

**The Employee's Guide**

**to**

**Reduction in Force Benefits**

**U.S. Office of Personnel Management**

## Reduction in Force Downgrading or Separation Benefits

If you are affected by reduction in force (RIF), you may have many questions about how your employee benefits will be affected. The information presented in this guide is intended to provide an overview of these benefits and entitlements. The information is general in nature and cannot cover every situation. It may not be applicable to every Federal employee. If you need more specific information, please contact your servicing human resources office.

### Benefits for Downgraded Employees

#### Grade and Pay Retention

- If you are placed in a lower-graded position through RIF procedures, you will be entitled to retain the higher grade for two years if you completed at least 52 consecutive weeks at the higher grade. Also, if you are downgraded after receiving a specific RIF notice and taking a lower-graded position offered by management, you will be eligible for grade retention on the same basis as an employee who was actually downgraded by a RIF action.
- Your retained grade is considered to be the grade you held prior to RIF downgrading for most benefits purposes (including pay and pay administration, retirement, life insurance, eligibility for training, noncompetitive promotions, and within-grade increases). However, your retained grade for this RIF cannot be used as your retained grade for future RIF competition. For example, a GS-12 employee who is downgraded because of a RIF to a GS-9 position is still considered to be a GS-12 for most pay-related purposes, but would compete as a GS-9 in a later RIF.
- After grade retention expires, you will be eligible for indefinite pay retention. If you are downgraded because of a RIF but don't meet the 52-week eligibility for grade retention, you will also be eligible for indefinite pay retention. If your former rate of basic pay fits in the pay range for the lower-graded position, you will be placed in the lower pay range without a reduction in pay and pay retention will cease. If your former rate of basic pay is greater than the maximum rate of the pay range for the new position, your former rate will be continued as a retained rate (not to exceed 150 percent of the maximum rate for the grade in which you have been placed). You will then receive 50 percent of any adjustments (e.g., annual salary increases) in the maximum rate for the lower (reduced) grade until that maximum rate equals or exceeds your higher (retained) rate. At that point, pay retention will cease.

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- If you are on a temporary or term appointment at the time of a RIF, grade and pay retention will not apply.

### **Repromotion Consideration**

- If you are downgraded because of RIF, your agency's internal placement plans may allow you to receive priority consideration for promotion to positions up to your former grade level. The specific policies and procedures for such consideration are established by each agency.

Part 536 of Title 5, Code of Federal Regulations, contains more information on grade and pay retention.

## **Benefits for Separated Employees**

### **Severance Pay**

- If you are about to be separated from a permanent position involuntarily and through no fault of your own, you will likely be eligible for severance pay. To be eligible, you must not have refused an offer of a position that is (1) in the same commuting area, (2) in the same agency, and (3) no more than two grades below your current grade level. In addition, you must have been employed for at least 12 continuous months, and cannot be eligible for an immediate annuity from a federal civilian retirement system or from the uniformed services. Also, you must not be receiving workers' compensation benefits for wage loss due to an on-the-job injury.

### **Computation of Severance Pay:**

- Only civilian service is creditable for severance pay. You will be entitled to 1 week's basic pay for each year of civilian service up through 10 years, plus 2 weeks' basic pay for each year of creditable service beyond 10 years. In addition, an age adjustment allowance of 2.5 percent is added for each full quarter of a year you are over 40 years of age. The maximum amount of severance pay is one year's salary (52 weeks). (This is a lifetime limitation. Thus, any severance pay you may have received in the past is taken into account when applying the limit.) Severance payments will be equal to your weekly pay at the time of separation and will be paid out at regular pay period intervals (usually biweekly) until the severance pay is exhausted. The only deductions made from severance pay are taxes, social security (if applicable), and Medicare.

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- Severance pay estimation sheets are located at the end of this guide. The actual calculation formula is somewhat more complicated and technical. The samples are intended to help compute the *approximate* amount of severance pay you might receive. To receive an actual computation, please contact your servicing human resources office.
- If you are reemployed in a permanent position with the Federal government or the District of Columbia, severance payments will be stopped immediately. If you are reemployed in the Federal government on a temporary appointment after a break of **more** than 3 calendar days, severance pay will be temporarily suspended. When your temporary appointment ends, the agency will restart the unexpired portion of your severance pay. If you accept a temporary appointment with the Federal government **within** 3 calendar days of separation and subsequently leave that temporary job on an involuntary basis (e.g., expiration of appointment), you are eligible for severance pay based on the separation from the temporary job. Severance pay would be recalculated based on your rate of pay when you separated from the temporary job. Employment in the private sector has no effect on your right to receive severance pay from the Federal government.

## Unemployment Compensation

- The Department of Labor administers the unemployment insurance program for Federal employees through State governments. States, including the District of Columbia, determine the eligibility for benefits and the amounts to be paid to unemployed individuals. The program provides a weekly income for a limited period of time. The laws of the State or jurisdiction determine the amount of benefits and length of time they will be received. If you were separated you should file a claim for benefits at your State Employment Service office or unemployment insurance claims office. These State offices also allow you to register for potential employment opportunities. You must present your social security card, official notice of separation or non-pay status (Standard Form 50), specific RIF notice letter, and unemployment insurance notice (Standard Form 8). The Department of Labor's web site is <http://www.doleta.gov>. OPM's web site for "one-stop" retraining services information is <http://www.opm.gov/rif/general/onestop.htm>.

## Unused Annual Leave

- All civilian employees covered by annual leave laws are entitled to receive a lump sum payment for accrued annual leave when separated from the Federal government.

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- If you are close to retirement age, you may be able to use annual leave to qualify for retirement benefits in some cases. See the retirement section later in this guide for more information.

### **Unused Sick Leave**

- You will not be paid for unused sick leave. However, if you are separated from the Federal government you are entitled to have your sick leave restored to your sick leave account if you are reemployed in the Federal government. Also, all unused sick leave will be added to your total service if you are eligible for an annuity under the Civil Service Retirement System (CSRS). If you are a Federal Employees Retirement System (FERS) employee who switched from CSRS, your unused sick leave balance accrued at the time of transfer can be applied to the CSRS retirement component. Regular FERS employees cannot apply unused sick leave to total service for retirement.

## **Federal Employees Health Benefits Program (FEHBP)**

### **Separated Employees Only:**

- If you have been receiving health insurance but are not eligible for an immediate annuity, you can continue health insurance free for 31 days after separation. You can then elect to continue receiving benefits under FEHBP. However, continued coverage is not automatic. You must request it in writing within 60 days of separation (or within 60 days of receiving a notice from the agency that FEHB coverage is terminating). You must pay your share, the government's cost, and an additional 2 percent administrative fee. This totals 102 percent of the cost. This temporary extension of coverage can last for 18 months only. Your dependents can carry this coverage for up to 36 months. You can also convert to a private plan.
- If you are a Department of Defense employee who will be separated due to RIF, you can continue enrollment for 18 months following separation. During this time the agency will continue to pay its share and any additional administrative costs. You will continue to pay your share.

## **Federal Employees Group Life Insurance (FEGLI) Program**

### **Separated Employees Only:**

- If you are separated, you will be covered by FEGLI without cost to you for 31 days. If you are separated and not eligible for an immediate annuity, you can

convert all or part of the life insurance to an individual policy without taking a medical examination. You can purchase the individual policy from any eligible insurance company. This will be a private transaction between you and the company. You will pay the entire premium of the conversion policy, and the conversion must be made within 31 days after the effective date of the separation.

## Thrift Savings Plan (TSP)

### Withdrawing Money:

- When you separate from Federal service for more than 31 days, you can choose to leave your money in your TSP account or you can withdraw the vested TSP account balance. If the account balance is under a certain amount (currently \$3500 or less), the TSP Service Office will notify you and you will be paid the account balance in a single payment unless you request that it remain there or you select another withdrawal option.
- For accounts over \$3500, there are several options:
  - Leave the money in the TSP.
  - Transfer it entirely to an Individual Retirement Account (IRA) or other eligible retirement plan.
  - Purchase a life annuity immediately or at a later date.
  - Receive a single payment immediately or at a later date.
  - Receive a single payment and ask the TSP to transfer a portion of it to an IRA or other retirement plan.
  - Receive a series of equal monthly payments beginning immediately or at a later date.
  - Receive a series of equal monthly payments and ask the TSP to transfer each payment (or a portion of it) to an IRA or other eligible retirement plan if the series of payments is expected to last less than 10 years and is not based on your life expectancy.
- You will be taxed for any funds paid directly to you from TSP. If you separate before the year you reach age 55, you will be charged a 10 percent penalty

for early TSP withdrawal. The booklet, "Withdrawing Your TSP Account After Leaving Federal Service," dated February 1998, outlines these options in detail. The TSP web site, [www.tsp.gov](http://www.tsp.gov), provides the appropriate forms to exercise the withdrawal option.

## Retirement Benefits

Most Federal employees who were first hired before January 1, 1984, are covered by CSRS. Most employees first hired on or after January 1, 1984, are automatically covered by FERS.

### Refunds

- If you separate from Federal employment before completing a minimum of 5 years of creditable civilian service, you will not be eligible to receive optional or deferred annuity benefits under CSRS or FERS. If you receive a refund of retirement deductions under CSRS, you can, after reemployment with the Federal government, repay the refunded amount plus interest so that the period of service covered by the refund can be included in the computation of annuity benefits. If you are an employee covered by FERS, you can also receive a refund of your retirement contributions. However, there is no provision in law that permits you to repay refunded FERS contributions. Because of this, if you receive a refund of your FERS retirement contributions and are later reemployed with the Federal government you cannot recover the portion of your annuity represented by the refund. You do not have to take a refund of your FERS retirement contribution if you are separated from Federal service. Employees are paid interest on their FERS accounts, but they receive no interest on CSRS accounts that are more than 5 years old. You have already paid taxes on the retirement deductions that have been deducted from your paycheck. You must also pay taxes on the interest earned on the money in your retirement account.

### Deferred Annuity

- If you separate from the Federal service after completing at least 5 years of creditable civilian service, but before becoming eligible for an immediate annuity, you will be entitled to a deferred annuity at age 62 under either CSRS or FERS. If you are under FERS, you may be eligible for a deferred annuity before age 62 under certain conditions. If you are eligible for a deferred annuity, you can receive a refund of your retirement deductions in lieu of the annuity, provided that you are more than 31 days away from qualifying for an annuity when filing for the refund.

### **Using Annual Leave to Reach Eligibility**

- If you are scheduled to be separated by RIF, you can use your accumulated annual leave to remain on your agency's rolls past the RIF effective date if doing so would allow you to reach your first retirement eligibility date or FEHB carryover eligibility. You must have enough annual leave to cover the period from the RIF effective date to the first date you meet the minimum age and service criteria for CSRS or FERS retirement (as applicable). You must meet the other eligibility requirements for optional or discontinued service retirement as described below.
- The accumulated annual leave balance generally includes all annual leave in your account as of the RIF effective date, plus the annual leave earned while you are on leave between the RIF effective date and your first retirement eligibility date. If you wish to exercise this option, you should check with your human resources office for the necessary procedures.

### **Immediate Annuity (CSRS)**

- If you have been serving under CSRS for at least 1 of the last 2 years before your separation, you will be eligible for an immediate annuity if you meet the following minimum age and service requirements:

#### **Optional Retirement:**

- Age 62 and 5 years creditable civilian service.
- Age 60 and 20 years total creditable service.
- Age 55 and 30 years total creditable service.

#### **Discontinued Service retirement:**

- Age 50 and 20 years total creditable service.
- Any age and 25 years total creditable service.
- If you are under CSRS and you retire before age 55, your annuity will be reduced by 2 percent for each year you are under age 55 (1/6 of one percent for each month below age 55).

#### **Additional Discontinued Service Retirement Requirements:**

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Whether you are under CSRS or FERS, you will be eligible for discontinued service retirement if:

- You are reached for an involuntary action (such as job abolishment or reassignment to a position in a different commuting area).
- You have not received an offer of another position at or within two grades below your present position in the same local commuting area.

### **Immediate Annuity (FERS)**

- If you are under FERS, you will be eligible for an immediate annuity if you meet the following minimum age and service requirements:

### **Optional Retirement:**

- Age 62 and 5 years creditable civilian service.
- Age 60 and 20 years total creditable service.
- Minimum retirement age and 10 years total creditable service.
- If you are a FERS employee who was born before 1948, the minimum retirement age is 55. It gradually increases from 55 to 57 if you were born between 1948 and 1970. Also, your FERS annuity will be reduced by 5 percent for each year you are under age 62. You can avoid the age reduction entirely by choosing as the commencing date of your annuity either:
  - a date that is less than 1 full month before you reach age 62 if you have less than 20 years of service; or
  - the first day of any month after you have reached age 60, if you have at least 20 years of service.

### **Discontinued Service Retirement:**

- Age 50 and 20 years total creditable service.
- Any age and 25 years total creditable service.

If you are under FERS and retire on a discontinued service annuity under the age of 55,

your annuity will not be reduced. If you have transferred to FERS and have service under CSRS, the CSRS portion of your annuity will be reduced by 2 percent per year if you are under age 55.

## **Reemployment and Retraining Programs**

### **Reemployment Programs—**

#### **Agency Career Transition Assistance Plans (CTAP)**

- Agencies are required to provide assistance to help their surplus and displaced employees find new employment. Each agency will provide:
  - services to help their employees find new employment, either in the public or private sector, and
  - selection priority for competitive service vacancies within the agency.
- Agencies have developed Career Transition Assistance Plans with specific policies describing the assistance available to their employees. Questions regarding an agency's CTAP should be referred to the agency's human resources office.

#### **Priority Placement Program (PPP)**

- The Priority Placement Program (PPP), also called the "Department of Defense Stopper List", is a program run solely by the Department of Defense (DoD) for its employees. It is the equivalent of a non-Defense agency's Career Transition Assistance Plan. Questions regarding the PPP should be referred to the nearest DoD human resources office or the DOD Civilian Assistance in Re-Employment (CARE) Office at (703) 696-1799.

#### **Reemployment Priority List (RPL)**

- The RPL prevents employees from outside the agency from being employed ahead of agency employees who have been separated by RIF. It provides separated employees with the first opportunity for positions within their former agency. Agencies must have a separate RPL for each commuting area from which eligible employees have been separated by RIF.

#### **Eligibility:**

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- You are eligible to **apply** for the RPL if:
  - You are serving under an appointment in the competitive service in tenure group I or II at the time of RIF separation;
  - You have not refused an offer of assignment to a position at the same grade or representative rate during RIF; and
  - You have a current rating of record of at least minimally successful.

### **Consideration:**

- You are entitled to be **considered for positions** for which you are available, providing all of the following conditions are met:
  - You meet the qualification requirements for the position;
  - The position is at no higher grade (or equivalent) and has no greater promotion potential than the position from which you were separated;
  - The position has the same type of work schedule as the position from which you were separated; and
  - The position is in the same commuting area as the position from which you were separated.

### **Duration:**

- If you are in tenure group I (normally a career employee), you can remain on the RPL for 2 years. If you are in tenure group II (normally a career-conditional employee), you can remain on the RPL for 1 year.

### **How to Apply:**

- You can apply through your servicing human resources office within 30 days after RIF separation.

### **Interagency Career Transition Assistance Plan (ICTAP)**

- The Interagency Career Transition Assistance Plan (ICTAP) is designed to help Federal employees who have lost their jobs due to downsizing find positions in other Federal agencies.

### How the ICTAP Works:

- When an agency is willing to go outside the agency to hire candidates, it must advertise its vacancies on OPM's automated government-wide employment information system, **USAJOBS**.
- **USAJOBS** provides easily accessible worldwide Federal employment information, updated every business day from a database of more than 12,000 worldwide job opportunities. **USAJOBS** is available to job seekers in a variety of formats (including computer or telephone), ensuring access for customers with differing physical and technological capabilities. It is convenient, user friendly, and available 24 hours a day, seven days a week.
- **USAJOBS** is available through:
  - **Internet**--You can find employment information at <http://www.USAJOBS.opm.gov>.
  - On the web site, you can retrieve current job vacancies worldwide, find employment information fact sheets, obtain applications and forms, and apply for many jobs online. The **USAJOBS** web site also has an **Online Resume Builder** feature you can use to create online resumes specifically designed for Federal jobs. You can print your **USAJOBS** resume and fax or mail it to employers, and save and edit it for future use. For many vacancies listed on the site, you can submit your **USAJOBS** resume directly to hiring agencies electronically.
  - When you see a vacancy for which you are qualified, you should develop the application package to show how you meet the specific qualification requirements of the position. Next, you should attach appropriate proof of eligibility for ICTAP, and apply directly to the location stated on the vacancy announcement. You must meet all the requirements stated on the vacancy announcement (e.g., closing date, area of consideration, etc.).
  - The agency will review your application material. If you meet all of the qualification requirements of a position that is in the local commuting area from which you were separated, and you are considered to be well-qualified for the job, the agency is required to select you over almost any other candidate(s) from outside the agency.

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- Questions regarding specific vacancies and well-qualified requirements can be addressed to the agency conducting the recruitment.
- **USACAREERS**
  - OPM designed this state-of-the-art career transition resource base and self-assessment tool to help agencies ensure that employees have the competencies necessary to meet the demands of the workplace, both now and in the future. USACareers includes assessment tools, training opportunities, resume preparation, employment search, and on-line job application in one comprehensive package. For more information, call (202) 606-2307 or (202) 606-2370. You can get a quick demonstration of USACareers at [www.usacareers.opm.gov](http://www.usacareers.opm.gov).

## ICTAP Eligibility Requirements

- You are eligible if you are:
  - a current career or career-conditional competitive service employee at GS-15 or below in tenure group 1 or 2 and **you have received a specific RIF separation notice or a notice of proposed removal** because you declined a transfer of function or directed reassignment outside your commuting area.
  - a former career or career-conditional competitive service employee at GS-15 or below in tenure group 1 or 2 and you:
    - **were separated by RIF.**
    - **declined Directed Reassignment/Transfer of Function:** You have been or are being separated because you declined a transfer of function or directed reassignment outside your commuting area.
    - **took discontinued service retirement/retirement in lieu of RIF.** You retired in lieu of RIF (separated under the discontinued service retirement option, or retired **ON** the last day of the RIF).

## Length of ICTAP Eligibility

- You will be eligible for special selection priority in other agencies for 1 year after your separation date if you:

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- **were separated by RIF.**
- **declined directed reassignment/transfer of function.**
- **took discontinued service retirement/retirement in lieu of RIF.**

### Proof of Eligibility

- You must attach the following proof of eligibility in order to exercise selection priority when applying for positions:
  - **separated by RIF:**
    - a copy of the Standard Form 50 (Notification of Personnel Action) showing that you were separated by RIF, or
    - a copy of the RIF separation notice.
  - **declined directed reassignment/transfer of function:**
    - A copy of the Standard Form 50 indicating that you were separated because you declined a transfer of function or directed reassignment outside your local commuting area.
  - **discontinued service retirement/retirement in lieu of RIF:** A copy of the Standard Form 50 stating that you retired in lieu of RIF.

### Retraining Opportunities

- Many states offer excellent opportunities for displaced employees to take various types of training through government funding to help them qualify for jobs. This may include the opportunity to train for a new career field.
- For information on training or retraining opportunities, contact your local State employment services department and ask about training/retraining possibilities under the Workforce Investment Act of 1998. The U.S. Department of Labor administers a dislocated worker program to assist laid off workers who are unlikely to return to their previous industry or occupation. The dislocated worker program authorizes a wide range of services to help individuals obtain meaningful re-employment. These services may include assessments of skills and interests, job development, counseling, job search assistance, career exploration, and occupational skills retraining, like computer training. States and local grantees

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decide on the particular mix and availability of services. The program is funded by U.S. Department of Labor, Employment & Training Administration, Office of Work-Based Learning, 200 Constitution Avenue, NW, Room N-5426, Washington, DC 20210; the telephone number is (202) 219-5577, and the web site address is <http://www.doleta.gov/layoff/layoff.asp>. Also, OPM's web site for "one-stop" retraining services information is <http://www.opm.gov/rif/general/onestop.htm>.

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### Severance Pay Estimation Worksheets

The following are samples for use in **estimating** the amount of severance pay. The actual calculation formula is somewhat more complicated and technical. The samples are intended to allow you to figure the **approximate** amount of severance pay you may receive. The computation presumes that you were a full-time employee and that you have not previously received severance pay based on an earlier involuntary separation. OPM is not responsible for the accuracy of the results that this worksheet may give you. IF YOU WANT AN ACCURATE CALCULATION, PLEASE CONTACT YOUR HUMAN RESOURCES OFFICE.

#### Severance Pay Estimation Worksheet

- line 1. Annual Rate of Basic Pay (at time of separation) = \_\_\_\_\_
- line 2. Weekly Rate (divide line 1 by 2087 and then multiply result by 40) = \_\_\_\_\_  
(Note: This weekly rate can also be derived by dividing the annual rate by 52.175.)
- line 3. Years of Service (see A and B below)
- A. If your length of service is LESS THAN 10 years, enter your length of service on line 3a.
- B. If your length of service is MORE THAN 10 years:
- (1) enter your length of service: \_\_\_\_\_
- (2) subtract 10 from your length of service: -10 = \_\_\_\_\_
- (3) multiply the result by 2: 2 = \_\_\_\_\_
- (4) add 10 to the amount listed in 3): +10
- (5) enter this total on line 3a. \_\_\_\_\_
- line 3a. Adjusted Years of Service = \_\_\_\_\_
- line 4. Basic Severance Pay (multiply amount on line 2 by the number on line 3a) = \_\_\_\_\_
- line 5. Age Adjustment Factor (if your age is above 40, look your age up on the "AGE TABLE AND FACTORS" chart attached. Enter the "factor" number shown.)
- Age = \_\_\_\_\_ years and \_\_\_\_\_ months. Factor = \_\_\_\_\_
- line 6. Adjusted Severance Pay (multiply the amount in line 4 by the line 5 factor) = \_\_\_\_\_
- line 7. Multiply the amount in line 2 by 52 weeks. = \_\_\_\_\_  
This is the maximum amount of severance pay payable under the 1-year (52 weeks) limit.
- line 8. If line 6 exceeds line 7, enter amount on line 7. Otherwise enter the line 6 amount. = \_\_\_\_\_  
This is the estimated amount of your **total severance pay fund**.
- line 9. Multiply the amount in line 2 by 2. = \_\_\_\_\_  
This is the estimated amount of your **biweekly severance payment** (before deductions).
- line 10. Divide the amount in line 8 by the amount in line 9 and multiply the result by 2. = \_\_\_\_\_  
This is the approximate number of **weeks of severance payments** you will receive (assuming you are not reemployed by the government).

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### **Severance Pay Estimation Worksheet**

The following are samples for use in **estimating** the amount of severance pay. The actual calculation formula is somewhat more complicated and technical. The samples are intended to allow you to figure the **approximate** amount of severance pay you may receive. The computation presumes that you were a full-time employee and that you have not previously received severance pay based on an earlier involuntary separation. OPM is not responsible for the accuracy of the results that this worksheet may give you. IF YOU WANT AN ACCURATE CALCULATION, PLEASE CONTACT YOUR HUMAN RESOURCES OFFICE.

#### **Severance Pay Estimation Worksheet**

line 1. Annual Rate of Basic Pay (at time of separation) = \$ 73,619

line 2. Weekly Rate (line 1 divided 2087 and then multiplied by 40) = \$1,411  
(Note: This weekly rate can also be derived by dividing the annual rate by 52.175.)

line 3. Years of Service (see A and B below)

A. If your length of service is LESS THAN 10 years, enter your length of service on line 3a.

B. If your length of service is MORE THAN 10 years:

(1) enter your length of service: 18

(2) subtract 10 from your length of service: -10 = 8

(3) multiply the result by 2: 2 = 16

(4) add 10 to the amount listed in 3): +10

(5) enter this total on line 3a. 26

line 3a. Adjusted Years of Service = 26

line 4. Basic Severance Pay (multiply amount on line 2 by the number on line 3a) = \$ 36,680

line 5. Age Adjustment Factor (if your age is above 40, look your age up on the "AGE TABLE AND FACTORS" chart attached. Enter the "factor" number shown.)

Age = 52 years and 0 months. Factor = 2.2

line 6. Adjusted Severance Pay (multiply the amount in line 4 by the line 5 factor) = \$ 80,709.20

line 7. Multiply the amount in line 2 by 52. = \$73,372  
This is the maximum amount of severance pay payable under the 1-year (52 weeks) limit.

line 8. If line 6 exceeds line 7, enter amount on line 7. Otherwise enter the line 6 amount. = \$73,372  
This is the estimated amount of your **total severance pay fund**.

line 9. Multiply the amount in line 2 by 2. = \$ 2,822  
This is the estimated amount of your **biweekly severance payment** (before deductions).

line 10. Divide the amount in line 8 by the amount in line 9 and multiply the result by 2. = 52 weeks  
This is the approximate number of **weeks of severance payments** you will receive (assuming you are not reemployed by the government).

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### AGE TABLE AND FACTORS

Yrs.	Mos.	Factor	Yrs.	Mos.	Factor	Yrs.	Mos.	Factor
40	3-5	1.025	48	4-8	1.850	56	9-11	2.675
40	6-8	1.050	48	9-11	1.875	57	0-2	2.700
40	9-11	1.075	49	0-2	1.900	57	3-5	2.725
41	0-2	1.100	49	3-5	1.925	57	6-8	2.750
41	3-5	1.125	49	6-8	1.950	57	9-11	2.775
41	6-8	1.150	49	9-11	1.975	58	0-2	2.800
41	9-11	1.175	50	0-2	2.000	58	3-5	2.825
42	0-2	1.200	50	3-5	2.025	58	6-8	2.850
42	3-5	1.225	50	6-8	2.050	58	9-11	2.875
42	6-8	1.250	50	9-11	2.075	59	0-2	2.900
42	9-11	1.275	51	0-2	2.100	59	3-5	2.925
43	0-2	1.300	51	3-5	2.125	59	6-8	2.950
43	3-5	1.325	51	6-8	2.150	59	9-11	2.975
43	6-8	1.350	51	9-11	2.175	60	0-2	3.000
43	9-11	1.375	52	0-2	2.200	60	3-5	3.025
44	0-2	1.400	52	3-5	2.225	60	6-8	3.050
44	3-5	1.425	52	6-8	2.250	60	9-11	3.075
44	6-8	1.450	52	9-11	2.275	61	0-2	3.100
44	9-11	1.475	53	0-2	2.300	61	3-5	3.125
45	0-2	1.500	53	3-5	2.325	61	6-8	3.150
45	3-5	1.525	53	6-8	2.350	61	9-11	3.175
45	6-8	1.550	53	9-11	2.375	62	0-2	3.200
45	9-11	1.575	54	0-2	2.400	62	3-5	3.225
46	0-2	1.600	54	3-5	2.425	62	6-8	3.250
46	3-5	1.625	54	6-8	2.450	62	9-11	3.275
46	6-8	1.650	54	9-11	2.475	63	0-2	3.300
46	9-11	1.675	55	0-2	2.500	63	3-5	3.325
47	0-2	1.700	55	3-5	2.525	63	6-8	3.350
47	3-5	1.725	55	6-8	2.550	63	9-11	3.375
47	6-8	1.750	55	9-11	2.575	64	0-2	3.400
47	9-11	1.775	56	0-2	2.600	64	3-5	3.425
48	0-2	1.800	56	3-5	2.625	64	6-8	3.450
48	3-5	1.825	56	6-8	2.650	64	9-11	3.475