





# THRIFT SAVINGS PLAN FACT SHEET

## TSP Benefits That Apply to Members of the Military Who Return to Federal Civilian Service

This fact sheet applies to you if you meet all of the following conditions:

- You were separated from Federal civilian service to perform military service or were placed in nonpay status to perform military service;
- Your release from military service, discharge from hospitalization, or other similar event occurred on or after August 2, 1990; and
- You were subsequently reemployed in, or restored to, a position covered by FERS or CSRS pursuant to 38 U.S.C. Chapter 43.<sup>1</sup>

The Uniformed Services Employment and Re-employment Rights Act of 1994 (USERRA) contains several provisions regarding the Thrift Savings Plan (TSP):

- You may make up TSP contributions missed as a result of your military service.
- If you were not vested when you separated from civilian service, and Agency Automatic (1%) Contributions and attributable earnings were removed from your TSP account, you are entitled to have these funds restored to your account.
- If you separated from civilian service and your TSP account was paid to you as an automatic cashout, you may return the funds, and, if applicable, reestablish a TSP loan.

This fact sheet explains each of these benefits.

**For an explanation of how they relate to your specific situation and more information, see your personnel office.**

### Making Up TSP Contributions

You may make up contributions to your civilian TSP account for the period of time you missed as a result of your military service. The amount of these contributions will be determined by your TSP contribution election that was in effect immediately before your entry into military service. However, you may also make a retroactive contribution election to terminate the contributions or retroactive contribution election(s) for any open season that occurred during this period. If you had made an election to terminate contributions within two months before your entry into military service, you may make a contribution election for the first open season that occurred after the termination election was effective, even if the termination was made outside an open season.

If you contributed to the TSP during your period of military service, the amount of employee contributions that you may make up must be reduced by the amount of the employee contributions you made to your uniformed services account.

<sup>1</sup> FERS refers to the Federal Employees' Retirement System, the Foreign Service Pension System, and other equivalent Federal retirement systems. CSRS refers to the Civil Service Retirement System, including CSRS Offset, the Foreign Service Retirement and Disability System, and other equivalent Federal retirement systems.