



Service Member

Frequently Asked Questions (FAQs)

Initial Release: April 2018

Updated: TBD

These FAQs communicate information and facts pertaining to the new Blended Retirement System (BRS) capability in the Navy Standard Integrated Personnel System (NSIPS) for Navy service members.

GENERAL

Q1: What is the NSIPS - Blended Retirement System (BRS)?

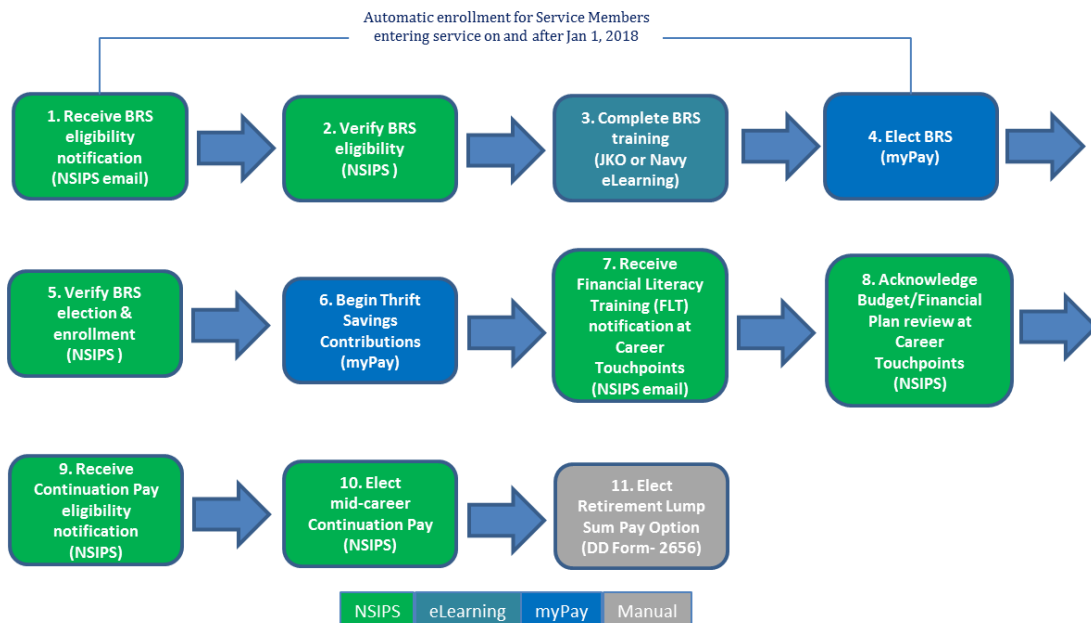
A1: NSIPS was recently updated to provide IT capability to execute BRS business processes. All service members enrolled in BRS have self-service capability in NSIPS to perform BRS lifecycle events. Additional capabilities have been built into NSIPS to allow Navy HR personnel the ability to perform BRS processes, such as the administration of Continuation Pay.

Q2: Who can use it?

A2: All service members with an NSIPS Member Self-Service account have access to NSIPS BRS. NOTE: Although all Sailors with an NSIPS Member Self-Service account can access BRS, some BRS actions (like Continuation Pay) will only be available for those enrolled in BRS.

Q3: What basic actions can Sailors perform in NSIPS?

A3: Basic BRS lifecycle events are shown in the below BRS process flow diagram. Processes designated green are performed in NSIPS.



ACCESS

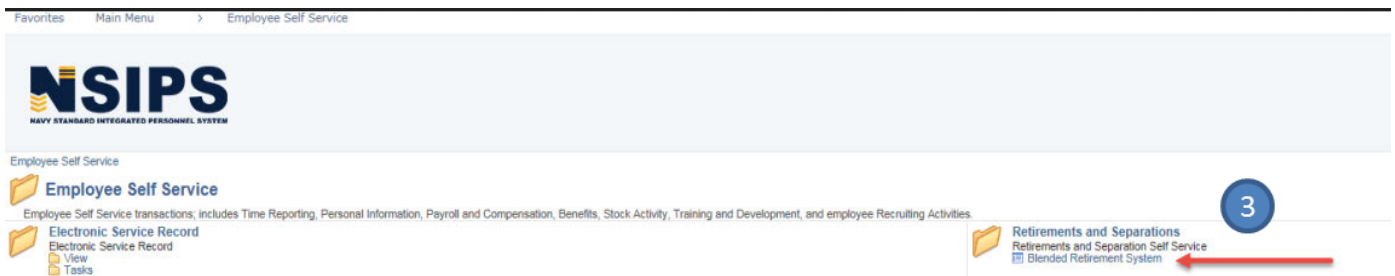
Q1: How do I access BRS in NSIPS?

A1: 1) Log into NSIPS- <https://nsipsprod.nmci.navy.mil>

2) Select Employee Self-Service link under the NSIPS Main menu.



3) Select Blended Retirement System link under the Retirement and Separations folder.



Q2: Can I access NSIPS BRS from the NSIPS Afloat Server?

A2: NSIPS BRS is currently available only on the NSIPS web-based server. Users must be connected to the internet to access BRS NSIPS. It is not yet available on NSIPS Afloat.

Note: If you only have access to NSIPS Afloat and would like to elect Continuation Pay, please make an appointment with your CCC or CFC and they will guide you through the manual Continuation Pay election process outlined in MILPERSMAN 1810-081.

TRAINING & HELP

Q1: Where can I get training on NSIPS BRS?

- A1: 1) Detailed system step-by-step navigation instructions can be found in NSIPS BRS Job Performance Aids (JPAs) accessed on the NSIPS Homepage under the Training Section.
- 2) A general overview of BRS capabilities for service members, command users, and NRA IDT clerks & supervisors can be accessed via the What's New for You? (WNFY) link under User Information Section on NSIPS Homepage.



Modernizing the Navy means modernizing NSIPS.

A significant change in the look of NSIPS includes a new logo and branding strategy. This new look is representative of the streamlined, modern Personnel and Pay processes that NSIPS provides now and into the future for the Department of Navy.

[LEARN MORE](#)

Menu

- System Access Authorization Request (SAAR)**
 - New Users (NSIPS, ESR, CIMS, Web Ad Hoc)
 - NSIPS Self-Service (New Users)**
 - NSIPS Self-Service (Unlock)
 - New User SAAR Validation (Supervisor)
 - SAAR-N Form, OPNAV Form 5239.
- User Information**
 - Report a Crime - NEW!
 - NSIPS Data Marking and Protection Policy 13 Apr 2012
 - ESR Self-Service Login Instructions
 - Civilian Employer Information (CEI) Login Instructions
 - Create ESR View Only Account Instructions
 - ESR Self-Service Desk Guide
 - Pers/Pay Modernization Newsletter
 - What's New for You?
 - Supplement to NAM User Guide
- Training**
 - E-Leave Job Performance Aids (JPA)
 - Pers/Pay Job Performance Aids (JPA)
 - Command Job Performance Aids (JPA)
 - STR Tracking Tool Tutorial (JPA)
 - BRS Tutorial (JPA)
 - User Productivity Kit (UPK)

Q2: Where can I get help?

A2: 1) **NSIPS Help Desk** - Toll Free: 877-589-5991, Comm: 504-697-5442, DSN: 312-647-5442, Email: NSIPShelpdesk@navy.mil.

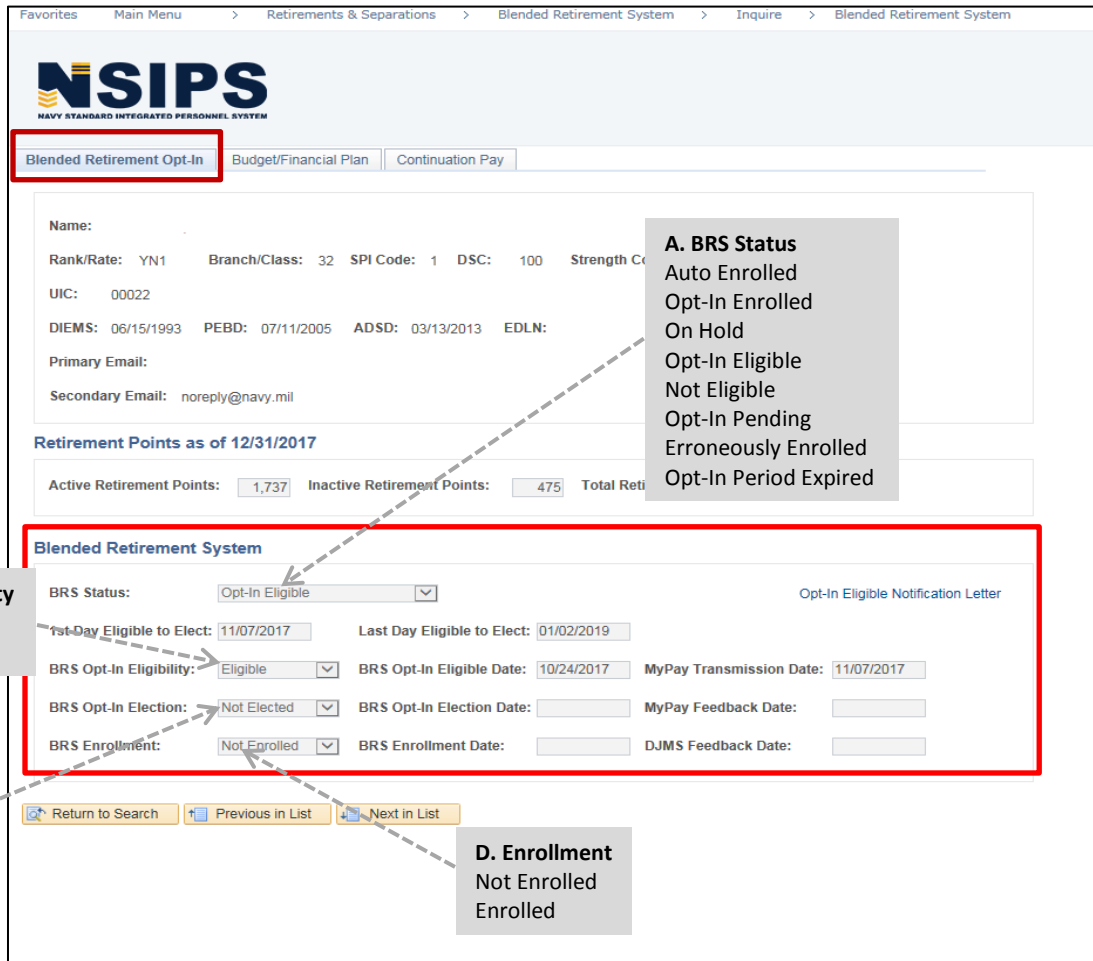
2) **NPC website** – Additional information on Personal Financial Management and BRS (including links to Financial Literacy Training, Policy, and DoD BRS FAQs) can be found at

http://www.public.navy.mil/bupers-npc/support/21st_Century_Sailor/readiness/Pages/Personal-Financial-Management.aspx

BRS ENROLLMENT & STATUS

Q1: Where do I view my BRS Opt-In Eligibility and Enrollment status?

- A1: 1) Log into NSIPS- <https://nsipsprod.nmci.navy.mil>
- 2) Select Employee Self-Service link under the NSIPS Main menu.
- 3) Select Blended Retirement System link under the Retirement and Separations folder.
- 4) Select Blended Retirement Opt-In Tab
- A) View BRS Status
 - B) View BRS Opt-In Eligibility
 - C) View BRS Opt-In Election
 - D) View BRS Enrollment



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A. BRS Status
 Auto Enrolled
 Opt-In Enrolled
 On Hold
 Opt-In Eligible
 Not Eligible
 Opt-In Pending
 Erroneously Enrolled
 Opt-In Period Expired

B. BRS Opt-In Eligibility
 Not Eligible
 Eligible

C. Opt-In Election
 Not Elected
 Elected

D. Enrollment
 Not Enrolled
 Enrolled

Blended Retirement System

BRS Status: [Opt-In Eligible Notification Letter](#)

First Day Eligible to Elect: Last Day Eligible to Elect:

BRS Opt-In Eligibility: BRS Opt-In Eligible Date: MyPay Transmission Date:

BRS Opt-In Election: BRS Opt-In Election Date: MyPay Feedback Date:

BRS Enrollment: BRS Enrollment Date: DJMS Feedback Date:

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Q2: How do I enroll or Opt-In to BRS?

A2: If you entered the service on or after January 1, 2018, you are automatically enrolled in BRS. For service members who entered the service prior to January 1, 2018 and are eligible for BRS (Active Component service members with less than 12 years of service and Reserve Component service members with less than 4,320 retirement points as of December 31, 2017), enrollment election is conducted in MyPay as follows:

1. Make election in myPay <https://mypay.dfas.mil/mypay.aspx>
2. After logging into myPay, Members must complete a series of steps to complete the Opt-In Process.
 - ❖ **NOTE: The decision to Opt-In to BRS is irrevocable (cannot Opt-Out of BRS once enrolled).**
 - ❖ A DFAS video of the myPay Opt-In process is available on the OSD BRS webpage: <http://militarypay.defense.gov/BlendedRetirement/>

1. If myPay has received an eligibility indicator from the Service, the BRS Opt-In option will be available on the member's main menu.
2. Confirm BRS training complete

How is eligibility to opt into BRS determined?

- **Active Component:** Active Component: Date of Initial Entry into Military Service (DIEMS) on or before December 31, 2017, with fewer than 12 total years of service since Pay Entry Base Date (PEBD)
- **Reserve Component:** Reserve Component members in an active status on December 31, 2017, with fewer than 4,320 accumulated retirement points as of that date.

I affirm that I have completed the mandatory training "Opting into the Blended Retirement System".

Yes, I have completed the training. No, take me to the training on Joint Knowledge Online (JKO).

Select Main to view other options. Select Exit if you are finished.

3. Confirm Opt-In is irrevocable

I understand that this decision is irrevocable once I complete the election on the following screen.

Yes, I am aware this decision is irrevocable. No, take me to the training on Joint Knowledge Online (JKO).

Select Main to view other options. Select Exit if you are finished.

4. Update TSP info & Accept/Submit.

Change Address

Current: Street 1: 8899 E 56TH ST, Street 2: , Street 3: , City: INDIANAPOLIS, State: IN, Zip Code: 46249

New: Street 1: 8899 E 56TH ST, Street 2: , Street 3: , City: INDIANAPOLIS, State: IN, Zip Code: 46249

Date of Birth: Current: 7/27/1961, New: 07/27/1961

I fully understand that I am opting into the Blended Retirement System (BRS) and it is an irrevocable decision.

5. Review information and select "Yes" to Opt-in.

Is this information correct?

	Current	New	Items marked with a star have been changed
Address			
Street1	8899 E 56TH ST	8899 E 56TH ST	
Street2			
Street3			
City	INDIANAPOLIS	INDIANAPOLIS	
State or Country	IN	IN	
Zip or Postal code	46249	46249	
Date of Birth	7/27/1961	07/27/1961	

I fully understand that I am opting into the Blended Retirement System (BRS) and it is an irrevocable decision.





Q3: After I've completed Opt-In selection in myPay, why does NSIPS show my enrollment status as "Enrolled," while still showing my Opt-In status as "Not Elected?"

Blended Retirement System

BRS Status:	Opt-In Enrolled	Opt-In Eligible Notification Letter
1st Day Eligible to Elect:	12/15/2017	Last Day Eligible to Elect: 01/02/2019
BRS Opt-In Eligibility:	Eligible	BRS Opt-In Eligible Date: 12/07/2017
		MyPay Transmission Date: 12/15/2017
BRS Opt-In Election:	Not Elected ?	BRS Opt-In Election Date:
		MyPay Feedback Date:
BRS Enrollment:	Enrolled	BRS Enrollment Date: 01/04/2018
		DJMS Feedback Date: 01/09/2018

A3: After electing BRS in myPay, it is possible for a service member to initially see their BRS Enrollment status in NSIPS updated to "Enrolled" while still indicating an Opt-In Election status as "Not Elected." This is due to separate DoD systems updating NSIPS at different times. The updates should be correctly aligned (Opt-In "Elected" and BRS "Enrolled") within 30 days of BRS election in myPay.



NSIPS - Blended Retirement System



FINANCIAL PLAN REVIEW ACKNOWLEDGEMENT

Q1: Will all service members, regardless of BRS enrollment status, receive an NSIPS email notifying them of required Financial Literacy Training due to a Career Touchpoint event?

A1: Yes, all service members, regardless of BRS enrollment status, will receive an NSIPS email notifying them of required Financial Literacy Training due to a Career Touchpoint event.

Q2: Can any service member, regardless of BRS enrollment status, access the NSIPS Budget/Financial Plan tab and acknowledge they have reviewed their Budget/Financial Plan?

A2: Yes, any service member, regardless of BRS enrollment status, can access the NSIPS Budget/Financial Plan tab and acknowledge they have reviewed their Budget/Financial Plan.

Q3: Can a service member update their Reviewed Budget/Financial Plan acknowledgment at any time, without having received an NSIPS email notifying them of a required Financial Literacy Training due to a Career Touchpoint event?

A3: Yes, service members can update their Reviewed Budget/Financial Plan review acknowledgement at any time, without having received an NSIPS email notifying them of a required Financial Literacy Training. However, when updating their acknowledgement, a corresponding Career Touchpoint event must be selected from a drop down menu in order to complete the update.

Q4: Which Financial Literacy Training courses are required at each designated Career Touchpoints? And where are they accessed?

A4: Service members should consult with their Command Financial Specialist (CFS) or a Personal Financial Manager (PFM) at the Fleet and Family Support Center (FFSC) to obtain the required training. (NOTE: The Navy Financial Literacy mobile application includes a checklist of required financial literacy training topics for each touchpoint.)

The Personal Financial Management (PFM) training materials can be found on the GMT page in My Navy Portal <https://www.mnp.navy.mil/group/mnppmain>.

Q5: Are Financial Literacy Training course completions viewed in BRS? Where can service members view their Financial Literacy Training Course completions?

A5: Financial Literacy Training course completions are not tracked or viewed in the NSIPS BRS module. Financial Literacy Training Course completions can be viewed in the service member's Electronic Training Jacket (ETJ) after the command enters the completion in FLTMPS via a Learning Event Completion Form (LECF).

Q6: How do I acknowledge that I've reviewed my Budget/Financial Plan?

A6: 1) Log into NSIPS- <https://nsipsprod.nmci.navy.mil>

2) Select Employee Self-Service link under the NSIPS Main menu.

3) Select Blended Retirement System link under the Retirement and Separations folder.

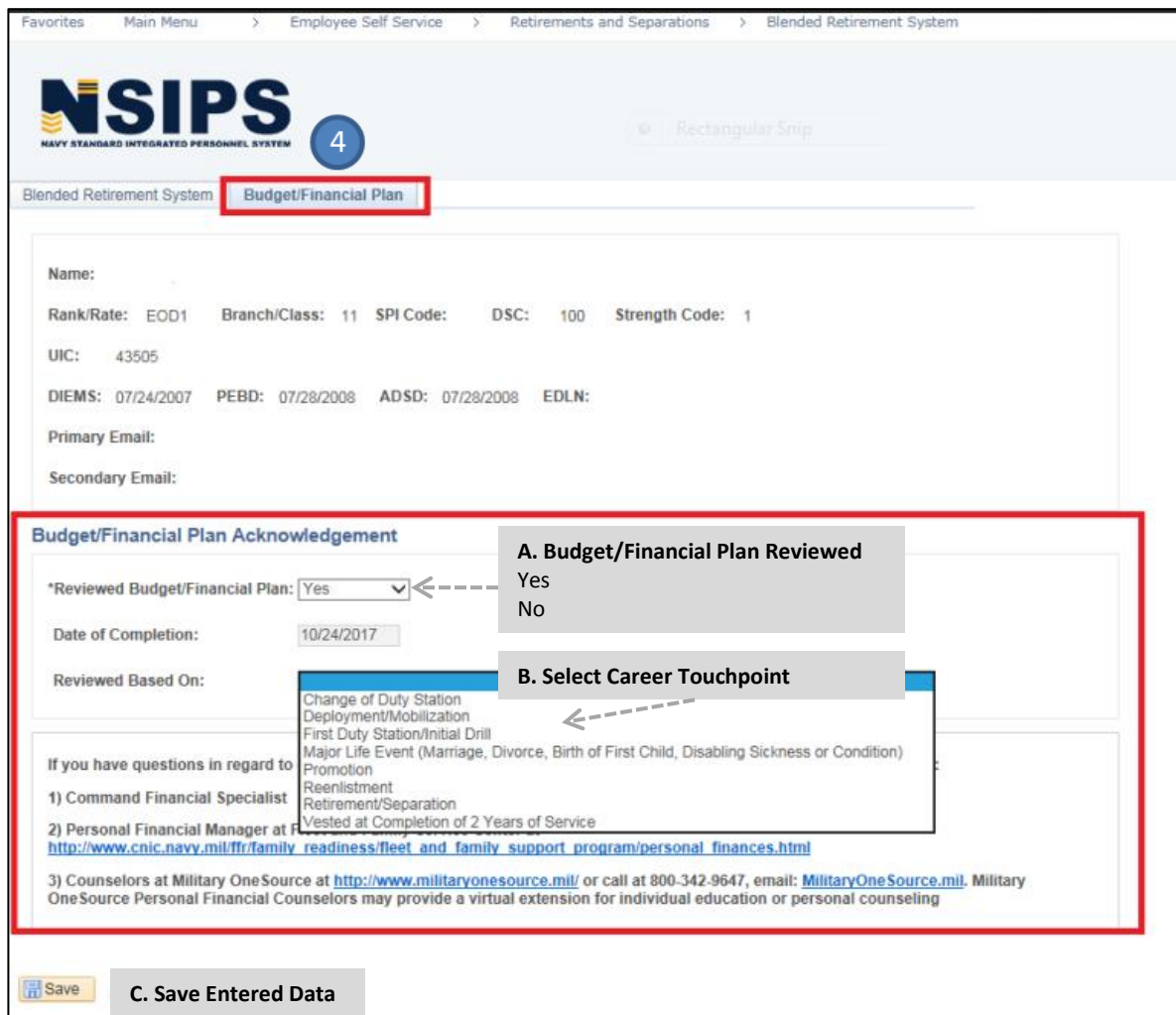
4) Select Budget/Financial Plan Tab

A) Select "Yes" in Reviewed Budget/Financial Plan

Note: Date of Completion will automatically insert the date on which "Yes" is entered

B) In the Reviewed Based On box select a Career Touchpoint from the drop down menu

C) Save Entry



The screenshot shows the NSIPS web interface. The breadcrumb trail is: Favorites > Main Menu > Employee Self Service > Retirements and Separations > Blended Retirement System. The page title is "Blended Retirement System" and the active tab is "Budget/Financial Plan".

Personal information fields include: Name, Rank/Rate: EOD1, Branch/Class: 11, SPI Code, DSC: 100, Strength Code: 1, UIC: 43505, DIEMS: 07/24/2007, PEBD: 07/28/2008, ADSD: 07/28/2008, EDLN, Primary Email, and Secondary Email.

The "Budget/Financial Plan Acknowledgement" section contains the following fields:

- *Reviewed Budget/Financial Plan: A dropdown menu with "Yes" selected. Callout A points to this field with the text "A. Budget/Financial Plan Reviewed Yes No".
- Date of Completion: A text box containing "10/24/2017".
- Reviewed Based On: A dropdown menu with a list of career touchpoints. Callout B points to this field with the text "B. Select Career Touchpoint". The list includes: Change of Duty Station, Deployment/Mobilization, First Duty Station/Initial Drill, Major Life Event (Marriage, Divorce, Birth of First Child, Disabling Sickness or Condition), Promotion, Reenlistment, Retirement/Separation, and Vested at Completion of 2 Years of Service.

Below the form, there is a "Save" button and callout C with the text "C. Save Entered Data".

Additional text at the bottom of the form provides contact information for financial specialists and counselors.

CONTINUATION PAY (CP)

Q1: When can a service member elect Continuation Pay (what is the election window in NSIPS)?

A1: First day to elect is 11 years 6 months after Pay Entry Base Date (PEBD). Election must be made prior to entering the first day of the 12th year of service.

Q2. What happens to members who want to elect Continuation Pay after they pass 12 years of service?

A2. The statute prohibits the election of Continuation Pay beyond 12 years of service. Members who feel they were unfairly denied the opportunity to elect Continuation Pay may request relief from the Board for Correction of Naval Records (BCNR) at <http://www.secnav.navy.mil/mra/bcnr/Pages/home.aspx>.

Q3: What happens if a service member elects Continuation Pay with a four year agreement to serve and then doesn't complete the four years, (separates either voluntarily or involuntarily)?

A3: The Navy will recoup the unearned portion of Continuation Pay if the service member gets out of the Navy for any reason.

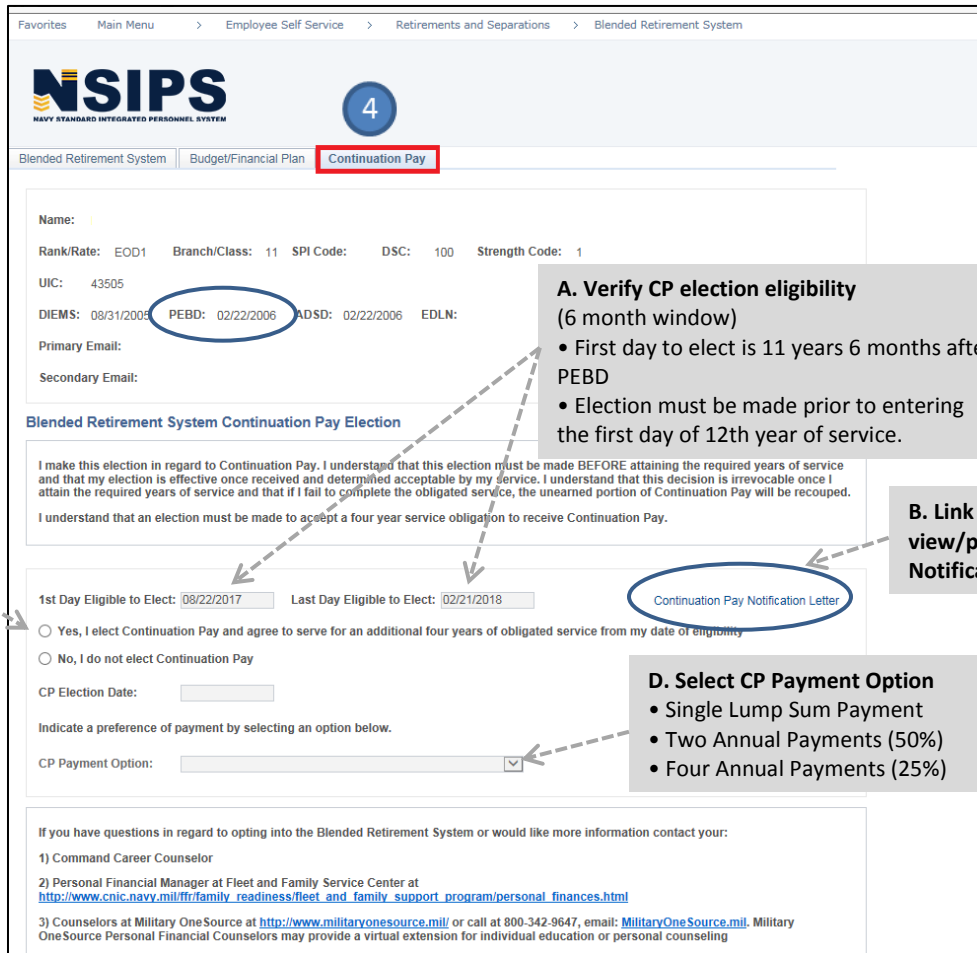
Q4: What happens if an enlisted service member's enlistment expires before the Continuation Pay four year agreement to serve is met?

A4: The Continuation Pay four year service agreement is not directly connected to an enlistment contract. Therefore, if an enlisted service member's enlistment contract expires before the Continuation Pay four year agreement to serve is completed; the enlisted service member must reenlist to cover the remaining time or separate from the Service and reimburse the Navy for any unearned portion of Continuation Pay.

NOTE: Reenlisting during a Continuation Pay four year service agreement period may obligate a service member to serve beyond the remaining original four year service agreement. For example, if an enlisted service member accepts Continuation Pay and their current enlistment expires two years into their Continuation Pay four year service agreement, they might that time reenlist for four years. The new four year enlistment would then obligate them to serve two years beyond the end of the Continuation Pay service agreement time.

Q5: How do I elect Continuation Pay?

- A5: 1) Log into NSIPS- <https://nsipsprod.nmci.navy.mil>
- 2) Select Employee Self-Service link under the NSIPS Main menu.
 - 3) Select Blended Retirement System link under the Retirement and Separations folder.
 - 4) Select Continuation Pay Tab
 - A) Verify Continuation Pay election eligibility
 - First day to elect is 11 years 6 months after PEBD
 - Election must be made prior to entering the first day of 12th year of service.
 - B) View/Print Continuation Pay Notification Letter
 - C) Select CP Election (YES)
 - D) Select payment option
 - Single Lump Sum Payment, Two Annual Payments (50%), or Four Annual Payments (25%)
 - E) Save Entry



The screenshot shows the 'Continuation Pay' tab in the NSIPS system. It displays a user's profile information including Rank/Rate (EOD1), Branch/Class (11), SPI Code, DSC (100), Strength Code (1), UIC (43505), DIEMS (08/31/2005), PEBD (02/22/2006), ADSD (02/22/2006), and EDLN. The 'Blended Retirement System Continuation Pay Election' section contains a disclaimer and two radio button options: 'Yes, I elect Continuation Pay...' and 'No, I do not elect Continuation Pay'. Below this is a 'CP Election Date' field and a 'CP Payment Option' dropdown menu. A 'Save' button is at the bottom left. Callouts A through E point to specific parts of the form: A points to the PEBD date, B points to the 'Continuation Pay Notification Letter' link, C points to the 'Yes' radio button, D points to the 'CP Payment Option' dropdown, and E points to the 'Save' button.

 **E. Save Entered Data**



Q6: How can I elect Continuation Pay while deployed?

A6: If you can connect to the NSIPS Web-based server, you should be able to elect Continuation Pay in the NSIPS BRS module. If you only have access to NSIPS Afloat (currently without BRS capability) and would like to elect Continuation Pay, please make an appointment with your CCC or CFC and they will guide you through the manual Continuation Pay election process (MILPERSMAN 1810-081 explains manual Continuation Pay election).

Q7: Where can I find policy information on Continuation Pay?

A7: Continuation Pay policy information can be located on the Navy's Personal Financial Management/BRS webpage at: http://www.public.navy.mil/bupers-npc/support/21st_Century_Sailor/readiness/Pages/Personal-Financial-Management.aspx
At the bottom of the webpage under "Policy Links", there are links regarding CP.

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