



# Planning for Retirement Seminar

**Seminar Dates:**

**CSRS/CSRS Offset Employees**

June 2, 2009

September 22, 2009

December 2, 2009

February 9, 2010

**FERS Employees**

June 3, 2009

September 23, 2009

December 3, 2009

February 10, 2010

**Time:**

8:30am—4:00pm

**Location:**

National Indian Programs  
Training Center

1011 Indian School Rd., NW  
2nd Floor  
Albuquerque, NM 87104

**Registration:**

Please fill out the electronic form below (page 2), print it out and fax it to 505-563-5076 as soon as possible. On the form, select either the CSRS or FERS seminar and PLEASE be sure to indicate the date of the seminar and if your spouse will be attending with you. You will receive confirmation from the NIPTC. Each seminar is limited to the first 100 who register and who meet the eligibility requirement.

**GRB Office**

330 John Carlyle Street  
Suite 100  
Alexandria, VA 22314

**Description: BIA/BIE EMPLOYEES ONLY**

GRB's Planning for Retirement seminar provides participants with a detailed understanding of the benefits they are entitled to under the Civil Service Retirement System (CSRS) and/or the Federal Employees Retirement System (FERS), Social Security, Medicare, the Thrift Savings Plan (TSP), the Federal Employees Health Benefits program (FEHB), Long Term Care Insurance, the Federal Employees' Group Life Insurance program (FEGLI), and the Flexible Spending Account program.

These seminars will focus on BIA/BIE employees who plan to retire within the next 5-10 years. Since retirement plans are more effective and realistic when both employee and spouse participate in the planning process, spouses are invited to attend the seminars free of charge.

**Agenda:**

**CSRS/FERS Retirement Benefits**

- Eligibility for Retirement
- Computation of Annuity
- Determining High-3
- Creditable Service
- Deposits/Redeposit
- Military Deposits
- Survivor Benefits
- Cost-of-Living Adjustments
- Processing of Your Retirement
- Withholdings and Taxation

**Federal Employees Health Benefits Program**

- Program Advantages
- Continuing Coverage Into Retirement
- Continued Coverage for Survivors

**Federal Employees Dental and Vision Insurance Program**

- Program Features
- Coverage in Retirement
- Coverage for Survivors

**Federal Employees' Group Life Insurance**

- Program Types and Amount of Insurance
- Continuing Into Retirement
- Payment/Beneficiaries

**Medicare**

- Description of Coverage
- Coordination with FEHB
- When to Apply
- Impact of new Medicare changes

**Long Term Care Insurance**

- What is Long Term Care Insurance
- Who can enroll and when
- Benefit options
- Determining cost
- Eligibility for benefits
- Agency responsibilities

**Flexible Spending Accounts**

- Advantages
- Amount of contributions
- Health care/Dependent care
- What is a qualifying status change
- "Use or Lose"
- Annual open season
- Agency responsibilities

**Social Security**

- Taxes
- Eligibility Requirements
- Description of Benefits
- Government Pension Offset
- Computation of Benefits
- Windfall Elimination Provision
- Survivor Benefits
- Earnings Limitation
- Taxability

**Thrift Savings Plan**

- Employee/Employer Contributions
- Tax Status of Contributions
- Investment Options/Considerations
- Open Season Elections/Interfund Transfers
- Loan Program
- Payout Options/Tax Consequences
- Death Benefits

**About GRB:**

Established in 1986, Government Retirement & Benefits, Inc. (GRB) is a consulting firm delivering a complete range of Federal employee benefits services to agencies including training, counseling, and software technologies.

GRB currently provides retirement services under contract with DOI for BIA and BIE employees through GRB's Benefits Service Center.



# NATIONAL INDIAN PROGRAMS TRAINING CENTER

1011 Indian School Rd. NW, Suite 254

( 12th Street and Menaul Blvd.)

Albuquerque, NM 87104

Main (505) 563-5400 Classroom Reservations (505) 563-5114

## CLASS REGISTRATION FORM

Date: \_\_\_\_\_

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Job Title: \_\_\_\_\_  Supervisory  Non-Supervisory

Bureau:  BIA  BIE  OST  
 Other \_\_\_\_\_ Agency/Dept: \_\_\_\_\_

Office Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone & Fax: \_\_\_\_\_ Email Address: \_\_\_\_\_

Class Title: \_\_\_\_\_ Class Date(s): \_\_\_\_\_

\*Cost (if applicable): \_\_\_\_\_

\*Payment for the training is due 10 business days prior to the start of the training. If payment is not received on or before that date, you will be cancelled from the training.

### Supervisory Approval (signature required):

I certify that the above student has received approval, and is available to attend the entire class requested. If there is a cancellation, NIPTC will be notified at least 10 business days before the scheduled class.

Approved by: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Title: \_\_\_\_\_ Telephone: \_\_\_\_\_

(No cover sheet is required) Please fax this registration form to: (505) 563-5076. You will be notified as to your status for this class (slot available or wait listed).

The following cancellation policy applies only to fee-based courses offered through NIPTC:

#### Cancellations / Refunds / No Shows

We design our courses to optimize your learning experience and therefore each course accommodates a limited number of participants. If you must cancel, please provide written notification either through email or fax as early as possible. To receive a full refund, your cancellation notification must be received at least 10 business days prior to the course start date. There are no refunds for cancellation notifications received after that time frame or for no shows.

**NIPTC Cancelled Courses:** If circumstances necessitate the cancellation of courses by NIPTC, our staff will notify students by phone, fax or email. A full tuition refund will be given for all NIPTC cancelled courses.

Print Form