For Employees Affected by a Federal Reduction in Force (RIF)

Frequently Asked Questions (FAQs)

Disclaimer: This FAQ document is intended to provide general information and guidance on common questions pertaining to employees who are involuntarily separated from federal employment due to a reduction in force. It is not designed to address every possible situation or unique circumstance. Reliance solely on this document may not provide a complete or comprehensive answer to your needs. For general RIF and severance questions, please email NIHRIFInquiries@od.nih.gov. For specific retirement or benefits questions, please email AskBenefits@nih.gov.

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Ethics and Outside Employment Guidance for RIF-Impacted Employees

1. **Am I still subject to NIH ethics rules after receiving a RIF notice?**
   Yes. You remain subject to NIH ethics rules until your official separation date. This includes restrictions related to seeking employment, outside activities, and potential conflicts of interest.

2. **Can I seek new employment after receiving a RIF notice?**
   Yes. You may seek new employment at any time; however, you must recuse yourself from any official duties that involve or could affect your potential employer, especially if you are called back to active status.

3. **Do I need prior approval to start a new job before my separation date?**
   You may need prior approval. If your prospective job falls into certain categories (e.g., consultative services, teaching, or employment with a prohibited source), you must submit an HHS-520 form for review. If your job does not fall into these categories, prior approval is not required, but you are still responsible for ensuring the employment is not prohibited.

4. **What types of outside employment require submission of the HHS-520 form?**
   You must submit an HHS-520 form for approval if your new employment involves any of the following:
   - Consultative or professional services (e.g., expert witness)
   - Teaching, speaking, writing, or editing related to your government duties or invited by a prohibited source
   - Serving as an officer, director, board/committee member, or advisor
   - Employment (paid or unpaid) involving promotion of products/services of a prohibited source

5. **What if I can no longer access NEES to submit the HHS-520?**
   If you can't access NEES:
   - Print and complete the HHS-520 form up to the supervisor signature line.
   - Sign it with a wet signature.
   - Mail or hand-deliver the form to your ICO ethics office.
   - Also email a scanned copy of the form and any required supporting documentation to your ethics office from your personal email.

6. **What supporting documentation should I include with my HHS-520 submission?**
   Supporting documents may include:
   - NIH position description
   - Invitation or contract from the employer
   - List of duties/responsibilities (e.g., for board service)
   - Syllabus or detailed description (teaching/speaking/writing)

- Legal complaint or agreement (for expert witness/consulting)
- NIH-2657 form or NIH Fellows Supplemental Attachment, if applicable

7. **Are there jobs I cannot accept while still employed at NIH?**
   Yes. HHS regulations prohibit employment with certain organizations before your official separation date, including:
   - Pharmaceutical, biotechnology, or medical device companies
   - Educational institutions or non-profit research institutes receiving NIH funding
   - Healthcare providers or insurance companies

   Contact your ICO ethics office for case-specific guidance. If the employment is prohibited, you must wait until after your separation date to begin work.

   If my new job is approved, when can I begin working?
   If the employment is approved and not prohibited, you may begin working after receiving ethics approval. However, all work must be performed outside of NIH duty hours or while you are on approved leave.

Federal Employees Health Benefits (FEHB/FEDVIP)

1. **What happens to my FEHB coverage after a RIF?**
   Your FEHB coverage continues for 31 days after separation. After 31 days, you may then elect Temporary Continuation of Coverage (TCC) for up to 18 months by paying 102% of the premium (your share + government share + 2% fee). Refer to TCC section for more information.

2. **Can I keep FEHB if I retire after a RIF?**
   The only individuals eligible to maintain their FEHB after a RIF are those eligible for immediate retirement (e.g., Discontinued Service Retirement) under the condition that you have: (1) enrolled in FEHB for 5+ years before separation (or since first eligible if less than 5 years) and (2) have begun receiving annuity payments.

3. **If I defer my annuity, can I retain FEHB coverage?**
   No, deferred retirees cannot retain FEHB until the retirement annuity begins. You are also ineligible to enroll in TCC.

4. **What happens to my Dental and Vision Insurance (FEDVIP) after a RIF?**
   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).

5. **What happens to my Long-Term Care Insurance Program (FLTCIP) after a RIF?**
   If you or a family member is enrolled and premiums are paid by payroll deduction, you must submit a **Billing Change Form** to Long Term Care Partners (FLTCP) as soon as possible. The Billing Change Form is available online

at: https://cdn.ltcfeds.com/planning-tools/downloads/Billing-Change-Form.pdf or by calling FLTCP at 1-800-LTC-FEDS (1-800-582-3337).

Additional References:

- FEHB Handbook
- NIH Former Employees Information Page

Federal Employees Group Life Insurance (FEGLI)

1. **What happens to my FEGLI coverage after a RIF separation?**
   Your FEGLI coverage continues for 31 days after separation. After this period, you must either convert to an individual policy or let coverage lapse. There is no temporary continuation program (like TCC for health insurance).

2. **Can I keep FEGLI if I retire after a RIF?**
   Yes, if you qualify for immediate retirement (e.g., Discontinued Service Retirement) and: (1) enrolled in FEGLI for 5+ years before separation (or since first eligible if less), and (2) you have started receiving your annuity payments. Deferred retirement cannot retain FEGLI until their annuity starts.

3. **How do I convert FEGLI to an individual policy?**
   Submit SF 2819 (Notice of Conversion Privilege) and SF 2821 (Agency Certification) within 31 days of receiving the forms or 60 days after separation (whichever is earlier). You may contact any eligible insurer to purchase a policy without a medical exam. You pay the full premium. More information on conversion can be found at the bottom of SF 2819.

4. **What are the costs for converted FEGLI policies?**
   You pay the full premium determined by the private insurer. Rates are typically higher than FEGLI group rates.

5. **What happens if I'm reinstated after separation?**
   Break in service less than 180 days: You'll be automatically re-enrolled in the same coverage you had before. To change coverage, you must qualify through Open Season, a life event, or a physical exam.

   Break in service of 180 days or more: You'll be automatically enrolled in Basic and any Optional insurance you previously had. This coverage starts on your first day in pay and duty status. Any previous waivers are canceled unless you file a new one.

   Electing more coverage: You have 31 days from your return to choose additional coverage (if not already at the maximum). If you don't elect changes, your prior Optional insurance will be reinstated, and any previously waived coverage will remain waived.

6. **Are accidental death/dismemberment (AD&D) benefits included?**
   No, the 31-day extension covers basic life insurance only. AD&D ends at separation.

7. **What if I miss the conversion deadline?**
   You lose conversion rights after 31 days (or 60 days if forms are delayed). No exceptions are allowed.

8. **How does FEGLI differ from private life insurance?**
   Both FEGLI (Federal Employees' Group Life Insurance) and private term life insurance provide financial protection for your family in case of serious illness, accident, or death. However, they differ in cost and flexibility:

   Premiums
   - FEGLI: Premiums are tied to your salary and increase with age. As a group plan, rates are based on the average age and health of all federal employees, often making it more expensive for younger or healthier individuals.
   - Private Term Life: Premiums are fixed for the length of your policy and based on your individual health and risk profile, which can mean lower rates for younger, healthier people.

   Customization
   - FEGLI: Coverage is limited to salary-based multiples and offers no cash value or flexibility.
   - Private Term Life: Highly customizable based on your personal needs and financial goals. You can choose coverage levels and terms that fit your situation.

9. **Are family members covered under converted policies?**
   No, conversion applies only to the employee's coverage. Family members lose FEGLI eligibility at separation.

   Additional References:
   - FEGLI Handbook
   - OPM FEGLI FAQs
   - NIH Former Employees Information Page

Flexible Spending Accounts (FSA)

1. **What happens to my Health Care FSA (HCFSA) when I separate due to a RIF?**
   Your HCFSA coverage ends immediately on your separation date. You can only submit claims for expenses incurred before separation. Any unused funds are forfeited unless you return to federal service within 60 days (see FSA FAQ #6).

2. **Can I use my Dependent Care FSA (DCFSA) after separation?**
   Yes, unlike the HCFSA, your DCFSA balance remains available to reimburse eligible dependent care expenses incurred through December 31 of the plan year or until the

balance is depleted, whichever comes first. However, you lose access to the grace period (if applicable) unless actively employed through December 31.

3. **What if I already contributed more to my HCFSA than I've used?**
   You will not owe the remaining contributions if you used your full HCFSA election amount before separation. If you didn't, unused funds are forfeited (no refunds).

4. **How do I submit claims after separation?**
   Use the FSAFEDS portal or mail claims with proof of separation date. For HCFSA, you may file claims for expenses incurred before your separation date. For DCFSA, you may submit claims for eligible expenses through December 31 (or until balance is $0).

5. **Are there exceptions for RIF-impacted employees?**
   No, FSAs are governed by IRS rules, which do not provide special extensions for RIF separations.

6. **What if I'm rehired by the federal government?**
   Within 60 days, your original FSA elections resume if you return to a participating agency in the same calendar year. After 60 days or in a new year, you must make a new election during Open Season or within 60 days of rehire.

7. **Can I transfer my FSA to a private employer?**
   No, FSAs are employer specific. You cannot transfer funds to a non-federal employer's plan.

   Additional References:
   - OPM FSA FAQs
   - NIH Former Employees Information Page

Leave

1. **What is administrative leave?**
   Administrative leave, also known as "excused absence," is an administratively authorized absence from duty without loss of pay or charge to leave. It is typically granted for brief periods and under specific circumstances determined by the agency.

2. **What happens to my unused annual leave when separated by RIF?**
   You receive a lump-sum payment for all accrued annual leave, calculated at your final salary rate. Payment is typically processed within 30 days of separation.

3. **Is sick leave paid out upon RIF separation?**
   No, sick leave remains in your record and can be reinstated if you return to federal service. It counts toward retirement service credit if you qualify for an immediate annuity.

4. **What happens to my use-or-lose leave?**
   Use-or-lose annual leave that is carried over from the previous leave calendar year is included in your lump-sum payment if separation occurs before the expiration date.

5. **How does a RIF affect my leave accrual rate?**
   It will not affect your leave accrual rate. Your leave accrual rate (4, 6, or 8 hours per pay period) is locked in based on your years of service up to your separation date.

6. **Can I request terminal leave (using leave to exit early)?**
   No, RIF separation dates are fixed. You must either: use leave before the RIF effective date (if approved) or receive a lump-sum payment for unused leave.

7. **What if I'm recalled after RIF, but before separation?**
   If retained past your original RIF date, you resume leave accruals and retain existing balances.

8. **How is my lump-sum leave payment taxed?**
   The lump-sum payment for unused annual leave hours is fully taxable, subject to federal and state income taxes, and Social Security (FICA) and Medicare Part A (Hospital Insurance) payroll taxes. The lump-sum payment will be directly deposited into the same bank account where your bi-weekly paychecks are directly deposited. No other deduction besides income taxes and payroll taxes are made from the lump-sum payment.

9. **If I get rehired by the federal government, do I need to pay back any unused lump-sum annual leave?**
   Whether you need to repay your lump-sum annual leave depends on how long you were separated and how much unused annual leave you were paid. If you return to a federal job before all your lump-sum leave has been exhausted, you must pay back the portion of your payment that covers the days or hours after your rehire date. The agency will then add that same amount of annual leave back to your leave balance.

   For example, suppose an employee left federal service on July 14, 2025, with 200 hours of unused annual leave. They received a lump-sum payment for those 200 hours, which equals 5 weeks of paid leave. If this employee is re-hired by a federal agency and starts work on August 10, 2025, before the full 5 weeks have passed, they must pay back the portion of their lump-sum payment that covers the 2 weeks (or 80 hours) after their rehire date. The agency will also restore those 80 hours of annual leave to their balance upon reappointment.

10. **What happens to my compensatory time off (CTO)?**
    CTO balances are paid as lump sums at your final salary rate, separate from annual leave payments.

11. **Can I use Annual Leave to establish retirement eligibility?**
    An employee may use annual leave to establish initial eligibility for retirement in a RIF and other restructuring situations. An employee who has received a specific notice of termination in a RIF situation may use annual leave past the date the employee would otherwise have been separated to establish initial eligibility for immediate retirement, including discontinued service or voluntary early retirement.

12. **Will my annual leave be paid out before I can use it as credit towards my DSR?**
    Please email AskBenefits@od.nih.gov with this question and we will follow-up with you when we receive a response.

13. **Who will process my DSR package?**
    All DSR submissions should be sent to your benefits retirement specialist. You may also contact the general benefits mailbox, AskBenefits@od.nih.gov, for more information.

14. **What happens to my time-off awards once I am separated?**
    Time-off awards are paid time off given as recognition or incentive, not as cash. If you have unused time-off awards at the time of separation, they generally cannot be paid out and may be lost if not used before your separation date.

15. **What happens to my unused credit hours if I am separated due to a RIF?**
    If you are separated from federal service due to a RIF, you will be paid for up to 24 unused credit hours at your current rate of basic pay. This applies to full-time employees; part-time employees are paid for accumulated credit hours up to one-fourth of their biweekly basic work requirement.

16. **Is there a limit to how many credit hours I can be paid for if I am separated?**
    Yes. Payment is capped at 24 hours for full-time employees and a proportionate amount for part-time employees.

    Additional References:
    - OPM Leave Administration FAQs
    - NIH Former Employees Information Page

Priority Placement Programs

1. **What is the Priority Placement Program (PPP)?**
   The Priority Placement Program (PPP) is a federal initiative designed to help eligible employees who are facing separation or displacement find new job opportunities within the federal government. By registering for the program, you can be considered for vacancies that match your qualifications and preferences before positions are filled through regular hiring processes.

2. **Who is eligible for the PPP?**
   Eligibility typically includes current and former federal employees within the competitive and excepted service who have received an official notice of separation or displacement due to actions related to a Reduction in Force (RIF), position abolishment, or similar workforce restructuring.

3. **If I choose to retire instead of being separated through a RIF, will I still be eligible for the program?**
   Eligibility depends on the timing of your retirement. If you retire *before* your RIF separation date, you are not eligible to register for PPP. However, if you retire *on or after* your RIF separation date, you are eligible to register for the program.

   Note: You must complete RPL or PRL registration on or before your official RIF separation date, as indicated on your RIF notice. Your retirement date does not determine PPP registration eligibility.

4. **What placement assistance is available?**
   Impacted employees may be eligible for:
   - Interagency Career Transition Assistance Plan (ICTAP)
   - Career Transition Assistance Plan (CTAP)
   - Reemployment Priority List (RPL)
   - Priority Reemployment List (PRL)

   For a description of these programs, please visit: HHS Instruction 330-2: Priority Placement Programs (CTAP, ICTAP, RPL and PRL).

5. **When is the deadline to register for PPP under RPL or PRL?**
   You must register for either RPL (competitive service) or PRL (excepted service) on or before your separation date. If you are interested in participating and have not yet submitted your application, we strongly recommend that you apply as soon as possible.

6. **What happens after I register?**
   Once registered, you will be considered for federal job vacancies that match your qualifications and preferences. Priority consideration means you may be selected for positions before they are offered to other applicants.

7. **How long can I stay in the program?**
   It depends on the program.

ICTAP	1 year from the effective date of your RIF separation.
CTAP	Until the effective date of your RIF separation.
RPL	2 years from the effective date of your RIF separation.
PRL	2 years from the effective date of your RIF separation.

8. **Does the PPP guarantee a new job?**
   No. Registration does not guarantee placement, but it increases your chances by giving you priority consideration for available positions for which you are well-qualified.

9. **What is the difference between CTAP and ICTAP?**
   CTAP provides priority for employees within their own agency, while the ICTAP offers priority for eligible employees seeking jobs in other federal agencies.

10. **What is the difference between the RPL and the PRL?**
    RPL gives reemployment priority to competitive service employees who are separated due to a RIF or who have fully recovered from a work-related injury after more than one year 1. The PRL provides similar reemployment priority, but for excepted service employees who are separated or furloughed by RIF, have fully recovered from a compensable injury after more than one year, or are preference eligibles with a Merit Systems Protection Board (MSPB) decision finding unjustified dismissal but not granting immediate restoration.

11. **Do I need to apply to an open vacancy announcement for CTAP or ICTAP to receive selection priority?**
    Yes, you must actively apply to job vacancies to receive selection priority under CTAP or ICTAP. To be considered, you need to apply for positions in your local commuting area that are at or below the grade level from which you are being separated and do not have greater promotion potential. You must also be determined to be well-qualified for the position and submit proof of your eligibility by the closing date of the job announcement.

12. **Do I need to apply to an open vacancy announcement for RPL or PRL to receive selection priority?**
    At this time, you must apply to an open vacancy announcement in to be considered through the RPL or PRL. If you meet the qualifications for a vacancy, your application will be referred for consideration before external applicants are reviewed, unless an exception applies. NIH will contact you by the email address or phone number listed on your PPP application if you are matched with a position.

13. **Are employees who are separated during their probationary period under 5 CFR § 11.5(d) eligible for PPP (CTAP, ICTAP, RPL, or PRL)?**
    No. Employees separated during their probationary period are not considered to have been separated under Reduction in Force (RIF) procedures (5 CFR Part 351) and therefore are not eligible for CTAP, ICTAP, RPL, or PRL. While they may apply for positions under any other hiring authorities for which they are eligible, they cannot claim eligibility under the PPP.

Summary Table

Program	Eligibility	Service Type	Placement Options
CTAP	Current federal employees facing separation or surplus	Competitive	HHS
ICTAP	Current and Former federal employees separated due to RIF or similar reasons	Competitive	Any Federal Agency (outside of HHS)
RPL	Former employees separated by RIF or after recovery from compensable injury	Competitive	HHS
PRL	Former employees from certain excepted service positions	Excepted	HHS

Additional References:

- OPM - The Employee's Guide to Career Transition
- HHS Instruction 330-2: Priority Placement Programs (CTAP, ICTAP, RPL and PRL).

RIF Documentation and RIF Notices

1. **There are errors on my RIF Notice. Who should I contact?**
   Due to OHR limited resources, we are unable to provide scheduled formal meeting requests outside of email communications at this time. Please email any RIF errors to NIHRIFInquiries@od.nih.gov. An OHR Representative will be in touch with you as soon as possible to review your requests.

2. **If an error is validated on my RIF notice and a correction processed, will I receive an updated RIF notice from NIH/OHR?**
   No. The RIF notices were issued by the Department of Health and Human Services (HHS) and NIH/OHR will be unable to provide or update RIF notices.

3. **I have yet to receive a RIF notice but understand I was on the RIF list issued by HHS. When will I receive my RIF notice?**
   The RIF notices were issued by the HHS and NIH/OHR will be unable to provide RIF notices. We continue to check in with HHS about the status of employees who have not received a RIF notice and have asked when they will be issued. Inquiries regarding missing RIF notices should be directed to NIHRIFInquiries@od.nih.gov.

4. **Per 5 CFR 351.402(c) and 351.505(c), I am entitled to the documents underlying the RIF decision. How do I go about requesting the records used to determine my retention standing in the RIF process, including the retention register, performance information, and computation of my service credit?**

The NIH did not manage this RIF directly, as it was administered at the Department (HHS) level. All RIF related documentation related to the RIF decision, process, and/or action is held with HHS. HHS asserts that since this was an abolishment RIF, all employees in competitive areas of impacted employees were reached for RIF. Once HHS has given us a point of contact for issuing such documentation , we will be sure to update you. For information on the HHS RIF related to the decision, process, and/or action, please see the HHS Workforce Optimization Initiative FAQs.

5. **Am I required to fill out the Authorization Release information form? The form says it's voluntary, but the RIF notice says to send it within 14 days.**
   Although HHS recommends that you complete, sign, and return the forms as requested in the RIF notice, doing so is voluntary.

Retirement

1. **Where do I submit my retirement paperwork?**
   The Department has transitioned from the Government Retirement & Benefits (GRB) Platform to FedHR Navigator Platform. By using FedHR Navigator, you will be able to submit a retirement request directly to your HR specialist. Once your request is submitted, you will be given access to OPM's Online Retirement Application (ORA), which must be used to submit all retirement applications.

2. **Who do I contact if I have general retirement questions?**
   For inquiries on general retirement and/or benefits questions, you may contact AskBenefits@nih.gov and your benefits specialist. Please be sure to place the following information in the subject line of your email to ensure prompt assistance: **[Benefits/Retirement Subject] Inquiry – Your Full Name (IC)** (i.e., DSR Inquiry – Jane Doe (CIT).

Severance Pay

1. **What is severance pay?**
   Severance pay is a biweekly payment provided to eligible federal employees who are involuntarily separated from federal service, provided they meet specific eligibility criteria. It serves as income support during the transition period following separation.

   Severance pay provides one week's pay at your current salary rate (usually base + locality pay) for each of your first 10 years of civilian service, and 2 weeks for each year of service beyond 10 years. For every 3-month period beyond a full year, 2.5 percent is added to the payment. Severance payments:

   - Are paid biweekly by the terminating agency at the same salary rate you were receiving when you were separated.
   - Cannot exceed 52 weeks in your lifetime.
   - Are withheld for Federal, state, and payroll taxes (FICA).

2. **Am I eligible for severance pay?**
   Involuntary separations may entitle you to severance pay. An involuntary separation is when you are separated through no fault of your own, such as during a RIF or transfer of function. You must meet the following criteria:

   - Is serving in a covered agency;
   - Is being removed from Federal service by an involuntary separation;
   - Has 12 months of continuous Federal employment immediately before the involuntary separation;
   - Has a full-time or part-time work schedule (not intermittent);
   - Has a qualifying appointment without a time limitation (unless a special exception applies—for example, the employee holds a full-time position with a time-limited (temporary or term) appointment that was made within 3 calendar days after the end of a qualifying appointment without a time limitation);
   - Does not have a political appointment (Presidential, noncareer SES, Schedule C, or an equivalent appointment made for similar purposes);
   - Has not declined a reasonable offer in the employee's agency (see definition of "reasonable offer" in 5 CFR 550.703) before separation;
   - Is not eligible for an immediate retirement (civilian or military) annuity at the time of separation;
   - Is not receiving workers' compensation (for work injuries incurred by the employee) at the time of separation—unless compensation is being received concurrently with pay;
   - Is not in a position that has a single rate of basic pay that is fixed at an Executive Schedule (EX) rate;
   - Does not have a rate of basic pay at or above the EX-I rate ($250,600 in 2025—in future years see Salaries & Wages, Rates of Pay for the Executive Schedule for the applicable year).

3. **How can I verify my severance pay amount?**
   The total amount of severance pay you will receive is recorded in the "Remarks"' section (box 45) of your separation Standard Form (SF) 50. Your separation SF-50, along with other important resource documents, will be mailed to you as part of your separation package.

   Note: *It is important to understand that all severance pay details are finalized by HHS. You may contact NIHRIFInquiries@od.nih.gov for your severance amount, however, the estimate you receive from our team may be subject to change based on the final review and approval by HHS.*

4. **When will I receive my severance pay?**
   Severance payments begin after your RIF separation date. You receive payments up until your severance pay is paid in full. Severance payments are required to be issued on the same schedule as your regular bi-weekly pay, as if you were still employed.

5. **My RIF notice lists an adjusted RIF Service Computation Date (SCD) that includes extra years for performance. Are these additional years for performance included when calculating my severance pay?**
   No. The SCD used for RIF purposes determines your retention standing and includes certain types of federal, military, and other qualifying service, as well as adjustments for performance ratings. However, the SCD used for severance pay may be different, since not all service that counts for RIF purposes—such as performance ratings—counts toward severance eligibility. Breaks in service or non-creditable appointments can also affect your Severance SCD.

6. **Can I accept another job and still receive severance pay?**
   It depends. You can accept another job and still receive severance pay, if the new job is not in the federal government. If the new job is with the federal government or the District of Columbia government, severance pay will stop.
   Important: It is the former employee's responsibility to notify their prior agency when they accept new employment in the Federal or DC government so that severance payments can be stopped. If this is not done, you may be required to repay any severance received for the period that overlaps with your reemployment.

7. **What happens if I accept another Federal government position?**
   If you accept any type of federal employment — including career, term, temporary, or excepted service — your severance pay will stop. This is because you are no longer considered separated from federal service.
   Important: You may also be required to repay any severance pay received for the period that overlaps with your reemployment.

8. **What if I accept a job as a contractor supporting the federal government?**
   Accepting a job as a contractor working for a company that supports the federal government does not affect your severance pay. You are not considered a federal employee in this case, so your severance continues.

9. **What if I work for a private company not connected to the federal government?**
   If you accept employment in the private sector, non-profit organizations, or state/local government, your severance pay is unaffected. Severance will continue according to the original schedule unless your eligibility changes for another reason.

10. **What about working for a government contractor on-site at a federal agency?**
    This is still considered contractor work, not federal employment, even if you work at a federal facility or under Federal supervision. Severance pay continues.

11. **Will I need to report my new employment status while receiving severance pay?**
    Yes. You are generally required to notify your former agency if you become reemployed by the federal or DC government. Failure to do so may result in overpayments that you will be required to repay. If unsure whether a position affects your severance, it's best

to contact NIHRIFInquiries@od.nih.gov or consult your former HR office (if formerly employed outside of NIH).

12. **If I return to federal service later, can I get severance again in the future?**
    Possibly. If you receive severance pay and are later reemployed in the federal service, the amount you previously received may count against any future severance eligibility. Severance is generally only paid once per continuous period of service, with limited exceptions. Federal severance pay is limited to a total of 52 weeks of pay over an employee's federal career lifetime, regardless of the number of years of service.

13. **Does retirement affect severance pay?**
    Yes. If you qualify for immediate retirement from a civilian system (CSRS/FERS) or a military retirement system, whether for disability or non-disability reasons, you are generally not eligible for severance pay. If you start receiving severance pay and later apply for, and begin receiving, a retirement annuity, your severance payments will end.

14. **If I decide to resign before my RIF separation date, will I lose eligibility to receive severance pay?**
    If you elect to resign before the effective date of your RIF, your separation will be considered involuntary for severance pay purposes and you would still be eligible to receive severance pay. However, if your RIF notice is rescinded or cancelled and your resignation date is effective, you resignation will no longer be considered a "involuntary separation", and you will not receive severance pay. *Note: An early resignation may affect your eligibility for placement assistance and your appeal rights. It may also impact your ability to qualify for unemployment compensation and training benefits provided under the Workforce Innovation and Opportunity Act (WIOA).*

15. **If I have lost access to MyPay, how can I receive a copy of my Leave and Earnings Statement?**
    You will need to contact DFAS directly to request a copy of your Leave and Earnings Statements (LES), as Payroll is not allowed to provide these documents to you. You can contact DFAS customer service at the information provided below –

    - **By Phone**
      Toll free: 1-888-DFAS411 or 1-888-332-7411 option 5
      Commercial: 317-212-0550
      Defense Switching Network (DSN): 312-699-0550
      Hours of Operation: Monday - Friday, 8:30 A.M. to 4:30 P.M. ET
    - **By Email**
      Review FAQs and Submit a question using ASK myPay
    - **In Person**
      Obtain an in-person Password reset from a myPay Trusted Agent

Summary Table

Type of New Employment	Impact on Severance Pay
Federal/DC Government Job	Stops Severance Pay
Contractor Supporting Federal Agency	No Impact
Private Sector/Non-Fed Job	No Impact
Personal Services Contract (PSC)	May Affect Eligibility
Receiving Retirement Annuity	Stops Severance Pay

Additional References:

- 5 CFR Part 550 Subpart G – Severance Pay
- Office of Personnel Management (OPM) – Severance Pay Fact Sheet
- NIH Former Employees Information Page

Social Security and Medicare

1. **What happens to my eligibility for Social Security and Medicare?**
   If you paid into Social Security and Medicare, you earned credits in the same manner as the private industry. These credits will be added to any past or future credits earned to establish benefits.

   Contact the Social Security Administration for information.

Temporary Continuation of Health Insurance Coverage (TCC)

1. **What is Temporary Continuation of Health Insurance Coverage (TCC)?**
   TCC allows federal employees who lose FEHB coverage due to separation (including RIF) to temporarily continue their health insurance for up to 18 months.

2. **Am I eligible for TCC after a RIF?**
   Yes, if you were separated due to a RIF and not terminated for gross misconduct. Family members may also qualify for TCC if they lose eligibility (e.g., children turning 26).

3. **How long do I have to enroll in TCC?**
   You must submit form SF-2809 within 60 days of your separation date or RIF notice (whichever is later). Missing this deadline forfeits your TCC eligibility.

4. **What happens to my FEHB coverage immediately after separation?**
   Your existing FEHB coverage continues automatically https://federalrifresources.com/health-insurance-fehb-options for 31-days. After 31 days, TCC coverage starts once you enroll and pay.

5. **How much does TCC cost?**
   You pay 102% of the total premium (employee share + government share + 2% administrative fee). For example, if your plan's total premium was $500/month, TCC costs $510/month. See premiums here.

6. **Can I change my FEHB plan under TCC?**
   Yes, you can change to any FEHB plans for which you are qualified.

7. **How long does TCC last?**
   Up to 18 months from your separation date.

8. **What if I'm reinstated or find a new federal job?**
   Your TCC ends, and you can re-enroll in FEHB as an active employee. If reinstated due to an unjust separation, your coverage may be restored retroactively.

9. **Are there alternatives to TCC?**
   Outside of TCC, you have the options for marketplace plans (available via Healthcare.gov), enroll in your spouse's plan or as a dependent if eligible, or retirement.

10. **Can I use TCC if I'm eligible for retirement?**
    If retiring with an **immediate annuity**, you can keep FEHB without TCC (if enrolled for 5+ years pre-separation). TCC is only for those not yet retirement eligible.

11. **How do I submit TCC premiums?**
    Payments are made directly to the agency in which you separated as these are not payroll-deducted. Late payments risk cancellation.

12. **Does TCC cover dental/vision?**
    No. TCC only applies to FEHB medical plans. For dental/vision, use FEDVIP if enrolled, or seek private options.

Additional References:

- 5 CFR 890, Subpart K
- Temporary Continuation of Coverage Pamphlet
- FEHB Handbook - TCC
- OPM FAQs
- NIH Former Employees Information Page

Thrift Savings Plan (TSP)

1. **What happens to my contributions once I leave federal service?**
   After separation, employee contributions automatically end, and you cannot add new funds to your TSP account. Agency contributions (including matching funds) also cease immediately, as these are tied to active employment.

Even though contributions stop, you can choose to leave your money in your TSP account and allocate your funds within your account. You can also rollover qualifying funds between your TSP and a qualifying account without a penalty or tax consequence. Standard early withdraw options are still available.

2. **Will I still have access to my TSP account after separation?**
   You will retain access to your existing account balance, which remains invested per your current allocations.

3. **I have a sizeable TSP loan out and I am part of the RIF. What are my options?**
   If you have a TSP loan when leaving federal employment, you must decide how to handle it: (1) Repay the full amount immediately, (2) continue making monthly payments, or (3) stop payments and let the loan default. If you default, the unpaid balance (plus accrued interest) will be treated as taxable income, meaning you will owe federal taxes on that amount.

4. **Is there a penalty if I choose to withdraw from my TSP?**
   Yes. If you're under age 55 when you separate and you want to withdraw from your TSP, you may face an early withdrawal penalty.

Additional References:

- TSP.gov – Career Changes
- Information for TSP Participants Leaving Federal Employment
- TSP Points of Contact
- NIH Former Employees Information Page

Unemployment Insurance

1. **If I am separated because of a RIF, am I eligible for unemployment insurance?**
   If you are not going to another job, you may be eligible for unemployment insurance from your local Public Employment Service Office. The SF-8 provides further instruction. Visit the NIH Unemployment Insurance page for additional information for your state.

2. **Where can I get a completed SF-8 form to submit for unemployment insurance?**
   A copy of the completed SF-8 can be found on the NIH OHR website, Former Employees - Benefits Impact, under the "Unemployment Insurance" section.

3. **My unemployment office is asking for an ES-935 form. How can I obtain it?**
   The ES-935 form is not completed or distributed by the agency, but rather by you as the claimant or the individual applying for unemployment benefits. If you have any additional questions or need assistance regarding the ES-935 form or the unemployment benefits application process, we recommend contacting your state's unemployment agency, as they can provide further guidance and support.

Additional References:

- NIH Former Employees - Unemployment Insurance

Resource: RIF Offboarding Checklist

BEFORE SEPARATION	
1. Review and Save Official Records	
☐	Verify RIF notice accuracy ▪ Confirm dates, competitive area, and retention factors (tenure, veterans' preference, service length, performance) ▪ If there are errors, please contact the NIH RIF Inquiries team at NIHRIFInquiries@od.nih.gov.
☐	Save copies of your electronic Official Personnel Folder (eOPF) ▪ Instructions for batch printing your eOPF can be accessed here: https://eopftoolkit.opm.gov/hc/article_attachments/39002427426580 ▪ If unable to save copies of your entire eOPF, make copies of your appointment and separation SF-50s ▪ You must be on a government computer to access your eOPF
☐	Save copies of your Leave & Earnings (LES) Statements, including your last LES ▪ Take note of your username and password ▪ You will have access to MyPay for up to one year after your separation. Once separated, you will no longer be able to use your PIV card to log in and will need to use your username/password to access the system
2. Transition of Benefits	
☐	Flexible Spending Account (FSA) ▪ Exhaust your FSA Funds. ▪ Your unused FSA balance will be lost once you separate. You can still submit for eligible expenses that occurred prior to your separation date
☐	Thrift Savings Plan (TSP) ▪ Decide on withdrawal/rollover options. Contact TSP directly with questions ▪ Verify account information ▪ Make sure you have your current TSP info: Account Number, Username, and Password ▪ Be sure your contact information is up to date on your TSP account: address, email, and phone number
☐	Temporary Continuation of Coverage (TCC) ▪ Decide if you want to enroll in TCC ▪ Note exact 60-day TCC deadline for FEHB continuation
☐	Federal Employees Group Life Insurance (FEGLI) ▪ Decide if you want to enroll in FEGLI continuation coverage ▪ Note exact 31-day deadline for FEGLI continuation
☐	Federal Employees Retirement System (FERS) Determine pension options: ▪ 1. You may request a refund of your employee contributions to FERS Pension from OPM

	○ To request a refund of your retirement contributions, once you have separated from federal service you must submit a Standard Form (SF) 3106 to OPM ○ If you are married or divorced, the Form SF-3106A, "Current/Former Spouse's Notification for Refund Retirement Deductions," is also required ▪ 2. Confirm retirement eligibility: Discontinued Service Retirement (DSR) or Deferred Annuity ▪ 3. Postpone Retirement Annuity
3. Priority Placement Program (PPP)	
☐	Register for the PPP - Reemployment Priority List (RPL) or Priority Reemployment List (PRL) for post-employment priority consideration. ▪ Contact NIHRIFInquiries@od.nih.gov for information on how to register.
DAY OF SEPARATION	
☐	Last day to register for the Priority Placement Program - RPL or PRL ▪ **Note:** Last day for CTAP eligibility
☐	Note exact dates for FEHB/FEGLI 31-day extensions
☐	Note exact 60-day TCC deadlines for FEHB Contact AskBenefits@od.nih.gov for further information
Unemployment Insurance	
☐	If you are not going to another job, you may be eligible for unemployment insurance from your local Public Employment Service Office ▪ Print or download the SF-8 for further instruction
POST SEPARATION - WITHIN 31 DAYS	
☐	Confirm receipt of separation package & benefit forms
☐	Check separation SF-50 for correct tenure, service computation date, and RIF eligibility
FEHB	
☐	Utilize free FEHB extension
FEGLI	
☐	Request FEGLI continuation of coverage ▪ Free 31-day extension of coverage and conversion privilege to a nongroup policy ▪ If you wish to transfer your coverage to a private policy, a request to AskBenefits@od.nih.gov must be submitted for the agency to complete the Agency Certification of Insurance Status (SF 2821) and a Notice of Conversion Privilege (SF 2819)

POST SEPARATION - WITHIN 60 DAYS	
FEHB	
☐	Temporary Continuation of Coverage (TCC) ▪ Enroll in TCC, if desired ▪ Contact AskBenefits@od.nih.gov for further information
☐	Enroll in spouse's FEHB (QLE) or Marketplace plan, if applicable
POST-EMPLOYMENT CONTINUATION	
☐	Verify first premium payments for TCC (FEHB)/Conversion (FEGLI)
☐	Update providers with new insurance info, if applicable
☐	Arrange direct Federal Long Term Care Insurance Program (FLTCIP) payments, if enrolled

For more information, please reference the Former Employees resource site.