NAF vs APF

Appropriate funds- tax payer money set aside by congress, GS employee personnel system

Non Appropriated funds- self generated funds, NAF employee personnel system

- Evaluations
  - No automated system to track elements, mid-points or completion
  - Supervisors track manually who is due, get wet signatures, scan documents and upload into two different systems
- Time Cards
  - No automated system for payroll
  - Leave requests tracked on paper or via email; outside of the payroll system
- Retirement
  - Different than GS, pros and cons to both systems
  - 1 time choice of changing retirement system
- 59 minutes; Civilian Fitness Program
  - Challenging to do in NAF because facilities cannot close early
- Communication
  - 65% of MWR employees do not work at a computer or regularly log into a computer, which creates consistent challenges to communicate changes in the workplace or provide updates on key information

Did you know?

- **Why do I have to pay to use MWR facilities, electronic reader boards, etc?**
  - ❖MWR is a business! FY23 targets from ID-R is an 8% profit, $2M. Proceeds go back towards services in the community.
- **Who is eligible to use MWR facilities and programs?**
  - ❖ All DoD ID card holders! Gyms, catering/clubs, rentals, Leisure Travel Service, cabins/camping, child care.
  - ❖Your organization can support MWR:
    - Hail and farewell
    - Team building, Org Day
    - MWR events
- **Why doesn't MWR open/close xyz facility at xyz time?**
  - ❖ MWR uses profitability/budget, community usage, and commander guidance to determine service delivery

Did you know?

- **Does MWR have professional positions?**
  - ❖ Various types of NAF pay categories: Full time, part time, flex/hourly
  - ❖ Various work categories and positions: cooks, child care workers, admins, business managers, program managers, supervisors = GS 4- GS 11 and WG
  - ❖Branch Chiefs/Division Chiefs/Director and Deputy = GS 12/13/14/15
- **Do MWR NAF positions give veteran's preference for hiring?**
  - ❖ NAF gives preference to military spouses; Veteran 180 days ETP is approved locally; NAF has a transfer program- Civilian Employment Assignment Tool (CEAT); NAF job fairs allows for hiring without USA Jobs.
    - ❖ Salary Negotiation (pay bands)
    - ❖ Dual Employee

Retirement Systems NAF-FERS

Joint Base Lewis-McChord

RETIREMENT BENEFITS		
	NAF	**FERS**
Eligible Employment Category	**Regularly scheduled, permanent full and part-time employees (part-time = 20 or more hours per week).**	Regularly scheduled, permanent full and part- time employees in addition to Intermittent service.
Age and Years of Service Required to Retire without Reduction of Benefit for Age	**62/5; 60/20; or 55/30**	MRA+30; 60/20; or 62/5
Employee Contribution	**2% of gross annual compensation (excludes lump sum annual leave, severance pay, VSIP, retention, relocation, or recruitment bonuses and LQA).**	FERS 0.8% of earnings FERS RAE 3.1% of earnings FERS FRAE 4.4% ofearnings
Employer Contribution	**7.6% of gross annual compensation (excludes lump sum annual leave, severance pay, VSIP, retention, relocation, or recruitment bonuses and LQA).**	As of first pay period beginning on or after 10/01/2021 (Benefits Administration Letter BAL 21-304): FERS 18.4% FERS RAE 16.6% FERS FRAE 16.6%
Pension Formula (for amount due at *normal* retirement age of 62)	**1.2% HI3 x Creditable Service (CS) <15 years plus 1.6% HI3 x CS> 15 years plus 0.3% HI3 in excess of SS Covered Compensation Table x CS <30 years***	1% x HI3 x Creditable Service (1.1% if retiring on or after age 62 with 20 years)* **FERS has different benefit computations for certain occupations.
Prior Honorable Military Service Credit	**Up to 5 years, provided not already credited under another plan. Employee is required to deposit 7% of base military pay for the period of military service. No interest due if purchases within 2 years of NAF employment. 8% interest compounded annually if deposits are not paid within the time period.**	Potentially creditable may become creditable with a military deposit. Credit not given if receiving military pension unless employees waives all rights to military pension. There are three exceptions: 1. Not used in computation of military retirement; or 2. Service connected disability connected due to combat with U.S. enemy or instrumentality of war and incurred in the line of duty during a period of war; or 3. Under provisions of 10 U.S.C. 12731-12739 (retired pay under Chapter 1223 for members of the reserves).
Supplemental Retirement Benefit	**Supplemental early retirement benefit provided to employees who retire before age 62 and receive an early annuity. The Supplement continues until retiree reaches age 62 and becomes eligible for Social Security benefits. See the Army NAF retirement plan document for supplement calculation details.**	FERS Annuity Supplement Eligibility Requirements: •At least 1 calendar year of FERS service and •Retires with entitlement to one type of the following types of immediate annuity: -At or after the MRA with at least 30 years of service; -At age 60 with at least 20 years of service; -Under one of the special provisions for law enforcement officers, firefighters, air traffic controllers, or military reserve technicians; -At or after the MRA under discontinued service (involuntary) retirement provisions; -At or after the MRA under early retirement provisions (that is, a major RIF, reorganization, or transfer of function).
401K / TSP Employer Matching/Contributions	**100% match of employee contribution of up to 2% of pay. 2.5% match for 3% employee contribution and 3% match for 4% and above contributions. Max of 3% match.**	Automatic Agency contribution of 1% of employee's basic pay. Agency makes matching contributions to FERS employee accounts based on the first 5% of employee contributions.