



DIRECTOR – CIVILIAN BENEFITS CENTER

Date: 7 December 2018

To: All Civilian Employees

Subj: Thrift Savings Plan Enrollment for 2019

1. Benefits Bulletin 2018-1 provides information about participating in the Thrift Savings Plan (TSP) during calendar year 2019. The bulletin is available on the Office of Civilian Human Resources (OCHR) Portal at <https://portal.secnav.navy.mil/orgs/MRA/DONHR/Benefits/Benefits%20Bulletins/2018-1%20TSP%20Enrollment%20For%202019.pdf>. To access the OCHR Portal, you must use a government computer and have a “.mil, .edu, or .gov” email address and a Department of Defense Common Access Card. If this is your first time accessing the OCHR Portal, you will be required to complete a simple registration.

2. Bulletin Highlights:

- You can enroll, change, or cancel your TSP contributions at any time; there is no open season!
- The 2019 TSP elective deferral limit for regular TSP contributions is \$19,000 (total of pre-tax Traditional and after-tax Roth contributions); an increase of \$500 from 2018.
- The 2019 TSP catch-up contribution limit for employees age 50 or over is \$6,000 (total of pre-tax Traditional and after-tax Roth contributions); remains the same as 2018.
- Federal Employees Retirement System (FERS) participants MUST distribute their regular TSP contributions over the entire year to receive Agency Matching Contributions each pay period.
- To distribute your contributions equally over all 26 pay dates, make your election during the period 9 December – 22 December 2018 using the GRB Platform, formerly Employee Benefits Information System (EBIS). Your election will be effective 23 December 2018 and will be withheld from your first paycheck in tax year 2019, which you will receive on 11 January 2019. To contribute the 2019 maximum limit of \$19,000 in 26 pay dates, you would elect to contribute \$731 per pay period. If you are eligible to make catch-up contributions, you would elect to contribute \$231 per pay period to reach the 2019 contribution limit of \$6,000.
- If you want to change the amount of your contributions, you MUST make an election using the GRB Platform or by calling the Benefits Line. You can access the GRB Platform on the OCHR Portal at <https://www.civilianbenefits.hroc.navy.mil/>
- If you want to make TSP catch-up contributions in 2019, you MUST complete a separate catch-up TSP election using the GRB Platform or by calling the Benefits Line.

3. If you have any questions, please call the Benefits Line at 888-320-2917 from 7:30 a.m. - 7:30 p.m., Eastern Time, Monday - Friday, except on federal holidays. The TTY number is 866-359-5277. Because the Benefits Line typically experiences high call volume during the open season (12 November - 10 December 2018), you may experience a longer than normal call wait time.

You may also email your questions to navybenefits@navy.mil. You must include your full name, pay plan, grade, and your contact telephone number. Please do not include Privacy Act or other Personally Identifiable Information such as date of birth or social security number in your email correspondence.

Thank you,
Mary E. Foley