



**THE 2013 FOREIGN SERVICE
ANNUAL ANNUITANT NEWSLETTER**

November 2012



United States Department of State

*Director General of the Foreign Service
and Director of Human Resources*

Washington, D.C. 20520

November, 2012

Dear Foreign Service Annuitant,

I extend to you my warmest wishes and particularly congratulate the Foreign Service members who retired in Fiscal Year 2012. Thank you for your service to our nation.

This 2013 edition of the Department of State Annual Annuitant Newsletter contains essential information for annuitants. Topics covered include health and life insurance, taxes, reemployment, and survivor benefits. It also includes time-sensitive information on the annual Open Seasons for the Federal Employees Health Benefits Program (FEHB) and the Federal Employees Dental and Vision Insurance Program (FEDVIP) that begins on November 12 and ends on December 10, 2012.

If you have questions that are not answered in the newsletter, you can find a wealth of information on the Office of Retirement's "RNet" internet site at <http://www.rnet.state.gov>. Resources available there include downloadable annuitant forms and a searchable database of frequently asked questions. Another online resource is the Annuitant Express website at www.employeeexpress.gov. There you can print a copy of your Form 1099R, update your mailing address, change your federal or state withholding tax, among other self-service functions. This newsletter explains how to access that site.

If questions remain after consulting these resources, please contact our human resources specialists in the Bureau of Human Resources' HR Service Center in Charleston, South Carolina. They can provide assistance regarding actions ranging from changing your health benefits provider to getting advice on what to do in the event of a change in marital circumstances (death of a spouse, marriage, divorce, etc.). If the issue is especially complicated, the HR Service Center will refer it to the Office of Retirement for resolution. You can contact the HR Service Center by telephone, e-mail, fax, or mail as explained in this newsletter.

Many retirees in the "new" FSPS retirement system receive an annuity supplement that is payable until age 62 and is subject to an annual earnings test. Retirees who have reached their minimum retirement age (see page 6) and are under age 62, must submit a certification to the HR Service Center by January 11, 2013, otherwise their annuity supplement will be suspended. Form DS-5026 "Statement of Entitlement to FSPS Annuity Supplement" is included in this newsletter.

Finally, the Department will hold the 48th annual Foreign Affairs Day on Friday May 3, 2013. As always, you are invited to attend its program of speakers which is followed by a luncheon in the Benjamin Franklin Room for 250 attendees, on a first-come, first served basis. To register, e-mail foreignaffairsday@state.gov or call 202-663-2363.

Sincerely,

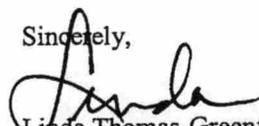

Linda Thomas-Greenfield

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HEALTH BENEFITS OPEN SEASON IS NOVEMBER 12 TO DECEMBER 10, 2012

The following information concerns annuitants with current Federal health benefits coverage. If you do not have Federal health benefits coverage please disregard this information. You do not need to do anything if you want to continue your current coverage (unless your plan is dropping out of the FEHB Program).

The FEHB Open Season will be held from November 12, 2012 to December 10, 2012. The annual Open Season gives federal retirees the opportunity to review their health plan choices and make changes. If you want to change, cancel or suspend your enrollment, you must submit your completed Health Benefits Election Form SF-2809 (see next page) by December 10, 2012, to the HR Service Center as indicated below. We may accept and process a late election only if we determine that you were unable to submit a timely application for reasons beyond your control

As a result of the Affordable Care Act, FEHB plans are required to provide a Summary of Benefits and Coverage (SBC) document which provides FEHB enrollees with an easy-to-understand summary of health plan features, such as the covered benefits, cost-sharing provisions, and coverage limitations and exceptions.

The 2013 Guide to Federal Benefits for Federal Retirees and their Survivors (RI 70-9), the 2013 Guide to Federal Benefits for TCC and Former Spouse Enrollees (RI 70-5), and the health plan brochures are available on the Office of Personnel Management's (OPM) website at www.opm.gov/insure/health. The guides provide general information about changing your enrollment and summarize the benefits of all plans in the FEHB Program. In our effort to lower administrative costs and conserve natural resources, we encourage the use of the online open season guides and health plan brochures. However, if you would like a hard copy of the guides, please contact the HR Service Center as indicated below. A hard copy of the health plan brochures may be obtained by contacting the carriers directly at the telephone number listed in the guide.

Human Resources Service Center (HRSC)

Phone/Fax/E-mail:

1-866-300-7419 (Toll free)
1-843-308-5539 (Outside the U.S.)
1-843-202-3807 (Fax)
HRSC@State.gov (E-mail)

Mailing address:

United States Department of State
HR Service Center - Annuitant Services
1999 Dyess Avenue, Building E
Charleston, SC 29405

FEDERAL EMPLOYEES DENTAL AND VISION PROGRAM (FEDVIP)

The Federal Employees Dental and Vision Insurance Program (FEDVIP) offers supplemental dental and vision benefits. It is available to annuitants regardless of FEHB status. Unlike FEHB, there is no five-year requirement to continue coverage into retirement. Premiums vary by plan and by enrollment type (Self, Self + One, and Self + Family). More information is available at www.opm.gov/insure/dental/chooseindex.asp.

Eligible individuals may enroll during the upcoming **Open Season, November 12 through December 10, 2012**, during subsequent annual open seasons or after a qualifying life event that permits enrollment outside of open season. Enrollment continues automatically from year to year, including when enrollees retire. You cannot enroll in FEDVIP or make changes or cancel your enrollment using an SF 2809. You must enroll, change or cancel your enrollment using the website, www.BENEFEDS.com, or by calling 1-877-888-3337 no later than **December 10, 2012**. Phone hours are 9:00 a.m. to 7:00 p.m. EST Monday to Friday.



Federal Employees
Health Benefits Program

Form Approved:
OMB No. 3206-0160

Health Benefits Election Form

Part A - Enrollee and Family Member Information (For additional family members use a separate sheet and attach.)

1. Enrollee name (last, first, middle initial)	2. Social Security number	3. Date of birth (mm/dd/yyyy)	4. Sex <input type="checkbox"/> M <input type="checkbox"/> F	5. Are you married? <input type="checkbox"/> Yes <input type="checkbox"/> No
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6. Home mailing address (including ZIP Code)	7. If you are covered by Medicare, check all that apply. <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> D	8. Medicare Claim Number
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9. Are you covered by insurance other than Medicare? <input type="checkbox"/> Yes, indicate in item 10 below. <input type="checkbox"/> No
--

10. Indicate the type(s) of other insurance:
 TRICARE Other: Name of other insurance: _____ Policy number: _____

FEHB An FEHB self and family enrollment covers all eligible family members. No person may be covered under more than one FEHB enrollment. See instructions for item 10 on page 1.

11. Name of family member (last, first, middle initial)	12. Social Security number	13. Date of birth (mm/dd/yyyy)	14. Sex <input type="checkbox"/> M <input type="checkbox"/> F	15. Relationship code
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16. Address (if different from enrollee)	17. If you are covered by Medicare, check all that apply. <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> D	18. Medicare Claim Number
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19. Are you covered by insurance other than Medicare? <input type="checkbox"/> Yes, indicate in item 20 below. <input type="checkbox"/> No

20. Indicate the type(s) of other insurance:
 TRICARE Other: Name of other insurance: _____ Policy number: _____

FEHB An FEHB self and family enrollment covers all eligible family members. No person may be covered under more than one FEHB enrollment. See instructions for item 10 on page 1.

21. Email address (if home address is different from enrollee's)	22. Preferred telephone number (if home address is different from enrollee's)
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23. Name of family member (last, first, middle initial)	24. Social Security number	25. Date of birth (mm/dd/yyyy)	26. Sex <input type="checkbox"/> M <input type="checkbox"/> F	27. Relationship code
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28. Address (if different from enrollee)	29. If you are covered by Medicare, check all that apply. <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> D	30. Medicare Claim Number
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31. Are you covered by insurance other than Medicare? <input type="checkbox"/> Yes, indicate in item 32 below. <input type="checkbox"/> No

32. Indicate the type(s) of other insurance:
 TRICARE Other: Name of other insurance: _____ Policy number: _____

FEHB An FEHB self and family enrollment covers all eligible family members. No person may be covered under more than one FEHB enrollment. See instructions for item 10 on page 1.

33. Email address (if home address is different from enrollee's)	34. Preferred telephone number (if home address is different from enrollee's)
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35. Name of family member (last, first, middle initial)	36. Social Security number	37. Date of birth (mm/dd/yyyy)	38. Sex <input type="checkbox"/> M <input type="checkbox"/> F	39. Relationship code
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40. Address (if different from enrollee)	41. If you are covered by Medicare, check all that apply. <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> D	42. Medicare Claim Number
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43. Are you covered by insurance other than Medicare? <input type="checkbox"/> Yes, indicate in item 44 below. <input type="checkbox"/> No

44. Indicate the type(s) of other insurance:
 TRICARE Other: Name of other insurance: _____ Policy number: _____

FEHB An FEHB self and family enrollment covers all eligible family members. No person may be covered under more than one FEHB enrollment. See instructions for item 10 on page 1.

45. Email address (if home address is different from enrollee's)	46. Preferred telephone number (if home address is different from enrollee's)
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(continued on the reverse)

Part B - FEHB Plan You Are Currently Enrolled In (if applicable)		Part C - FEHB Plan You Are Enrolling In or Changing To	
1. Plan name	2. Enrollment code	1. Plan name	2. Enrollment code

Part D - Event That Permits You To Enroll, Change, or Cancel (see page 2)		Part E - Election NOT to Enroll (Employees Only)	
1. Event code	2. Date of event _ _ / _ _ / _ _ _ _	<input type="checkbox"/>	I do NOT want to enroll in the FEHB Program. My signature in Part H certifies that I have read and understand the information on page 3 regarding this election.

Part F - Cancellation of FEHB		Part G - Suspension of FEHB (Annuity/Former Spouses Only)	
<input type="checkbox"/>	I CANCEL my enrollment. My signature in Part H certifies that I have read and understand the information on page 3 regarding cancellation of enrollment.	<input type="checkbox"/>	I SUSPEND my enrollment. My signature in Part H certifies that I have read and understand the information on page 4 regarding suspension of enrollment.

Part H - Signature
WARNING: Any intentionally false statement in this application or willful misrepresentation relative thereto is a violation of the law punishable by a fine of not more than \$10,000 or imprisonment of not more than 5 years, or both. (18 U.S.C. 1001.)

1. Your signature (do not print)	2. Date (mm/dd/yyyy) _ _ / _ _ / _ _ _ _
3. Email address	4. Preferred telephone number ()

Part I - To be completed by agency or retirement system
REMARKS

1. Date received (mm/dd/yyyy)	2. Effective date of action (mm/dd/yyyy) 01/01/2013	3. Personnel telephone number (866) 300-7419
4. Name and address of agency or retirement system U.S. Department of State HR Service Center Building E ----- 1999 Dyess Avenue Charleston, SC 29405		5. Authorizing official (please print) Anne Thompson
7. Payroll office number 19-00-0001	8. Payroll office contact (please print) Elsie Mann	6. Signature of authorized agency official
		9. Payroll telephone number (800) 521-2553

INSTRUCTIONS FOR COMPLETING THE SF 2809

Part A — Enrollee and Family Member Information.

- Item 5. If you are separated but not divorced, you are still married.
- Item 7. If you have Medicare, show which Parts you have. Also indicate whether you have prescription drug coverage under the Medicare Part D program.
- Item 9. If you have other group insurance (private, state, Medicaid, CHAMPVA), check the box.
- Item 10. Write the name of any other insurance you have. TRICARE is a health care program for active duty and retired members of the uniformed services, their families, and survivors. This includes TRICARE for Life for members 65 and over.

Complete information for family members **only if your enrollment is for Self and Family**. (If you need extra space for additional family members, list them on a separate sheet and attach.) If a family member has Medicare, show which parts he/she has on the line with his/her name.

- Item 16. Provide the code which indicates the relationship of each eligible family member to you.

CODE	FAMILY RELATIONSHIP
01	Spouse
19	Child under age 26
09	Adopted Child
17	Stepchild
10	Foster Child
99	Disabled child over age 26 incapable of self support because of a physical or mental disability that began before age 26.

Part G — Suspension.

Place an "X" in the box only if you are an annuitant or former spouse and wish to suspend your FEHB enrollment. Also enter your present enrollment code in Part B. You may suspend your FEHB enrollment because you are enrolling in one of the following programs:

- A Medicare HMO or Medicare Advantage plan,
- Medicaid or similar State-sponsored program of medical assistance for the needy,
- TRICARE (including Uniformed Services Family Health Plan or TRICARE for Life), or
- CHAMPVA

You can reenroll in the FEHB Program if your other coverage ends. If your coverage ends *involuntarily*, you can reenroll 31 days before through 60 days after loss of coverage. If your coverage ends *voluntarily* because you disenroll, you can reenroll during the next open season.

You must submit documentation of eligibility for coverage under the non-FEHB Program to the HR Service Center with your SF-2809. That office must enter in REMARKS the reason for your suspension.

FSPS ANNUITY SUPPLEMENT – HOW TO REPORT YOUR EARNINGS

The Foreign Service Pension System (FSPS) annuity supplement is a benefit paid until age 62 to certain FSPS annuitants who retired before age 62 and were entitled to an immediate annuity [i.e., other than those who retired at their Minimum Retirement Age (MRA) with at least 10 years of service]. The annuity supplement is subject to an earnings test similar to the one applied to Social Security benefits.

If you have reached your MRA and are under age 62, you need to report your earnings. If you are under your MRA, you do not need to report your earnings. You will continue to receive the annuity supplement until you reach your MRA regardless of your earnings. (See DS 5026 to determine your MRA.)

If you were eligible for an annuity supplement at retirement, please read the information below and complete form DS 5026 on the following page. If you have any questions about your FSPS annuity supplement, please contact the HR Service Center at:

Human Resources Service Center (HRSC)

Phone/Fax/E-Mail:

1-866-300-7419 (Toll free)
1-843-308-5539 (Outside the U.S.)
1-843-202-3807 (Fax)
HRSC@State.gov (E-mail)

Mailing Address:

U.S. Department of State
HR Service Center – Annuitant Services
1999 Dyess Avenue, Building E
Charleston, SC 29404

ELIGIBILITY AND EARNINGS TEST

Payment of the annuity supplement ends at age 62. It ends before age 62 when a retiree's outside earnings reach a level that would bar payment of a Social Security benefit. In general, if a retiree has earnings "from wages or self-employment" that exceed \$14,640 after retirement in calendar year 2012, then the annuity supplement will be reduced or eliminated.

Income for the purpose of the earnings test includes gross earnings **after** retirement derived from employment in the public or private sector, including WAE appointments, income from personal services contracts, etc. Income for this purpose does not include salary earned before retirement, annuity benefits, Social Security or unearned (investment) income. For self-employment, reportable income is net income.

REDUCTIONS AND TERMINATION

A reduction or termination of the supplement is based on excess earnings in the previous year. If it is determined that your supplement must be reduced or terminated, any supplement amounts that are paid for the period after December 31, 2012, must be repaid to the Foreign Service Retirement and Disability Fund.

The completed DS-5026 should be sent to the HR Service Center at the address or fax number on the form. **If the HR Service Center does not receive the DS-5026 by January 11, 2013, to establish continuing eligibility based on earned income, the Office of Retirement must assume that you are no longer eligible to receive the supplement and will terminate payment.** The annuity supplement stops at the end of the month prior to your 62nd birthday, whether or not you are entitled to, or apply for, Social Security benefits at that time.

Statement of Entitlement to FSPS Annuity Supplement

2012 Calendar Year Income

Full Name of Annuitant (<i>Last, First, Middle</i>)	Social Security Number
Personal E-Mail Address	Date of Birth
Address	Telephone Number

Please complete the following:

My 2012 Calendar Year earnings* were _____.

Signature

Date

* Reflects income from 2012 wages or self-employment after date of retirement on a calendar year basis. (Report income from the date you reached your Minimum Retirement Age to December 31, 2012.) Income for this purpose includes earnings after your date of retirement derived from employment in the public or private sector, including WAE appointments, income from Personal Services Contracts, etc. Income for this purpose does not include salary earned before retirement, annuity benefits, Social Security or unearned (investment) income. If you did not have any wage or self-employment income during 2012, write "none" on the blank line.

See chart below to determine your MRA.

Minimum Retirement Age

<i>If you were born...</i>	<i>Your MRA is...</i>
Before 1948	55
In 1948	55 and 2 months
In 1949	55 and 4 months
In 1950	55 and 6 months
In 1951	55 and 8 months
In 1952	55 and 10 months
In 1953 thru 1964	56

<i>If you were born...</i>	<i>Your MRA is...</i>
In 1965	56 and 2 months
In 1966	56 and 4 months
In 1967	56 and 6 months
In 1968	56 and 8 months
In 1969	56 and 10 months
In 1970 and after	57

Return this completed form to: U.S. Department of State, HR Service Center, Annuitant Services, 1999 Dyess Avenue, Building E, Charleston, SC 29404. You may also e-mail the completed, signed form to HRSC@state.gov or send by fax to 1-843-202-3807. If you have any questions, please contact the HR Service Center at 1-866-300-7419 (toll free) or via e-mail to HRSC@State.gov. If you do not respond to the questionnaire by Friday, January 11, 2013, your FSPS Annuity Supplement will be terminated beginning with the payment you will receive on the first business day of the month in February.

LIMITS ON REEMPLOYMENT OF ANNUITANTS

If an FSRDS/FSPS annuitant is reemployed under a full-time civil service, Legislative or Judicial Branch appointment, or a Presidential appointment (other than a part-time, intermittent or time-limited appointment as defined below), payment of the employee's annuity terminates. At the conclusion of the appointment, payment of the annuity resumes, together with intervening cost of living adjustments (COLAs) applicable during the period of reemployment. Employment in a private company or on a personal services contract (PSC) does not trigger suspension of one's FSPS or FSRDS annuity.

Any federal Agency or branch of government (including the Legislative and Judicial branches) which re-employs an FSRDS or FSPS annuitant, must notify the State Department at: U.S. Department of State, HR Service Center, Annuitant Services, 1999 Dyess Avenue, Building E, Charleston, SC, 29405. Fax: 1-843-202-3807. The employing agency must send the HR Service Center a copy of Notification of Personnel Action (SF 50) and take other appropriate actions, as directed by Office of Retirement, including a salary reduction.

CAP ON PART-TIME, TEMPORARY AND INTERMITTENT APPOINTMENTS

In any calendar year, the *sum* of the employee's annuity and salary cannot exceed his/her salary at the time of retirement (not adjusted for inflation), or the full-time salary of the position in which one is reemployed, whichever is higher. Payment of your Foreign Service annuity may be continued, subject to the cap on total compensation (calendar year) when reemployed in Federal service on a part-time, temporary or intermittent basis.

- An intermittent, When Actually Employed (WAE), appointment is an appointment without a regularly scheduled tour of duty.
- An appointment is considered part-time when the regular tour of duty is less than a full-time appointment of 40 hours per week.
- A temporary appointment is an appointment that is less than permanent, or career, in nature, usually for a period not in excess of one year, although some temporary appointments may exceed one year.

WHAT'S IN THE CAP

Any annuity payment received, including FSPS annuity supplements, within a particular calendar year is considered income for purposes of calculating how much you can earn when employed on a WAE basis before you exceed your salary/annuity cap. Only locality pay actually received is factored into this computation. Danger pay for foreign assignments and awards are excluded from the cap.

Compensation for this purpose includes annuity payments to a former spouse entitled to benefits under the Foreign Service Act. Annuity payments to the retiree and former spouse are included unless they were scheduled for receipt in a prior or subsequent year. Salary paid before retirement is not included in the cap.

If you are re-employed on a WAE basis and you do not abide by the limits on total compensation, your annuity may be suspended. Thus, you should monitor your earnings to ensure they do not exceed the limitations. Toward that end, you may e-mail PayHelp@state.gov to request a "salary/annuity limitation audit" by the Retirement Accounts Division (RAD) via e-mail to PayHelp@state.gov. RAD will send you an audit report that lists your salary at retirement, your re-employment salary, and the amount you can earn each tax year. If you exceed the limit, the excess payment may be deducted from your annuity payments.

You can access your WAE earnings and leave statements through Employee Express at <http://www.employeexpress.gov> on the Internet. You must enter your Social Security number and a password to access your privacy-protected information. Please note that when you are asked to select your agency you should select "Department of State."

IMPORTANT ADVICE FOR FOREIGN SERVICE ANNUITANTS

REVIEW YOUR DESIGNATION OF BENEFICIARY FORMS

Retirees are reminded to keep all designation of beneficiary forms current and to retain a copy of the current designations that have been signed and dated by the personnel office. If you do not remember who you designated as your beneficiary, please contact the HR Service Center for the information to determine if a new form is needed. The most recent designation governs. These forms should be kept with your important papers and should be part of your estate planning. Retirees may complete up to three designation of beneficiary forms for: lump sum retirement payments, life insurance benefits and the Thrift Savings Plan (TSP).

FORM	PURPOSE	OBTAIN FORM FROM	SUBMIT ORIGINALS TO
DS-5002 Foreign Service Retirement System	For most annuitants, this will be the amount of the annuity payable in the month of death from the first of the month to the date of death. In rare cases, if there are no survivor annuitants or when all the survivor annuities have terminated, if the total paid to the annuitant and to the survivor(s) is less than the amount the annuitant paid (as an active employee) into the retirement fund, the difference is payable in a lump sum.	www.RNET.State.gov	Human Resources Service Center (HRSC), 1999 Dyess Avenue, Building E, Charleston, SC 29405.
SF-2823 Federal Employees Group Life Insurance (FEGLI) Program	Payment of the Annuitant's life insurance benefits based on the coverage in effect at death. Assignment of your life insurance to another person, or a valid court order that governs payments of your benefits will have priority over any FEGLI designation of beneficiary form you complete, as explained on the form.	www.RNET.State.gov	Human Resources Service Center (HRSC), 1999 Dyess Avenue, Building E, Charleston, SC 29405.
TSP-3 Thrift Savings Plan	Payment of an employee's TSP account balance as of the date of death.	www.TSP.gov	Thrift Savings Plan address shown on the form.

If an annuitant fails to execute a "Designation of Beneficiary" form, the law provides for automatic payment of benefits by order of precedence: (1) if there is no beneficiary, to the surviving spouse, (2) if none of the above, to the child or children, (3) if none of the above, to the parents in equal shares or the entire amount to the surviving parent, (4) if none of the above, to the duly appointed executor or administrator of the estate, and (5) if none of the above, to such other next of kin as may be determined by the Secretary. "Designation of Beneficiary" forms should be updated as potential heirs are born and named heirs pass away.

REPORT DEATHS OF ANNUITANTS, SURVIVORS AND FORMER SPOUSES IMMEDIATELY

Have you ever wondered how much trouble your survivors will have in accessing benefits under the Foreign Service Retirement System (FSRDS) or Foreign Service Pension System (FSPS)? If you are insured under the Federal Employees Life Insurance Program (FEGLI), do you know how your beneficiaries would collect on this insurance? Also, what about Federal Employees Health Benefits (FEHB) coverage for your survivor(s)?

You can help your loved ones by providing them with a copy of this information and retaining this document with your insurance policies, retirement documents, and other important papers. By doing this, you will be providing an invaluable service to your survivors or the executor/personal representative who will handle your estate.

- **In the event of the death of an annuitant, survivor or former spouse, please notify:**

Human Resources Service Center (HRSC)

Phone/Fax/E-Mail:

1-866-300-7419 (Toll free)
1-843-308-5539 (Outside the U.S.)
1-843-202-3807 (Fax)
HRSC@State.gov (E-mail)

Mailing Address:

U.S. Department of State
HR Service Center – Annuitant Services
1999 Dyess Avenue, Building E
Charleston, SC 29405

The telephone, e-mail or letter notification person should include the full name of the deceased annuitant, date of birth, date of death, address, Social Security number and relationship of the person who may be entitled to survivor benefits. The HR Service Center will then inform the caller of the documentary evidence required in order to confirm eligibility for entitlements and calculate any applicable survivor benefit. The sooner that the person(s) entitled to benefits forward those required documents the sooner that benefits can be paid. The Department's goal is to issue the first survivor annuity payment within 45 days of receipt of the required documentation by the HR Service Center.

- **Return any uncashed annuity checks to:**

Retirement Accounts Division, Department of State

P.O. Box 150008
Charleston, SC 29415-5008
(Telephone: 800-521-2553)

Payments issued via EFT (electronic funds transfer) past the date of death will be recalled electronically and returned to the Department.

- **Obtain certified copies of the annuitant's death certificate and transmit one with the application for death benefits.** Certified copies will also be required for FEGLI, each private insurance policy and any other claims submitted by the survivor, executor or personal representative. If other documentation is needed, it will be specifically requested. This may include copies of marriage certificates, birth certificates, divorce decrees, death certificates of deceased children or spouses, court orders for change in name, or other documents which establish identity or relationship.
- **Complete and return the application for death benefits form** that the HR Service Center provided to the survivor, beneficiary, executor or personal representative. Once the HR Service Center has received the completed forms and a certified copy of the death certificate, the documentation will be forwarded to the Office of Retirement which will confirm eligibility for entitlements and calculate any applicable survivor benefits. Finally, the Retirement Accounts Division (RAD) will initiate the payments.
- **File a Claim with Federal Employees Group Life Insurance (FEGLI).** If the deceased annuitant had FEGLI life insurance coverage, the HR Service Center will certify the date of death and notify OPM. OPM in turn will send the appropriate instructions and claim forms to the designated beneficiary (or beneficiaries) on record in the annuitant's official insurance file. If the survivor has not received the letter of instruction and the claim forms within five weeks of the date of death of the annuitant,

he/she should write directly to the Office of Personnel Management, Attention: CSI/LI/Roll Maintenance, Employee Service and Records Center, P.O. Box 45, Boyers, PA 16017. Please include the full name of the annuitant, the exact date of birth, the name of the retirement system (Foreign Service Retirement & Disability System or Foreign Service Pension System), and the annuitant's identification number which is prefaced by the letters "CSI-". This number can be found on the insurance certification document sent by OPM to the annuitant after retirement, and in HR/RET's letter of instructions or by contacting the HR Service Center.

Continue Federal Employees Health Benefits (FEHB) Coverage. Eligible survivors may continue the deceased annuitant's FEHB health insurance coverage provided that:

- the annuitant was enrolled under self and family coverage at the time of death; and
- at least one family member is entitled to an annuity.

The HR Service Center can provide further details

REPORT CHANGES IN MARITAL STATUS

All annuitants (retirees, their survivors, and former spouses) should keep the Department informed of changes in marital status (death of spouse, divorce, or marriage/remarriage) by notifying the HR Service Center and providing the appropriate documentation, if necessary. Delays in reporting changes in marital status to the HR Service Center will delay, or in some cases permanently prevent, the benefits adjustment. For example:

- Spouses who divorce may be entitled to continuation of health coverage through the Federal Employees Health Benefits (FEHB) Program.
- A retired annuitant who had elected a survivor annuity for a spouse and whose marriage terminates by death or divorce, may be entitled to an increase in annuity, effective the first of the month after the one in which the marriage terminated. If the marriage was terminated by divorce, the former spouse may qualify for part of the annuity and/or survivor benefits.
- An annuitant under FSRDS, the "old" retirement system, who marries after retirement and who had not declined to elect a survivor benefit for a spouse at retirement, may elect a survivor annuity for a spouse married after retirement, provided the election is made within one year of marriage. The election of a survivor annuity is effective after nine months of marriage, but the reduction in the retiree's annuity is effective after one year of marriage.
- An annuitant under FSPS, the "new" retirement system, who marries after retirement may elect a survivor annuity for a spouse married after retirement, provided the election is made within two years of marriage. The election of a survivor annuity is effective after nine months of marriage, but the reduction in the retiree's annuity is retroactive to the commencing date of the annuity, or the last date a reduction was in effect for a prior spouse.
- Interest on any retroactive reductions is also charged. The retroactive amount is paid by a monthly deduction from the employee's annuity.
- Surviving children who are receiving annuity benefits lose their eligibility for annuity benefits upon marriage, as well as upon reaching age 18 or 22 (if an unmarried full-time student).
- Loss of annuity entitlement due to remarriage may also affect eligibility for continuation of FEHB.

KEEP YOUR RECORDS UPDATED VIA ANNUITANT EXPRESS

If you move to a new address or change where your annuity is electronically deposited, you will need to provide the new information to the Department of State. The best way to do so is via the Annuitant Express website at www.employeeexpress.gov which is available 24/7 from any internet accessible computer. There you can instantaneously update your annuity account to change your mailing address, modify your direct deposit account and routing numbers, change Federal and state tax withholdings, and modify financial allotments. Additionally, you can view and print your monthly annuity statements and annual Form 1099R.

After you retired, the Office of Personnel Management mailed you a personal identification number (PIN) to access Annuitant Express. This is not the same account that you used as an active employee. To log onto Annuitant Express go to www.employeeexpress.gov. Enter your Social Security number as your user ID, then the pin you received from OPM. [You can change your PIN to a password the first time you log on. This PIN is not the same one you used to access your pay statements while you were employed.] When you are asked to identify your agency, you must select "Foreign Service Annuitants" not "Department of State" or any other Foreign Affairs agency.

Thereafter, if you forget your password, go to the login screen of www.employeeexpress.gov and click on "Forgot login ID or password?" Follow the prompts to request a new password by mail from OPM. Your mailing address must match the address on record with the Retirement Accounts Division. OPM cannot send a password to you via e-mail.

WAE's should select "Department of State" to access Earnings & Leave Statements and make changes to their account. WAE's may request a password be sent via e-mail if they have an e-mail address ending in "gov." This password allows access to your Earnings & Leave Statements, but not your monthly Annuity Statements. Annuitants may have two separate accounts to access annuity information and active (WAE) salary information at the same time.

Annuitants needing assistance using Annuitant Express should contact the Employee Express Help Desk at 1-888-353-9450 Monday through Friday 7:00 a.m. to 7:00 p.m. EST. Hearing impaired annuitants may access the TDD by calling 478-757-3117 or 1-888-880-0412. You may also contact the Help Desk by sending a detailed e-mail message to EEXHelp@opm.gov with the following information: Your name: last, first, middle; the name of your agency affiliation, i.e., Foreign Service Annuitant, not State Department; your daytime phone number; and a detailed description of your problem.

If you prefer to mail in a written request to update your annuity account, contact the Payroll Customer Support Desk at PayHelp@state.gov or 800-521-2553 for instructions.

UNDERSTAND THE TAX TREATMENT OF YOUR ANNUITY

If you have tax questions that go beyond the following basic information, please contact Internal Revenue Service (IRS) or a tax advisor since State Department offices may not give tax advice.

- **Income Tax Liability:** Foreign Service annuitants and their survivors must pay federal income tax on annuity benefits except for the portion attributable to the mandatory contributions that you made to your retirement system, known as the tax-free portion. Employees who were a member of the Foreign Service prior to September 25, 1975, and who retired on disability are not subject to federal income tax. State and local taxation of federal annuities varies by jurisdiction.
- **Tax-Free Portion:** Because you have already paid taxes on that portion of your annuity attributable to your mandatory contributions, that amount is not subject to further taxation. No later than January 31

of the year following your retirement, the Retirement Accounts Division (RAD) will send you a letter detailing the total amount that you contributed. Please safeguard that document. (If you do not receive that letter by February 15 of the year following your retirement, please contact RAD at PayHelp@state.gov or call the Payroll Customer Support Center toll free on 1-800-521-2553.) You can calculate the taxable amount of your annuity each year by plugging that number into the worksheet included in the instructions to IRS Form 1040 or Form 1040A, or in IRS publication #721, "Tax Guide to U.S. Civil Service Retirement Benefits." Those documents are available at www.irs.gov. Alternatively, you can use the Office of Personnel Management's online calculator at apps.opm.gov/tax_calc/index.cfm. Once you have calculated the tax-free portion of your monthly annuity, you then annualize that number to determine the tax-free portion of your annuity during the tax year. The amount you can deduct the first year you are retired will be prorated according to the number of months you are in retirement status. You continue deducting the annualized amount each tax year until you have deducted the full amount that you have contributed to the retirement system. The amount you deduct only changes if a life event, such as death or divorce, changes your provision for a survivor annuity.

- **Withholding Taxes:** Annuities are subject to mandatory federal tax withholding. State tax withholding is optional. For more information, contact PayHelp@state.gov or call 800-521-2553. You may alter your federal or state withholding rates at any time via the on the Annuitant Express Web site at www.employeeexpress.gov.
- **Form 1099-R:** Annuitants receive a 1099-R by mail every year, usually by January 31. This document contains information on the total amount of annuity payments that you received during the preceding tax year and the amount that was withheld for taxes. Your 1099R is also available on the Annuitant Express Web site at www.employeeexpress.gov after January 31. If you do not have access to a computer, you may contact the Payroll Office at 843-746-0538.
- **Lump sum payments:** A lump sum payment for unused annual leave is treated as a salary payment. It is taxable as wages in the tax year during which you receive it. Federal and any state withholding tax will be deducted from your lump sum payment. Any questions regarding the calculations should be directed to PayHelp@state.gov or 843-746-0538.
- **Excess contributions:** For FSRDS members with over 35 years of service, a refund of "excess" contributions made after completing the maximum length of service is taxable in the tax year it is distributed unless you roll it over to a traditional IRA or another qualified retirement plan.
- **Thrift Savings Plan (TSP):** All withdrawals from your TSP account (except for any Roth TSP amounts) are taxed as ordinary income when you withdraw them, since neither those contributions nor their earnings were included previously in your taxable income. How much and how often you choose to withdraw from your TSP account determines when you must pay income taxes on your withdrawals. Roth TSP contributions and associated earnings are not subject to taxes as long as five years have passed since January 1 of the year you made your first Roth TSP contribution and you are age 59 1/2 or older, permanently disabled, or deceased. For more information, go to www.tsp.gov.

APPLY FOR A RETIREE ID CARD

If you have frequent business at the Harry S Truman Building (HST) or State Annex 1 (SA-1 Columbia Plaza), you may apply to Diplomatic Security (DS) for a Retiree identification card which is valid for five years. When holders of Retiree ID cards enter HST or SA-1 they are issued a Retiree Visitor Pass which allows them unescorted access during normal business hours to HST's customer service areas (1st floor and the Foggy Bottom) and the 3rd floor Ralph Bunche Library as well as SA-1's Office of Retirement (HR/RET) and the medical (MED) suites and service areas. Retiree ID card holders may also sign in and escort their eligible family members. Retiree ID holders who wish to visit offices in other parts of HST or SA-1 must obtain a visitor badge

from a building access receptionist and may then proceed unescorted during normal business hours.

Application procedures:

- Retirees who still have a pre-2009 HR/RET-issued Retiree ID card may go directly to the Diplomatic Security ID Unit in HST to complete Form DS-1838, at which time they will be processed for and issued the Retiree ID card
- The same privileges apply at HR/RET's offices, the medical suites and service areas in SA-1 (Columbia Plaza).
- Retirees without an old HR/RET-issued Retiree ID card must complete Form DS-1838 at HR/RET, Room H-620, SA-1, 2401 E Street NW, Washington, D.C. HR/RET welcomes walk ins Monday through Friday between 8:30 AM and 3 PM (go to the SA-1 ground floor DS guard desk and ask them to call an HR/RET employee to come down to escort you in). A retirement counselor will sign the form to certify the retiree's status after which the retiree may proceed to the HST ID Unit to apply for the Retiree ID card.

When applying at the ID Unit in HST, two valid forms of identification are required. Preferred forms of identification are a U.S. passport and a state driver's license. Other acceptable forms of identification are listed on DHS Form I-9 (found on <http://www.uscis.gov>). The badge must be applied for within 30 days of when the HR/RET retirement counselor certifies the DS-1838.

The Diplomatic Security ID Unit in HST is located in Room B-266 and is open 9 AM to 4 PM, Monday through Friday, except holidays. Questions related to expired, lost, or damaged IDs and questions about other approved forms of identification should be referred to the DS ID Customer Service Center at 202-647-1775.

INSURANCE BENEFITS

TEMPORARY CONTINUATION OF HEALTH COVERAGE (TCC)

Certain individuals who lose eligibility to participate in the FEHB program become eligible to continue their FEHB coverage on a temporary basis. This law applies to children of FEHB enrollees who lose their coverage for reasons such as reaching age 26, and certain former spouses who would not otherwise be eligible to continue FEHB enrollment.

To acquire coverage, one must elect coverage within 60 days of the event which causes the loss of coverage (i.e., divorce or a child's 26th birthday). The premium for those who acquire temporary FEHB coverage will be higher than the regular premium for FEHB enrollments, because it will include both the employee's and government's share of the cost of the enrollment. For more information, please consult our website, www.RNet.state.gov. Under "Forms," you will find the SF 2809 you must complete to apply for TCC.

LONG-TERM CARE INSURANCE

Long-term care (LTC) insurance pays benefits for services that individuals may need if they are unable to care for themselves, because of an extended illness or injury, or due to an age-related disease, such as Alzheimer's. LTC insurance can provide broad, flexible benefits for nursing home care, care in an assisted living facility, in-home care, adult day care, hospice care, and more. Further information, including current premiums, can be obtained by accessing the website www.ltcfeds.com. To speak to a certified long-term care insurance specialist, call: 1-800-LTC-FEDS/1-800-582-3337, TDD: 1-800-843-3557, 8 AM to 6 PM EST.

FEDERAL EMPLOYEES GROUP LIFE INSURANCE (FEGLI)

The following information concerns annuitants with existing FEGLI coverage. If you do not have FEGLI coverage, please disregard this information. For more information on FEGLI, call 1-888-767-6738

If you were eligible to continue your FEGLI enrollment when you retired, you may have selected basic coverage or basic coverage plus additional coverage under options A, B or C. [The basic insurance amount (BIA) is the amount of your salary on the date you retired, rounded up to the nearest \$1,000, plus \$2,000.] After you retire, your BIA does not change until you reach age 65. Once you retire you cannot increase your coverage, but you can reduce it. This assumes that you have not assigned, i.e., transferred ownership of your life insurance, to another party. In that case, you cannot make any changes in your coverage.

If you cancel your basic insurance (BIA) coverage, you will cancel all of your coverage. You must continue basic coverage to continue optional insurance coverage. When you retired, you could have had three options:

- Option A adds \$10,000 to your BIA.
- Option B adds up to five multiples of your salary on the date you retired rounded up to the higher thousand dollars.
- Option C adds coverage only for family members. You could have purchased up to five multiples of \$5,000 each for a maximum benefit of \$25,000 for your spouse, and up to five multiples of \$2,500 each for a maximum benefit of \$12,500 for each child.

If you do not know what type of coverage you have selected, you will find it indicated on your monthly annuity statement. Alternatively, you can send your query to the mailbox of the HR Service Center, HRSC@state.gov, and they will look up your life insurance coverage.

YOUR FEGLI COVERAGE AFTER AGE 65

The amount you pay for life insurance depends on your age, any additional options you selected, and the rate at which your coverage is reduced once you reach age 65

Basic Insurance: At retirement, you selected the BIA you wanted to continue after age 65. The choices were 75 percent reduction, 50 percent reduction or no reduction. If you elected 75 percent reduction, your BIA reduces by 2 percent of the pre-retirement amount each month until 25 percent of the pre-retirement amount remains. If you elected 50 percent reduction, your BIA reduces by 1 percent of the pre-retirement amount each month until 50 percent of the pre-retirement amount remains. If you elected no reduction, your BIA will not reduce and 100 percent of the pre-retirement amount is payable as a death benefit.

Option A: At age 65, it will automatically reduce by 2 percent of the pre-retirement amount for 50 months. Only 25 percent (\$2,500) of the original amount is payable as a death benefit once the full reduction has been reached

Option B and Option C: The choices were full reduction or no reduction. Under full reduction, the face value of each multiple of Option B and/or Option C reduces by 2 percent of the pre-retirement amount until the face value has reduced to zero. Under no reduction, the face value of Option B and/or Option C coverage will not reduce at all.

You may cancel or change a no reduction election to a full reduction at any time. However, you cannot change full reduction to no reduction If you wish to cancel or reduce your FEGLI coverage, please submit the completed SF 2818 (see next page) to the HR Service Center (see contact information on page 19).



Continuation of Life Insurance Coverage
As an Annuitant or Compensationner
 Federal Employees' Group Life Insurance (FEGLI) Program

Save Form

Important:
 Read instructions on pages 1 - 4
 before completing this form.

Identifying Information

1. Employee's name (last, first, middle)	2. Date of birth (mm/dd/yyyy)	3. Social Security number
4. Employing department/agency	5. Work location (city, state, ZIP)	6. Compensation claim number (if applicable)

Basic Life Insurance

7. Do you want to have Basic Life insurance in retirement/compensation if you are eligible?

Yes (If yes, complete item 8.)
 No
 I received a full Living Benefit. (skip to Item 9)

8. What level of Basic do you want in retirement/compensation? Check only one box. If you received a partial Living Benefit, you must check No Reduction.

75% Reduction
 50% Reduction
 No Reduction

Signature (Do not print.) Only the insured may sign. Signatures by guardians, conservators, or through a power of attorney are not acceptable. Date (mm/dd/yyyy)

Option A — Standard Optional Insurance

9. Do you want to have Option A in retirement/compensation if you are eligible? To continue Option A, you must also continue Basic.

Yes
 No
 I don't have Option A.

Signature (Do not print.) Only the insured may sign. Signatures by guardians, conservators, or through a power of attorney are not acceptable. Date (mm/dd/yyyy)

Option B — Additional Optional Insurance

10. Do you want to have Option B in retirement/compensation if you are eligible? To continue Option B, you must also continue Basic.

Yes (If yes, complete items 11-12.)
 No
 I don't have Option B.

11. How many multiples of Option B do you want to have in retirement/compensation? You can have up to the number of multiples you are eligible to have. See the instructions.

_____ (number of multiples)

12. What coverage level do you want for Option B? Check only one box.

Full Reduction
 or
 No Reduction

Signature (Do not print.) Only the insured may sign. Signatures by guardians, conservators, or through a power of attorney are not acceptable. Date (mm/dd/yyyy)

Option C — Family Optional Insurance

13. Do you want to have Option C in retirement/compensation if you are eligible? To continue Option C, you must also continue Basic.

Yes (If yes, complete items 14-15.)
 No
 I don't have Option C.

14. How many multiples of Option C do you want to have in retirement/compensation? You can have up to the number of multiples you are eligible to have. See the instructions.

_____ (number of multiples)

15. What coverage level do you want for Option C? Check only one box.

Full Reduction
 or
 No Reduction

Signature (Do not print.) Only the insured may sign. Signatures by guardians, conservators, or through a power of attorney are not acceptable. Date (mm/dd/yyyy)

SENIOR LIVING FOUNDATION

By Paula S. Jakub, RHU
Vice President, American Foreign Service Protective Association &
Executive Director, Senior Living Foundation of the American Foreign Service

“The mission of the Senior Living Foundation is to provide support to retired Foreign Service personnel and their spouses (including retired or divorced spouses) and, on the basis of need, to defray the cost of home health care services, senior housing, long term care insurance or other senior services that contribute to the health and security of the retired FS family.”

The Senior Living Foundation is proud to carry out the work described in our mission statement. We made our first grant in 1994, when we paid \$200 for an in-home assessment and \$225 for legal services. As support for the Foundation grew, so did our ability to assist this special group of people. Today the Foundation is able to provide intervention and financial assistance that was only a dream in our early days – assistance that can make a real difference in the quality of life of the members of the retired Foreign Service community.

We are extremely grateful for the support of so many of you – the grassroots of the Foreign Service. A social worker with extensive Foreign Service experience reviews each case to determine the best resources available for the individual. The intervention ranges from helping the widow of an FSO apply for her survivor annuity and other benefits, to assisting a retired FSO evaluate care options for his terminally ill wife, to arranging for a Geriatric Case Manager to coordinate Home Health Care for a couple when the wife needs surgery and is unable to care for her ailing husband while she recuperates.

Monthly grants include:

- Deductibles and copayments on health coverage;
- Home Health Care expenses;
- Prescription medication costs;
- Transportation to medical appointments;
- Health insurance premiums; and
- Utility expenses.

One-time grants include:

- Providing Geriatric Case Manager assessments;
- Purchasing durable medical equipment, such as grab bars, walkers, chairlifts; and
- Paying for medically necessary dental work.

Even if a person doesn't need financial assistance, the Foundation still is making a difference. Non-financial assistance includes:

- Identifying appropriate home health care services;
- Providing information about assisted living facilities in a retiree's area; and
- Helping a family make long-term planning decisions, often with the assistance of a Geriatric Case Manager familiar with local resources.

The Foundation has become a vital part of the Foreign Service family. The need for our services will continue to grow as more people experience the hard realities of growing older. We may be able to help you – or someone you know – with information, resources or financial assistance. For more information, please contact:

Senior Living Foundation of the American Foreign Service
1716 N Street, NW Washington, DC 20036
Phone: (202) 887-8170 Fax: (202) 872-9320
E-Mail: info@SLFoundation.org
Web site: www.SLFoundation.org

POINTS OF CONTACT

THE RETIREMENT NETWORK (RNET)

RNet is the Office of Retirement's internet site providing a wealth of retirement related information, including comprehensive Foreign Service retirement system information, annuitant forms, and a searchable database of frequently asked questions. RNet is available at: <http://www.rnet.state.gov>.

HUMAN RESOURCES SERVICE CENTER (HRSC)

If questions remain after consulting this newsletter and RNet internet site, you can contact a Department of State human resources specialist. As part of the Department's shared services initiative to improve management operations, your initial point-of-contact is the Bureau of Human Resources' Service Center in Charleston, South Carolina. The HR Service Center can quickly answer most retirement-related inquiries. If a question is complex, it will be forwarded to a HR/RET retirement counselor for response.

Human Resources Service Center (HRSC)

Phone/Fax/E-Mail:

1-866-300-7419 (Toll free)
1-843-308-5539 (Outside the U.S.)
1-843-202-3807 (Fax)
HRSC@State.gov (E-mail)

Mailing Address:

U.S. Department of State
HR Service Center – Annuitant Services
1269 Holland Street
Charleston, SC 29405

STATE AND USAID PUBLICATIONS

The Office of Retirement does not maintain the mailing lists for any publications. If you experience delivery problems or wish to update your mailing address, please contact the publication office directly:

Department of State Magazine

HR/ER/SMG, SA-44
Department of State
Suite 348
301 4th Street, SW
Washington, DC 20547
statemagazine@state.gov

AID Front Lines Agenda & Similar Publications

Office of Public Affairs, Room 6.10-11
U.S. Agency for International Development
Ronald Reagan Building
1300 Pennsylvania Avenue, NW
Washington, DC 20523-6100
felderm@usaid.gov

CONTACT INFORMATION FOR OFFICES AND OTHER AGENCIES

Office of Personnel Management (OPM)

- *Civil Service Retirements*
- *Health insurance (FEHB)*
- *Dental and vision (FEDVIP)*
- *Life insurance (FEGLI)*

Phone: (202) 606-1800

TTY: (202) 606-2532

E-mail: retire@opm.gov

Website: www.opm.gov

Mail: 1900 E Street, NW

Washington, DC 20415

Office of Retirement (HR/RET)

- *Foreign Service Retirements*
- *Survivor and Former Spouse Benefits*
- *Annuitant Adjustments*
- *Advisory/Counseling*
- *Retirement Policy Interpretation/Guidance*

Phone: (202) 261-8960

Fax: (202) 261-8988

E-mail: HRSC@state.gov

Website: www.RNet.state.gov

Mail: 2401 E Street NW

Room H-620

Washington, DC 20522

Payroll Office (RM/GFS/C/APPO)

- *Issuance of final salary/annual leave*
- *Lump-sum payment*
- *Notification of retirement to TSP*
- *W-2, Annual Tax Report/Salary*

Consolidated American Payroll Division

Phone: (843) 746-0538

Fax: (301) 985-8584

Toll Free: 1-877-865-0760

E-mail: PayHelp@state.gov

Social Security Administration (SSA)

Phone: (800) 772-1213

Website: www.ssa.gov

Retirement Accounts Division (RM/GFS/C/APP/RAD)

- Delay or non-receipt of annuity check
- Address, bank, withholding changes
- 1099R – Tax report FS Annuity
- Cost of Living Adjustments
- Monitoring WAE salary/annuity cap
- Amount of retirement contributions
- Refund of excess-35 year contributions

Hours: 8 a.m.–5 p.m. EST, Monday – Friday

Phone: (843) 746-0538

Toll free: (800) 521-2553

Fax: (843) 308-5494

E-mail: PayHelp@state.gov

Mail: U.S. Department of State

Global Financial Services/RAD

1969 Dyess Avenue

Building 646B

P.O. Box 150008

Charleston, SC 29415-5008

Travel and Transportation

- *Shipment of household effects*

Phone: (202) 663-0891 or 0892

Fax: (202) 663-0967

Toll free: 1-800-424-2947

E-mail: TransportationQuery@state.gov

Thrift Savings Plan (TSP)

Toll free: (877) 968-3778

International: (404) 233-4400

Fax: (866) 817-5023

Website: www.tsp.gov

Mailing address: Thrift Savings Plan

P.O. Box 385021

Birmingham, AL 35238

Internal Revenue Service (IRS)

Website: www.irs.gov

