

DRP Participant Q&A

Frequently Asked Questions

Click [HERE](#) to access slides from the March 5, 2025

[DRP Participant Q&A meeting](#)

IMPORTANT LINKS

- Who is my HR Specialist? <https://nih.sharepoint.com/sites/NIH-IntraHR/SitePages/HR-Contacts.aspx>
- How do I access MyPay? <https://mypay.dfas.mil/#/>
 - If you are having difficulty setting up your MyPay account, please contact their customer service: Toll free: 1-888-DFAS411 or 1-888-332-7411 option 5. You may log into MyPay without a PIV card by using your Login ID and Password during the Deferred Resignation Period.
- How do I access the GRB Platform? <https://nih.sharepoint.com/sites/NIH-IntraHR/Shared%20Documents/GRB/grb-platform-new-user-flyer.pdf>
 - The GRB License Number is: 3123
- Who can I contact for help with the GRB Platform? <https://hr.nih.gov/hr-systems/grb>
- Where do I submit my signed Deferred Resignation Agreement? [Deferred Resignation Agreement Submission Form](#)
- Where can I find comprehensive retirement information? <https://hr.nih.gov/benefits/retirement>

DEFERRED RESIGNATION PROGRAM

Q: Can I rescind my Deferred Resignation Agreement?

A: Please contact nihohrn@mail.nih.gov to discuss your options

Q: Will I receive confirmation that my signed Deferred Resignation Agreement has been received?

A: No

Q: Where do I submit my signed Deferred Resignation Agreement?

A: The Deferred Resignation Agreement should be submitted through the [Deferred Resignation Agreement Submission Form](#) using the Upload feature.

Q: I am over 40 years old. How long do I have to sign the Deferred Resignation Agreement form?

A: Deferred Resignation program participants over the age of 40 must review, sign and submit the Deferred Resignation Agreement within 45 of receiving the Agreement on February 28, 2025.

Q: I have signed and submitted the Deferred Resignation Agreement, when will I be placed on Administrative Leave?

A: Per the Deferred Resignation Agreement, you will be placed on administrative leave by the later of March 9, 2025 or one week after signing the agreement.

Q: Can I extend the date which I am scheduled to be placed on administrative leave?

A: No

Q: Will I receive notification of when I will be placed on administrative leave?

A: Please contact your supervisor and AO to determine when you will be placed on administrative leave.

Q: I understand that once I am placed on administrative leave, I will no longer have access to government IT systems (including email) and physical access. How will I turn in my Government equipment?

A: Please work with your supervisor and AO to coordinate the return of your equipment.

Q: While on administrative leave, will I be able to access NIH facilities such as daycare?

A: Employees must obtain a Visitor's Pass to access NIH facilities while on administrative leave.

Q: I have questions about Ethics requirements and/or public disclosure filing, who can I contact?

A: You may reach out to your IC's ethics coordinator: <https://ethics.od.nih.gov/contacts>

Q: I currently receive a pay differential (e.g. night or Saturday, Sunday). Will this continue while I am on administrative leave during the Deferred Resignation period?

A: Employees receiving a pay differential are **not** entitled to receive premium pay while on administrative leave.

Q: Will I be eligible for non-ratings based awards during the Deferred Resignation period?

A: Employees are eligible for non-performance based awards during the Deferred Resignation period.

Q: Is Federal Income tax withheld during the Deferred Resignation period?

A: Yes

Q: Who will complete my timecard verification while I am on administrative leave during the Deferred Resignation period?

A: Your IC will coordinate completion of your timecard.

Q: Will I be eligible for a career ladder promotion during the Deferred Resignation period?

A: No

Q: How can I obtain work references during the Deferred Resignation period or after separating from the agency?

A: Please use the TALX system: <https://employees.theworknumber.com/>

Q: Am I required to submit the weekly “What Did You Do Last Week” email while on administrative leave during the Deferred Resignation period?

A: You are not required to reply while you are on leave, but please confirm with your supervisor.

Q: How can I access MyPay?

A: Use the following link: <https://mypay.dfas.mil/#/>

Q: Will I be able to access my tax documents while on administrative leave during the Deferred Resignation period?

A: You will be able to access your tax documents through My Pay. You will have access for one year after you separate from service. If you are having difficulty setting up your MyPay account, please contact their customer service: Toll free: 1-888-DFAS411 or 1-888-332-7411 option 5. You may log into MyPay without a PIV card by using your Login ID and Password during the Deferred Resignation Period.

RETIREMENT AND VERA

Q: Where can I find information about retirement, such as forms, checklists, etc.?

A: [Retirement | Office of Human Resources](#)

Q: How do I submit forms containing PII to my HR Specialist from my personal email while on administrative leave during the Deferred Resignation period?

A: You are encouraged to password-protect any document containing PII, and please let your HR Specialist know the password so that they may access the document(s) upon receipt. Additionally, please use SEFT as available.

Q: I am a Deferred Resignation Program participant with retirement eligibility currently or during the Deferred Resignation period. When should I retire?

A: Participants that are eligible for retirement prior to September 30, 2025 may choose to retire earlier, but must retire no later than September 30, 2025. Participants who become eligible for retirement between October 1, 2025, and December 31, 2025 and are retiring under VERA may choose to retire during this window, but must retire no later than December 31, 2025.

Q: Where do I submit my retirement paperwork?

A: Please submit your retirement application and associated forms to askbenefits@nih.gov. You may submit as early as April 1st, and it is recommended that you submit your application 3 months in advance of your retirement date.

Q: What are the VERA eligibility requirements?

A: MRA + 20 years of service, or Any Age + 25 years of service

Q: Who should I contact if I have a pay issue during the Deferred Resignation period?

A: You may contact your IC payroll liaison. Please take note of your IC payroll liaison using the following link: <https://nih.sharepoint.com/sites/NIH-IntraHR/SitePages/HR-Contacts.aspx>

Q: I am a Deferred Resignation Program participant and I would like to do a deferred retirement, do I need to submit anything?

A: You do not need to submit anything to NIH. A deferred retirement application is submitted directly to OPM when you are ready to begin receiving benefits.

Q: What leave categories are paid out as cash upon retirement or separation?

A: Only annual leave is paid in cash as a lump-sum payment.

- Unused sick leave is not paid out. Unused sick leave will be used in the calculation of any employee's annuity if the employee is eligible for retirement. If not eligible, sick leave is frozen and can be restored if the employee returns to federal service in the future.
- Disabled veteran leave is not paid out
- Time off incentives are not payable and cannot be converted to cash.
- Compensatory ("Comp") Time for Travel is not paid out and must be used within 26 pay period from the time it is earned.

Q: If I am eligible for VERA, can I be on administrative leave through December 31, 2025?

A: Yes, employees retiring under the DRP VERA can remain on administrative leave until December 31, 2025.

Q: How do you find information about my FERS account balance?

A: FERS account balance information can be found on your LES (Leave and Earning Statement) statement.

Q: Will my current health insurance be considered as primary or secondary insurance after regular retirement?

A: Typically, FEHB is secondary if you are enrolled in Medicare Part B

Q: If I postpone retirement, can I re-enroll in FEHB?

A: Yes, you can reinstate FEHB when you start receiving your annuity if you were enrolled in FEHB for at least the past 5 years before you separated from service.

Q: Can I make pay allotment changes in MyPay while on administrative leave during the Deferred Resignation period?

A: Yes, please visit https://www.opm.gov/forms/pdf_fill/ri92-19.pdf for more information.

Q: How are health care premium deductions handled?

A: OPM handles FEHB and FEGLI payments.

Q: I would like to transfer my TSP to another IRA, who should I contact?

A: Please contact TSP directly at 1-877-968-3778

Q: How is sick leave calculated for my retirement annuity?

A: <https://hr.nih.gov/sites/default/files/public/documents/benefits/pdf/2010sickleavechart.pdf>

Q: How long does it take to start receiving the FERS supplement?

A: You will receive it as soon as your retirement is adjudicated. OPM will back pay any missed amounts of the supplement once your retirement is adjudicated and you are taken out of interim pay.

Q: Can I sign up for long-term care?

A: Long-term care applications are currently suspended.

Q: If I am buying back military time but separating under Deferred Resignation, will that money be returned to me?

A: You will need to request a refund of your military service deposit from DFAS

Q: Where can I find forms for military service?

A: <https://hr.nih.gov/benefits/retirement/military-service>

Q: Do I need to wait until Open Season to cancel FEGLI?

A: FEGLI can be cancelled at anytime



DRP/VERA Briefing

Disclaimer: The information in this presentation is general and specific details about your situation may be different.

DRP ACCEPTANCE PROCEDURES

- ALL DRP AGREEMENTS MUST BE SUBMITTED VIA EMAIL TO:
nihohrn@mail.nih.gov
- Provide requested contact information per the **Deferred Resignation Agreement Submission Form**. You should print and retain a copy for your records.
- You are expected to be in a duty status until you are placed on administrative leave.
 - March 9 (last day of duty status March 7) or
 - One week after signing the agreement if age 40 or over.



DEFERRED RESIGNATION (DRP) DECLINATION PROCEDURES

- All DRP declinations must have an email response submitted to: nihohrn@mail.nih.gov
 - You must provide a clear statement indicating the declination for participation in the deferred resignation program.



DRP DETAILS

- Employees who accept the DRP will be placed on administrative leave with full pay and benefits until September 30, 2025.
 - Only those who become eligible for regular retirement between October 1, 2025, and December 31, 2025, or are retiring under VERA may be placed on leave up to December 31, 2025.
- Once on administrative leave, access to government IT systems (including email) and physical facilities will cease.
- ICs will work with DRP participants to complete offboarding tasks.



DRP – RECOMMENDATIONS

- **If you are retiring, create a GRB Platform account prior to turning in your equipment.** You must use your work email to establish the account. You may be able to use GRB to communicate and submit documents to your Benefits Specialist.
 - <https://hr.nih.gov/hr-systems/grb>
- **Review your Electronic Official Personnel Folder (eOPF) prior to your last day of duty status** to save all your personnel history documents.
 - <https://eopf.opm.gov/hhs/>
 - <https://hr.nih.gov/hr-systems/eopf>
- **Use myPay to obtain your last Leave and Earnings Statement (LES), obtain your W-2 and review your lump sum annual leave payment.**
 - You will retain access to myPay for up to one year after you separate. Once you are separated, your PIV card will no longer be a login option, and you will use a username and password.
- If your address is changing at the time of your separation from federal service, you should immediately initiate an address change in myPay. If you do not initiate an address change, your final W2 will be sent to the address on file at the time you separated from federal service.



DRP – RESIGNATION ONLY PARTICIPANTS

- DRP Participants may resign prior to September 30, 2025.
- DRP Participants should work with their AO to process the resignation action.
 - **Reminder:** Be sure your forwarding address is correct.
- Participants resigning without retirement options are encouraged to reference the NIH OHR Former Employee webpage for details.
 - <https://hr.nih.gov/benefits/former-employees>



DRP – RESIGNATION ONLY PARTICIPANTS

- Retirement Contributions
- **If you have less than five years of creditable service** and plan to return to federal employment in the future, you should leave your money in the retirement fund.
- **If you have five or more years of creditable civilian service**, then you are eligible for a deferred annuity once you meet age and service requirements as long as you leave your funds in the retirement system.
- If you wish to take a refund of your retirement contributions, visit our Former Employees OHR webpage at <https://hr.nih.gov/benefits/former-employees> for details.



DRP – RESIGNATION ONLY BENEFITS INFORMATION

Thrift Savings Plan (TSP)

Vesting	CSRS/FERS Employees: You are fully vested in your own contributions and any earnings on these contributions.
Vesting	FERS Only Employees: You are also vested in any matching Government contributions. If you have at least 3 years of civilian Federal service, you are also vested in the automatic 1% Government contributions, plus earnings.
Withdrawal Options	You have several withdrawal options . Refer to the TSP website for details. Before electing an option, read about important tax information .
Beneficiary Form	If you do not submit a designation of beneficiary in your TSP account , your benefits will be paid in the normal order of precedence .
Outstanding TSP Loan(s)	Pay it off in full or consider it a taxable distribution in the year you separate.



DRP – RESIGNATION ONLY BENEFITS INFORMATION

- **Life Insurance (FEGLI)**
- Life insurance coverage continues free of charge for 31 calendar days after your employment ends. During the 31-day period you may convert your coverage to an individual policy.
- **What to expect:** If you wish to convert your policy, contact the Benefits Office to request information on [converting to an individual policy](#) (SF-2819) and an [agency certification](#) of your insurance status (SF-2821).



DRP – RESIGNATION ONLY BENEFITS INFORMATION

Health Insurance (FEHB)

Health insurance coverage continues free of charge for 31 days after the last day of the pay period in which you separate.

What to expect:

- You can request information from OHR about converting your group health insurance to a private policy. Information is as follows:
- **[Notice of Change in Health Benefits Enrollment \(SF 2810\)](#)**: This explains your option and how to convert your group health insurance policy to an individual policy with your current carrier.
- **[Temporary Continuation of Coverage \(TCC\)](#)**: you are eligible for TCC for up to 18 months after separation. Select any plan in the Federal program in which you are eligible to enroll. Refer to the [TCC pamphlet](#) for additional information.
- To enroll, complete a [health benefits election form \(SF-2809\)](#) and return it to the [Benefits Office](#) within 60 calendar days of separation. Write "TCC" on the top.



DRP – RESIGNATION ONLY BENEFITS INFORMATION

Flexible Spending Account (FSA)

- **Health Care and Limited Expense Health Care:** Contributions terminate on the date of separation. Eligible expenses incurred before that date are entitled for reimbursement. Unused funds will be forfeited.
- **Dependent Care:** Contributions terminate, but you may continue to be reimbursed for expenses until the end of the benefit period or until your account balance is exhausted; whichever is sooner.

For questions about your FSA account, contact FSAFEDS at www.fsafeds.gov or 1-877-372-3337.

Dental and Vision Insurance (FEDVIP)

Enrollment in a dental or vision plan will terminate at the end of the pay period in which you separate. If you have any questions about your coverage under this program, contact BENEFEDS at www.benefeds.gov or 877-888-3337 (toll free).



DRP – RESIGNATION ONLY BENEFITS INFORMATION

Annual Leave

You will receive a lump sum payment for any unused leave. It will follow the same electronic deposit as your paycheck.

Sick Leave

If you return to the Federal Government, any accrued sick leave will be restored to your account.

OHR Former Employees Webpage

Participants resigning without retirement options are encouraged to reference the NIH OHR Former Employee webpage for details surrounding their benefits after administrative leave ends.

- <https://hr.nih.gov/benefits/former-employees>



DRP – ELIGIBLE FOR RETIREMENT BENEFITS INFORMATION

- Participants eligible for retirement prior to September 30, 2025, may choose to retire earlier, but must retire NLT this date.
- Participants who become eligible for retirement between October 1, 2025, and December 31, 2025, or retiring under VERA may choose to retire during this window, but must retire NLT December 31, 2025.
- Participants retiring should contact the Benefits Office at AskBenefits@nih.gov to finalize retirement documentation.
 - Retiring participants can also reference <https://hr.nih.gov/benefits/retirement>.



RETIREMENT ELIGIBILITY

Types of Retirement	Age	Years of Service
Optional (Voluntary)	55 (CSRS)	30
	MRA (FERS)	30
	60	20
	62	5
Early Out (Voluntary)	50	20
	Any	25

MRA= Minimum Retirement Age



FERS RETIREMENT

Minimum Retirement Age Chart

If you were born	Your MRA is
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 1953-1964	56
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



BEST DATES TO RETIRE

- CSRS - last day of the month through the first 3 days of the month
- FERS - last day of the month



LAST PAYCHECK/INTERIM ANNUITY PAYMENT

- You should receive your last paycheck from NIH on the normal schedule.
- You will receive interim payments from OPM equal to approximately 80% of your full annuity until your retirement is adjudicated. This process takes about 10 weeks following your retirement date.
- Once adjudication occurs, OPM will send you the full annuity check including any additional back pay lost during the interim pay cycle minus health benefits, life insurance and other appropriate deductions.



ANNUAL LEAVE/USE-OR-LOSE

- You will receive a lump sum payment for any unused annual leave in your last paycheck.
- The payment will include “use-or-lose” balances.



SICK LEAVE CREDIT

- Under CSRS and FERS, the total creditable civilian and military service combined with credit for sick leave, is used in computing annuity payments. The total is then rounded down to include full years and months (excluding the days)



HEALTH INSURANCE

- Coverage will continue into retirement if you have been covered for 5 years immediately prior to retirement or since first enrollment opportunity if less than 5 years.
- You will be able to change plans during OPM's Open Season, if desired.



DENTAL AND VISION INSURANCE

- Your coverage will automatically continue into retirement, as long as you continue to pay the applicable premiums
- Until OPM approves your retirement, you may receive bills from BENEFEDS for your dental and vision premiums
- You must arrange to pay the premiums by deductions through automatic bank debit or direct bill
- Please call BENEFEDS at [1-877-888-3337](tel:1-877-888-3337) to make these arrangements



LONG TERM CARE INSURANCE

- Your coverage will automatically continue into retirement, as long as you continue to pay the applicable premiums
- Until OPM approves your retirement, you may receive bills from Long Term Care for your premiums
- You must arrange to pay the premiums by deductions through automatic bank debit or direct bill
- Please call LTC Partners at [1-800-LTCFEDS \(1-800-582-3337\)](tel:1-800-LTCFEDS) to make these arrangements



FLEXIBLE SPENDING ACCOUNT

- Your FSAFEDS will terminate as of the date of your separation or retirement
- Any eligible health care expenses incurred prior to the date of separation will still be reimbursed but those incurred after the separation date are not reimbursable
- You have up until April 30 of the following year to submit claims towards the current year
- Any balances remaining for which claims were not submitted by April 30 will be forfeited



LIFE INSURANCE

- To continue life insurance coverage into retirement, the last five years of service must have been covered under the Federal Employees Group Life Insurance program, or, if less than five years, for all service since you were eligible for life insurance benefits



THRIFT SAVINGS PLAN

- If you are enrolled in TSP when you retire, there are four options available to you. Your options include: (1) Withdraw all of your money in a lump-sum, (2) Receive a series of monthly payments, (3) Roll the money over into an IRA, or (4) Leave the money in your TSP account
- If you decide to leave your money in the account, you can no longer make contributions, but your account will continue to draw interest and you can still make inter-fund transfers
- You will need to begin receiving **payments** by April 1 following the year in which you turn age 73 or age 75 if you were born December 31, 1959, or later. At that time, you must begin receiving payments from your TSP account
- For questions or concerns, please contact TSP at www.tsp.gov or by telephone at [1-877-968-3778](tel:1-877-968-3778)



Questions

