

Employee Benefits and Pertinent Information During a Reduction in Force

Employees may contact the Employee Resource Center (ERC) at 866-743-5748, option 1, for all pay and benefits questions

Federal Employee Health Benefits (FEHB)

- If retiring with an immediate annuity, you may continue FEHB into retirement
 - You must have been continuously enrolled in an FEHB plan for the five years leading up to retirement, or for your entire period of service if less than five years.
 - You will make the election during the submission of your retirement application through the Online Retirement Application (ORA) System (see retirement portion included in this information).
- If separating and/or ineligible to continue FEHB into retirement, the following applies:
 - You may continue health coverage free for 31 days after separation.
 - After a separation PAR is processed, you will receive information via USPS mail concerning Temporary Continuation Coverage (TCC).
 - You must complete, sign, and submit an [SF2809](#) for within 60 days of separation to the IRS Benefits Center by fax at (855) 816-9805 or via email attachment to ogden.benefits.section@irs.gov – continued coverage is **not** automatic.
- References
 - [Temporary Continuation of Coverage](#) (OPM external website)

Federal Employee Dental and Vision Insurance Program (FEDVIP)

- If retiring with an immediate annuity, you may continue FEDVIP into retirement
 - To report your status change, or if you have questions, you may contact a BENEFEDS customer service representative toll-free at (877) 888-3337 or TTY (877) 889-5680.
 - Additional information about FEDVIP continuation for retirees is at [Federal Benefits FastFacts Thinking about Retiring FEDVIP](#).
- If separating from federal service, you cannot enroll in or continue FEDVIP after you separate.
 - There is no 31-day temporary extension of coverage or opportunity to convert to private coverage.
 - Your coverage ends on the last day of the pay period during which you separate.
 - For example, if you are separating Sunday, December 14, 2025, the last day of the pay period is Saturday, December 27, 2025.
 - If you have questions, you may contact a BENEFEDS customer service representative toll-free at (877) 888-3337 or TTY (877) 889-5680.

Federal Flexible Spending Accounts Program (FSAFEDS)

- When you retire/separate from Federal service, your participation in FSAFEDS stops as of the date of your separation/retirement effective date.
- If you are enrolled in a Health Care FSA (HCFSA) or a Limited Expense HCFSA (LEX HCFSA):
 - Any expenses you incur after your participation ends are not eligible for reimbursement, even if you have a remaining balance.
 - There are no extensions.
- If you are enrolled in a Dependent Care FSA (DCFSA):

- You can continue to use your DCFSA balance after separation to pay for eligible dependent care expenses until your account balance is depleted or the end of the calendar year, whichever comes first.
 - There is no DCFSA grace period after the plan year ends.
- You have until April 30 the following year to submit claims towards your account balance. Any balances remaining for which claims were not submitted by April 30 will be forfeited. Claims may be submitted online at [FSAFEDS.gov](https://www.FSAFEDS.gov).

Federal Long Term Care Insurance Program (FLTCIP)

- If you are separated from federal service because of a RIF or if you retire, you may continue your FLTCIP coverage by continuing premium payments. You also have the option to decrease (downgrade) your coverage at any time to save on premiums.
- Log-in to [LTCFEDS.gov](https://www.LTCFEDS.gov) for more information. You may also contact LTCFEDs at 1-800-LTCFEDS (1-800-582- 3337), TTY 1-800-843-3557 to discuss your options with a LTC consultant.
- If you paid FLTCIP premiums through payroll deductions at the time of separation, you must change your billing method to maintain active enrollment. To change your billing method, you must complete the [FLTCIP Billing Change Form](#) and follow the instructions provided on the form.

Federal Employees Group Life Insurance (FEGLI) Program

- If retiring, you may continue and/or change your coverage.
 - Continuation and/or changes will be made when submitting your retirement application in ORA (see retirement portion included in this information).
 - Retirement eligible employees may visit [Program Information](#) for more information.
- If separating, basic and optional insurance terminate at the end of the day on which an employee separates from service, including by a reduction in force.
 - You will be covered by FEGLI for 31 days without cost to you.
 - You may convert all or part of the life insurance to an individual policy (without taking a medical examination).
 - You will be responsible for the premium for the individual policy (the government will not contribute to that cost).
 - You will select the insurance company from a list during the conversion application process (the policy must be a type of insurance that company customarily offers).
 - Conversion must be made within 31 days after the effective date of your separation.
 - To convert, you will complete the [SF2819](#) and mail it to the address under the “How to convert” portion of the form.

Thrift Savings Plan

- Retirees and non-retirees may choose to withdraw their vested TSP account balance or leave their entire account balance in the TSP (as long as it meets the minimum balance requirements) and continue to enjoy tax-deferred earnings and its low administrative expenses.
- You will no longer be able to make employee contributions, but your account will continue to accrue earnings, and you can continue to change the way your money is invested.
- To access a TSP account, visit [Home | The Thrift Savings Plan \(TSP\)](#)

How to Apply for a Retirement Deduction Refund

- If you want a refund of your retirement deductions, complete, “wet” sign and submit the Application for Refund of Retirement Deductions (FERS), [SF3106](#) or Application for Refund of Retirement Deductions (CSRS), [SF2802](#).
 - If you have been separated for 30 days or less, submit your refund application to the Payroll Operations Center 1:
Payroll Operations Center 1
440 Space Center Drive
Lee’s Summit, MO 64064
 - If you have been separated for more than 30 days, submit your refund application to the Office of Personnel Management (OPM).
U.S. Office of Personnel Management
Retirement Operations Center
Post Office Box 45
Boyers, PA 16017

Unused Sick Leave

- If retiring, you will not be paid for unused sick leave.
 - Unused sick leave will be added to your total service if you are eligible for an immediate annuity under the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS).
- If separating, you will not be paid for unused sick leave.
 - You are entitled to have your sick leave restored to your sick leave account if you are reemployed in the Federal Government.

Unused Annual Leave

- All civilian employees who earn annual leave under title 5, United States Code are entitled to receive a lump-sum payment for accrued, accumulated, and restored annual leave when separated from the Federal Government.
- See OPM's fact sheet on [Lump-Sum Payments for Annual Leave](#) for more in-depth information and what types of pay are included in the lump-sum pay calculation.
- Unused annual leave will be paid via direct deposit or check within 2-3 pay periods after an employees’ separation date.
 - If you do not receive your annual leave payout after 2-3 pay periods have passed, please contact the Employee Resource Center at 1-866-743-5748, option 1.

Retirement Application Process

- If you are eligible for voluntary or discontinued service retirement, email the Retirement Planning and Support Center at irs.retirement.info@irs.gov the following information to gain access to the OPM Online Retirement Application System.
 - Your first and last name
 - Your requested date of retirement
 - Your SEID
 - Your personal email address (not .gov or .mil)
- If you are eligible for deferred retirement, no action is needed at this time.

- When eligible, you may complete the [Deferred Retirement Application](#) and submit it to OPM at the address on the application.

Performance Awards

- If employees meet eligibility requirements for a performance award/bonus, they may receive a performance award/bonus.
- For 6850 employees, they must have been on IRS rolls and assigned to a permanent position on June 28, 2025, have an annual rating of record, and meet the eligibility requirements for a performance award.
- For 12450 employees, they must have been on IRS rolls and assigned to a permanent position through September 30, 2025, have an annual rating of record, and meet the eligibility requirements for a performance award/bonus.

Departure Appraisals

- Departure appraisals are not required for employees leaving the IRS who are not moving to other Federal employment.
- If the employee is transferring to other Federal employment, either with the IRS or another Federal agency, a departure appraisal is required.

W-2

- Employers have until January 31, 2026, to issue your 2025 W-2. The National Finance Center will mail the form to your address of record unless you opted out of receiving your W-2 and 1095-C by mail via the Employee Personal Page (EPP).
- When available, you can view or print your 2025 W-2 on [Employee Personal Page \(EPP\)](#).

Student Loan Repayment Program (SLRP)

- SLRP participants who are involuntary separated due to a reduction in force will not have to repay student loan repayment benefits received.
- Employees who are involuntarily separated for misconduct, unacceptable performance, or a negative suitability determination under 5 CFR Part 731 before completing the agreed upon period of service, will be indebted to the federal government and must reimburse the IRS for the full amount of any student loan repayment benefits received under their service agreement.

Severance Pay

- Severance pay may be available to employees who are separated involuntarily and meet specific eligibility requirements.
- You may refer to your RIF notice or view the OPM Severance Pay Fact Sheet at [Severance Pay](#) and Severance Pay Estimation Worksheet at [Severance Pay Estimation Worksheet](#) for more information on the computation formula.
- If you have concerns about the severance calculation, you may email hco.wrkrfce.restruct@irs.gov

Returning Equipment

- Details on the return of equipment, badges, pocket commissions and other materials will be provided to separating staff at a later date.