

Information regarding your employee benefits is shown on the LES that you receive on a biweekly basis from the Defense Finance and Accounting Service (DFAS). It is important that you read your LES regularly to ensure that the deductions are correct. Everyone's LES will be different depending upon retirement coverage, benefit elections and salary.

The following information is provided to help you understand the benefits information on your LES. A sample LES (11/99 version) is attached. The sample is not a complete LES, just a sample of typical benefits information.

#### HEALTH INSURANCE

If you elected to participate in Federal Employees Health Benefits (FEHB) the withholdings are shown under the DEDUCTIONS section of the LES and will be listed as FEHB. The enrollment code will also be listed and will match the enrollment code shown on your most recent SF 2809, Employee Health Benefits Election Form. In the sample LES current FEHB deduction is \$30.04 for an enrollment code of 104 - Blue Cross Standard Option Self Only. The year to date withholdings for FEHB are \$87.90.

Premiums for health insurance are withheld before federal taxes are calculated so your gross income for tax purposes is reduced. This is called FEHB Premium Conversion (FEHB-PC). If you elect FEHB coverage you will automatically be participating in FEHB-PC. You must waive FEHB-PC if you don't want to participate. The remarks section will include a statement regarding pretax exclusion if you are participating in FEHB-PC. In the sample LES \$30.04 is pretax FEHB exclusion.

Medicare deductions are automatically withheld for all employees. The withholdings are shown under the DEDUCTIONS section of the LES and are listed as MEDICARE. In the sample LES current withholding for Medicare is \$19.22 (year to date withholdings are \$56.79).

#### LIFE INSURANCE

If you have elected Federal Employees' Group Life Insurance (FEGLI) the withholdings are listed under the DEDUCTIONS section of the LES. Basic Life Insurance is shown as FEGLI. Your enrollment code will be listed and will match Block 27 on your SF 50 Notification of Personnel Action. Withholdings for Options A, B and C are listed separately from the Basic Life under the heading FEGLI OPTNL. In the sample LES, current withholding for Basic Life is \$11.16 (year to date withholdings are \$33.02). The enrollment code of F1 would match the code in Block 27 of the SF 50. Current withholding for Options A and C is \$1.50 (year to date withholdings are \$4.50).

The cost of FEGLI coverage depends upon your salary and age. When your salary changes or when you have a birthday that puts you in a different premium age bracket your premiums will change. You can determine the amount of your FEGLI coverage and verify the cost by using the FEGLI calculator on the OPM web site at <http://apps.opm.gov/calculator/index.htm>.

#### RETIREMENT

Current withholdings for retirement are listed under the DEDUCTIONS section of the LES. If you are covered by the Civil Service Retirement System (CSRS) or CSRS Offset withholdings are listed as RETIRE, CSRS. If you are covered by the Federal Employees Retirement System (FERS) deductions are listed as RETIRE, FERS. The code will also be listed. The code corresponds to Block 30 on your SF 50. The most common retirement codes are:

- 1-Civil Service Retirement System (CSRS)
- 2-Social Security (Also known as Federal Insurance Contribution Act (FICA))
- 6- CSRS Special (For law enforcement officers and firefighters)
- C-FICA and CSRS (Partial) (Also known as CSRS Offset)
- E-FICA and CSRS-Special (Partial) (For law enforcement officers and firefighters)
- K-Federal Employees Retirement System (FERS) and FICA
- L-FERS and FICA-Air Traffic Controllers
- M-FERS and FICA-Spec

In the sample LES current withholding for FERS retirement is \$15.91 (year to date withholdings are \$45.11) a retirement code of K.

Cumulative retirement withholdings are shown in Block 19 of the LES. The amount in Block 19 may not show the total for your entire federal career if you have had a break in service or change in payroll office. In the sample LES, the cumulative withholdings for FERS are \$1,055.90.

If you are a FERS or CSRS Offset employee you will also have withholdings for Social Security. These withholdings are listed under the DEDUCTIONS section as OASDI which stands for Old-Age, Survivor's and Disability Insurance. In the sample LES current withholding for OASDI is \$82.19 (year to date withholdings are \$242.84).

If you have made a deposit for active duty military service, the amount will be listed in Block 20 of the LES. In the sample LES, the employee made a deposit of \$859 for military service. All military deposits may not be shown in Block 20. If you have made a deposit for military service, you will receive a receipt from the DFAS when the deposit is complete.

**THRIFT SAVINGS PLAN (TSP)**

If you have elected to contribute a percentage of your salary to TSP, the percent will be shown in Block 22. If you have elected to contribute a constant dollar amount to TSP, the amount will not be shown in Block 22, but will be listed in the DEDUCTIONS section of the LES. In the sample LES the employee elected to contribute 7% to TSP.

Withholdings for TSP are listed under the DEDUCTIONS section of the LES. In the sample LES current withholding for TSP is \$92.79 (7% of \$1,325.60). The year to date withholdings for TSP are \$274.17.

**REMARKS**

The REMARKS section contains special messages of interest to employees. The sample LES lists information about the FEHB and TSP open seasons.

**DEPARTMENT OF DEFENSE  
CIVILIAN LEAVE AND EARNINGS STATEMENT**  
Visit the DFAS Web Site at [www.dfas.mil](http://www.dfas.mil)

1. PAY PERIOD ENDING:  
01/29/00

2. PAY DATE:  
02/04/00

3. NAME				4. PAY PLAN/GRADE/STEP		5. HOURLY/DAILY RATE		6. BASIC OT RATE		7. BASIC PAY + LOCALITY ADJ = ADJUSTED BASIC PAY			
8. SOC. SEC. NO.				9. LOCALITY %		10. FLSA CATEORY		11. SCD LEAVE		12. MAX LEAVE CARRY OVER		13. LEAVE YEAR END	
14. FINANCIAL INSTITUTION - NET PAY				15. FINANCIAL INSTITUTION - ALLOTMENT #1				16. FINANCIAL INSTITUTION - ALLOTMENT #2					
17. TAX		MARITAL STATUS	EXEMPTIONS	ADD'L	18. TAX		MARITAL STATUS	EXEMPTIONS	ADD'L	TAXING AUTHORITY		19. CUMULATIVE RETIREMENT FERS	20. MILITARY DEPOSIT
												1055.90	859.00

21. CURRENT YEAR TO DATE					22. TSP DATA		
GROSS PAY					7 %		
TAXABLE WAGES							
NONTAXABLE WAGES							
TAX DEFERRED WAGES							
DEDUCTIONS							
AEIC							
NET PAY							

**CURRENT EARNINGS**

TYPE	HOURS/DAYS	AMOUNT	TYPE	HOURS/DAYS	AMOUNT	TYPE	HOURS/DAYS	AMOUNT
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TYPE	CODE	CURRENT	YEAR TO DATE	TYPE	CODE	CURRENT	YEAR TO DATE
FEHB	104	30.04	87.90	RETIRE, FERS	K	15.91	45.11
MEDICARE		19.22	56.79	OASDI		82.19	242.84
FEGLI	F1	11.16	33.02	TSP SAVINGS		92.79	274.17
FEGLI, OPTNL	AC	1.50	4.50				

TYPE	PRIOR YR BALANCE	ACCRUED PAY PD	ACCRUED YTD	USED PAY PD	USED YTD	DONATED/ RETURNED	CURRENT BALANCE	USE-LOSE/ TERM DATE
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ENROLL IN TSP - DEADLINE 31 JANUARY 2000  
 FEDERAL EMPLOYEES' HEALTH BENEFITS (FEHB) OPEN SEASON  
 FROM THE SECOND MONDAY OF NOVEMBER THROUGH THE SECOND MONDAY OF DECEMBER  
 PRETAX FEHB EXCLUSION \$30.04

## PRIVACY ACT STATEMENT

"Privacy Act Notice. We are authorized to request this information under 5 U.S.C. Chapter 84. Executive Order 9397 authorizes us to ask for your Social Security number, which will be used to identify your account. You are not required by law to provide this information, but if you do not provide it, it may not be possible to process the actions you request on this Web site."