



S. Harman & Associates, Inc.
Federal Employee Benefits Experts

**Virtual Comprehensive
Federal Benefits Seminar
10 days (4 1/2 hours per day)**

When: February 2-13, 2026

Where: Virtual Only (MS TEAMS)

Time: 10:00 a.m. – 2:30 p.m. (ET to accommodate all time zones)

Cost: \$1,500 per person

This virtual seminar is designed to provide information on the benefits package for those who are responsible for providing benefits information to the employees of their agency. With the centralization of HRO's there is a need for accurate, complete information on the benefits provided as part of Federal employment on the local level. This seminar covers FERS, FEHB, FEGLI, TSP, CSRS, Offset CSRS, Social Security, Medicare and the Annuity Supplement.

Who Should Attend?

Anyone responsible for the personnel and benefits area. Anyone who applies the rules and regulations of the CSRS, Offset CSRS, FERS, TSP, FEHB, FEGLI, Social Security and Annuity Supplement Programs.

Contact: S. Harman & Associates, Inc • P.O. Box 1129 • Sykesville, MD 21784
Phone: 410/795-9296 (9:30 a.m. – 5:00 p.m. ET)
E-mail: helpdesk@sharmansite.com • Web site: www.sharmansite.com

Participants will learn how to:

- Review and Certify Retirement System Coverage
- Identify Coverage Errors & Set in Motion Correction Procedures
- Explain Option to Transfer to FERS for Rehires
- Understand the Rules for Calculating Each of the Five SCD's — Leave, Retirement, RIF, TSP and Special Retirement Covered
- Counsel Employees on the Value of Making Military Service Deposits, Redeposits and/or Deposits and Explain the Impact on Eligibility to Retire and Benefit Amount if Not Paid
- Explain Sick Leave and Annual Leave Provisions, Including Family Friendly Leave Act, Family and Medical Leave Act and Paid Parental Leave.
- Explain the Effect of LWOP on Career Tenure, Completion of Probation Period, Time in Grade, Retirement Benefits, FEHB, FEGLI, Within-Grade Increases, Accrual of Annual and Sick Leave, Reductions-in-Force, Severance Pay and Thrift Savings Plan
- Explain the FEHB Program and It's Options
- Explain the Interrelations Between FEHB and Medicare
- Explain the FSA Program
- Determine Retirement Eligibility and Calculate Retirement Benefits (CSRS, FERS, Annuity Supplement & Offset CSRS Including Special Retirement Covered)
- Explain TSP From an Operational Perspective (Not From a Financial Advisor Perspective)
- Counsel Employees on Disability Benefits
- Explain the Federal Survivor's Benefit Package
- Explain the Pro-rationing of Benefits for Part-Time Employees
- Explain Phased Retirement
- Counsel Reemployed Annuitants
- Explain the Basics of Social Security and How it Impacts Federal Employees/Retirees (Including the Annuity Supplement)

Day 1

- Verify Retirement Coverage and prior Federal Service
- Options for Rehires to Transfer to FERS

FERS Overview

- Eligibility Requirements
- Optional, Immediate, Unreduced
- Hazardous Duty
- Early Optional
- Discontinued Service
- Optional, Immediate, Reduced
- Deferred, Unreduced
- Deferred, Reduced
- Disability
- Phased Retirement

Creditable Service

- Military Service Deposit
- Vista/Peace Corps Deposit
- Deposit Options for Pre-1/1/1989 Nondeduction Service

Day 2

Calculating SCDs

- Leave
- Retirement
- RIF
- TSP
- Hazardous Duty (where applicable)

Benefit Formula

- Standard FERS
- Age 62 with 20 or more
- Hazardous Duty

Annuity Supplement

- When Payable
- How Calculated
- Earnings Test Rules

Taxation

- FERS Benefits
- Annuity Supplement

Leave (Annual, Sick)

- LWOP
 - Effect on benefits and career status
- Family Friendly Leave Act
- Family Medical Leave Act
- Paid Parental Leave

Day 3

Survivors' Benefits

- Spouse Death-in-Service Not Work-Related
- Spousal Survivors' Benefit Electable at Retirement
 - Cost
 - Benefit
- Survivor Child Benefits

Disability Benefits

- 1st year
- 2nd year to age 62
- Recomputation at age 62
- Requirement to Apply for Social Security Disability

Day 4**Thrift Savings Plan**

- Participation Rules
- Automatic Enrollment for New Hires
- Options for New Hires to Change Automatic Contribution and Investment Options
- Vesting Requirements for Automatic 1%
- Investment Funds
- Elective Deferral Amounts
- Catch-up Amounts

Tax-Deferred Investment Options or Roth 401(k) Investment Options**Investment Funds**

- G – Government Securities
- F – Fixed Income
- C – Common Stock
- S – Small Cap Stock
- I – International Stock
- L Funds (L Income through L 2070)

Day 5**Withdrawal Options****Taxes on Tax-Deferred Withdrawals****Loan Programs****Spousal Entitlements****Options of Transferring TSP****Required Minimum Distribution Rules**

Day 6

Federal Employees Health Benefits (FEHB)

- Types of plans
- Part-time employee's contributions and calculations
- Family members and dual enrollments
- Temporary employees
- Eligibility requirements for retirement
- Agency's procedures at retirement
- Medicare and FEHB
- Death of an employee/survivor benefits

Flexible Spending Accounts

- Health Care
- Limited Expense Health Care
- Dependent Care

Federal Employees' Dental and Vision Program

Federal Long-Term Care Insurance Program

Day 7

Federal Employees Groups Life Insurance (FEGLI)

- Types and amounts of insurance
- Viatical settlement agreement
- Components of basic life insurance and coverage
- Effective dates of coverage
- Incontestability clause
- Cancellation of waiver or declination
- Notice of conversion
- Eligibility requirements for retirement
- Post-retirement coverage and cost
- Agency procedures at retirement

Day 8

Social Security

- Retirement eligibility and age requirements
- Actuarial Reduced Benefit
- Delayed Retirement Credits
- Steps to calculate Social Security benefits (as a basis for calculating the Annuity Supplement)

Auxiliary Beneficiaries

Medicare

- A – Hospital Insurance
- B – Medical Insurance
- C – Medicare Advantage
- D – Prescription
- Costs

Enrollment Periods

- Penalty for Late Enrollment

Day 9

CSRS Overview

- Creditable service rules
- Computation formula
- Maximum Annuity
- CSRS Offset and computation formula
- Deposits and redeposits
- Creditable military service
- Types of retirement
- Disability retirement and computation formula
- COLAs
- Survivor benefits
- Death in service

Voluntary Contribution Plan

- Deposits and limitations
- Interest rates
- Retirement usage
- Additional survivor's annuity
- Death before and after retirement
- Taxes

Day 10

Reemployed Annuitants

Submitting Healthy Retirement Packages

This seminar is approximately 65% lecture and 35% quizzes, exercises and discussion of completed examples. Of course questions and discussions of “live” cases are welcome.

Each participant will receive a comprehensive set of training materials and references.

S. HARMAN & ASSOCIATES, INC.

Phone: 410-795-9296

Seminar Registration Form

Email this completed form to: sharmaninc@aol.com

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Print or Type Participant's Contact Information:

Name: _____

Agency / _____

Phone: _____ Email: _____

(Due to Agency Firewalls it is best to provide a personal email address.)

Choose your method of payment. AMOUNT: \$ _____

Please charge the registration(s) to the following credit card upon completion of training (unless otherwise requested):

☐ VISA ☐ MC **Do Not Email Number – Please call 410-795-9296**

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☐ Bill My Agency (Training Authorization Form Attached)

☐ Check or Money Order, **MAKE CHECK PAYABLE TO:**

S. HARMAN & ASSOCIATES, INC.
PO Box 1129, Sykesville, MD 21784

CANCELLATION POLICY:

Registration is not permitted on the day of the seminar. The tuition fee is fully refundable if cancellation is received in our office AT LEAST 10 working days prior to the seminar; otherwise your agency will be billed for the seminar. Substitutions are permitted at any time.