

Blended Retirement System (BRS) Opt-In

Eligible Accessions and Process (Post January 1, 2019)

BRS Entry – An Overview

- There are two ways to achieve election: Automatic and Opting-In
- Date of Initial Entry into Military Service (DIEMS) is used to determine DA enrollment eligibility
- DIEMS of 01/01/**2018** or greater = automatically enrolled in BRS
- Accessed after 01/01/**2019** (but DIEMS before 01/01/**2018**) will be able to Opt-In (*even though the official Opt-in window concludes on 12/31/2018*)

DIEMS – Validation

- The following documents should be used by Accession Points to justify deviations of DIEMS
 - DD-214: Certificate of Release from Active Duty
 - NGB-22: Report of Separation and Military Service
 - CG-9556: USCG Oath of Office -or- other service
 - DD-4/1: Enlistment/Reenlistment Contract
 - PPC-4973: USCG Computation of Retirement Point Credits -or- other service
- Graduating Cadets should already have a valid DIEMS in DA

Caution – Impact of Incorrect DIEMS

- Member incorrectly receives 1% Agency and Agency Matching contributions into TSP account
- Member delayed in receiving 1% Agency and Agency Matching contributions into TSP account
- Manual work required to correct errors

BRS Opt-In – Options (there are three)

1. Within the Initial 30-day Window:

Who: All four types of Accessions will have an initial window of 30 days to Opt-in to the BRS

- Delayed Entry – Starts on the Date of Hire in DA
 - 3-31 December 2018 Accession – Starts on the Date of Hire or Rehire in DA
 - Prior Service Accession – Starts on the Date of Hire or Rehire in DA
 - Graduating Cadet* – Starts on the Date of the Promotion to Ensign in DA
- *Note: Cadets that don't graduate will follow the Prior Service rules and the 30 Day Window starts on the Date of Hire or Rehire as Enlisted in DA*

Process:

- Utilize the BRS Election Form ([CG-7430](#)) to request entry into the BRS
- CG-7430 signed **NLT 30 days** from the start of the 30 day Opt-in Window and submitted to P&A/SPO
- Member's P&A/SPO submits CG-7430 and supporting documentation to PPC via Help Ticket

BRS Opt-In – Options (there are three)

2. With an Approved Automatic Hardship Extension

Who: Delayed Entry and Graduating Cadets are granted a 30 day Automatic Hardship Extension

Process:

- Must be approved by a local commander (O-6 or above or civilian equivalent command)
- Template approval memo (<https://www.dcms.uscg.mil/Portals/10/CG-1/PPC/GUIDES/BRS/MemoTemplateBRSAutomaticExtension.doc>) documents member acknowledgement of the following:
 - Completed BRS Opt-in training of enough financial knowledge to make informed decision;
 - BRS election is non-reversible; no longer eligible for legacy High 3 Retirement System;
 - Decision to opt-in to the BRS is effective the date the CG-7430 is signed
- Date of the signed approval memo is the official start of the 30 day hardship extension

Next Steps:

- Utilize the BRS Election Form ([CG-7430](#)) to request entry into the BRS
- CG-7430 signed **NLT 30 days** from the date of the signed Hardship Extension Memo and submitted to P&A/SPO
- Member also submits copy of documentation to adjust the DIEMS for eligibility verification
- Member's P&A/SPO submits CG-7430, signed Automatic Hardship memo and all supporting documentation to PPC via Help Ticket

3. With an Approved Discretionary Hardship Extension

Who: All types of accessions and any other member eligible to Opt-in to the BRS may request a Discretionary Hardship Extension

Process:

- CG-1 or designee is the approval authority for all Discretionary Hardship Extensions
- A Discretionary Hardship Extension may be granted for any amount of time normally **30, 60, or 90** days
- Template approval memo (<https://www.dcms.uscg.mil/Portals/10/CG-1/PPC/GUIDES/BRS/MemoTemplateBRSDiscretionaryHardshipExtensionRequest.doc>) documents member acknowledgement of the following:
 - Completed BRS Opt-in training of enough financial knowledge to make informed decision;
 - BRS election is non-reversible; no longer eligible for legacy High 3 Retirement System;
 - Decision to opt-in to the BRS is effective the date the CG-7430 is signed
- Date of the signed approval memo is the official start of the (30/60/90) day extension window

Next Steps:

- Utilize the BRS Election Form ([CG-7430](#)) to request entry into the BRS
- CG-7430 signed normally **NLT 30/60/90 days** from the date of the signed Discretionary Hardship Extension Memo and submitted to P&A/SPO
- Member also submits copy of documentation to adjust the DIEMS for eligibility verification
- Member's P&A/SPO submits CG-7430, signed Discretionary Hardship memo and all supporting documentation to PPC via Help Ticket