



## ***Benefits Administration Letter***

Number 13 - 102

Date: June 4, 2013

### **Subject: Federal Employees Retirement System-Revised Annuity Employees (RAE)-Additional Guidance**

**Purpose:** The purpose of this Benefits Administration Letter (BAL) is to provide **additional guidance** concerning employees and Members of Congress who will be covered under the Federal Employees Retirement System (FERS) as Revised Annuity Employees (RAE), FERS-RAE. This guidance only applies to automatic FERS coverage determinations. Employees who are subject to CSRS, CSRS-Offset, or FICA-only coverage and who have an opportunity to elect to transfer to FERS will be subject to FERS, not FERS-RAE, if they elect to transfer to FERS.

**Background:** Public Law 112-96, Section 5001, the "Middle Class Tax Relief and Job Creation Act of 2012," made two significant changes to the Federal Employees' Retirement System (FERS). First beginning in 2013, new employees (as designated in the statute) must pay significantly higher employee contributions, an increase of 2.3 percent of salary. Second, new Members of Congress and Congressional employees, in addition to paying higher retirement contributions, will accrue retirement benefits at the same rate as regular employees. Initial guidance was provided in BAL 12-104 dated October 3, 2012.

### **Review of Coverage Determination:**

FERS-RAE coverage generally applies to any individual who receives an appointment not excluded from FERS coverage on or after January 1, 2013, and who would normally be placed in FERS. There are three exceptions to this general rule, however, and the date December 31, 2012, is a key date for each of those exceptions. An individual will be excluded from FERS-RAE coverage if any of these exceptions apply:

1. the individual on December 31, 2012, was covered under FERS;

OR

2. the individual on December 31, 2012, was performing civilian service which is creditable or potentially creditable service under FERS (for example the individual may have been covered under another retirement system from which

service credit may be transferred to FERS, such as CSRS, CSRS-Offset, Foreign Service, Federal Reserve, or CIARDS)

OR

3. the individual on December 31, 2012, was not covered under FERS and was not performing civilian service which is creditable or potentially creditable service under FERS, **but** as of December 31, 2012 had performed at least **five years of civilian service creditable or potentially creditable** under FERS, including service subject to CSRS or CSRS-Offset.

### **FERS Military Deposits:**

The general rule for FERS military deposits is that the deposit equals 3% of military basic pay. That 3% deposit figure was not changed by the FERS-RAE legislation. The provisions for the military deposit can be found in 5 U.S.C 8422(e).

For individuals who perform military service that interrupts civilian service, and then who qualify for reinstatement into the civilian position under USERRA, the deposit for the military service equals the lesser of:

- 3% of the military basic pay, or
- The amount of civilian deductions that would have been withheld from the employee's civilian basic pay had the employee not performed the period of military service

The calculation of the deposit based on the civilian basic pay for FERS-RAE employees will be based on the higher deduction percentage that applies to the FERS-RAE employee. The agency must do the calculation to determine which is the lesser of the two for the military deposit.

### **Member of Capitol Police:**

BAL 12-104 incorrectly included members of Capitol Police (sworn) with Law Enforcement Officers and fire-fighters for the purposes of FERS and FERS-RAE normal costs. The current normal costs for FERS and FERS-RAE members of the Capitol Police will remain 18%. The employee FERS-RAE contribution rate will be 3.6% and the agency contribution rate will be 14.4%.

## **Retirement Plan Codes:**

In support of Public Law 112-96, OPM will begin collecting data on new hire employees' that are on boarded on/after January 1, 2013, under the FERS Revised Annuity Employee (RAE). The new two digit code will be used specifically for employees that fall into the new FERS-RAE retirement category. Agencies submitting data to OPM using the legacy single digit code (for example "K"); will submit data into the new formatted two-digit field, ensuring all entries are left justified. The updated Retirement Plan Codes and definitions are attached.

## **FERS-RAE Reporting:**

OPM Financial Services has been providing payroll and financial guidance through Financial Pay listserv, [FINPAY@LISTSERV.OPM.GOV](mailto:FINPAY@LISTSERV.OPM.GOV). They have advised that all payroll providers must be able to capture, segregate, and apply the applicable rates for FERS-RAE employees and their associated payroll data, starting on January 1<sup>st</sup>, 2013 and going forward.

They are working with Treasury FMS regarding necessary changes to the Retirement and Insurance Transfer System (RITS) Bulk File as required by the implementation of FERS RAE, to comply with the requirements of P.L. 112-96, Sec. 5001.

Attached is the RITS Incoming Bulk File Layout dated January 15, 2013, version 0.2. The FERS RAE changes to be implemented may be found at Columns 128 – 320 on pages 10 – 11 of the Bulk File Layout.

Treasury FMS has advised that it plans to have several of the large RITS users test their bulk file submissions in their test environment, prior to the release, sometime in September, 2013. The specifics of Treasury's testing efforts have not yet been identified, but Treasury will keep OPM updated as to its testing plans as soon as they have been defined.

OPM will provide additional updates as further details become available, including Bulk File testing schedules.

Treasury FMS advised the planned release date for the FERS RAE enhancement is November, 2013. IPAC/RITS will be available to receive the new FERS RAE data from the inputting Agencies and display the results to OPM as approved.

If you have any questions and/or concerns, please call the IPAC support line at 866-809-5218 option 2, then option 2 again.

**Attachments:**

Attachment 1 provides the updated Retirement Plan codes and definitions that include FERS-RAE

Attachment 2 provides revisions to the retirement coverage determination tables from Chapter 10 of the CSRS and FERS Handbook for Personnel and Payroll Offices to incorporate FERS-RAE coverage to assist you in determining the correct coverage.

Attachment 3 is the FERS and FERS-RAE contribution tables that provide the percentages for both the employee and agency contributions.

Attachment 4 is the RITS Incoming Bulk File Layout

If you have any questions concerning this BAL, you may contact Sharon Appel at 724-794-2005 extension 3127 or [Sharon.Appel@opm.gov](mailto:Sharon.Appel@opm.gov).

Kenneth J Zawodny Jr  
Associate Director  
Retirement Services

## ATTACHMENT 1

### RETIREMENT PLAN

**Definition:** The civilian retirement system(s) to which deductions from an employee's pay are credited.

**Responsible Organization:** Office of Personnel Management, Employee Services.

**Applicability:** Mandatory (Enterprise Human Resources Integration HR Status, and HR Dynamics data feeds, Personnel Actions Standard Form 50/52).

**Format:** **TEXT\_F(2)**

- 0 Customs and Border Protection (Enhanced CSRS). Single System Deductions.
- 1 Civil Service Retirement System (CSRS). Single System Deductions.
- 2 Social Security System (FICA). Single System Deductions.
- 3 Foreign Service Retirement and Disability System (FSRDS). Single System Deductions.
- 4 None.
- 5 Other Retirement System. State government retirement systems for National Guard technicians, the Teachers Insurance Retirement Annuity Plan for professors at the Uniformed Services University of the Health Sciences, the District of Columbia Police and Firemen's Retirement Fund for law enforcement officers of the Park Police and Secret Service, the special withholding rate Civil Service Retirement System for Congressional Record indexers at the Government Printing Office, the special withholding rate Federal Employees' Retirement System for Congressional Record indexers at the Government Printing Office, the Financial Institutions Retirement Fund for employees who worked for the Federal Home Loan Bank Board, and Retained Coverage Under the Non-Appropriated Fund (NAF) Retirement System. Single System Deductions.
- 6 Civil Service Retirement System--Special (CSRS--Special). For law enforcement officers and firefighters. Single System Deductions.
- 7 For foreign national employees exempt from retirement and from Social Security and Medicare tax deductions. Code is not valid for submission to the Central Personnel Data File. Code may be used for other documentation purposes. Single System Deductions.

- 8 U.S. Court of Appeals for Veterans Claims without election of survivor annuity benefits. Code is for use by the judges of the U.S. Court of Appeals for Veterans Claims only. Code is not valid for submission to the Central Personnel Data File. Code may be used for other documentation purposes. Single System Deductions.
- 9 U.S. Court of Appeals for Veterans Claims with election of survivor annuity benefits. Code is for use by the judges of the U.S. Court of Appeals for Veterans Claims only. Code is not valid for submission to the Central Personnel Data File. Code may be used for other documentation purposes. Single System Deductions.
- A Article III Judges and Justices. Code is not valid for submission to the Central Personnel Data File. Code may be used for other documentation purposes. Single System Deductions.
- B Bankruptcy Judges and Justices under the Judicial Retirement System. Code is not valid for submission to the Central Personnel Data File. Code may be used for other documentation purposes. Single System Deductions.
- C FICA and CSRS (Partial). COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- D Foreign Service Pension System--Law Enforcement (FSPS--Law Enforcement). COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- DR FSPS-*Revised Annuity Employees (RAE)*--Law Enforcement (FSPS-RAE--Law Enforcement). COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- E FICA and CSRS--Special (Partial). For law enforcement officers and firefighters. COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.

- F Foreign Service Retirement and Disability System--Law Enforcement (FSRDS--Law Enforcement). Single System Deductions.
- G FICA and FSRDS (Partial). COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- H Foreign Service Retirement and Disability System--Law Enforcement Offset (FSRDS--Law Enforcement Offset). COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- J FICA and Other Retirement System (Partial). COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- K Federal Employees' Retirement System (FERS) and FICA. COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- KR Federal Employees' Retirement System (FERS) *Revised Annuity Employees (RAE)* and FICA. COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- L FERS and FICA--Air Traffic Controllers. COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.

- LR FERS, *Revised Annuity Employees (RAE)* and FICA--Air Traffic Controllers. COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- M FERS and FICA--Special. COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- MR FERS, *Revised Annuity Employees (RAE)* and FICA--Special. COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- N FERS and FICA--Reserve Technicians. COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- NR FERS, *Revised Annuity Employees (RAE)* and FICA--Reserve Technicians. COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- O FERS and FICA-- Customs and Border Protection Officers. COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- OR FERS, *Revised Annuity Employees (RAE)* and FICA-- Customs and Border Protection Officers. COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the



- maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- P Foreign Service Pension System (FSPS) and FICA. COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- PR FSPS-*Revised Annuity Employees (RAE)* and FICA. COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- Q Customs and Border Protection (Enhanced CSRS Offset). COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.
- R FICA and CSRS (Full). COMBINATIONS OF FICA AND FULL DEDUCTIONS: Full deductions are withheld for FICA, and full deductions are withheld for another system.
- S U.S. Claims Court Judges Retirement System. Code is for use by the judges of the U.S. Claims Court only. Code is not valid for submission to the Central Personnel Data File. Code may be used for other documentation purposes. Single System Deductions.
- T FICA and CSRS--Special (Full). For law enforcement officers and firefighters. COMBINATIONS OF FICA AND FULL DEDUCTIONS: Full deductions are withheld for FICA, and full deductions are withheld for another system.
- U Bankruptcy Judges (Full FICA/Partial CSRS). Code is not valid for submission to the Central Personnel Data File. Code may be used for other documentation purposes. COMBINATIONS OF FICA AND PARTIAL DEDUCTIONS: Full deductions are withheld for FICA, and partial deductions are withheld for another system. When the employee's basic pay exceeds the maximum FICA wage base and is no longer subject to FICA withholding, full deductions are withheld for CSRS, CSRS--Special, FSRDS, or Other Retirement System.

- V Clerks/Magistrates (CSRS). Code is not valid for submission to the Central Personnel Data File. Code may be used for other documentation purposes. Single System Deductions.
- W FICA and FSRDS (Full). COMBINATIONS OF FICA AND FULL DEDUCTIONS: Full deductions are withheld for FICA, and full deductions are withheld for another system.
- X FICA and Other Retirement System (Full). COMBINATIONS OF FICA AND FULL DEDUCTIONS: Full deductions are withheld for FICA, and full deductions are withheld for another system.
- Y Bankruptcy Judges (Full FICA/Full CSRS). Code is not valid for submission to the Central Personnel Data File. Code may be used for other documentation purposes. COMBINATIONS OF FICA AND FULL DEDUCTIONS: Full deductions are withheld for FICA, and full deductions are withheld for another system.

## ATTACHMENT 2

### REVISED RETIREMENT COVERAGE DETERMINATION TABLES FROM CHAPTER 10 OF THE CSRS AND FERS HANDBOOK FOR PERSONNEL AND PAYROLL OFFICES

First Hires (presumes no prior Federal service under FERS or any other retirement system)

STEP	DECISION FACTOR	IF YES ...	IF NO ...
1	Does employee have prior non-Federal service that was covered by or creditable under CSRS? (See section 10A1.3-3B)	Go to Step 2	Go to Step 5
2	Does employee meet 5 year test? (See section 10A1.1-2I)	Go to Step 3	<b>Skip to Step 5</b>
3	Is current appointment excluded from CSRS? (See section 10A1.3-3)	Go to Step 4	Coverage under <b>CSRS Offset</b> with option to elect <b>FERS</b>
4	Is current appointment excluded from FERS? (See section 10A1.3-5)	Coverage under <b>FICA</b> only (unless not applicable)	Covered by <b>FICA</b> with option to elect <b>FERS</b>
5	Is appointment excluded from FERS by law or regulation? (See section 10A1.3-5)	Coverage under <b>FICA</b> only (unless not applicable)	<b>Go to Step 6</b>
6.	Is appointment effective on or after January 1, 2013	Coverage under <b>FERS-RAE</b>	Coverage under <b>FERS</b>

### Transfers/Conversions

STEP	DECISION FACTOR	IF YES ...	IF NO ...
1	Does employee qualify as a senior official? (See section 10A1.3-6C)	See Chapter 101	Go to Step 2
2	Was last employment under another Federal retirement system (for example, <b>FSRS</b> )?	Skip to Step 5	Go to Step 3
3	Was last appointment covered by OASDI ( <b>FICA</b> ) only?	Go to Step 4	Employee retains previous coverage
4	Did employee previously have <b>FERS</b> coverage?	Skip to Step 11	Go to Step 5
5	Was employee first hired after December 31, 1983?	Skip to Step 11	Go to Step 6
6	Is the current appointment temporary NTE 1 year or intermittent and not career or career conditional?	Employee covered under <b>FICA</b> only	Go to Step 7
7	Is the current appointment excluded from <b>CSRS</b> by law or regulation? (See section 10A1.3-3)	Go to Step 8	Skip to Step 9
8	Does employee meet the 5-year test? (See section 10A1.1-2I)	Employee covered under <b>FICA</b> only with option to elect <b>FERS</b>	Skip to Step 16
9	Is current appointment now subject to <b>FICA</b> ? (See section 10A1.3-6)	Go to Step 10	Employee covered under <b>CSRS</b> with option to elect <b>FERS</b> *
10	Does employee meet the 5-year test? (See section 10A1.1-2I)	Employee covered under <b>CSRS Offset</b> with option to elect <b>FERS</b>	Skip to Step 16
11	Is the current appointment temporary NTE 1 year or intermittent and not career or career conditional (that is, excluded from <b>FERS</b> )?	Employee covered under <b>FICA</b> only	Go to Step 12
12	Is current appointment effective on or after January 1, 2013?	Go to Step 13	Employee covered under <b>FERS</b>
13	Was employee covered under <b>FERS</b> on December 31, 2012?	Employee covered under <b>FERS</b>	Go to Step 14
14	Was employee on December 31, 2012, performing civilian service that was creditable or potentially creditable under <b>FERS</b> (e.g. service covered under another retirement system for which credit may be transferred to <b>FERS</b> , such as Foreign Service, Federal Reserve, or <b>CIARDS</b> )?	Employee covered under <b>FERS</b>	Go to Step 15
15	Does employee as of December 31, 2012, have at least 5-years of creditable or potentially creditable service under <b>FERS</b> ?	Employee covered under <b>FERS</b>	Employee covered under <b>FERS-RAE</b>
16	Is current appointment effective on or after January 1, 2013?	Go to Step 17	Employee covered under <b>FERS</b>
17	Was employee on December 31, 2012, performing civilian service that was creditable or potentially creditable under <b>FERS</b> (e.g. service covered under another retirement system for which credit may be transferred to <b>FERS</b> , such as Foreign Service, Federal Reserve, or <b>CIARDS</b> )?	Employee covered under <b>FERS</b>	Go to Step 18
18	Does employee as of December 31, 2012, have at least 5-years of creditable or potentially creditable service under <b>FERS</b> ?	Employee covered under <b>FERS</b>	Employee covered under <b>FERS-RAE</b>

Rehires

STEP	DECISION FACTOR	IF YES ...	IF NO ...
1	Does employee qualify as a senior official? (See section 10A1.3-6C)	See Chapter 101	Go to Step 2
2	Did employee previously have <b>FERS</b> coverage?	Skip to Step 10	Go to Step 3
3	Was employee first hired after December 31, 1983?	Skip to Step 9	Go to Step 4
4	Is current appointment temporary NTE 1 year or intermittent and not career or career-conditional?	Coverage under <b>FICA</b> only	Go to Step 5
5	Is employee's current appointment excluded from <b>CSRS</b> by law or regulation? (See section 10A1.3-3)	Go to Step 6	Skip to Step 7
6	Does employee meet 5-year test? (See section 10A1.1-2I)	<b>FICA</b> only with option to elect <b>FERS</b>	Skip to Step 13
7	Is current appointment now subject to <b>FICA</b> ? (See section 10A1.3-6)	Go to Step 8	Coverage under <b>CSRS</b> with option to elect <b>FERS</b>
8	Does employee meet the 5-year test? (See section 10A1.1-2I)	Coverage under <b>CSRS Offset</b> with option to elect <b>FERS</b>	Skip to Step 13
9	Is the current appointment temporary NTE 1 year or intermittent and not career or career conditional (that is, excluded from <b>FERS</b> )?	Coverage under <b>FICA</b> only	Skip to Step 13
10	Is the current appointment temporary NTE 1 year or intermittent and not career or career conditional (that is, excluded from <b>FERS</b> )?	Coverage under <b>FICA</b> only	Go to Step 11
11	Is current appointment effective on or after January 1, 2013?	Go to Step 12	Coverage under <b>FERS</b>
12	Was employee covered under <b>FERS</b> on December 31, 2012?	Coverage under <b>FERS</b>	Skip to Step 14
13	Is current appointment effective on or after January 1, 2013?	Go to Step 14	Coverage under <b>FERS</b>
14	Was employee on December 31, 2012, performing civilian service that was creditable or potentially creditable under <b>FERS</b> (e.g. service covered under another retirement system for which credit may be transferred to <b>FERS</b> , such as Foreign Service, Federal Reserve, or <b>CIARDS</b> )?	Coverage under <b>FERS</b>	Go to Step 15
15	Does employee as of December 31, 2012, have at least 5-years of creditable or potentially creditable service under <b>FERS</b> ?	Employee covered under <b>FERS</b>	Employee covered under <b>FERS-RAE</b>

## Attachment 3

### Contribution Charts

#### FERS Contribution Rates

Category	FERS Contribution Rates (%)			
	Retirement Plan Code	Normal Cost %	Employee %	Agency %
Regular	K	12.7	.8	11.9
Law Enforcement Officer, Firefighter, Member of the Supreme Court Police	M	27.6	1.3	26.3
Air Traffic Controller	L	27.3	1.3	26.0
Military Reserve Tech	N	15.7	.8	14.9
Customs and Border Protection Officers	O	27.6	1.3	26.3
Employees under section 303 of the CIA Act of 1964 (when serving abroad)		18.0	.8	17.2
Member of Congress		19.6	1.3	18.3
Member of Capitol Police		18.0	1.3	16.7
Congressional Employee, Civilian Capitol Police Employee		18.0	1.3	16.7

## FERS RAE Contribution Rates

Category	FERS RAE Contribution Rates (%)			
	Retirement Plan Code	Normal Cost %	Employee %	Agency %
Regular	<b>KR</b>	12.7	<b>3.1</b>	<b>9.6</b>
Law Enforcement Officer, Firefighter, Member of the Supreme Court Police **	<b>MR</b>	27.6	<b>3.6</b>	<b>24.0</b>
Air Traffic Controller	<b>LR</b>	27.3	<b>3.6</b>	<b>23.7</b>
Military Reserve Tech	<b>NR</b>	15.7	<b>3.1</b>	<b>12.6</b>
Customs and Border Protection Officers	<b>OR</b>	27.6	<b>3.6</b>	<b>24.0</b>
Employees under section 303 of the CIA Act of 1964 (when serving abroad)		18.0	<b>3.1</b>	<b>14.9</b>
Member of Congress		12.7	<b>3.1</b>	<b>9.6</b>
Member of Capitol Police		18.0	<b>3.6</b>	<b>14.4</b>
Congressional Employee, Civilian Capitol Police Employee		12.7	<b>3.1</b>	<b>9.6</b>



# RITS Incoming Bulk File Layout

Format for Federal Program Agencies with FERS RAE  
enhancement

Version 0.2

January 15, 2013



**Revision History:**

Version	Date	Author	Revision Notes
0.1	1/8/13	Andrew Cason	Initial
0.2	1/15/13	Andrew Cason	Retitled; File name change; Retirement total description change

**Contents**

**Application Overview.....4**

**Bulk File Format Conventions.....5**

**SF 2812 Data .....6**

**SF 2812 File Identifier Record .....7**

**SF 2812 Data (Record 1 of 3).....8**

**SF 2812 Data (Record 2 of 3).....9**

**SF 2812 Data (Record 3 of 3).....10**

**SF 2812A Enrollment Code Record.....12**

**SF 2812A Totals Record .....13**

---

## Application Overview

The Retirement and Insurance Transfer System (RITS) application was jointly developed by the Office of Personnel Management (OPM) and the Financial Management Service (FMS) to automate the transfer of Federal employee's health benefit, retirement and life insurance program information and payments. FMS partnered with the Federal Reserve Bank of Richmond to re-engineer the RITS application. The improved RITS application automates the submission of the "Report of Withholdings and Contributions for Health Benefits, Life Insurance and Retirement" (SF2812) and the "Report of Withholdings and Contributions for Health Benefits by Enrollment Code" (SF2812A) to OPM.

RITS accumulates information from Federal Program Agencies (FPAs) about the total amount of withholdings and related agency contributions for retirement and insurance. Each user agency defines one or more payrolls, associated pay cycles and payroll start dates. From these parameters RITS creates and maintains an automated payroll/report schedule. This schedule gives the FPA and OPM the ability to calculate and track obligation due dates and payment timeliness. Agency submission performance is monitored on a regular basis by OPM. In the event that a payment is delinquent, OPM has the ability to create an estimated report on the agency's behalf. Estimated reports are based on the most recent payment made by the agency that best reflects the probable amount of the current obligation. Once an agency generates a RITS transaction for a delinquent obligation, the RITS application automatically reverses any estimated payment processed by the OPM administrator.

On a daily basis, the OPM administrator initiates a process to collect all RITS transactions due and submitted for payment. This process extracts all health benefit, retirement and life insurance program information for transmission to OPM for further processing. At the same time, it generates formatted transactions to be submitted to IPAC to transfer funds to satisfy the obligations incurred by each report.

---

## Bulk File Format Conventions

The following conventions were used in the bulk file formats for this document.

- All required fields are indicated by a \*
- Values in the column "Type"
  - A – Alphanumeric
  - N – Numeric
- Alphanumeric fields are left justified and padded with spaces.
- Numeric fields are right justified and padded with zeros.
- Numeric fields with an implied decimal are described in the "Length" column as two numbers separated by a decimal. The first number represents the total length of the field. The second number represents the implied decimal places within the field.
  - For example, a numeric field defined as 11.2 has a total of 11 bytes with 2 implied decimal places.
- Standard or valid default value(s) of fields are denoted by quotes ("xxxxxx") around the value.

NOTE: The last digit of the amount field is "signed" with an over-punch to indicate a positive or negative dollar amount.

---

## SF 2812 Data

**Purpose:** The data elements reflect a line-by-line listing of the data elements for the developmental Retirement and Insurance Transfer System (RITS). Each 2812 and 2812A are viewed as one transaction containing multiple record types: the SF2812 Data will require three records, the number of records necessary for the SF 2812A Data will be determined by the number of Health Benefit codes reported, and one record will be required for the 2812A Total Record Data.

**Data Flow:** Input from Federal Program Agencies to RITS  
Output from RITS to OPM

---

### SF 2812 File Identifier Record

APPLICATION: RITS  
FILE: 2812 File  
FLOW: Input from Federal Program Agencies to RITS  
RECORD: File Identifier Record

---

#### APPLICATION DATA

---

FIELD	COLUMN	LENGTH	TYPE	VALUE/DESCRIPTION
File ID*	1-7	7	A	"RITSBLK" - RITS Bulk File with FERS/ RAE enhancement

**SF 2812 Data (Record 1 of 3)**

APPLICATION: RITS  
 FILE: 2812 File  
 FLOW: Input from Federal Program Agencies to RITS  
 RECORD: SF 2812 Data (Record 1 of 3)

**APPLICATION DATA**

FIELD	COLUMN	LENGTH	TYPE	VALUE/DESCRIPTION
2812 Data Record Type*	1-4	4	N	"2812"
Transaction Code*	5-6	2	N	"01"
Payroll Office Number*	7-14	8	N	
Pay Period Code*	15-17	3	A	For example, W01
Original/Supplemental*	18	1	A	(I) Original 2812, (S) Supplemental
Date Paid*	19-24	6	N	YYMMDD
From Date*	25-30	6	N	YYMMDD
To Date*	31-36	6	N	YYMMDD
Basic Withholdings	37-47	11.2	N	Life Insurance
Basic Contributions	48-58	11.2	N	Life Insurance
Standard Withholding	59-69	11.2	N	Life Insurance
Additional Withholding	70-80	11.2	N	Life Insurance
Family Withholding	81-91	11.2	N	Life Insurance
Post-Ret. Withholding	92-102	11.2	N	Life Insurance
Total Life Withholding	103-113	11.2	N	Life Insurance
Total Life Contributions	114-124	11.2	N	Life Insurance
Total Life Insurance	125-135	11.2	N	Life Insurance

**SF 2812 Data (Record 2 of 3)**

APPLICATION: RITS  
 FILE: 2812 File  
 FLOW: Input from Federal Program Agencies to RITS  
 RECORD: SF 2812 Data (Record 2 of 3)

**APPLICATION DATA**

FIELD	COLUMN	LENGTH	TYPE	VALUE/DESCRIPTION
2812 Data Record Type*	1-4	4	N	"2812"
Transaction Code*	5-6	2	N	"02"
Regular Withholding	7-17	11.2	N	Health Benefits
Regular Contribution	18-28	11.2	N	Health Benefits
TCC Withholding	29-39	11.2	N	Health Benefits
TCC Contributions	40-50	11.2	N	Health Benefits
Total HB Withholding	51-61	11.2	N	Health Benefits
Total HB Contributions	62-72	11.2	N	Health Benefits
Total Health Benefits	73-83	11.2	N	Health Benefits
All Category Withholding	84-94	11.2	N	Retirement - CSRS
All Category Contributions	95-105	11.2	N	Retirement - CSRS
Salary Offset Contributions	106-116	11.2	N	Retirement - CSRS
Mil/Civ Dep. Withholding	117-127	11.2	N	Retirement - CSRS
Total CSRS Withholding	128-138	11.2	N	Retirement - CSRS
Total CSRS Contributions	139-149	11.2	N	Retirement - CSRS
Total CSRS	150-160	11.2	N	Retirement - CSRS

**SF 2812 Data (Record 3 of 3)**

APPLICATION: RITS  
 FILE: 2812 File  
 FLOW: Input from Federal Program Agencies to RITS  
 RECORD: SF 2812 Data (Record 3 of 3)

**APPLICATION DATA**

FIELD	COLUMN	LENGTH	TYPE	VALUE/DESCRIPTION
2812 Data Record Type*	1-4	4	N	"2812"
Transaction Code*	5-6	2	N	"03"
Regular Withholding	7-17	11.2	N	Retirement - FERS
Regular Contribution	18-28	11.2	N	Retirement - FERS
Rsve Tech Withholding	29-39	11.2	N	Retirement - FERS
Rsve Tech Contributions	40-50	11.2	N	Retirement - FERS
Special Withholding	51-61	11.2	N	Retirement - FERS
Special Contributions	62-72	11.2	N	Retirement - FERS
Salary Offset Contributions	73-83	11.2	N	Retirement - FERS
Military Dep. Withholding	84-94	11.2	N	Retirement - FERS
Total FERS Withholding	95-105	11.2	N	Retirement - FERS
Total FERS Contributions	106-116	11.2	N	Retirement - FERS
Total FERS	117-127	11.2	N	Retirement - FERS
FERS RAE Reg. Withholding	128-138	11.2	N	Retirement - FERS RAE
FERS RAE Reg. Contrib.	139-149	11.2	N	Retirement - FERS RAE
FR Rsve. Tech. Withholding	150-160	11.2	N	Retirement - FERS RAE
FR Rsve. Tech. Contrib.	161-171	11.2	N	Retirement - FERS RAE
FR Special Withholding	172-182	11.2	N	Retirement - FERS RAE
FR Special Contributions	183-193	11.2	N	Retirement - FERS RAE
FERS RAE Salary Offset	194-204	11.2	N	Retirement - FERS RAE



---

**SF 2812 Data (Record 3 of 3)**

APPLICATION: RITS  
FILE: 2812 File  
FLOW: Input from Federal Program Agencies to RITS  
RECORD: SF 2812 Data (Record 3 of 3)

---

**APPLICATION DATA**

---

FIELD	COLUMN	LENGTH	TYPE	VALUE/DESCRIPTION
FR Military Dep. Withhold.	205-215	11.2	N	Retirement - FERS RAE
Total FERS RAE Withhold.	219-226	11.2	N	Retirement - FERS RAE
Total FERS RAE Contrib.	227-237	11.2	N	Retirement - FERS RAE
Total FERS RAE	238-248	11.2	N	Retirement - FERS RAE
Total Retirement W/hold	249-259	11.2	N	Retirement
Total Retirement Contrib.	260-270	11.2	N	Retirement
Total Retirement	271-281	11.2	N	Retirement
Grand Total Withholding	282-294	13.2	N	Grand Totals
Grand Total Contributions	295-307	13.2	N	Grand Totals
Grand Total	308-320	13.2	N	Grand Totals

---

**SF 2812A – Enrollment Code Record**

APPLICATION: RITS  
 FILE: 2812A File  
 FLOW: Input from Federal Program Agencies to RITS  
 RECORD: SF 2812A – Enrollment Code Record

This record is optional and should be reported only if Health Benefit data is reported.

---

**APPLICATION DATA**

---

FIELD	COLUMN	LENGTH	TYPE	VALUE/DESCRIPTION
2812 Data Record Type*	1-5	5	N	"2812A"
Transaction Code*	6-7	2	N	"01"
Enrollment Code #1	8-12	5	A	For example, AA2
HB Withholding & Contribution #1	13-23	11.2	N	
Enrollment Code #2	24-28	5	A	For example, BB2
HB Withholding & Contribution #2	29-39	11.2	N	
Filler	40-199	160	A	Spaces

---

**SF 2812A – Totals Record**

APPLICATION: RITS  
 FILE: 2812A File  
 FLOW: Input from Federal Program Agencies to RITS  
 RECORD: SF 2812A – Totals Record

This record is optional and should be reported only if Health Benefit data is reported.

---

**APPLICATION DATA**

---

FIELD	COLUMN	LENGTH	TYPE	VALUE/DESCRIPTION
2812 Data Record Type*	1-5	5	N	"2812A"
Transaction Code*	6-7	2	N	"02"
Total Number of Enrollment Codes	8-12	5	N	For example, 99999
Total HB Withholding & Contributions	13-23	11.2	N	