

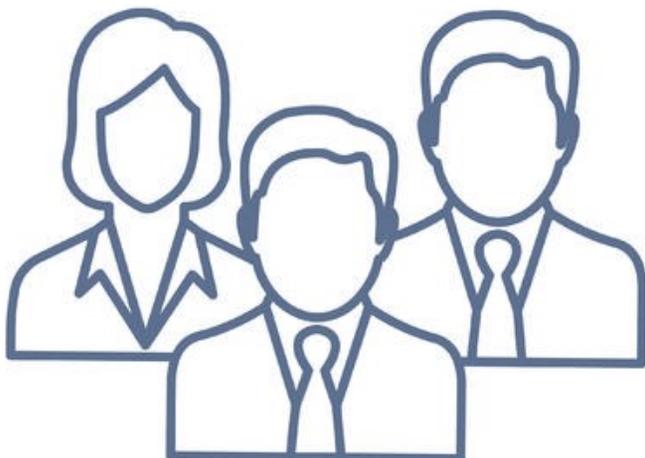
WHEN DoD EMPLOYEES  
move between

**NAF**

a n d

**APF**

employment systems



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### APF Portability Contacts

**ARMY** 785-240-2222  
or  
877-276-9287

**AIR FORCE** 800-525-0102  
Option 2=Civilian/Option 2=Retirement

**NAVY** 888-320-2917  
NAVYBENEFITS@NAVY.MIL

**DLA** 614-692-8752

**WHS** 703-695-6493  
WHS.BENEFITS@MAIL.MIL

### NAF Portability Contacts

**AAFES**  
PORTABILITY@AAFES.COM

**ARMY** 855-872-7704  
Option 5=Portability/Option 4=Fidelity 401(k)  
NAFPORTABILITY@ARMY.MIL

**AIR FORCE** 800-379-2867  
AFSVA.GPINS@US.AF.MIL

**CNIC** 901-874-2278  
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**MARINE CORPS**  
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### QUESTIONS ABOUT NAF PORTABILITY?

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### QUESTIONS ABOUT APF PORTABILITY?

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# PORTABILITY OF BENEFITS

## OVERVIEW FOR EMPLOYEES

May 2023



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## PORTABILITY OF BENEFITS

There are differences between the DOD NAF personnel system and the civil service personnel system, particularly in the area of benefits. These differences may cause employees to lose service credit when moving between NAF and civil service jobs.

### SEVERAL LAWS PREVENT OR LIMIT SERVICE CREDIT LOSS

for employees moving between DoD NAF and Civil Service positions. Each of the laws have different eligibility criteria and benefit provisions. The Office of Personnel Management and DoD policies implement the laws.

**TO BE ELIGIBLE** for portability of **non-retirement benefits**, an employee must move between a DoD NAF position and a DoD civil service position without a break in service of more than **3 days**.

**TO BE ELIGIBLE** for portability of **retirement benefits**, an employee must move between NAF and civil service positions without a break in service of more than **1 year**. The DoD NAF position must be covered by one of the NAF retirement plans. The civil service position may be in any agency, as long as CSRS or FERS covers the position.

**IT'S COMPLICATED** . If you are thinking about moving between NAF and civil service systems, talk with your Human Resources Office to make sure you understand your choices.

### TIPS for a seamless move:

- ⇒ Have copies of your employment documents.
- ⇒ Ask the gaining employer to confirm your eligibility for portability of benefits.
- ⇒ Understand your retirement coverage choices, and how your benefits will change.
- ⇒ If you qualify for a retirement coverage election, return the signed election form promptly and keep a copy for your personal files.
- ⇒ Check leave and earnings statements to confirm correct transfer of leave, rate of leave accrual, and retirement system coverage and deductions .

## KEY PORTABILITY REQUIREMENTS FOR QUALIFYING MOVES

For moves between DoD NAF and DoD civil service positions without a break in service of more than **3 days**:

**PAY:** Consideration of highest previous rate of pay permitted. Credit for NAF service towards GS step increase waiting period. Protection of last rate of basic pay if the move is not voluntary.

**LEAVE:** Annual, sick and home leave balances transfer; no pay-out of annual leave balance at time of move. Credit for prior service determines annual leave accrual rate in new position.

**REDUCTION-IN-FORCE (RIF):** Service credit transfers for civil service RIF or NAF Business Based Action purposes.

For moves between retirement-covered DoD NAF and civil service positions in any agency without a break in service of more than **1 year**:

### RETIREMENT COVERAGE ELECTION:

- Employees may elect to remain in their current retirement system; **or**
- Enter the gaining employer's retirement system with no transfer of service credit.

### RETIREMENT ELECTION DECISION:

- Must be made within **30 days**
- Is a one-time opportunity
- Is irrevocable

Employees who retain NAF retirement coverage are not eligible to contribute to a civil service retirement plan or to the Thrift Savings Plan. Employees who retain CSRS or FERS retirement coverage are not eligible to contribute to a NAF retirement plan or NAF 401(k).