



Sen. Rob Portman, R-Ohio, said the leave benefit is too generous and lacks appropriate oversight. J. SCOTT APPLEWHITE/AP

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## Senate COVID Relief Bill Retains 15 Weeks of Paid Leave for Feds Despite GOP Opposition

Republican lawmakers have made the provision a target of attacks, claiming it is too generous and lacks oversight.

ERICH WAGNER | MARCH 4, 2021

CORONAVIRUS

THE FIRST 100 DAYS

BENEFITS

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Senate Democrats on Thursday unveiled their amendments to the \$1.9 trillion COVID-19 relief bill, which still contains a provision that would provide federal employees with up to 15 weeks of additional paid leave for COVID-related matters.

The provision would grant up to 600 hours of paid leave—capped at \$1,400 per week—to all federal workers, including U.S. Postal Service employees, if they are suffering from symptoms of the coronavirus, if they are caring for a family member who has COVID-19, if they are getting vaccinated or experiencing symptoms related to the vaccine, or if they are caring for a child whose school or child care center is closed or engaging in virtual learning due to the pandemic.

The additional leave would be available from between when the bill is signed into law and Sept. 30. Gone is a provision in the original House version of the bill but stripped during the House Oversight and Reform Committee's markup process requiring feds to exhaust all other forms of sick leave before they can tap into the new leave fund. The bill sets aside \$570 million to pay for the new benefit.


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The leave cannot be used concurrently with any other form of paid leave, and any paid leave provided under this provision would reduce the “total service” used by the federal government to calculate federal retirement benefits.

Republicans largely have expressed opposition to the bill, and some have begun citing the paid sick leave provision as wasteful and a “bailout” to federal employees.

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“COVID relief should be about getting shots into arms, not creating a taxpayer-funded paid leave program for federal employees,” [tweeted](#) Senate Minority Whip John Cornyn, R-Texas. “Apparently Democrats think the solution is providing up to \$1,400 per week for bureaucrats with children learning remotely. This is shameful.”

Sen. Rob Portman, R-Ohio, said on the Senate floor Thursday that the leave provision is too generous, noting that 15 weeks is roughly half of the time remaining between now and Sept. 30. He also said there would not be enough oversight.

“A federal employee with children in school will be eligible for this leave program, as long as the school is offering a remote learning option, even if the kids are going to the classroom every day for in-person learning,” Portman said. “Federal employees would also be eligible for this leave if they are feeling unwell, even if they don’t have COVID-19, and with no oversight, no doctor’s note, no supervisory approval.”

The bill actually states that if a federal employee is ill and seeks to use the new leave fund, he or she must be actively seeking a medical diagnosis for COVID-19. And typically, the Office of Personnel Management’s guidance for implementation of similar provisions has provided enforcement measures regarding the need for doctor’s notes and supervisory approval of leave requests.

The Senate is expected to work through the weekend debating the measure. Democrats in both chambers of Congress have targeted March 14 as the deadline for sending the bill to President Biden’s desk, which coincides when the current round of expanded unemployment benefits is set to expire. [G](#)

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## What's To Like About the TSP

The case for leaving your money in the Thrift Savings Plan after retirement.

[TAMMY FLANAGAN](#) | MARCH 4, 2021

RETIREMENT PLANNING



The Thrift Savings Plan, without question, has become a very popular and trusted place for federal employees to save for their retirement. The [numbers](#) speak for themselves:

- Plan assets climbed to \$710 billion in December 2020 and the total number of participants reached 6.2 million.
- There are 3.6 million Federal Employees Retirement System participants, with an average account balance at the end of 2020 of \$164,000.
- There are 287,000 Civil Service Retirement System participants, with an average account balance at the end of 2020 of \$175,000.


- The participation rate for FERS employees is 93%.
- Only 1.7% of new hires opt out of automatic enrollment in the TSP
- A little over 80% of all FERS employees contribute at least 5% of their base pay to their accounts.

But what about after retirement? The purpose of the TSP, for those under FERS, is to provide retirement income to supplement a government pension and Social Security retirement benefits. There is a lot to like about leaving your money in the TSP to provide the additional income you will need in retirement. It's simple—your money is already there and the My Account section of the [TSP website](#) makes it easy to begin withdrawals. The TSP continues to provide [low expenses](#) to separated participants, the same as it does when you're actively employed.

The TSP offers a variety of [withdrawal options](#), including partial distribution payments, recurring monthly payments of a specific dollar amount or distributed over your life expectancy, and recurring quarterly or annual distributions. There is also a life annuity option in which your money is transferred to the TSP annuity provider in exchange for a series of lifetime payments—with additional features like survivor benefits, increasing payments to offset inflation, and a cash refund or 10-year certain feature to protect your investment principal.

The 2019 TSP Modernization Act allowed more frequent changes to accounts and multiple partial withdrawals. You can learn more about TSP withdrawals at the [Living in Retirement](#) section of the TSP website.

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Since the TSP began providing additional withdrawal flexibility, the number of post-separation withdrawals has gone down. According to [statistics published by the TSP](#), in 2016, post-separation single payments numbered around 150,000. By the end of 2020, the number had dropped to a little over 100,000. (It should be noted that this might also be due to the fact that 2020 was a year of economic uncertainty due to the pandemic.)

Translated into dollars, more than \$7 billion was withdrawn from separated participants last year. In 2018, an all-time high of more than \$10.5 billion was withdrawn from the TSP through cash payments and transfers by separated participants.

Is the TSP the best place to leave your retirement savings to create retirement income once you have transitioned to your life after federal service? The TSP has an entertaining short video titled, [Once You're Gone, You're Gone](#), featuring “Lola,” a retired federal employee who makes a post-retirement mistake with her TSP, but luckily gets a do-over. She wasn't aware of fees, commissions and other charges that she would incur after transferring her money out of the TSP.

Clearly, there are advantages to leaving your money in the TSP during your retirement years. Next week, we'll look at some of the perceived disadvantages. [G](#)

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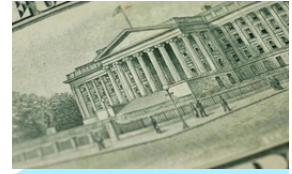
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