

Solutions

... for financial peace of mind

Issue 2 | 2025

INSURANCE • RETIREMENT & FINANCIAL PLANNING • DISCOUNT PROGRAMS



Supporting Feds Through Uncertain Times

Federal employees are facing a period of uncertainty as policy changes and workforce adjustments continue to evolve. Our commitment to serving Feds remains unwavering, and we are here to help provide insurance solutions, discount programs, financial security, and expert guidance to help you navigate whatever lies ahead.

Now more than ever, it's important to have benefits that support you (and your family), no matter where your career takes you. **GEBA offers a wide range of insurance plans, many of which are not tied to your federal employment. Visit [GEBA.com](https://www.geba.com) for all plan options.**

To make sure we can continue supporting you with the benefits and service you rely on, we encourage you to review your contact information—especially your personal email and mailing address. Using a non-government email helps us stay in touch with important updates, even if your career path changes.

If you ever need to update your payment method, GEBA is here to make it easy. We can help you set up automatic deductions from your checking or savings account, or arrange to send you a bill—whatever works best for you. Our goal is to keep your benefits working smoothly, so you can continue to focus on what matters most.



www.GEBA.com



geba@geba.com



(410) 657-8060 • (800) 826-1126
8am-4:30pm ET, Mon. - Fri.



Celebrating Public Service Recognition Week

As we approach Public Service Recognition Week—the first full week of May—we take this opportunity to express our deep gratitude to the dedicated men and women in public service. Your commitment to protecting our country does not go unnoticed. Whether you work in national security, public health, or countless other vital roles, your contributions make a lasting impact.

At GEBA, we are proud to serve those who serve and have served our nation. We are here to support you with comprehensive insurance, retirement planning, and financial resources tailored to your unique needs as a Fed.

Thank you for all that you do!

What Members Say...

“GEBA is at the top of my list for comparing options when I see that there is a gap in desired benefits that OPM offers.”

Ryan

GEBA's Emergency Travel Plan: Designed for Federal Employees



Our commitment to serving Feds goes beyond financial security and extends to helping to provide peace of mind during critical moments. That's why we created the GEBA Emergency Travel Plan (ETP)—a solution born directly from the requests of our members on Permanent Change of Station (PCS) orders.

In the mid-1980s, GEBA collaborated with members and the Office of Personnel to develop the Emergency Travel Plan as a cost-effective solution to assist Feds in the event of a family health emergency or death.

While the plan has evolved, GEBA continues to help our members alleviate the financial and emotional stress associated with last-minute travel expenses. For as little as \$78 per year, GEBA's ETP coverage reimburses up to 80% (up to \$1,500 per plan participant) of emergency train or airfare costs, allowing members to be with their loved ones when it matters most.

For more information, plan details, and to apply, visit www.GEBA.com/ETP.

What Members Say...

"I am so thankful to have had the ETP for years. It relieves some of my anxiety about living away from my family to know that I don't have to worry about the cost of seeing them in an emergency."

Kate



Discounts for GEBA Members on Auto and Home

GEBA members could save time and money on auto and home insurance. You have special access to Farmers Insurance Choice®, a platform that offers quotes from multiple carriers in minutes. Members can shop, compare quotes and are also eligible for group and other discounts. Learn more at farmersinsurancechoice.com/GEBA



From the CEO

After 15 years of working closely with members, I am honored to address you today as the President and CEO of GEBA. The membership, through the Board of Directors, has put their trust in me and this is a responsibility that I take very personally.

On April 1st, I assumed the leadership role from Mona Buckley, who dedicated the past 4.5 years to serving our members. Thank you, Mona, for your leadership and commitment!

I am writing this article at a time when many of our Federal employee members are facing tremendous uncertainty. Through this, GEBA remains steadfast in its mission and will make every effort to help guide Feds through their financial, retirement, and benefits-related decisions.

We will continue our "education-first" approach through articles, seminars/webinars, and one-on-one meetings to help Feds navigate complex decisions about their finances throughout their career and into retirement. In addition, many of our benefits remain portable, meaning members can maintain their coverage even when they leave federal service. Retired, resigned, and "RIF"ed employees can also enroll (in many GEBA plans or services) as eligible members provided they have 5 years of credible service.

As we continue to engage with you, our members, we are also strengthening our relationships with partner agencies/departments/bureaus to provide additional support during this time. I encourage you to share GEBA's benefits and services with your coworkers and peers – because chances are, if a Federal employee has a question about their financial future or the impact of a retirement decision, GEBA Can Help.

We will continue to stay abreast of the federal workforce's environment with the goal of being a guiding hand for those civil servants who have dedicated their careers to serving our nation.

Thank you for your service.

Greg Klingler

Greg Klingler, MSM, CFP®, CPFA™, ChFEBCSM
President & CEO

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Trust Earned.

GEBA was founded in 1957 by NSA employees to provide benefits to Federal employees. Today, we serve nearly 16,000 members of the intelligence community and the broader Federal workforce, military, retirees, and their families. Membership is complimentary as long as you maintain coverage.

Commitment to Your Financial Security & Education

One of the ways we support our members is through educational webinars on key financial topics, including **Financial Planning and the Thrift Savings Plan (TSP)**. Whether you're just starting your federal career, preparing for retirement, or somewhere in between, these sessions offer valuable insights to help you maximize your benefits and plan for a secure future.

Join GEBA for a FREE WEBINAR, Financial Planning for Federal Employees During Uncertain Times

Date: Wednesday, May 14

Time: 7:00 PM ET

Register at [GEBA.com/webinar](https://geba.com/webinar)

We invite you to explore our recently recorded webinars at [GEBA.com/webinar](https://geba.com/webinar) and take advantage of expert guidance tailored to the needs of Federal employees.



Update your information/Coverage Life Changes? Stay Protected and Manage Your Plans.

It's important to keep GEBA informed of any major life changes so we can help you update your coverage and beneficiary information. If you've left the federal workforce, retired, moved, gotten married or divorced, or had a child, be sure to let us know. Keeping your information up to date ensures your coverage remains accurate and continues to meet your needs.

Simply contact **GEBA Member Services** at geba@geba.com. We're here to help!

Preparing for Potential Federal Separation: Key Financial Considerations

The current administration aims to reduce the size of the federal workforce, and the Office of Personnel Management (OPM) has implemented a few initiatives to achieve this goal. While some initiatives may face legal challenges, we expect to see a combination of voluntary and involuntary separation from federal service. During this time, it is important to understand how a separation of service will affect your pension, health benefits, and ability to access your Thrift Savings Plan (TSP). Planning ahead can help you make an informed decision about your financial future. Contact a GEBA Advisor for guidance at (410) 657-8060, option 2, or email info@gebawealth.com.

Workforce Reduction Program	Benefit to Federal Employees
Deferred Resignation	Pay and Benefits through 9/30
Reduction in Force (RIF)	Generally accompanied by severance
Voluntary Separation Incentive Program (VSIP)	Offers up to \$25,000 to employees who voluntarily separate from federal service
Voluntary Early Retirement Activity (VERA)	Provides unreduced pension, immediate access to health insurance
Discontinued Service Retirement (DRS)	Provides unreduced pension, immediate access to health insurance <small>*May be available to employees whose position is eliminated</small>

How Your Pension and Benefits are Affected When You Separate From Federal Service Early

Deferred Retirement

- For those under Minimum Retirement Age (MRA)
- No Survivor benefit option until pension starts
- No Health Benefits (FEHB)
- No Life Insurance Benefit (FGLI)
- If retiring before age 55, cannot access the TSP till 59.5
- If retiring after age 55, can immediately access the TSP at retirement

Postponed Retirement

- For those over MRA
- Survivor benefit
- Insurance upon becoming pension eligible
 - Health Benefits (FEHB)
 - Life Insurance Benefit (FGLI)
- Immediate access to the TSP at retirement

VERA/DSR

- Eligibility
 - Age 50 w/ 20 years of service
 - 25 years of service at any age
- Immediate Unreduced Pension
- Survivor Benefit
- Health Benefits (FEHB)
- Life Insurance Benefit (FGLI)
- **Warning** - If you retire before age 55, your TSP is not accessible until age 59.5

GEBA WealthManagement RATE CORNER

Ask us about our competitive interest rates.
Current rates as of 04/07/2025.
Minimum investments may apply.

GEBA provides expert non-commissioned retirement and financial planning services to Feds, military, veterans, and their families.

3.41%

Stable Value Account (SVA)
(Trailing 30-day annualized interest rate)

5.10%

3-year guaranteed rate

5.55%

5-year guaranteed rate

Securities offered through American Global Wealth Management, Inc., Member FINRA, SIPC, MSRB. Investment advisory services offered through Cape Investment Advisory, a registered investment advisor. Both of these firms are not affiliated with GEBA. The information contained is derived from sources deemed to be reliable but cannot be guaranteed. As with any investment or strategy, the outcome depends upon many factors, including investment objectives, income, net worth, tax bracket and risk tolerance. GEBA does not give legal or tax advice. Individuals should consult with their tax accountant and/or legal representative before making investment decisions.

All investments are subject to risk, including the possible loss of principal. Active investments may have higher costs than passive investing which may underperform the broad market or passive peers with similar objectives. Any investment data provided is based on past performance, which is not a guarantee, nor is it indicative, of future results.

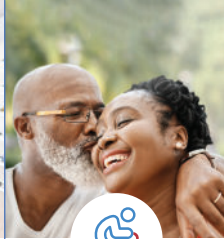
Trust **GEBA**
To Cover You
From Hire
Through Retire



Professional
Liability
Insurance



Vision
Insurance



Long Term Care
Insurance
Options



Financial &
Retirement
Planning



Group Term &
Individual
Life Insurance



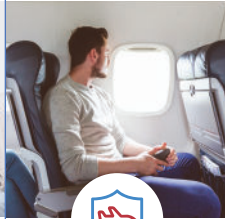
Discounted
Pet Insurance



Discounted Home
& Auto Insurance
Choices



Long Term
Disability
Insurance



Emergency
Travel Plan

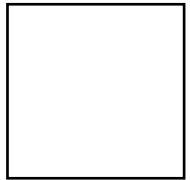


Dental
Insurance

GEBA

Government Employees' Benefit Association

1362 Mellon Road, #100
Hanover, MD 21076



Feds' Trusted Financial Partner



What's in this issue?

- GEBA's Commitment to Federal Employees
- Financial Webinars and Educational Resources
- Preparing for Potential Federal Separation
- Supporting Feds Through Uncertain Times
- How GEBA Helps with Emergency Travel Costs