



Federal Benefits Supplement

This is a supplement to the 2024 Federal Benefits Book
and includes updated information that went into effect January 1, 2025.

MODULE 1 – Retirement Benefit

Page 1-13	2025 Variable Interest Rate is 4.375%																																																												
Page 1-48	2025 COLA – CSRS 2.5%, FERS 2.0%																																																												
Page 1-52	FERS Spousal Survivor Benefit: Lump Sum Death Benefit \$42,607.52																																																												
Page 1-53	Children’s Survivor Benefits: \$685 per month with a maximum of \$2,019 (with one living parent) \$808 per month with a maximum of \$2,424 (with no living parents)																																																												
Page 1-61	<table border="1"> <thead> <tr> <th colspan="6">2025 Leave Periods</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Jan 12 - Jan 25</td> <td>10</td> <td>May 18 – May 31</td> <td>19</td> <td>Sept 21 – Oct 4</td> </tr> <tr> <td>2</td> <td>Jan 26 – Feb 8</td> <td>11</td> <td>Jun 1 – Jun 14</td> <td>20</td> <td>Oct 5 – Oct 18</td> </tr> <tr> <td>3</td> <td>Feb 9 – Feb 22</td> <td>12</td> <td>Jun 15 – Jun 28</td> <td>21</td> <td>Oct 19 – Nov 1</td> </tr> <tr> <td>4</td> <td>Feb 23– Mar 8</td> <td>13</td> <td>Jun 29 – July 12</td> <td>22</td> <td>Nov 2 – Nov 15</td> </tr> <tr> <td>5</td> <td>Mar 9 – Mar 22</td> <td>14</td> <td>July 13 – July 26</td> <td>23</td> <td>Nov 16 – Nov 29</td> </tr> <tr> <td>6</td> <td>Mar 23 – Apr 5</td> <td>15</td> <td>July 27 – Aug 9</td> <td>24</td> <td>Nov 30 – Dec 13</td> </tr> <tr> <td>7</td> <td>Apr 6 – Apr 19</td> <td>16</td> <td>Aug 10 – Aug 23</td> <td>25</td> <td>Dec 14 – Dec 27</td> </tr> <tr> <td>8</td> <td>Apr 20 – May 3</td> <td>17</td> <td>Aug 24 – Sept 6</td> <td>26</td> <td>Dec 28 – Jan 10</td> </tr> <tr> <td>9</td> <td>May 4 – May 17</td> <td>18</td> <td>Sept 7 – Sept 20</td> <td></td> <td></td> </tr> </tbody> </table>	2025 Leave Periods						1	Jan 12 - Jan 25	10	May 18 – May 31	19	Sept 21 – Oct 4	2	Jan 26 – Feb 8	11	Jun 1 – Jun 14	20	Oct 5 – Oct 18	3	Feb 9 – Feb 22	12	Jun 15 – Jun 28	21	Oct 19 – Nov 1	4	Feb 23– Mar 8	13	Jun 29 – July 12	22	Nov 2 – Nov 15	5	Mar 9 – Mar 22	14	July 13 – July 26	23	Nov 16 – Nov 29	6	Mar 23 – Apr 5	15	July 27 – Aug 9	24	Nov 30 – Dec 13	7	Apr 6 – Apr 19	16	Aug 10 – Aug 23	25	Dec 14 – Dec 27	8	Apr 20 – May 3	17	Aug 24 – Sept 6	26	Dec 28 – Jan 10	9	May 4 – May 17	18	Sept 7 – Sept 20		
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MODULE 2 – Social Security

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Paid Federal Insurance Contributions Act (FICA) taxes: 6.2% percent on wages up to the annual maximum taxable wage base of \$176,100 for 2025

Benefit for Workers with Maximum-Taxable Earnings:

Age in 2025	Maximum Monthly Benefit in 2025
62	\$2,831
65	\$3,374
66	\$3,795
67	\$4,043
70	\$5,108

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Calculating the retirement benefit:

Bend points for 2025: \$1,226 and \$7,391

- a) 90% X \$1,226* of AIME, plus
- (b) 32% X AIME over \$1,226* and through \$7,391*, plus
- (c) 15% of AIME over \$7,391*

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Reduction of Benefit Due to Earnings (2025)		
If you are . . .	And earn more than . . .	Your benefit will be reduced by . . .
Under your full retirement age	\$23,400 per year (\$1,950 monthly)	\$1 for every \$2 over the limit
In the year you will reach your full retirement age	\$62,160 that year (\$5,180 monthly)	\$1 for every \$3 over the limit until the month you reach full retirement age
In the year(s) past reaching your full retirement age	No limit	Zero

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WEP and GPO

- The Social Security Fairness Act, HR 82 repeals Windfall Elimination Provision and Government Pension Offset (signed into law on January 5, 2025)
- Eliminates the reduction of Social Security benefits for retirees who are entitled to pensions from work not covered by Social Security
 - CSRS and CSRS Offset
 - State and Local government retirees
- The Social Security Administration is evaluating how to implement the Act

MODULE 3 – Insurance

HSA Contributions for 2025 \$4,300 (Self Only) and \$8,550 for Self+1 or Family

Example (2025): GEHA Benefit Plan (HDHP)

Bi-weekly Premiums: Self: \$76.27; Self +1: \$163.99; Family: \$201.52

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Plan	HSA Bank Contribution	Deductible	Co-insurance – Your Cost	Preventive Care
Self Only	\$83.33/ month \$1,000/year	\$1,650 in network/ \$3,300 out of network	5% of plan allowance in network and 25% out of network	Low or no cost for wellness screenings, exams, dental cleanings, and routine eye exams
Self + 1; Self & Family	\$166.66/ month \$2,000/year	\$3,300 in network/ \$6,600 out of network		
May contribute \$3,300 (Self) and \$6,550 (+ 1; & Family) to your HSA and another \$1,000 if 55+				
Out-of-pocket maximum is \$6,000 (Self); \$12,000 (Self + 1 or Family) in network; out of network is \$8,500 (Self); \$17,000 (Self + 1 or Family).				

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2025 Medicare Part B Premiums			Part D IRMAA
If 2023 Modified Adjusted Gross Income is:		2025 Part B Premium	2025 Part D IRMAA
Single	Married Couple	You Each Pay per month	You Pay Per month
\$106,000 or less	\$212,000 or less	\$185.00	Your plan premium
\$106,001–\$133,000	\$212,001–\$266,000	\$259.00	\$13.70 *
\$133,001–\$167,000	\$266,001–\$334,000	\$370.00	\$35.30 *
\$167,001–\$200,000	\$334,001–\$400,000	\$480.90	\$57.00 *
\$200,001- \$500,000	\$400,001- \$750,000	\$591.90	\$78.60 *
\$500,001 and above	\$750,001 and above	\$628.90	\$85.80 *

*No added premium cost to FEHB members eligible for Medicare; depending on your income level, you may need to pay an Income-Related Monthly Adjustment Amount (IRMAA) to Social Security for this Part D coverage.

2025 Payment by Medicare Part A (Primary) and FEHB (Secondary)		
Hospital Charge	Medicare Pays	FEHB Pays
Up to 60 days of semiprivate room and board, general nursing, and miscellaneous services and supplies	All but \$1,676	\$1,676
61st through 90th day	All but \$419 per day	\$419 per day (30 days x \$419 = \$12,570)
Days 91 and beyond (up to 60 lifetime reserve days)	All but \$838 per day	\$838 per day (60 days x \$816 = \$50,280)
After 60 lifetime reserve days are used, additional days	\$0	All charges (there may be some out-of-pocket charges in a nonmember hospital)

Page 3-9	
Page 3-13	<p>Federal Flexible Spending Accounts</p> <p>Employees may also contribute to a Dependent Care FSA (DCFSA) to help pay for dependent care expenses. A married couple who are both eligible to participate in an FSA at work (private sector or Federal) may each have an HCFSA of up to \$3,300 (2025), but only a combined DCFSA of \$5,000 (2025).</p> <p>Employees may elect up to \$3,300 for a Health Care Flexible Spending Account (HCFSA), but not less than \$100 for an annual FSA contribution (up to \$660 carryover in 2025).</p>
Page 3-23	<p>Federal Long-Term Care Insurance Program Suspension</p> <p>The suspension was extended on December 19, 2024; new participants and changes to coverage are not currently accepted. OPM originally suspended applications for coverage under the FLTCIP for 24 months effective December 19, 2022. OPM has determined that an extension of the suspension period is in the best interest of the program due to ongoing volatility in long-term care costs and a diminished insurance market undermining the ability to do this.</p>

MODULE 4 – Thrift Savings Plan

Page 4-3	<p>The annual elective deferral limit for 2025 is \$23,500. The IRS catch-up limit is \$7,500 for employees age 50 or older.</p> <p>If you are between ages 60 and 63, you will have a higher catch-up limit than those younger or older. This limit will increase to the greater of either \$11,250 (indexed to inflation) or 150% of the regular catch-up limit. The year you turn 64, you must return to the lower limit to avoid early pre-payment and lose matching funds.</p>
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