

# Marine Corps Nonappropriated Fund Retirement Readiness Planning Guide



For Active Marine  
Corps  
Nonappropriated Fund  
Civilians  
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## **CONGRATULATIONS!**

By accepting a regular status (regular full time or regular part time) position with Headquarters, U.S. Marine Corps (MR & MF), Marine Corps Community Services (MCCS) or another Miscellaneous Marine Corps Nonappropriated Fund (NAF) activity, you have made the first important step toward ensuring a more financially sound retirement. The second step (and really the most important step), is to be sure you join both the Group Retirement Plan and the Group 401(k) Plan as soon as you are eligible. There is no waiting period to enroll in the Retirement or 401(k) plans if you are a regular status civilian employee. Active duty military are not eligible to participate. You know what “they” say: The sooner you start participating, the better off you’ll be.

Everyone’s financial situation is different, so it’s important that you prepare for the financial requirements you anticipate into retirement. Are you planning to travel? Are you planning to move? How much will you need for medical care? Researching how much income replacement is recommended is vital as you plan for your future retirement. Whenever possible, maximize your retirement savings opportunities. Develop a clear vision for your retirement and whenever possible seek professional advice.

One very important thing to remember – none of the income replacement plans – Social Security, Group Retirement, or 401(k) – individually will provide you the financial stability at retirement that all three together will. A great analogy is the three legged stool – without one of the legs the stool could fall over. Think of each plan as a leg of your retirement stool – and together all three hold up the stool perfectly. Then add in your personal savings such as IRA’s etc. and your retirement looks even better!

In addition to Retirement and 401(k), this guide will provide valuable information you will need to know about group medical, dental and life insurance plans at the time of retirement.

You may be much too young or enjoy your job too much to think about retiring anytime soon, but there are important things you need to know now – years before you even contemplate retirement. Don’t hesitate to find out exactly what you need to know now to avoid unpleasant surprises later.

This guide has been developed to provide a handy, easy to understand booklet to help you make decisions today that will help you at the time of your retirement. Please be aware, that while every attempt has been made to provide the most accurate and up to date information, if there is any question, confusion, or dispute - the official plan documents and/or policies will prevail.

The information in this guide is provided to augment the information included in the Retiree Handbook that is provided to all retirees at the time of retirement. The Retiree Handbook can be found on the MCCS website at: <http://www.usmc-mccs.org/employ/benefits>.

The Employee Benefits Handbook is another great resource for more information on retirement options. The handbook can be found at the Benefits website at: <http://www.usmc-mccs.org/employ/benefits>.

## **GROUP RETIREMENT PLAN – WHAT ARE YOUR OPTIONS?**

The MC NAF Group Retirement Plan is known as a “defined benefit plan” and provides a specific annuity that is **based on your credited contributory time\* in the plan and your high three earnings.**

In order to receive a retirement benefit, you must satisfy one of the eligibility criteria as follows:

<b>Benefit</b>	<b>Age Criteria</b>	<b>Years of Credited Service *</b>	<b>Benefit Reduction</b>
Reduced Early Retirement	at least age 52, less than age 62	5 years or more	4% for each year not yet age 62
Regular Retirement	at least age 62	5 years or more	No reduction
Unreduced Early Ret	at least age 55 - 59	30 years or more	No reduction
Unreduced Early Ret	at least age 60 - 61	20 years or more	No reduction

*\*purchased military service credited time counts toward credited service, but doesn't count towards vesting requirement. Exception – purchased uniformed service employment and re-employment Rights Act of 1994 (USERRA) is creditable toward vesting.*

The Group Retirement plan has a 5 year “vesting” (contributory participation) requirement for entitlement to a benefit (once you meet the age criteria).

If you joined the Retirement Plan prior to January 1, 2001, and if you are at least age 62 or older, you will need to supply a copy of your corresponding Social Security entitlement letter (up to age 65) to your HR office to send to Headquarters with your retirement application. It is suggested you contact Social Security Administration about 3 months before you anticipate retirement and/or become eligible for Social Security benefits.

- This is a plan requirement to calculate the social security offset portion of your retirement annuity benefit.
- This is not a requirement if you enrolled on or after January 1, 2001.
- Retirement Plan enrollments after January 1, 2001 are subject to the FERS - like formula only.

The earlier you enroll in the MC NAF Group Retirement Plan, the earlier your credited service starts accruing.

### **Additional Retirement Options**

#### Survivor Benefit

If you are married, you will be required to elect a surviving spouse\* benefit (unless your spouse\* provides written waiver of his/her entitlement). Your annuity will be reduced by 10% to actuarially fund your surviving spouse's benefit.

- Your surviving spouse\* will receive 55% of your annuity in force at the time of your death.
- Should your spouse\* pre-decease you after your retirement, contact MRG and your benefit will be adjusted to eliminate the 10% reduction from your annuity.
- Your surviving spouse\* election is irrevocable – even if you divorce. If you divorce you MAY be eligible to name a new spouse\*, should your original spouse\* waive their future entitlement, through a legal court order. You cannot change your benefit to a non-surviving spouse\* benefit once benefits have commenced.

If you are married and elect a survivor other than your spouse, your spouse must waive their entitlement on the retirement application. The reduction for a non-spouse will be actuarially determined based on the age of the designated survivor.

If you are not married, you can still elect a survivor annuity. You can elect anyone that you choose and your benefit will be actuarially reduced to fund this survivor election (the reduction will depend on age/mortality rate of your survivor). Your survivor will receive 55% of your actuarially reduced annuity amount in force at the time of your death.

*\*Because Group Retirement Plan is an IRS qualified plan effective 17 September 2013; the legal rule on definition of spouse recognizes Same Sex Spouses (SSS); therefore, SSS are eligible for or entitled to spousal benefits. All IRS requirements apply to SSS.*

**If your survivor does not have a Social Security Number or an Individual Tax ID (ITIN) then a W-8BEN or W-9 will be required before a distribution can be issued. A 30% non-resident alien (NRA) tax is required to be withheld when there is no SSN/ITIN/FTIN.**

### Deferred Annuity

If for some reason you terminate before you attain an eligible retirement age (as shown in the box above) and you have met your 5 year vesting requirement – you can leave your money in your retirement account in a “deferred” annuity status. Then, when you become at least age 52 (or at any time after age 52), you can begin drawing an annuity. When you elect to commence your annuity, your benefit will be payable the first of the month following receipt of your completed retirement application by the Headquarters, Benefits team (MRG).

If you are eligible for an immediate annuity (reduced or unreduced) at the time of your termination, you are NOT eligible to defer your retirement until a later date.

If you are no longer actively employed, the Internal Revenue Service (IRS) mandates all benefits commence no later than age 72.

### Discontinued Service Benefit

If your position is eliminated due to a Business Based Action (BBA) – not a performance related action, you may be eligible for a special retirement option if you meet one of the following criteria:

- You are at least age 50, and have 20 years participatory service,
- You are any age, with at least 25 years of participatory service.

The amount of reduction is 1/6 of 1% for each month between the date your benefits begin and your 55<sup>th</sup> birthday.

### **Retirement Benefit Estimates**

A retirement calculator is available for MCCS employees via PeopleSoft Self Service (Main Menu>Self Service>Benefits>Benefits Information>MCCS NAF Pension Estimates). You will need your Employee ID and projected date of retirement.

### **HOW YOUR RETIREMENT BENEFIT WILL BE PAID:**

Your retirement annuity will be paid monthly on or about the first of every month following your termination of employment. Depending on your date of termination, your first retirement check may be paid the second month following your termination – but will be paid retroactive to your effective date (first of the month following termination date). Your initial annuity payment situation will depend on the date of your termination and how that falls within the payroll cycle – contact your local NAF Human Resources Office if you have questions on how your proposed termination date will impact the receipt of your first retirement check.

Direct deposit of your annuity is mandatory except where not available (i.e. overseas banks) and is the most efficient and safest way to receive your retirement annuity. Direct deposit eliminates the risk of delayed or lost mail. Direct deposits are generally received no later than the 1st of every month you are entitled to a benefit.

Retirement annuities are paid by SEI Trust, a third party administrator for the Marine Corps nonappropriated fund retirement plan. You will receive a monthly annuity statement directly from SEI. You may opt out of receiving monthly paper statements.

## **HOW IS YOUR RETIREMENT BENEFIT FUNDED?**

Your retirement annuity is funded by a combination of the contributions you paid to the Plan and the contributions your NAF employer paid to the Plan. The portion of your annuity that is funded by your contributions is not taxable (your contributions were made post tax from your bi-weekly payroll). The portion of your annuity that is funded by your employer is taxable. Your nontaxable and taxable portions are both reflected on your monthly annuity statement from SEI. Your nontaxable portion is identified as Employee (EE) contributions.

### **Taxes Due On Your Retirement**

You may be responsible for taxes on a portion of your monthly retirement annuity. You can elect to have taxes withheld each month. Changes in your tax election from your retirement benefit can be made by contacting HQ MRG for the correct form and instructions. Questions pertaining to your tax obligation should be directed to your tax advisor. Taxes will not automatically be withheld.

### **If You Should Die Before You Retire**

Your surviving spouse\* may be entitled to a “pre-retirement” surviving spouse\* benefit, which may pay a monthly retirement benefit after your death, provided your surviving spouse\* is your designated beneficiary and you are vested in the retirement plan. Contact your local Human Resources Office for more information. The IRS requires your spouse be your designated beneficiary unless they agree and waive their entitlement.

### **At the Time of Death After Retirement**

Should you or your surviving spouse\* die, the Human Resources Branch (Employee Benefits) of Headquarters, U.S. Marine Corps (MRG) must be notified immediately so appropriate changes can be made promptly to your retirement account. If you elected a survivor option, your survivor’s benefit will become effective the first of the month following the date of your death. If MRG is not notified promptly it can cause a retirement overpayment situation that must be repaid by your survivor(s).

If you elect a surviving spouse\* benefit at the time of retirement, and your spouse\* pre-deceases you, your benefit will revert to the amount of your entitlement before the surviving spouse\* reduction was imposed the first of the month following the date of your spouse’s\* death. Failure to notify MRG promptly could result in an unnecessary continuation of this survivor reduction.

### **If you Transfer to an APF Position**

You may be eligible to remain in the NAF Retirement and 401(k) plans as described by P.L. 105-108. Contact your local HR office immediately to ensure you are provided the information you may need to make a decision regarding your retirement.

*\*Because the Group Retirement Plan is an IRS qualified plan; effective 16 September 2013, the legal rule on the definition of spouses recognizes Same Sex Spouses (SSS); therefore SSS are eligible for or entitled to spousal benefits. All IRS requirements apply to SSS.*

## **401(K) PLANS**

The NAF 401(k) Plan is known as a “defined contribution plan”. In a defined contribution plan, your retirement benefit depends on your bi-weekly payroll contributions to the plan, your employer match to your account (based on your contribution percentage), and your investment income.

So the earlier you start contributing, and the more you contribute, the better off you will be. It is a good idea to invest as much as you can and always invest at least enough to take advantage of the full employer match.

A VERY important feature to remember is that if you are enrolled in both the Group Retirement AND Group 401(k) Plan – the employer match is increased by an additional 1%\*! So you could benefit from a total 5% employer match if you contribute 5% each pay period and participate in the Group Retirement Plan.

Payroll Deferral Amount	Employer Match	1% *Bonus Match if also in the Retirement Plan	Total Employer Contribution
1%	1%	1%	2%
2%	2%	1%	3%
3%	3%	1%	4%
4%	3.5%	1%	4.5%
5%	4%	1%	5%

The Marine Corps NAF 401(k) Plan one year vesting period ceased 1 January 2015. Effective 1 January 2015, the vesting policy became a three year cliff vesting period for participants that enrolled after 1 January 2015. You always are vested in your contributions plus your investment gains/losses. Once you have participated in the 401(k) Plan for three years – you are also vested in the employer match that was deposited into your account. If for some reason you terminate before you are vested, your employer match will be forfeited to the plan (but reinstated to your account if you return to work within 5 years).

Information on distribution options at the time of retirement can be found in the 401(k) Handbook available online at: <http://usmc-mccs.org/employ/benefits/401k/index.cfm>.

Much more valuable information pertaining to the 401(k) Plan can also be found in the 401(k) Handbook or from your local NAF Human Resources Office. Visit [www.401k.com](http://www.401k.com) for more information.

*(Because Group 401(k) Plan is an IRS qualified plan; effective 16 September 2013; the legal rule on definition of spouses recognizes Same Sex Spouses (SSS); therefore SSS are eligible for or entitled to spousal benefits. All IRS requirements apply to SSS.*

## **RETIREMENT PORTABILITY**

Employees who moved from an Appropriated Fund (APF) position to a NAF position without a break in service of more than one year and elected to retain Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) coverage are subject to the following retirement eligibility provisions:

### **CSRS**

Benefit	Age Criteria	Years of Credited Service	Benefit Reduction
Regular Retirement	At least age 62	5 Years or more	No reduction
Unreduced Early Ret	At least age 55-59	30 Years or more	No reduction
Unreduced Early Ret	At least age 60-61	20 Years or more	No reduction

### **FERS (FRAE & RAE)**

Benefit	Age Criteria	Years of Credited Service	Benefit Reduction
Reduced Early Ret	Min Ret Age (MRA)	10 Years or more	5% for each year to age 62
Regular Retirement	At least age 62	5 Years or more	No reduction
Unreduced Early Ret*	MRA	30 Years or more	No reduction
Unreduced Early Ret*	At least age 60-61	20 Years or more	No reduction

*\*Eligible for FERS early retirement, then stops at age 62*



Contact your NAF personnel office for additional information and CSRS or FERS estimates.

### **Thrift Savings Plan**

CSRS and FERS-covered employees may find the TSP Summary online at [www.tsp.gov](http://www.tsp.gov) or <https://www.tsp.gov/PDF/formspubs/tspbk30.pdf>

### **MEDICAL/DENTAL CONTINUATION OF INSURANCE AT THE TIME OF RETIREMENT**

Continuation of your NAF group health insurance into retirement is a great benefit - not offered by many employers outside of the Federal Government.

In order to continue insurance into retirement there are eligibility criteria that must be met for all plans: medical, dental and life insurance.

- You must elect an immediate annuity (not deferred).
- You must be enrolled at least 15 years in the Plan(s) that you wish to continue.
- You must be enrolled at the time of your retirement.
- Participation in other NAF Service plans applies to your participation requirement (i.e. if you previously worked for Navy MWR or NEXCOM and participated in the NAF health plans with them). Enrollment evidence will be required.
- Continuous participation in FEHBP (if previously a DoD APF employee) is also recognized to satisfy the enrollment criteria provided break in service is not greater than 3 days.
- If you were involuntarily converted from DoD APF position to NAF your enrollment criteria is 5 years, provided break in service is not greater than 3 days.
- Only family members that are enrolled at the time of your retirement are eligible to continue coverage, provided they meet the required criteria and are still your eligible dependent.
- Dependents can't be added after retirement unless it is due to a qualifying life event.

If you qualify for continuation of your medical/dental insurance your employer will fund 70% of your premium and you will be responsible for 30% of your premium (employer contribution is subject to change).

You **cannot continue dental unless you are continuing medical coverage**. However, you can continue medical without dental. **Stand Alone Dental cannot be continued into retirement.**

Visit [www.nafhealthplans.com](http://www.nafhealthplans.com) for more information for up to date Benefits summaries.

### **Continued Medical Coverage At Age 65**

If you are enrolled in the Managed Care Plan (and are not yet age 65) when you retire, you will continue in that plan (or HMO if applicable) after retirement until you become age 65.

If you are at least age 65 your coverage will change (from either Managed Care or HMO) to the Traditional Choice indemnity plan – Medicare will become your primary coverage and the NAF plan will be your secondary coverage. Enrollment in Medicare Part A and Part B is required. You are NOT required to enroll in the Medicare prescription plan (Part D) because the NAF plan has been determined to be “at least as good as” the Medicare plans.

If you (or your spouse) are at least age 65 and your spouse\* is not yet age 65, the spouse\* (or you, whichever is applicable) can remain in the Managed Care Plan, while your (or their) coverage is in the Traditional Choice Plan. HMO participation cannot continue after age 65 when you are retired. Enrollment in Medicare Part A & B is required if coverage is continued after age 65.



If you are enrolled in the High Deductible Health Plan (HDHP) at the time of your retirement and are eligible for continuation of coverage into retirement, your coverage will remain in that plan until you elect to cancel, change or fail to make requirement premiums.

If you are enrolled in the Health Savings Account (HSA) (eligibility criteria applies) at the time of your retirement, you may continue to use the funds in your HSA. If you are enrolled in a Health Reimbursement Account (HRA) (eligibility criteria applies) at the time of your retirement, you will no longer be eligible to use those funds, for claims incurred after your termination date.

If you qualify for continued Group Medical and Dental Insurance and elect to continue this benefit into retirement, your premium will be deducted from your monthly annuity, provided your annuity is sufficient to cover the cost of the coverage. If your annuity is not sufficient to cover the cost of this benefit, you will be sent a monthly premium statement with payment instructions. Coverage will be canceled if you fail to remit payments as required.

Please note: The Affordable Care Act Health Insurance Marketplace does not have plans for those that are Medicare primary (typically a post-65 retiree). If you drop your NAF HBP Post-Retirement Medical Benefits, you will no longer receive the employer paid share of your PRM benefit. You will not be permitted to re-enroll in the NAF HBP Post-Retirement Medical Benefits if you discontinue coverage.

Retirees under age 65 may be interested in medical coverage available through the Marketplace. Visit [www.healthcare.gov](http://www.healthcare.gov) for details.

**Tricare-for-Life:**

A retiree (annuitant) or eligible surviving spouse of a retiree (surviving annuitant) may suspend enrollment in the Nonappropriated Fund Health Benefit Plan for the purpose of enrolling in TRICARE-for-Life. If TRICARE-for-Life coverage is lost involuntarily, retirees may return to the NAF Health Benefit Plan immediately, otherwise they may do so during the biennial open enrollment period. Retirees may not retain dental coverage in the NAF Health Benefit Plan if they have suspended their medical coverage while participating in TRICARE-for-Life. The above only applies to TRICARE eligible retirees.

**GROUP LIFE INSURANCE**

In order to continue Group Life Insurance into retirement there are eligibility criteria that must be met. These criteria apply to all Group Life plans (Standard, Optional (all layers), and Dependent Life (all layers)).

- You must elect an immediate annuity (not deferred).
- You must be enrolled at least 15 years in the Plan(s) that you wish to continue
- Participation in FEGLI (if previously a DoD APF employee) is also recognized to satisfy enrollment criteria
- You must be enrolled at the time of your retirement
- Only family members that are enrolled at the time of your retirement are eligible to continue Optional Dependent Life (When a dependent no longer meets the dependent criteria they must be dropped from coverage)

If you qualify for continued Group Life Insurance and elect to continue this benefit into retirement, your premium will be deducted from your monthly annuity, provided your annuity is sufficient to cover the cost of the coverage. If your annuity is not sufficient to cover the cost of this benefit, you will be sent a monthly premium statement with payment instructions.

**Group Standard Life Continuation Rate Structure**

Retirement Benefit*	Employee Share of Life Premium	Employer Share of Life Premium
Reduced Early Retirement	100%	0%
Regular Retirement	50%	50%

Unreduced Early Ret	50%	50%
Discontinued Service Benefit (effective 7/1/13)	50%	50%

The employer contribution toward the Standard Life premium is subject to change.

Optional Life Plans (all layers) and Optional Dependent Life Plans (all layers) are funded solely by the retiree.

- Enrollment and continuation of Standard Life is a pre-requisite to continuation of any of the Optional and/or Optional Dependent Life plans. Continuation of this coverage requires 15 years of participation, or enrollment since date of eligibility (i.e., marriage, birth, etc.).

The life insurance coverages offered are “term life” and they do not accrue a cash value.

At the time of your death, or the death of a dependent covered by the Optional Dependent Life Insurance Plan(s), the Human Resources Branch (Employee Benefits) at Headquarters, (MRG) should be notified. All claims for retiree group life benefits will be adjudicated by MRG.

Beneficiaries will receive a 1099-INT (not 1099-R) for any amount of interest paid (typically 28%-30%) in excess of \$600 on a life insurance claim if the beneficiary(ies)

- Lives in the U.S. and does not have a SSN
- Lives outside of the U.S. or
- Is subject to backup withholding

Taxes are not withheld on the interest if the beneficiary has a SSN.

This is only a summary of your Group Life Benefits. Please refer to the Group Life Handbook for more detailed information. The Group Life Handbook can be found at:

[http://www.usmc-mccs.org/employ/benefits/li/life\\_rates\\_handbook.cfm](http://www.usmc-mccs.org/employ/benefits/li/life_rates_handbook.cfm)

### **FLEXIBLE SPENDING ACCOUNT (FSA) HEALTH AND DEPENDENT CARE**

Participation in the FSA plans cease at the time of retirement. These plans do not continue into retirement, or after termination of employment. DCFSA & Unused HCFSA funds over \$550, not reimbursed by February 15<sup>th</sup> of the following year of termination or retirement will be forfeited. Eligible expenses incurred up to date of termination or retirement may be eligible for reimbursement until February 15<sup>th</sup> of the year following your termination or retirement.

### **LONG TERM CARE INSURANCE**

At this time, your Long Term Care (LTC) insurance can be continued into retirement – at the same rate you paid as an active employee. You will continue to be billed directly by the Insurance Company that underwrites the LTC policy on a quarterly basis.



### **SOCIAL SECURITY**

Apply for your Social Security benefits about three months before you want your benefit to start. Even if you aren't quite ready to ready it's important to know what your entitlement may be. You can visit the Social Security website at

[www.socialsecurity.gov/retire](http://www.socialsecurity.gov/retire) to use their retirement planner.

You can also apply for benefits on line at [www.socialsecurity.gov](http://www.socialsecurity.gov) or by calling their toll free number at 800-772-1213. If you prefer to talk to someone in person, you can always make an appointment at your local Social Security office. Be sure to ask what documentation ( i.e. birth certificate, proof of your Social Security number, banking information etc) you will need to bring with you.

## ACRONYMS

APF: Appropriated Funds  
CSRS: Civil Service Retirement Systems  
DoD: Department of Defense  
EE: Employee  
ER : Employer  
FEGLI: Federal Employees' Group Life Insurance  
FEHBP: Federal Employees' Health Benefits Program  
FERS: Federal Employees' Retirement System  
FSA: Flexible Spending Account  
HMO: Health Maintenance Organization

HSA: Health Savings Account  
HRA: Health Reimbursement Account  
LTC: Long Term Care  
MCCS: Marine Corps Community Services  
MWR: Morale, Welfare and Recreation  
NAF: Nonappropriated Funds  
NEXCOM: Navy Exchange Command  
PPO: Preferred Provider Organization  
SSS: Same Sex Spouse  
SSA: Social Security Administration

## PRE-RETIREMENT CHECKLIST

Benefit	Enrolled	Meet Criteria
Retirement		
401(k)		
Group Medical (and Dental) Insurance		
Group Life Insurance		
Long Term Care		

Other important questions to think about at the time of retirement (and before):

- **Is your beneficiary information up to date for your Retirement, 401(k), Group Life Plans?**
- Is the address and phone number on file at your local HR office correct?
- Is your email address on file?
- Are you eligible for Social Security and/or Medicare? Did you apply?

If you are at least age 62 and enrolled in the retirement plan prior to January 1, 2001, you will need to provide your applicable Social Security entitlement letter (maximum age 65) to your HR office for your retirement application.

If you have any questions, please contact your local NAF HR office.

Stay familiar with your benefits by regularly visiting the MCCS Benefits webpage. This site has valuable information about your benefits and upcoming changes or additions. There are also electronic copies of various Summary Plan Descriptions.

<http://www.usmc-mccs.org/employ/benefits>



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