

# Quick Reference Guide for Separating Federal Employees

This guide provides a high-level overview of key information and resources to assist separating federal employees in navigating the transition process. The first two pages serve as a quick reference, while the full document offers a more detailed and comprehensive resource guide.

## Smart Cards and Government-Owned Equipment Return

- Return **Smart Cards** and all **government-owned equipment (GOE)**:
  - Smart Cards:
    - Staff may return their badge by visiting a [Smart Card office](#) in-person, or
    - Return the card to a supervisor or respective CIO Management Official.
    - Return the card along with your GOE
  - GOE (Laptops, Monitors, Mobile Phones, Tablets, Computer Accessories, Chairs, Keyboards, Cameras, Lights, Headsets):
    - Before returning your equipment, you must submit an [IT Equipment Returns form](#)
    - Drop-Off:
      - Atlanta/Hyattsville campuses: Located at the [Customer Care Center](#).
      - Other locations: Go to your campus IT department.
    - Pick-Up: Available for:
      - Employees with reasonable accommodations
      - Property Book Custodians returning multiple items at one time.
    - Shipping (For employees >50 miles from campus):
      - Use FedEx shipment and ensure division FedEx account details are available.
      - Employees may request a shipping box if needed.
  - Employees with questions about IT equipment return can reference [this](#) or can contact the [CDC ServiceDesk](#).
  - Set an out-of-office message in Outlook
    - Suggested language: "Thank you for your message. I am out of the office and unable to respond to your message. For future assistance, please contact INSERT NAME HERE at INSERT EMAIL ADDRESS HERE."

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## Leave and Benefits

- **Annual Leave:** Paid out in a **lump sum** within 4-6 weeks. If rehired before the leave period expires, you **must repay the unused portion**.
- **Sick Leave:** **Not paid out** but is restored if rehired.
- **FEHB (Health Insurance):** Ends at the end of the pay period; includes **31-day free**

coverage. Can be extended for up to **18 months** under [Temporary Continuance of Coverage \(TCC\)](#) (employee pays full premium + 2%).

- **FEGLI (Life Insurance):** Free **31-day coverage**; can convert to an individual plan.
- **FEDVIP (Dental/Vision):** Ends at separation; **no conversion option**.
- **Long-Term Care Insurance:** Portable; must arrange **direct payments** to continue.

## Retirement & Savings

- **FERS/CSRS:**
  - Withdraw contributions ([SF-3106](#) or [SF-2802](#))
- **TSP (Thrift Savings Plan):**
  - No action needed; you can **leave funds in TSP**.
  - If withdrawing, wait **two pay periods** after separation.
  - TSP loans must be **paid off within 90 days**.
- **Flexible Spending Account (FSA):**
  - **HCFSA:** Ends on separation date (expenses before separation are reimbursable).
  - **DCFSA:** Can be used until the end of the **plan year**.

## Employment & Reinstatement

- **Unemployment:** File with your **state unemployment office**. You will receive **SF-8** with separation paperwork.
- **Probationary Period:** If rehired **within 30 days**, prior time counts; otherwise, the probation restarts.
- [Reinstatement Eligibility:](#)

- Veterans and career employees: Indefinite eligibility.
- Non-preference employees: Eligible for 3 years after separation.

## Payroll & Personnel Records

- W-2 & Leave & Earnings Statement (LES): Final LES mailed automatically. Ensure your address is updated in [myPay](#).
- Compensatory Time: Paid out for non-exempt employees.
- Personnel Records: Request copies from:

National Personnel Records Center  
1411 Boulder Blvd, Valmeyer, IL 62295  
Fax: (618) 935-3014

## Key Forms You Will Receive

- SF-50: Notification of Personnel Action
- SF-8: Unemployment Compensation Info
- SF-2810: Health Benefits Change Notice
- SF-2809: TCC Election Form (if applicable)
- SF-2821: Life Insurance Certification

## Resources & Contacts

- OPM: [opm.gov](https://opm.gov)
- TSP: [tsp.gov](https://tsp.gov)
- Healthcare: [Healthcare.gov](https://Healthcare.gov)
- LTC Insurance: [ltcfeds.com](https://ltcfeds.com)
- FEDVIP: [benefeds.com](https://benefeds.com)
- Employee Express: [employeeexpress.gov](https://employeeexpress.gov)
- CDC Human Resources Helpdesk: [hrcs@cdc.gov](mailto:hrcs@cdc.gov) or 770-488-1725 (and select option 0)
- MyPay: [mypay.dfas.mil](https://mypay.dfas.mil)
- Post-Government Employment Guidance: [OGE.gov](https://OGE.gov)
- Employee Assistance Program: [Employee Assistance Program \(EAP\) | HHS.gov](https://EmployeeAssistanceProgram(EAP)|HHS.gov)
- Health and Wellness Support: [cdc.gov/mental-health](https://cdc.gov/mental-health)

# Federal Employee Separation Resource Guide

Frequently asked questions and resources for employees separating from federal service.

## Leave and Benefits Upon Separation

### Annual Leave:

- You will receive a lump-sum payment for any unused annual leave after your separation is processed.
- This payment is subject to Social Security (if applicable), Medicare, federal, and state tax deductions.
- It is **not** subject to retirement deductions.
- The payment is typically deposited into your bank account within **4 to 6 weeks** after the effective separation date.
- If reemployed in federal service before your lump-sum leave period expires, you must **repay the remaining balance** for the unused period.

### Sick Leave:

- Unused sick leave **is not paid out** at separation.
- If reemployed in federal service, your sick leave will be **recredited**.

### Leave Accrual:

- Employees must **complete a full pay period** to accrue leave.
- If you separate before completing a full pay period, **you will not accrue leave for that period**, which may reduce your lump-sum payout.

## Health and Life Insurance Coverage

### Federal Employees Health Benefits (FEHB)

- Coverage ends on the **last day of the pay period** in which you separate.
- A **31-day temporary extension** of coverage is provided at no cost.
- You may:
  - Convert to a **non-group plan** through your FEHB provider.
  - Continue coverage under [Temporary Continuance of Coverage \(TCC\)](#) for up to 18 months (paying full premium + 2% admin fee).
  - Explore **health insurance marketplace options** ([Healthcare.gov](https://www.healthcare.gov)).
- Forms:

- SF-2810 (Notification of Change in Health Benefits Enrollment) will be sent to you.
- To elect TCC, submit **SF-2809 (Health Benefits Election Form)** within **60 days** of separation.

## Federal Employees' Group Life Insurance (FEGLI)

- Coverage extends 31 days past your separation date at no cost.
- You can convert to an individual whole-life policy during this period.
- Forms sent upon separation:
  - SF-2819 (Notice of Conversion Privilege)
  - SF-2821 (Agency Certification of Insurance)

## Dental and Vision Insurance (FEDVIP)

- Coverage terminates at the end of the pay period in which you separate.
- No conversion or extension options are available.
- Retirees may continue coverage.

## Retirement and Savings Options

### Federal Employees Retirement System (FERS) Options

- You can:
  - **Withdraw your retirement contributions** via [SF-3106](#).
  - **Leave contributions in the system** if you plan to return to federal service.
  - **Apply for deferred retirement** (if you have at least **5 years of creditable service**).
- If you received a refund for prior FERS contributions, you **must repay it** (with interest) to have the service counted toward retirement.

### Civil Service Retirement System (CSRS) Options

- You can:
  - Withdraw contributions via [SF-2802](#).
  - Wait to apply for deferred retirement (if you have **at least 5 years** of creditable service).
- If returning after **more than 1 year**, you will be **reemployed under CSRS-Offset** (CSRS + Social Security).

### Thrift Savings Plan (TSP)

- You **do not** need to make an immediate decision.

- You may:
  - Leave funds in TSP (for balances **\$200+**).
  - Transfer funds to another retirement plan.
  - Make [withdrawals](#) (be aware of [tax implications](#)).
- If you have a TSP loan, **repay it within 90 days** of separation.
- Reference: TSP's [Leaving the Federal Government](#) guide.

## Long-Term Care and Flexible Spending Accounts (FSA)

### Long-Term Care Insurance (LTC)

- Coverage **continues** if you keep making payments.
- Contact LTC Partners (1-800-582-3337, [LTCFeds.com](#)) for payment arrangements.

### Flexible Spending Account (FSA)

- **Health Care FSA (HCFSA):** Terminates on separation date. Only expenses incurred **before separation** are eligible for reimbursement.
- **Dependent Care FSA (DCFSA):** Funds can be used **until the end of the plan year** or until depleted.

## Employment and Reinstatement Considerations

### Unemployment Compensation

- File with your state unemployment office.
- You will receive SF-8 (Unemployment Compensation for Federal Employees Program) with your separation documents.

### Reinstatement Eligibility

- **Veterans' Preference** and **career employees** retain indefinite reinstatement eligibility.
- **Non-preference employees** have a **3-year** reinstatement window.

### Probationary Period Considerations

- If separated **during probation**, and reemployed **within 30 days**, probationary time is credited.
- If reemployed **after 30+ days**, probation starts over.

## Payroll and Financial Documents

### W-2 and Leave & Earnings Statements (LES)

- Your **final LES** will be mailed to your address on record.
- Update your mailing address in [myPay](#) before separation.

- You will have access to your [myPay](#) account for up to one year after separation.
  - Ensure you have set up a **User ID and Password**, as PIV card access will no longer be available.
  - If you did not set up a user ID and password before separation, click **“Forgot your LoginID?”** on the myPay login page.
- **W-2 forms** are mailed automatically; to request a duplicate, contact the [HHS Payroll Office](#).

### Compensatory Time Payout

- **Non-exempt employees** are paid for unused compensatory time.
- **Exempt employees** may receive a payout if an approved request (Form A-02) is submitted.

## Official Personnel Records Access

### Personnel Files and SF-50

- Your [Official Personnel Folder \(OPF\)](#) is transferred to the [National Personnel Records Center \(NPRC\)](#) within **90-120 days** of separation.
- To request records, mail or fax a signed request to:

National Personnel Records Center Annex  
Civilian Personnel Records  
1411 Boulder Boulevard  
Valmeyer, IL 62295  
Fax: (618) 935-3014

### Separation Forms You Will Receive

Within 30 days of separation, you will receive a letter at your address of record, containing the following:

- SF-50, Notification of Personnel Action
- SF-8, Unemployment Compensation for Federal Employees Program

*As applicable, the letter will also include:*

- SF-2810, Notice of Change in Health Enrollment Information Temporary Continuation of Coverage under FEHB
- SF-2821, Agency Certification of Insurance
- SF-2819, Notice of Conversion Privilege Federal Employees Group Life Insurance

## Post-Government Employment Restrictions

After leaving federal service, **former employees may face restrictions** on their interactions with federal agencies or courts. **18 U.S.C. § 207** does not prohibit employment with a specific employer, but it does impose **limitations on activities** such as:

- **Communicating or appearing before federal agencies or courts** on behalf of a new employer in certain matters related to prior government work.
- **Engaging in lobbying or advocacy efforts** that involve federal entities.
- **Restrictions varying based on position and involvement in specific government decisions.**

For detailed guidance, consult the [Office of Government Ethics \(OGE\)](#).

## Key Contacts and Resources

- OPM Website: [opm.gov](https://opm.gov)
- TSP Withdrawal Guide: [TSP.gov](https://tsp.gov)
- Healthcare Marketplace: [Healthcare.gov](https://healthcare.gov)
- LTC Insurance: [LTCFeds.com](https://LTCFeds.com)
- BENEFEDS (Dental/Vision): [benefeds.com](https://benefeds.com)
- Employee Express: [employeeexpress.gov](https://employeeexpress.gov)
- FSAFeds: [FSAFeds.com](https://FSAFeds.com)
- CDC Human Resources Helpdesk: [hrcs@cdc.gov](mailto:hrcs@cdc.gov) or 770-488-1725 (and select option 0)
- MyPay: [mypay.dfas.mil](https://mypay.dfas.mil)
- Post-Government Employment Guidance: [OGE.gov](https://OGE.gov)
- [Employee Assistance Program](#)
- Health and Wellness Support: [cdc.gov/mental-health](https://cdc.gov/mental-health)