

NASCOE Now

June 12, 2009

Database Reminder

This is the time of year when most states are sending out membership dues reminders. That means it's a good time to ask your membership for all the information NASCOE is requesting for its database.

The database could be used for several purposes. First of all the NASCOE Benefits Chair will use the database to supply a list of members to JM Marketing in order to insure that only members receive the discounted premiums.

The National Membership, Publicity, or Legislative chairs could use the database to contact members via their personal email or as a method to locate members who could be a potential resource person or legislative contact based on their location. The database will provide quick access to that information.

In order to adequately serve its purpose, the list needs to have the individual's home email and either their home address or at a minimum, the County office where the person works.

If each state provides the requested information after the first quarter and then updates it quarterly when they submit their dues transmittal, we will have a fairly complete database that will meet NASCOE's needs in a fairly short period of time. Once established the database can be easily maintained.

The format for the database will be an excel spreadsheet and will be sent to the National Membership Chair who has been designated as the keeper of the database.

The state list should be emailed to: nascoemembership@bellsouth.net

First Name	Last Name	Street Address	City	State	Zip code	Email Address
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We appreciate those states that have already submitted information for last year and hope more individuals and states will provide the information this year

Thank you for your cooperation,

Jon Williams
MWA Executive

CELEBRATING 50 YEARS OF NASCOE

In preparation of this monumental celebration many plans are being made to make this a "GREAT" NASCOE Convention.

LET'S BEGIN THE NOSTALGIA OF 50 YEARS

Do you remember when and how the pin trading of your state pins began?

Let us bring back the socializing of all participants by bringing your state pins with to trade with others. This is a great way to meet others - to give you a common ground to start a conversation - a way to meet someone that you may not ever have taken the time to introduce yourself to. Perhaps it will be one pin away from a new and lasting friendship through NASCOE.

Now for the nostalgic part of it - let the contest begin.

How many States do you have?

How many different pins do you have?

Wear or display your pins proudly!

You never know, you may win a prize for the pins you have collected.



NEXT

You may want to read up on your history of NASCOE

There may be prizes for your wealth of information!



NEXT

- ❖ Do you know of anyone that has been to every NASCOE convention (all 50)?
- ❖ Do you know of anyone that has been to every NASCOE Convention since the first year of employment?

Please let Herb Sorley or Becky Zirpel know of names & State of any person fitting these criteria no later than July 1, 2009.



RESERVATION DEADLINE

MAKE YOUR RESERVATIONS FOR THE 2009 NASCOE CONVENTION IN GATLINBURG NOW TO INSURE THAT YOU ARE ON “TOP OF THE MOUNTAIN”!

Overflow will be down the mountain and the mountain is steep!

NOTE: If you have made a reservation and need to cancel, please **DO NOT CANCEL YOUR RESERVATION** without checking with TN first. We may need your room. If you need to cancel (*I can't imagine why you would*) a reservation, please contact:

Charla Daly
charlad@united.net

PLEASE VISIT: tascoe.com for reservations and Convention details

2009 CONVENTION EVENT AND WARDROBE PLANNER

Wednesday Night - August 12th, 7:00 pm

Cookout on hotel grounds

***Fashion needs: Hillbilly costume or Dolly Parton
Costume (contest)***

Thursday Night- August 13th: *Scholarship*

Auction: Accessories needed: money clip

w/plenty of money or purse full of money

9:00 pm – 12:00 am “Night at the Oscars”

***Fashion Needs: Movie Star or favorite Movie
Character costume***

***(Mojo and Joan Creek will be critiquing your
fashion/costume saviness on the red carpet.***

**Friday, August 14th: Picnic- offsite in the
park**

**Attire: Comfortable clothes/shoes (elastic waste is
suggested because**

**TX/NC WILL BE PROVIDING THE HOSPITALITY AND
TN WILL PROVIDE FOOD!**

Saturday, August 15th:

“NASCOE GOLD ANNIVERSARY BANQUET”

**If you have never attended a banquet before, you
don’t want to miss this very special “Anniversary
Edition” banquet**

Fashion: Black & White (“Ascot” dress)

**And, don’t forget your *dancing shoes!* YOU WILL
NOT WANT TO MISS “THRESHOLD”, GIGMASTERS
#1 BAND**

NASCOE Now, June 12, 2009 - Awards, Scholarships and Emblems

Notes from the NASCOE Store!



Dear NASCOE Member:

Information, Items, Prices, etc. are changing almost daily at NASCOE's online emblems store.

www.nascoeemblemsonline.com

Go there and see what's new!

The newest wearable items, have the new FSA logo in the latest color combination embroidered on them. We think the new FSA colors look awesome on the garments.

thenascoestore.com STAFF

Notes from Tom:

I hope all of you have had the chance to read the Summer electronic edition of the NASCOE Newsletter! In the Summer edition I had the privilege of announcing the NASCOE Distinguished Service Award winners and the National NASCOE Scholarship winner. If you have not done so, please take a few minutes to read about their experiences that led them to win the National DSA awards and Scholarship and think of a fellow employee that may be a contestant next year! In the Fall edition of the NASCOE newsletter, I will include their pictures and the complete write up for each DSA winner and Scholarship winner.

IMPORTANT: Please start thinking about scholarship auction item(s) to bring from your State for Thursday night of the convention. From what I have been told, we will have a fantastic auctioneer and staff to make the auction a blast and hopefully break last years records in sales for the Scholarship program! We are working with the hotel as I write this to make sure we have a secured room for you to ship your items to if you will be flying in, and for them to offer shipping packages to you to ship your new keepsakes home. More to come as I get the details worked out.

NASCOE Convention First Timers Heads up!

This program is designed to give members that are attending their First National Convention an avenue to meet other NASCOE members. The program also allows those that have attended prior conventions to opportunity to meet and welcome those First Timers to the convention and the activities during the convention. Hint: This year there will be a big bonus to anyone who happens to find out the answer to my secret question that only one other anonymous NASCOE Member will know the answer to. Find that person in your hunt to obtain the most signatures and you may be the next “Biggest Winner”!

WHO IS ELIGIBLE?

Any NASCOE member that is attending their “First” NASCOE Convention is eligible to participate. Packets to participate will be picked up at a time designated by the NASCOE Awards Chair at the Convention. Packets will be returned at a time designated by the NASCOE Chair during the convention.

AWARD

The award is a “Cash” award to be presented at the Awards Banquet during the convention.

In Closing:

Looking at the NASCOE calendar, I see that there are a few States that will be hosting their State conventions later this summer or early fall. If you are in need of sick leave certificates to present at your convention (1,000, 1,500, 2,000, 2,500) or plaques for over 3,000 hours please let me know as soon as possible! All you need to do is send me a list of the names and hours for each person that hit one of the thresholds listed above and I will get the certificates sent to you as soon as possible. Plaques take a little longer, so if you have someone that has earned the 3,000 plus sick leave award, please let me know at least three weeks in advance of your convention.

Thank you for your time and I wish you the best of luck getting through crop reporting, and then the next month selling ACRE!

Tom Oasen, NASCOE Awards, Scholarship, and Emblems Committee Chairperson



When You Go

By Tammy Flanagan, [National Institute of Transition Planning](#)

Perhaps it is a sign of age or maybe just a sign of the uneasy times we are living in, but the subject of death has come up in several of my conversations lately. Not that anything is wrong or anticipated, but the topic has been on the water cooler list. For instance, during a recent dinner with friends, the topic came up as a "what if" situation. I guess we want to be sure that we get our money's worth out of our retirement -- or at least someone does.

So now is as good a time as any to look at death benefits payable under the Civil Service Retirement System and the Federal Employees Retirement System. There are additional benefits payable upon your death if you have Federal Employees Group Life Insurance, unpaid compensation (last paycheck and unused annual leave, for instance) Social Security, workers' compensation and the balance in your Thrift Savings Plan. Some of these payments are governed by your valid designation of beneficiary or the standard federal order of precedence. Social Security provides widow, children and sometimes dependent parent benefits to surviving family members. Workers' compensation could be payable if the death is work-related.

I want to address three scenarios under CSRS and FERS: the death of a current employee, a former employee and a retiree.

1. Current Employee

Spouse

If the employee has a minimum of 18 months of creditable service and is survived by an eligible current or former spouse with a valid court order awarding a survivor annuity, then a basic death benefit and/or a monthly survivor annuity could be payable. If the employee's death is work-related, the surviving spouse could be entitled to compensation from the Office of Workers' Compensation Programs instead of a CSRS or FERS surviving spouse benefit. The compensation benefits are more generous than the CSRS or FERS benefit and are tax-free. If the death is not work-related, then the surviving spouse benefits could be payable from CSRS or FERS. (An eligible spouse is defined as one who was married to a current employee or retiree at the time of his or her separation from federal civilian service and the spouse was married to the deceased for at least nine months, the death occurred before nine months of marriage, the death was accidental, the couple had a child.)

- **CSRS:** An eligible surviving spouse is entitled to 55 percent of the earned CSRS retirement benefit as of the date of death or 55 percent of the guaranteed minimum disability benefit if greater.

For example, if Georgia, who is covered by CSRS, were to die at age 53 and she had 35 years of service, her surviving spouse would receive 55 percent of 66.25 percent of her high-three average salary (the computation of a CSRS benefit based on 35 years of service). There would be no penalty if her death was before age 55 -- unlike the reduction for retiring before age 55.

This is a lifetime benefit and payable immediately to the surviving spouse. The benefit also includes an annual cost-of-living adjustment to help maintain its value over the years. It ends upon the death of the surviving spouse or upon the surviving spouse's remarriage prior to age 55, with the exception of those who were married for 30 years or more. For those who were married for 30 years or more, or for surviving spouses who remarry after age 55, the benefit is not affected by the remarriage. This is an entitlement to the current spouse or to a former spouse who was awarded this benefit in a divorce agreement. This is not a benefit that is chosen by the employee.

- **FERS:** An eligible surviving spouse is entitled to the FERS Basic Death Benefit as long as the employee had a minimum of 18 months of civilian service. This benefit equals 50 percent of the employee's final salary (high-three average salary, if higher), plus \$15,000 (increased by Civil Service Retirement System cost-of-living adjustments beginning Dec. 1, 1987). The \$15,000 has increased to \$29,722.95 for deaths on or after Dec. 1, 2008. This benefit could be paid as a lump sum to the surviving spouse or in 36 equal monthly payments.

If the employee had completed at least 10 years of creditable service, the spouse also would receive (in addition to the Basic Death Benefit) a monthly survivor benefit that equals 50 percent of the earned FERS Basic Retirement Benefit as of the date of death.

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For example, if Andy, who is covered by FERS, died at age 53 with 20 years of service, his surviving spouse would receive 50 percent of 20 percent of his high-three average salary (the FERS basic computation provides either 1 percent or 1.1 percent of the high-three for every year of creditable federal service, such as 20 years times 1 percent equals 20 percent of the high-three average salary). He also would be entitled to the basic death benefit in addition to the survivor annuity benefit.

The same rules regarding remarriage and the duration of this benefit apply to FERS as they do to CSRS. If the surviving spouse is not eligible for Social Security benefits as a widow or a parent of a dependent child, then there also could be a supplemental benefit until the surviving spouse qualifies for Social Security.

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Dependent Children

This benefit is payable to dependent children upon the death of an employee or retiree with no election required. Someone has to apply for this benefit on behalf of the eligible child or children. The benefits are adjusted annually for inflation.

CSRS: A fixed rate per child is determined each year. The 2009 rates are:

- \$470 per month per child with a maximum of \$1,409 (if the child, or children, has a living parent who was married to the employee or retiree)
- \$564 per month per child with a maximum of \$1,691 (if the child, or children, has no living parent who was married to the employee or retiree)

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FERS: A child's survivor benefit rate is calculated as follows: The total amount payable to all children under CSRS minus the total amount payable to all children by Social Security divided by the number of children.

No Eligible Spouse or Dependent Children

When an employee is not survived by anyone entitled to a monthly survivor annuity, then the employee's contributions to the retirement fund are refunded. The payment is made to the beneficiary designated on a valid designation of beneficiary form or according to the standard federal order of precedence if there is not a valid beneficiary designation on file.

2. Former Employee

CSRS

As long as the former employee did not receive a refund of his or her retirement contributions, then the contributions are returned to the beneficiary designated on a valid designation of beneficiary form, or according to the standard federal order of precedence if there is not a valid beneficiary designation on file. A survivor annuity is not payable if the former employee did not apply for a deferred annuity.

FERS

If a former employee with at least 10 years of creditable service (five years of which must be creditable civilian service) is survived by an eligible surviving spouse, the spouse could be eligible for a monthly survivor benefit. The benefit begins on the date the former employee would have been eligible for an unreduced annuity, unless the survivor chooses to have it begin at a lower rate on the day after the former employee's death.

Children

No monthly benefits are payable to children of deceased former FERS employees if the death occurs after leaving federal employment and before retirement.

Lump-Sum Benefit

If a former employee dies and no survivor annuity is payable, the retirement contributions remaining to the deceased person's credit in the retirement fund, plus applicable interest, are payable. The payment is made to the beneficiary designated on a valid designation of beneficiary form, or according to the standard federal order of precedence if there is not a valid beneficiary designation on file.

2. Retiree

Employees elect the type of retirement they want under CSRS and FERS when they file their retirement application. The choices include:

- Reduced annuity with full survivor benefits to my spouse
- Reduced annuity with partial survivor benefits to my spouse
- An annuity payable only during the retiree's lifetime (no reduction and no survivor annuity elected)
- Reduced annuity with survivor annuity for a person named who has an insurable interest in the retiree
- Reduced annuity with survivor benefit for former spouse(s) or a combination of current and former spouse(s).

Employees can elect to provide a maximum, a partial or no survivor benefit for a current spouse. The spouse must provide consent unless a full survivor benefit is elected. The maximum or partial election ensures continued health benefits for a spouse who is covered under a self and family health plan and is not eligible for Federal Employees Health Benefits under his or her own retirement.

The dependent children benefits described above also are payable if the retiree is survived by a dependent child or children. Employees will be asked to name their unmarried dependent children on the retirement application so the Office of Personnel Management is aware of their existence.

I've written about the election that employees make at retirement in previous columns. Here's a link to those columns:

- ["Spousal Provision"](#) March 13, 2009
- ["Survivor Benefits Q&A"](#) April 25, 2008
- ["Supporting Your Survivors"](#) April 18, 2008
- ["Survivor: Federal Edition"](#) Jan. 12, 2007
- ["Federal Couples"](#) July 7, 2006
- ["Who's Your Beneficiary?"](#) May 12, 2006
- ["Spousal Benefits"](#) March 10, 2006
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If you die leaving no one who qualify for a survivor benefit, the contributions that are left in your retirement fund (if any) will be paid as a lump-sum payment according to your most recent valid beneficiary designation. Your retirement contributions are depleted when you have received retirement benefits equal to the amount of your contributions to the retirement fund.

Domestic Partner Benefits

There are no federal benefits extended to domestic partners at this time, other than the availability to elect an insurable interest survivor benefit upon retirement and naming the partner as the beneficiary for any lump-sum payments. For more on this subject, my colleague, Alyssa Rosenberg, has recently written on this topic in her May 2009 feature, ["Foreign and Domestic"](#).

Tammy Flanagan is the senior benefits director for the [National Institute of Transition Planning Inc.](#), which conducts federal retirement planning workshops and seminars. She has spent 25 years helping federal employees take charge of their retirement by understanding their benefits.



Payback Time

By Tammy Flanagan, [National Institute of Transition Planning](#)

It's the end of a short week for most federal employees that began with Memorial Day, on which we remember our fallen soldiers. Some of you no doubt raised the American flag in front of your house, or tended to the grave of a family member who died in service to our country. I took part in the annual Ride to the Wall, also known as Rolling Thunder. The ride has taken place for the last 22 years in Washington, with a goal of bringing awareness to prisoners of war and those missing in action, and to help American veterans.

I'm not usually a motorcycle mama, but a small contingent from Western Pennsylvania that includes my sister-in-law have been coming for the past nine years, and our family provides a place to stay and a guided escort in and out of Washington in exchange for a ride on the back seat of a Harley.

In honor of our veterans this week, I thought I'd go back to [my 2006 column](#) on military service payback -- the payments employees make into their retirement funds to get credit for previous military service. The column attracted more than 60 comments -- a sure indication of both interest in the issue and confusion about it.

I retired from the Navy with 20 years' service. I will be starting a civil service job with the Defense Department and am looking into what the military payback option is for retirement and annual leave. Would I lose my military pension while still working, or do I just lose it when I retire? What do I need to do to find out my options?

You do not need to waive your military retirement to become a civilian federal employee. If you decide to include your military service with your civilian service when you retire, then you would have to make the decision to waive your retired pay. Here's some information from the Office of Personnel Management on these issues: [Veterans Employment Information](#) and [Service Credit for Leave Rate Accrual and Retirement](#).

I was discharged (after four years) from the active-duty Air Force in 1956. I began my Federal Aviation Administration career in April 1997. My service computation date for annual leave is April 1993. Does this date count toward my federal retirement?

Military active duty performed prior to 1957 is creditable toward CSRS and FERS retirement without a military service deposit. This is because military service performed prior to 1957 was not covered by Social Security tax withholding. As long as your military service is documented in your official personnel folder it will be creditable for both leave accrual and retirement purposes.

My husband served for three and a half years in the military between 1965 and 1968. According to the Social Security updates he receives, he has only 32 Social Security credits. He is currently 63 years old. You say he doesn't have to pay the deposit for military service because he will retire after 62 and doesn't qualify for Social Security. But what happens if he works after he retires and eventually earns 40 or more Social Security credits? Will his pension still remain constant, or does he then lose military years from his pension?

If your husband is covered under CSRS and was hired prior to Oct. 1, 1982, then he does not need to pay his military service deposit. Additional information is available in [Chapter 22 of the CSRS and FERS Handbook](#).

I have been buying back my post-1956 military time since 2005 for \$150 per month and will retire under CSRS sometime in the near future. Will I be able to claim a tax deduction for the interest I am paying? If so, how will it be done?

After you retire, OPM will provide you with an accounting of all your contributions that you've made to the retirement fund, including your military deposit and interest you paid. You will not have to pay taxes on this part of your retirement, since all these contributions already have been subject to tax. Here's an [IRS publication](#) that explains these rules.

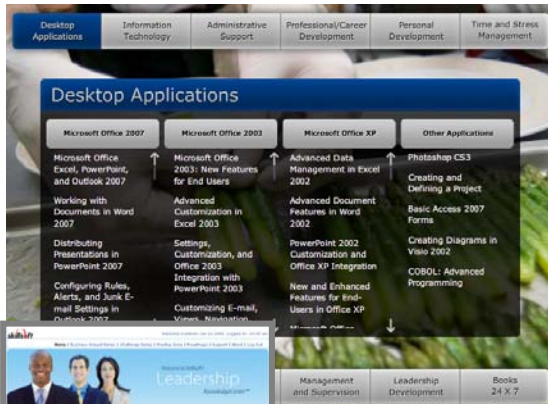
If you have other questions, you might find the answers in some of the other columns I've written about military service credit deposits. Here they are:

- [Catch-62 Revisited](#) Sept. 5, 2008
- [Catch-62](#) Sept. 21, 2007
- [Service Interruption](#) March 16, 2007
- [Mixing Civilian and Military Retirement](#) June 30, 2006
- [Military Service Payback](#) Feb. 24, 2006
- [Getting Credit](#) Jan. 27, 2006
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