upon your current status, your survivors / beneficiaries will receive:

	\$7,699.56	Payment for Accrued Annual Leave
Indexed Annually to CPI	\$24,354	FERS Basic Lump Sum Death Benefit to Spouse (FERS Only, requires 18 months of civilian service) PLUS
Half of Annual Basic Pay	\$52,346	Lump Sum Death Benefit to Spouse (FERS Only, requires 18 months of civilian service)
	YES	Final Paycheck for Hours Worked?
	YES	Beneficiary May Withdraw Your Own TSP Contributions, Government Matching (if FERS) and TSP Earnings from Thrift Savings Plan?
	YES	Beneficiary Eligible to Withdraw Gov't 1% Automatic TSP Contribution?
	\$327,000	Total Non-Accidental Death Benefit - FEGLI Life OR
	\$444,000	Total Accidental Death Benefit - FEGLI Life
	\$100,000	Total Non-Accidental Death Benefit - NEBA Life OR
	\$300,000	Total Accidental Death Benefit - NEBA Life
	\$255	Social Security Death Benefit if FERS or CSRS with Social Security Eligibility
	N/A	CSRS Survivor Annuity (Requires 18 Months of Civilian Service)
	\$13,515	FERS Survivor Annual Annuity (Requires 10 Years of Service of Which 18 Months Must Be Civilian - Reduced By Social Security Benefit)
Indexed Annually to CPI	\$384	Dependent Child Monthly Annuity for Each Dependent Child Under 19 OR Disabled Child Who Becomes Disabled Before Age 19 (Requires 18 Months of Civilian Service) (For FERS Only, Child's Annuity is Reduced by Any Social Security Benefit Payable)

<http://nasapeople.nasa.gov/employeebenefits/lifeevents/die> View Survivor Resources

Estimated Worker's Compensation Benefit (OWCP) (If Death Is Work Related)

<u>Annually</u>	<u>Percent</u>	
\$52,346	50.0	% Of Annual Salary OWCP Surviving Spouse - No Eligible Children
\$47,111	45.0	% Of Annual Salary OWCP Surviving Spouse - With Eligible Children PLUS
\$15,704	15.0	% Of Annual Salary OWCP Each Eligible Child
\$78,518	75.0	% Maximum Amount OWCP Surviving Spouse - With Eligible Children
\$41,876	40.0	% Of Annual Salary OWCP No Spouse - With One Eligible Child PLUS
\$15,704	15.0	% Of Annual Salary OWCP Each Eligible Child
\$78,518	75.0	% Maximum Amount OWCP No Spouse - With Eligible Children

Section N [\(Click here for help\)](#)

Your Thrift Savings Plan

<u>Bi-Weekly</u>	<u>Percent</u>	
		% of Salary You Are Currently Contributing OR
\$405.00		Dollar Amount You Are Currently Contributing
\$223.00		TSP Catch-up Amount NEW
\$160.51	4.0	% Matching Contribution by the Government (FERS Only)
\$40.13	1.0	% Automatic Contribution by the Government (FERS Only)
	13.0 *	Maximum % You Can Contribute
\$461.00		Recommended Bi-Weekly Contribution
	\$5,217	Annual Amount of Government Contribution (FERS Only)
YES, if contributing max. TSP		Eligible for TSP Catch-Up Provision For Age 50 and Older NEW
* Lesser of 13.0% of Salary or \$12,000		Annual Maximum of Salary Contribution
	\$2000	Annual Maximum TSP Catch-Up Contribution NEW
	\$10,530	Amount of Your Annual Salary Deferred From Tax
	\$2,948	Estimated Annual Tax Reduction Based on 28% Tax Bracket and Your Annual Contribution
http://www.tsp.gov or the		To Obtain Your Current Fund Balance
24-Hour TSP Thriftline: (504) 255-8777		
http://www.tsp.gov		TSP Information on the Internet
http://www.tsp.gov		TSP Account Estimator

Example TSP Annuity

You may elect to purchase an annuity with a life annuity option in addition to your FERS or CSRS basic annuity and Social Security.

The following example of a Single Life Annuity has the indicated monthly payment for life. Upon your death, your surviving beneficiary will receive a cash refund of the balance left in the Single Life Annuity. The example assumes the following at the time of purchase:

Age: 55, Annuity Yield 5.40 per/thousand, 3.88 annuity interest rate

TSP balance at purchase	Estimated monthly annuity	Estimated annual payments
\$20,000	\$108.00	\$1,296
\$25,000	\$135.00	\$1,620
\$50,000	\$270.00	\$3,240
\$75,000	\$405.00	\$4,860
\$100,000	\$540.00	\$6,480
\$150,000	\$810.00	\$9,720
\$200,000	\$1,080.00	\$12,960
\$250,000	\$1,350.00	\$16,200
\$500,000	\$2,700.00	\$32,400
\$750,000	\$4,050.00	\$48,600
\$1,000,000	\$5,400.00	\$64,800

Section O [\(Click here for help\)](#)**Annual Value of Non-Pay Benefits**

\$5,216.64	NASA Contribution to Your TSP (Section N)
\$6,490.12	Health Premium (NASA) (Section E)
\$215.61	Life Insurance Premium - FEGLI (NASA) (Section D)
\$11,201.94	Amount NASA Contributes for Your Basic Annuity (Section H)
\$5,394.00	Amount NASA Pays for Social Security
\$1,518.02	Amount NASA Pays for Medicare

\$30,036.33	TOTAL

\$134,727 Estimated Annual Value of Your Total Compensation,
Salary + Non-Pay Benefits (Excludes value of Training, Employee
Facilities, Awards, etc.)

Section P [\(Click here for help\)](#)**Your Total Retirement Income Worksheet**

(Section H, Fill In)	\$34,548	a. Your Estimated Basic Annuity (Optional FERS or Optional CSRS)
(Section N, Fill In)	_____	b. Your Estimated TSP Annuity
(Section I, Fill In)	_____	c. Your Social Security Earned Benefit - Reduced if Subject to Windfall Elimination Provision -- OR --
(Section I, Fill In)	_____	Your Social Security Spouse Benefit
(Section H, Fill In)	_____	d. Your FERS Supplemental Annuity If Between Minimum Retirement Age and Age 62. (See Your Benefits Specialist)
(Fill In)	_____	e. Your Income From Outside Sources
	_____	TOTAL

Section Q [\(Click here for help\)](#)**Long Term Care Through Long Term Care Partners**

NO Premiums Paid Through Payroll Deduction?
N/A Bi-weekly Premium for Employee
N/A Bi-weekly Deduction for Employee
N/A Bi-weekly Premium for Spouse
N/A Bi-weekly Deduction for Spouse
N/A Bi-weekly Premium for Dependent
N/A Bi-weekly Deduction for Dependent

Section R [\(Click here for help\)](#)**Flexible Spending Accounts**

\$0.00 Bi-weekly Deduction for Health Care **NEW**
\$0.00 Bi-weekly Deduction for Child Care **NEW**

Useful Links:

<http://www.employeeexpress.gov/emain.htm> Employee Express
<http://www.opm.gov/insure/03/index.html> Federal Employees Health Benefits Plan
<http://www.publicdebt.treas.gov/> Savings Bonds

Calculators:

http://apps.opm.gov/tax_calc/index.cfm Compute the tax-free portion of your annuity
<http://www.seniors.gov/fedcalc.html> Estimate Your Retirement Online
<http://www.opm.gov/calculator/index.htm> Federal Employees' Group Life Insurance (FEGLI) Calculator
<http://www.ssa.gov/OACT/ANYPIA/> Social Security Benefit Calculator
<http://www.tsp.gov/> Thrift Savings Plan Calculator

Emergency Contact Information: [Click here to access the Emergency Contact System and update your inform](#)

Employee Mailing Address:
 (From NASA Personnel Payroll System)

Employee Residence Address:

Home Phone: Cell Phone:
 Work Phone: Pager:
 Work Site: Bldg: Room:
 Emp. Comments:

Prime Contact: Relationship:
 Home Phone: Work Phone:
 Cell Phone: Pager:
 Address:

Comments:

Alternate Contact: Relationship:
 Home Phone: Work Phone:
 Cell Phone: Pager:
 Address:

Comments:

Alternate Contact #2: Relationship:
 Home Phone: Work Phone:
 Cell Phone: Pager:
 Address:

Comments: