



Benefits Administration Letter

Number 11 - 109

Date: October 13, 2011

Subject: Additional Guidance to BAL 10-102, Non-Foreign Area Retirement Equity Assurance

Benefits Administration Letter (BAL), 10-102, Non-Foreign Area Retirement Equity Assurance (NAREA), outlined the general guidelines for determining the deposit the employee must pay to be credited with higher salary for retirement benefits calculations during the period from January 3, 2010 through December 31, 2011, as allowed under section 1917 of the Non-Foreign Area Retirement Equity Assurance Act (subtitle B of title XIX of the National Defense Authorization Act for Fiscal Year 2010 (Public Law 111-84, October 28, 2009)). This BAL will provide further explanation of several categories of employees for determining the deposit amount due; they are as follows:

- Covered employees who separated for retirement on or after January 3, 2010, without receiving the opportunity to make a NAREA deposit election at retirement.
- Employees that worked in a non-foreign area on or after January 3, 2010, then moved out of the non-foreign area and are separating for retirement on or before December 31, 2012
- Employees receiving special rates other than Law Enforcement Officer (LEO) employees (Table A-2 has been provided in BAL 10-102 for LEO employees receiving LEO special base rates)
- Employees receiving retained rates under pay retention rules, updated with new special retained rate adjustment rules retroactive to January 2010
- Employees under the National Security Personnel System (NSPS).
- Employees retiring in 2011 and 2012 who must pay interest on the deposit (Interest on NAREA deposits accrues annually and a variable interest rate is applied, compounded annually on December 31 of each year)

Attached to this BAL are Attachment 1- COLA and Locality Pay Rates in Non-foreign Areas 2009-2012, Attachment 2- 2010 Salary Tables, Attachment 3- 2011 Salary Tables (including actual phased-in locality rate tables and projected full locality rate tables), Attachment 3- Hourly Difference Tables for 2010 and 2011 (for GS employees receiving regular locality rates), Attachment 4- NAREA Deposit Calculation Worksheets and Attachment 5, NAREA Midpoint and Interest Calculation Worksheet.

[Note: In this BAL, references to pay rates in calendar year 2010 refers to the period from January 3, 2010, through January 1, 2011 and references to pay rates in calendar year 2011 refer to the period from January 2, 2011, through December 31, 2011, since pay rates change on the first day of the first biweekly pay period beginning on or after January 1.]

In 2012, employees begin receiving the full locality pay with no buy-back/deposit necessary.

Covered employees who separated for retirement on or after January 3, 2010 without receiving the opportunity to make a NAREA deposit election at retirement.

The agency must contact the retiree advising them of the option to make the NAREA deposit. The agency should provide an estimate of what the annuity will be with the deposit, the amount of the employee deposit and the agency contribution amount. If the employee elects to make the deposit, the agency should advise the employee who to make the payment to and where to send it. The supplemental individual retirement record (SF 2806-SF3100) showing the deposit as additional retirement contributions and the applicable full locality pay (e.g., 14.16% in 2010) or pay cap salary in the service history portion of the IRR must be sent to OPM with a copy of the FLAG from BAL 10-102 attached. OPM will recalculate the retirement benefit when the Supplemental IRR is received.

Employees that worked in a non-foreign area on or after January 3, 2010, then moved out of the non-foreign area and are separating for retirement on or before December 31, 2012.

If an employee who works in a non-foreign area on or after January 3, 2010, moves out of the non-foreign area, and then retires on or before December 31, 2012, the employee may elect to pay a deposit at the time of retirement for the period of time that the phased-in locality pay was received while working in the non-foreign area. The agency for which the employee works at the time of retirement is responsible for counseling, computing, collecting, documenting the deposit and paying the required agency contributions.

Example:

Pat worked for the Department of the Navy at the Pearl Harbor Naval Shipyard in Hawaii from July 8, 1977, until May 7, 2011. Effective May 8, 2011, Pat transferred to Norfolk, VA and plans to retire on December 31, 2012. If Pat retires from her position in Norfolk on or before December 31, 2012, she will be eligible at the time she retires to make a deposit to obtain retirement credit for a portion of the non-foreign COLA she received while working in Pearl Harbor from January 3, 2010, through May 7, 2011. The agency where Pat retires from in Norfolk is responsible for counseling Pat and for computing, collecting, documenting the deposit and paying the required agency contributions.

Employees Receiving Special Rates.

The Office of Personnel Management (OPM) may establish higher rates of basic pay - special rates - for a group or category of General Schedule (GS) positions in one or more geographic areas to address existing or likely significant handicaps in recruiting or retaining well-qualified employees. OPM may establish special rates for nearly any category of employee - i.e., by series, specialty, grade-level, and/or geographic area. The Special Rate tables can be found at <http://apps.opm.gov/SpecialRates/search.aspx>. The ID number for the specific position can be located on the employee's SF 50. During the 3-year phase in period, special rates in the non-foreign areas will be increased by the dollar amount of locality pay received by non-special rate employees at the same grade and step.

To determine the deposit amount a GS special rate employee must pay and the salary that is to be used in the retirement calculation, you must determine the difference between (1) the projected special rate the individual would have received if locality pay were fully phased in and (2) the actual special rate the individual is receiving based on the phased-in locality pay. Under section 1917 of the NAREA law, an employee's COLA up to the amount of this difference may be treated as retirement-creditable basic pay. OPM has determined that an employee's COLA payments in 2010 and 2011 will always exceed the difference in all situations; therefore, the projected special rate can be used in determining (for an employee making a NAREA deposit election) the employee's high-3 average salary and the amount of the retirement deposit. See Attachment 1 showing COLA

and locality pay percentages in the non-foreign areas during the 2009-2012 period, including the projected full locality pay percentages.

Step 1: Identify the GS employee's current special rate and base rate.

Step 2: Determine what the employee's special rate would be if locality pay were fully phased in—the “projected” special rate. The actual special rate must be increased by an amount derived by computing the difference between the full locality rate and the current phased-in locality rate for the employee's grade and step.

- a. Multiply the employee's base rate by (1 + the applicable full locality pay percentage), and round to the nearest dollar. (Do not apply any salary cap.)
- b. Multiply the employee's base rate by (1 + the current phased-in locality pay percentage), and round to the nearest dollar.
- c. Subtract the rate derived in step 2b from the rate derived in step 2a.
- d. Add the difference derived in step 2c to the employee's actual special rate in step 1. The resulting rate is the projected special rate and the salary that will be used in the retirement calculation of the high-3 average salary and placed in the service history portion of the Supplemental IRR (during the period in which the projected rate applies).

Step 3: To compute the deposit amount, determine the difference between the hourly rate for the projected special rate from step 2 and the hourly rate for the actual special rate from step 1. Divide each of the annual rates by 2,087 hours to determine the hourly rates and then determine the difference between the two hourly rates. The resulting difference is the hourly rate used in the worksheet for calculating the amount of the deposit due from the employee.

NOTE: If the employee's base rate changes during the 2010-2011 period, it will be necessary to apply the steps each time the base rate changes and to use the results during the period the base rate was in effect. Even if the employee's base rate does not change in January 2011, the steps must be reapplied on January 2, 2011, since the applicable locality pay percentages and special rate supplements will have changed.

EXAMPLE: A Navy employee is a GS-10 Physical Science Technician (GS-1311) in Pearl Harbor, Hawaii, receiving a special rate under table 0591 during the 2010-2011 period. Effective October 10, 2010, the employee moved from step 1 to step 2. The following example shows computations for (1) the period in 2010 from October 10, 2010, through January 1, 2011, and (2) the period in 2011 from January 2, 2011, through October 8, 2011. (Note: The employee was at step 1 from January 3, 2010, through October 9, 2010, and will be at step 3 from October 9, 2011, through December 31, 2011. Separate computations would need to be done for those periods.)

2010 Computations:

Step 1: The employee's GS 10 Step 2 special rate is \$55,633 and base rate is \$47,297. The 2010 special rate includes a NAREA adjustment equal to 4.72% of the employee's GS base rate.

Step 2: If locality pay were fully phased in at 14.16% (i.e., the full locality pay percentage in the Rest of U.S. locality pay area, which is the applicable pay schedule for all non-foreign areas in 2010), the projected special rate would be \$60,098, as shown below:

- a. Multiply the employee's base rate by (1 + the full locality pay percentage), and round to the nearest dollar. $\$47,297 \times (1 + .1416) = \$53,994$.
- b. Multiply the employee's base rate by (1 + the phased-in locality pay percentage), and round to the nearest dollar. $\$47,297 \times (1 + .0472) = \$49,529$.

- c. $\$53,994 - \$49,529 = \$4,465$.
- d. $\$55,633 + \$4,465 = \$60,098$. The \$60,098 salary is the projected special rate, which would be used in the high-3 average salary computation and shown on the Supplemental IRR (for the October 10, 2010-January 1, 2011, period).

Step 3: The hourly rate used to compute the retirement deposit is \$2.14.

$$\$60,098 \text{ divided by } 2,087 \text{ hours} = \$28.80$$

$$\$55,633 \text{ divided by } 2,087 \text{ hours} = \$26.66$$

$\$28.80 - \$26.66 = \$2.14$ Use this hourly rate in the worksheet provided in the BAL (for the October 10, 2010-January 1, 2011, period) to determine the deposit amount due.

2011 Computations:

Step 1: The employee's GS 10 Step 2 special rate is \$58,608 and base rate is \$47,297. The 2011 special rate includes a NAREA adjustment equal to 11.01% of the employee's GS base rate.

Step 2: If locality pay were fully phased in at 16.51% (i.e., the full locality pay percentage for areas in Hawaii would be 16.51% in 2011 but for the phase-in of locality pay), the projected special rate would be \$61,210, as shown below:

- a. Multiply the employee's base rate by (1 + the full locality pay percentage), and round to the nearest dollar. $\$47,297 \times (1 + .1651) = \$55,106$.
- b. Multiply the employee's base rate by (1 + the current phased-in locality pay percentage), and round to the nearest dollar. $\$47,297 \times (1 + .1101) = \$52,504$.
- c. $\$55,106 - \$52,504 = \$2,602$.
- d. $\$58,608 + \$2,602 = \$61,210$. The \$61,210 salary is the projected special rate, which would be used in the high-3 average salary computation and shown on the Supplemental IRR (for the January 2, 2011-October 8, 2011, period).

Step 3: The hourly rate used to compute the retirement deposit is \$1.25.

$$\$61,210 / 2,087 = \$29.33$$

$$\$58,608 / 2,087 = \$28.08$$

$\$29.33 - \$28.08 = \$1.25$ Use this hourly rate in the worksheet provided in the BAL (for the January 2, 2011-October 8, 2011, period) to determine the deposit amount due.

Employees Receiving Retained Rates

Compensation Policy Memorandum (CPM) 2010-23, issued December 27, 2010, authorizes special rules for adjusting retained rates for certain employees in non-foreign areas (including Alaska and Hawaii) as part of implementation of NAREA. That guidance supersedes the previous guidance on implementing NAREA provided in CPM 2009-27.

The effect of the previous guidance on employees resulted in certain employees receiving less pay. Under section 1918(a)(2) of the NAREA law, OPM was able to address this issue by establishing special rules on adjusting retained rates for non-foreign area employees during the January 2010-January 2012 transition period. **These special rules are retroactive to January 2010.**

The following special rules have been adopted for adjusting retained rates during the January 2010-January 2012 transition period.

For GS employees, calculate a two-part adjustment (A + B) as follows:

(1) Calculate Adjustment A based on the applicable maximum rate of basic pay, excluding any locality payment or special rate supplement. Multiply 50 percent times the dollar increase in the applicable GS Step 10 base rate (excluding any locality payment or special rate supplement) for the employee's grade.

$$50\% \times (\text{new GS Step 10 base rate} - \text{old GS Step 10 base rate}) = \text{Adjustment A}$$

(2) Calculate Adjustment B by first subtracting the previous payable locality pay percentage from the new payable locality pay percentage to determine the difference in percentage points.

$$(\text{new Locality pay \%} - \text{old Locality pay \%}) = \text{locality pay difference}$$

Next, multiply the resulting locality pay difference times the old GS Step 10 base rate for the employee's grade (excluding any locality payment or special rate supplement).

$$(\text{Locality pay difference}) \times (\text{old GS Step 10 base rate}) = X$$

Then multiply the new locality pay percentage times the difference between the new GS Step 10 base rate and the old GS Step 10 base rate.

$$(\text{new Locality pay \%}) \times (\text{new GS Step 10 base rate} - \text{old GS Step 10 base rate}) = Y$$

Finally add X and Y to determine **Adjustment B**

(3) Add **Adjustment A** and **Adjustment B** to determine the total adjustment (increase) in the retained rate.

(4) Add the total adjustment from (3) to the employee's preexisting retained rate. If the result is greater than the applicable Step 10 adjusted rate of basic pay, that is the employee's new retained rate. If the result is less than the applicable Step 10 adjusted rate of basic pay, the employee is no longer under pay retention, and the employee's pay must be set at that Step 10.

Follow normally applicable rounding rules at each stage and round pay rates and rate adjustments to the nearest whole dollar. The Executive Schedule level IV cap on retained rates under 5 CFR 536.306(a) does not apply to a retained rate adjusted under these special rules. If the locality rate for a GS Step 10 employee at the same grade as the retained rate employee is capped at EX-IV (or EX-IV plus 5 percent for certain former NSPS employees), contact pay-leave-policy@opm.gov for special instructions on computing the retained rate adjustment.

To apply the retirement deposit provisions of NAREA section 1917, it is necessary to compute a "projected" rate that would be payable if locality pay were fully phased in. This projected rate is computed using the same retained rate adjustment formula described above, but the formula is applied assuming that fully phased-in locality rates are used in computing the retained rate adjustment. The projected rate may be a projected retained rate or, if that rate falls below the applicable projected Step 10 adjusted rate of basic pay, a projected rate equal to that Step 10. The resulting projected rate is the salary that will be shown on the Supplemental IRR and used in the high-3 average salary calculation. The salary difference between the projected rate and the actual retained rate is used to compute the retirement deposit.

FOR 2010-

Compute the projected rate for 2010 using steps 1-10 and determine the hourly rate used in computing the retirement deposit in step 11, as shown below:

Step 1: Identify the employee's actual retained rate before and after the January 2010 pay adjustment.

Step 2: Find the step 10 base rate for the employee's grade on the 2009 GS Base Salary Table. The table can be found at <http://www.opm.gov/oca/09tables/indexGS.asp>. This will give you the 2009 GS Step 10 annual base salary.

Step 3: Find the step 10 base rate for the employee's grade on the 2010 GS Base Salary Table. The tables can be found at <http://www.opm.gov/oca/10tables/indexGS.asp>. This will give you the 2010 GS Step 10 annual base salary.

Step 4: Subtract the 2009 GS Step 10 base salary from the 2010 GS Step 10 base salary, then multiply the difference by 50% to determine **Adjustment A**.

Step 5: Subtract the previous payable locality pay percentage (0%) from the fully phased-in locality pay percentage (14.16%). (14.16% in 2010 in all non-foreign areas.)

Step 6: Multiply the result from step 5 (14.16%) times the 2009 GS Step 10 base salary.

Step 7: Multiply the full locality pay percentage (14.16%) times the difference between the 2010 GS Step 10 base salary (step 3) and the 2009 GS Step 10 base salary rate (step 2).

Step 8: Add the results of step 6 and step 7 to determine **Adjustment B**.

Step 9: Add **Adjustment A** and **Adjustment B** together to determine the total increase to the retained rate.

Step 10: Add the total increase determined in step 9 to the preexisting retained rate (before the January 2010 pay adjustment). If the result is greater than the applicable projected Step 10 adjusted rate of basic pay (reflecting the fully phased-in locality rate), that is the employee's projected retained rate for 2010. If the result is less than the applicable projected Step 10 adjusted rate of basic pay, the employee would no longer be under pay retention, and the employee's projected pay rate must be set at that Step 10 adjusted rate. The final resulting rate is the salary rate used in the retirement calculation of the high-3 average salary and placed in the service history portion of the Supplemental IRR.

Step 11: Compute the hourly rate used to compute the retirement deposit by dividing the difference between the projected rate and the actual retained rate by 2,087 hours. The resulting hourly rate is used in the retirement deposit worksheet.

EXAMPLE FOR 2010: An employee working in Hawaii, Alaska or Other Non-Foreign Areas is a GS 11 Step 00 with a retained rate. In steps 1-10, we compute the projected rate that would apply if locality pay were fully phased in (14.16% RUS locality rate in 2010). In step 11, we compare the projected rate to the actual retained rate to determine the retirement deposit.

Step 1: The retained rate is \$70,843 before the January 2010 pay adjustment and \$74,413 after that adjustment. (The \$74,413 retained rate reflects application of the retained rate adjustment formula using the 4.72% one-third phase-in of locality pay.)

Step 2: The 2009 GS base salary for the GS 11 Step 10 is \$64,403.

Step 3: The 2010 GS base salary for the GS 11 Step 10 is \$65,371.

$$\begin{array}{r} \text{Step 4: } \$65,371 \\ - \quad \underline{64,403} \\ \quad \quad \$ \quad 968 \\ \times \quad \underline{.50} \\ \quad \quad \quad \$ \quad 484 = \text{Adjustment A} \end{array}$$

$$\begin{array}{r} \text{Step 5: } 14.16\% \\ - \quad \underline{0} \\ \quad \quad 14.16\% \end{array}$$

$$\begin{array}{r} \text{Step 6: } \$64,403 \\ \times \quad \underline{.1416} \\ \quad \quad \$ 9,119.465 \text{ or } \$9,119 \end{array}$$

$$\begin{array}{r} \text{Step 7: } \$ \quad 968 \\ \times \quad \underline{.1416} \\ \quad \quad \$ \quad 137.07 \text{ or } \$137 \end{array}$$

$$\begin{array}{r} \text{Step 8: } \$ 9,119 \\ + \quad \underline{137} \\ \quad \quad \$ 9,256 = \text{Adjustment B} \end{array}$$

$$\begin{array}{r} \text{Step 9: } \$ 9,256 \\ + \quad \underline{484} \\ \quad \quad \$ 9,740 = \text{Total Retained Rate Adjustment} \end{array}$$

$$\begin{array}{r} \text{Step 10: } \$70,843 \text{ (2009 retained rate)} \\ + \quad \underline{9,740} \\ \quad \quad \$80,583 = \text{Projected Rate} = \text{salary to be used in retirement calculations (High-3 average salary)} \\ \quad \quad \quad \text{and shown on the Supplement IRR} \end{array}$$

(Note: \$80,583 is greater than the projected GS-11 Step 10 locality rate \$74,628. (No special rate applies.) $\$65,371 \times 1.1416 = \$74,628$. Thus, projected rate is a projected retained rate.)

$$\begin{array}{r} \text{Step 11: } \$80,583 \text{ (projected rate for 2010)} \\ - \quad \underline{74,413} \text{ (actual 2010 retained rate)} \\ \quad \quad \$ 6,170 \end{array}$$

$$\$ 6,170 \div 2,087 = \$2.96 = \text{hourly rate used in retirement deposit worksheet}$$

FOR 2011-

Compute the projected rate for 2011 using steps 1-10 and determine the hourly rate used in computing the retirement deposit in step 11, as shown below:

Step 1: Identify the employee's actual retained rate before and after the January 2011 pay adjustment.

Step 2: Find the step 10 base rate for the employee's grade on the 2010 GS Base Salary Table. The tables can be found at <http://www.opm.gov/oca/10tables/indexGS.asp>. This will give you the 2010 GS Step 10 base salary.

Step 3: Find the step 10 base rate for the employee's grade on the 2011 GS Base Salary Table. The tables can be found at <http://www.opm.gov/oca/11tables/index.asp>. This will give you the 2011 GS Step 10 base salary for that grade and step.

Step 4: Subtract the 2010 GS Step 10 base salary from the 2011 GS Step 10 base salary, then multiply the difference by 50% to determine **Adjustment A**. (Because of the January 2011 pay freeze, this result will be zero.)

Step 5: Subtract the previous payable locality pay percentage for 2010 (Other Non-Foreign Areas, Hawaii and Alaska, 4.72%) from the fully phased-in locality pay percentage for 2011 (for Other Non-Foreign Areas-14.16%, for Hawaii-16.51%, or for Alaska-24.69%).

Step 6: Multiply the result from step 5 (Other Non-Foreign Areas-9.44%, Hawaii-11.79%, or Alaska-19.97) times the 2010 GS Step 10 base salary.

Step 7: Multiply the full locality pay percentage (Other Non-Foreign Areas-14.16%, Hawaii-16.51%, or Alaska-24.69%) times the difference between the 2011 GS Step 10 Base salary (step 3) and the 2010 GS Step 10 Base salary (step 2). (Because of the January 2011 pay freeze, this result will be zero.)

Step 8: Add the results of Step 6 and Step 7 to determine **Adjustment B**.

Step 9: Add **Adjustment A** and **Adjustment B** together to determine the total increase to the retained rate. (Because of the January 2011 pay freeze, this result will equal the result from step 6.)

Step 10: Add the total increase determined in step 9 to the preexisting retained rate pay (before the January 2011 pay adjustment). If the result is greater than the applicable projected Step 10 adjusted rate of basic pay (reflecting the fully phased-in locality rate), that is the employee's projected retained rate for 2011. If the result is less than the applicable projected Step 10 adjusted rate of basic pay, the employee would no longer be under pay retention, and the employee's projected pay rate must be set at that Step 10 adjusted rate. The final resulting rate is the salary rate used in the retirement calculation of the high-3 average salary and placed in the service history portion of the Supplemental IRR.

Step 11: Compute the hourly rate used to compute the retirement deposit by dividing the difference between the projected rate and the actual retained rate by 2,087 hours. The resulting hourly rate is used in the retirement deposit worksheet.

EXAMPLE FOR 2011: An employee working in Hawaii is a GS 11 Step 00 with a retained rate. In steps 1-10, we compute the projected rate that would apply if locality pay were fully phased in (16.51% Hawaii locality rate in 2011). In step 11, we compare the projected rate to the actual retained rate to determine the retirement deposit.

Step 1: The retained rate is \$74,413 before the January 2011 pay adjustment and \$78,525 after that adjustment. (The \$78,525 retained rate reflects application of the retained rate adjustment formula using the 11.01% two-thirds phase-in of locality pay.)

Step 2: The 2010 GS base Salary for the GS 11 Step 10 is \$65,371.

Step 3: The 2011 GS base Salary for the GS 11 Step 10 is \$65,371. (Frozen in January 2011.)

Step 4: \$65,371
- 65,371
\$ 0
x .50
\$ 0 = **Adjustment A**

Step 5: 16.51%
- 4.72%
11.79%

Step 6: \$65,371
x .1179
\$7,707.24 or \$7,707

Step 7: \$ 0
x .1651
\$ 0

Step 8: \$7,707
+ 0
\$7,707 = **Adjustment B**

Step 9: \$ 0
+ 7,707
\$7,707 = **Total Retained Rate Adjustment**

(Note: Because of the January 2011 pay freeze, result from step 9 = result from step 6.)

Step 10: \$74,413 (2010 retained rate)
+ 7,707
\$82,120 = **Projected Rate = salary to be used in retirement calculations (High-3 average salary) and shown on the Supplement IRR**

(Note: \$82,120 is greater than the projected GS-11 Step 10 locality rate \$76,164. (No special rate applies.) \$65,371 x 1.1651 = \$76,164. Thus, projected rate is a projected retained rate.)

Step 11: \$82,120 (projected rate for 2011)
- 78,525 (actual 2011 retained rate)
\$ 3,595

\$ 3,595 ÷ 2,087 = \$1.72 = **hourly rate used in retirement deposit worksheet**

Employees in the National Security Personnel System (NSPS)

NSPS is a pay-banded system. NSPS employees receive pay based on their pay schedule, pay band, and position, not a GS grade or step.

NSPS employees may receive a standard local market supplement, a targeted local market supplement, or no local market supplement. The NSPS standard and targeted local market supplements are considered part of the employee's basic pay for retirement purposes (see 5 CFR 9901.331(d)).

For those employees receiving a standard local market supplement, the percentages and locality areas used for the supplement are exactly the same as those that apply to GS employees. For employees in non-foreign areas subject to NAREA, the locality pay percentage offsetting the decreasing COLA in 2010, 2011, and 2012 is the same as for GS employees. Thus, for 2010, NSPS employees receive the same 4.72% adjustment as GS employees. The 4.72% is their standard local market supplement and is added on top of their NSPS base salary. For 2011, NSPS employees receive the locality adjustment based on their locality area.

For employees receiving targeted local market supplements, those supplements are always higher than the standard local market supplement for an occupation in a geographic location. The targeted local market supplement includes a 4.72% adjustment for 2010. A targeted local market supplement is a local market supplement established to address recruitment or retention difficulties or for other appropriate reasons which applies to a defined category of employees (based on occupation or other appropriate factors). It is provided in lieu of any lower standard local market supplement that would otherwise apply and is similar to a special salary rate supplement provided to GS employees. In the GS system, an employee would get either locality pay or a special rate supplement, if authorized for his or her position. Similarly, in NSPS an employee receives either a standard local market supplement or a targeted local market supplement, if authorized for his or her position.

For example, in 2010, a YG-0602-2 General Surgeon in Hawaii received a targeted local market supplement of 45.72% in lieu of the standard local market supplement of 4.72%. As another example, a YN-0083-1 Supervisory Police Officer located on Hawaii Island, Kauai Island, Maui Island, or Oahu Island in Hawaii received a targeted local market supplement of 17% in lieu of the standard local market supplement of 4.72%. The important point is that the targeted local market supplement is in lieu of the standard local market supplement - the standard local market supplement is NOT added to the targeted local market supplement but is included in the percentage given.

Most NSPS employees receive a standard local market supplement. A much smaller number receive a targeted local market supplement (which may be applied worldwide or only to employees located at a specific installation).

NSPS pay schedules, including standard and targeted local market supplements, both current and archived may be found on this website: <http://www.cpms.osd.mil/wage/> or <http://www.cpms.osd.mil/nsps/index.html>.

This guidance will be used for the period of time that an employee is under the NSPS. Once they have transferred to the General Schedule (GS) system you will apply the guidance outlined in BAL 10-102 or the additional guidance provided in this BAL for the other categories such as retained pay.

The following provide examples of how to calculate the deposit for an NSPS employee in a non-foreign area. The examples show how an agency must compute the "projected" NSPS rate that would apply if locality pay were fully phased in. This projected rate is the salary rate used in the retirement calculation of the high-3 average salary and placed in the service history portion of the Supplemental IRR. The difference between the projected rate and the actual rate is used to compute the retirement deposit.

EXAMPLE 1:

NSPS Hawaii employee receiving \$82,077 NSPS base salary and an NSPS standard local market supplement of \$3,874, the 4.72% locality component authorized by NAREA.

Employee Name: **NSPS HI Emp receiving \$85,951 incl. 4.72% LMS**

Retirement Plan: CSRS

Employee Deductions for Pay Year: 2010

A	B	C	D	E	F	G	H	I	J	K	L	M	N
Period	Pay Plan/Grade	NSPS Salary w/out Locality	NSPS Salary w/Locality (4.72)	NSPS Salary w/Locality (4.72) Div by 2087	NSPS Salary with Full Locality (RUS rate-14.16%)	NSPS Salary with Full Locality (RUS rate-14.16%) Div by 2087	Difference in Hourly Rate between full rate & actual NSPS Rate	Times 80 hours	Difference in Pay per Pay Period	Times Employee Deduction Rate	Difference in Employee Deductions per Pay Period	Times Number of Pay Periods	Additional Employee Deductions Owed
1-3-2010 to 3-27-2010	YC-02	82,077	85,951	41.18	93,699	44.90	3.72	80	\$297.60	7%	\$20.83	6	\$124.98
3-28-2010 to 3-31-2010	YC-02	82,077	85,951	41.18	93,699	44.90	3.72	24	\$89.28	7%	\$6.25	1	\$6.25
			0	0.00	0	0.00	0.00		\$0.00	7%	\$0.00	0	\$0.00
			0	0.00	0	0.00	0.00		\$0.00	7%	\$0.00	0	\$0.00
			0	0.00	0	0.00	0.00		\$0.00	7%	\$0.00	0	\$0.00
O. Total for Year												\$131.23	
P. Additional Interest Owed													
Q. Total Employee Deductions and Interest												\$131.23	

EXAMPLE 2:

NSPS Hawaii employee receiving \$59,305 NSPS base salary and a NSPS targeted local market supplement (TLMS) of 21.72%, which includes the 4.72% locality component authorized by NAREA. (To determine the salary with the full locality rate, subtract 4.72% from the 21.72% to get 17% then add 14.16% to derive the targeted local market supplement with the full locality rate, 31.16%. Multiply the base salary by 31.16% to get the annual salary then divide by 2087 for the hourly rate with full locality rate.)

Employee Name: NSPS HI Emp recving \$59,305+TLMS 21.72% Retirement Plan: CSRS
 Employee Deductions for Pay Year: 2010

A	B	C	D	E	F	G	H	I	J	K	L	M	N
Period	Pay Plan/ Grade	NSPS Salary w/out TLMS and Locality	NSPS Salary w/TLMS including Phased in Locality (21.72%)	NSPS Salary w/TLMS including Phased in Locality Div by 2087	NSPS Salary with TLMS including Full Locality (31.16%)	NSPS Salary with TLMS including Full Locality Pay (31.16%) Div by 2087	Difference in Hourly Rate between adjusted TLMS rate with Full Locality and TLMS Rate with Phased in Locality	Times 80 hours	Difference in Pay per Pay Period	Times Employee Deduction Rate	Difference in Employee Deductions per Pay Period	Times Number of Pay Periods	Additional Employee Deductions Owed
01/03/2010 to 05/08/2010		59,305	72,186	34.59	77,784	37.27	2.68	80	\$214.40	7%	\$15.01	9	\$135.09
			0	0.00	0	0.00	0.00		\$0.00	7%	\$0.00	0	\$0.00
			0	0.00	0	0.00	0.00		\$0.00	7%	\$0.00	0	\$0.00
			0	0.00	0	0.00	0.00		\$0.00	7%	\$0.00	0	\$0.00
			0	0.00	0	0.00	0.00		\$0.00	7%	\$0.00	0	\$0.00
O. Total for Year												\$135.09	
P. Additional Interest Owed													
Q. Total Employee Deductions and Interest												\$135.09	

Employees with a retirement commencing date in 2011, 2012 and on 01/01/2013 must pay interest on the deposit due. (Interest on NAREA deposits accrues annually and a variable interest rate is applied, compounded annually on December 31 of each year)

Interest for NAREA deposits is outlined under Section 8334 (e) in title 5, United States Code. Interest accrues annually and is charged at the variable interest rate, compounded annually on December 31 of each year. The variable interest rate for 2010 is 3.125% and 2.75% for 2011. The 2012 interest rate will not be determined until the end of 2011.

Under 5 U.S.C. 8334(e), interest on the deposit is computed from the midpoint of the **deposit period** and is computed at a variable rate for deposits on service on and after October 1, 1982. Regulations outline that interest is charged through the date the deposit is paid but not later than the commencing date of the retirement annuity. Interest is also not charged for the calendar year in which the deposit is paid or the annuity commences. For these NAREA deposits, therefore, interest will accrue from the midpoint of the **deposit period** through December 31 of the year that precedes the year in which the annuity commences. The **deposit period** is the period of time that additional deductions are due for the difference between the phased-in locality rate and the full locality rate, with the earliest date being 01/03/2010 and the latest being 12/31/2011.

The midpoint date determines the interest rate that will be used in calculating the interest due for the initial year. If the midpoint falls in 2010, the interest rate used will be 3.125%. In 2011, the interest rate used will be 2.75%. If interest is due for the subsequent year, the interest rate used will be the rate in effect for that year.

NAREA interest calculation steps:

Step 1: Identify the date interest begins to accrue – the midpoint of the deposit period

- Identify the deposit period (the period of time that additional deductions are due – earliest date of period is 1/3/2010 through the retirement date or through 12/31/2011 if the retirement date is after 12/31/2011. Find the midpoint of the deposit period
 - Add the beginning date of the deposit period to the ending date of the deposit period and divide the result by 2

Example:

- Beginning date of deposit period: 01/03/2010
- Ending date of deposit period: 09/30/2011
- Sum of beginning and ending date:
 - 2011 – 09 – 30, plus
 - 2010 – 01 – 03, equals
 - 4021 – 10 – 33
- Divide sum by 2:
 - $4021y \div 2 = 2010y \quad 06m$
 - $10m \div 2 = \quad \quad 05m$
 - $33d \div 2 = \quad \quad \quad \quad 16d$
 - $\quad \quad \quad 2010 \quad 11 \quad 16$
- Midpoint equals November 16, 2010

Step 2: Identify date interest ends

- Identify annuity commencing date
- Interest accrues through the end of the calendar year that immediately precedes the year in which the annuity commences.

Example:

- Deposit period 1/3/2010 through 9/30/2011 (date of retirement)
- Annuity Commences 10/1/2011
- Interest accrues through 12/31/2010 (end of the year that immediately precedes the year in which the annuity commences.)

Step 3: Calculate Interest from midpoint to date interest ends

- Computing Interest for the first year:
 - Identify the variable interest rate in effect for the year in which the midpoint occurs
 - Calculate the time factor representing the time between the midpoint and the end of the year.
 - Multiply the deposit amount, the variable interest rate, and the time factor. The result equals the amount of interest that is owed for the first year.

Example:

- Deposit Without Interest: \$105.00
 - Midpoint equals November 16, 2010
 - Time between November 16, 2010, and December 31, 2010 is 1m 15d
 - 12 – 31, minus
 - 11 – 16, equals
 - 1m – 15d
 - Time Factor for 1m 15d from the 360 day chart: .125
 - Variable Interest rate for 2010 is 3.125%
 - Interest on deposit:
 - $\$105 \times 3.125\% \times .125 = \0.41
- Computing Interest for Subsequent Years
 - If interest is applicable for an additional year, add the interest from the first year to the deposit balance and then multiply the result by the variable interest rate in effect for the second year.
 - The result is the additional interest due for the second year.
 - Add the interest due for the second year to the original deposit and the interest due for the first year to get the total deposit due with interest.

Example:

- Deposit Period: 01/03/2010 to 12/31/2011
- Retirement Date: 12/31/2012
- Annuity Commencing Date: 01/01/2013
- Deposit Without Interest: \$130
- Beginning date of interest (midpoint): January 2, 2011

- Ending date of interest: December 31, 2012
- Variable rate for 2011: 2.75%
- Variable rate for 2012: (unknown as of the date this guidance was prepared, but for sake of example, assume 3.25%)
- Time between midpoint and end of year in which midpoint falls:
 - 12 – 31, minus
 - 01 – 02, equals
 - 11m 29d
- Time factor for 11 months and 29 days (from 360 day chart): .997222
- Interest for first year (1/2/2011 through 12/31/2011):
 - $\$130 \times 2.75\% \times .997222 = \3.57
- Interest for second year (1/1/2012 through 12/31/2012)
 - Sum of deposit plus year 1 interest - $\$130 + \$3.57 = \$133.57$
 - Interest for year 2:
 - $\$133.57 \times 3.25\% = \4.34
- Total deposit with interest: $\$133.57 + \$4.34 = \$137.91$

The NAREA Midpoint and Interest Calculation Worksheet is attached for your use.

Additional Information

If you have additional questions, need clarification or under another pay authority (system), agency benefits officers should contact Sharon Appel at (724) 794-2005 extension 3127 or by email at Sharon.Appel@opm.gov. Employees should contact their agency human resources office for assistance.

Kenneth J. Zawodny Jr.
Associate Director
Retirement Services

Attachment 1- COLA and Locality Pay Rates in Nonforeign Areas 2009-2012

COLA and Locality Pay Rates in Nonforeign Areas 2009-2012

(based on the Non-Foreign Area Retirement Equity Assurance Act (NAREAA), sections 1911-1919 of Public Law 111-84, and on section 147 of Public Law 111-242, which required a freeze of General Schedule base and locality rates in 2011-2012)

Nonforeign COLA Areas	2009		2010			2011			2012		
	COLA Rates (%)	Locality Rates (%)	COLA Rates (%)	Payable Locality Rates (%)	Full Locality Rates (%)	COLA Rates (%)	Payable Locality Rates (%)	Full Locality Rates (%)	COLA Rates (%)	Payable Locality Rates (%)	Full Locality Rates (%)
Anchorage, Alaska	23	0	19.03	4.72	14.16	10.56	16.46	24.69	5.57	24.69	24.69
Fairbanks, Alaska	23	0	19.03	4.72	14.16	10.56	16.46	24.69	5.57	24.69	24.69
Juneau, Alaska	23	0	19.03	4.72	14.16	10.56	16.46	24.69	5.57	24.69	24.69
Other Alaska	25	0	20.94	4.72	14.16	12.28	16.46	24.69	7.18	24.69	24.69
City and County of Honolulu, Hawaii	25	0	20.94	4.72	14.16	16.07	11.01	16.51	12.25	16.51	16.51
County of Hawaii, Hawaii	18	0	14.26	4.72	14.16	9.76	11.01	16.51	6.24	16.51	16.51
County of Kauai, Hawaii	25	0	20.94	4.72	14.16	16.07	11.01	16.51	12.25	16.51	16.51
County of Maui (including Kalawao County), Hawaii	25	0	20.94	4.72	14.16	16.07	11.01	16.51	12.25	16.51	16.51
Puerto Rico	14	0	10.44	4.72	14.16	7.18	9.44	14.16	4.20	14.16	14.16
U.S. Virgin Islands	25	0	20.94	4.72	14.16	17.23	9.44	14.16	13.84	14.16	14.16
Guam & Commonwealth of the Northern Mariana Islands	25	0	20.94	4.72	14.16	17.23	9.44	14.16	13.84	14.16	14.16
Other Possessions	0	0	0	4.72	14.16	0	9.44	14.16	0	14.16	14.16

NOTE 1: The Full Locality Rates are used to compute the phased-in Payable Locality Rates using a 1/3rd factor in 2010, a 2/3rds factor in 2011, and a 3/3rds factor in 2012. Also, the Full Locality Rates are used in computing retirement-creditable basic pay and retirement contribution deposits for employees who make an section under NAREAA section 1917.

NOTE 2: The EX-IV locality rate cap (\$155,500) will affect certain employees in Alaska in 2010 and 2011. Because of that cap, in 2011 some employees won't receive the full 24.69% as the Payable Locality Rate, and in 2011 some employees won't be credited with the Full Locality Rate of 24.69% in computing retirement basic pay and deposits under NAREAA section 1917. For employees receiving regular General Schedule (GS) rates, only GS-15, steps 9 and 10 are affected. For those at GS-15, step 9, the actual locality pay percentage is 23.22% instead of 24.69%. For those at GS-15, step 10, the actual locality pay percentage is 20.06%.

Attachment 2- 2010 SALARY TABLES

Full Locality-SALARY TABLE 2010-RUS

INCORPORATING PAYMENT OF 14.16%

FOR THE LOCALITY PAY AREA OF REST OF U.S.

(See <http://www.opm.gov/oca/10tables/locdef.asp> for definitions of locality pay areas.)

EFFECTIVE JANUARY 2010

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	20324	21003	21679	22351	23027	23424	24092	24766	24792	25422
2	22851	23395	24151	24792	25071	25808	26546	27283	28021	28758
3	24933	25764	26595	27426	28257	29088	29919	30750	31581	32412
4	27990	28922	29855	30788	31720	32653	33586	34519	35451	36384
5	31315	32359	33402	34445	35489	36532	37576	38619	39663	40706
6	34907	36070	37233	38397	39560	40723	41886	43050	44213	45376
7	38790	40084	41377	42671	43964	45258	46551	47844	49138	50431
8	42960	44391	45823	47254	48686	50117	51549	52981	54412	55844
9	47448	49029	50611	52192	53773	55354	56935	58516	60097	61678
10	52252	53994	55736	57478	59221	60963	62705	64447	66189	67931
11	57408	59321	61234	63148	65061	66974	68888	70801	72714	74628
12	68809	71102	73396	75689	77983	80276	82570	84863	87157	89450
13	81823	84550	87278	90005	92732	95459	98187	100914	103641	106369
14	96690	99913	103136	106358	109581	112804	116027	119249	122472	125695
15	113735	117527	121318	125109	128900	132692	136483	140274	144065	147857

Phased- in SALARY TABLE 2010-HI

A LOCALITY PAYMENT OF 4.72%

STATE OF HAWAII

(See <http://www.opm.gov/oca/10tables/locdef.asp> for definitions of locality pay areas.)

EFFECTIVE JANUARY 2010

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	18643	19266	19886	20503	21123	21487	22100	22718	22742	23320
2	20962	21460	22154	22742	22998	23674	24351	25027	25704	26380
3	22871	23633	24396	25158	25920	26683	27445	28207	28970	29732
4	25675	26531	27386	28242	29097	29953	30809	31664	32520	33375
5	28726	29683	30640	31597	32554	33511	34469	35426	36383	37340
6	32020	33087	34154	35222	36289	37356	38423	39490	40557	41624
7	35583	36769	37956	39142	40329	41515	42702	43888	45075	46261
8	39407	40720	42034	43347	44660	45973	47286	48600	49913	51226
9	43525	44975	46426	47876	49326	50777	52227	53677	55128	56578
10	47931	49529	51127	52725	54324	55922	57520	59118	60716	62314
11	52661	54416	56171	57926	59681	61436	63191	64946	66701	68457
12	63119	65223	67327	69430	71534	73638	75742	77846	79950	82053
13	75057	77559	80061	82562	85064	87566	90068	92569	95071	97573
14	88695	91651	94607	97563	100520	103476	106432	109388	112345	115301
15	104330	107808	111286	114764	118241	121719	125197	128675	132152	135630

Phased-in SALARY TABLE 2010-AK

A LOCALITY PAYMENT OF 4.72%

STATE OF ALASKA

(See <http://www.opm.gov/oca/10tables/locdef.asp> for definitions of locality pay areas.)

EFFECTIVE JANUARY 2010

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	18643	19266	19886	20503	21123	21487	22100	22718	22742	23320
2	20962	21460	22154	22742	22998	23674	24351	25027	25704	26380
3	22871	23633	24396	25158	25920	26683	27445	28207	28970	29732
4	25675	26531	27386	28242	29097	29953	30809	31664	32520	33375
5	28726	29683	30640	31597	32554	33511	34469	35426	36383	37340
6	32020	33087	34154	35222	36289	37356	38423	39490	40557	41624
7	35583	36769	37956	39142	40329	41515	42702	43888	45075	46261
8	39407	40720	42034	43347	44660	45973	47286	48600	49913	51226
9	43525	44975	46426	47876	49326	50777	52227	53677	55128	56578
10	47931	49529	51127	52725	54324	55922	57520	59118	60716	62314
11	52661	54416	56171	57926	59681	61436	63191	64946	66701	68457
12	63119	65223	67327	69430	71534	73638	75742	77846	79950	82053
13	75057	77559	80061	82562	85064	87566	90068	92569	95071	97573
14	88695	91651	94607	97563	100520	103476	106432	109388	112345	115301
15	104330	107808	111286	114764	118241	121719	125197	128675	132152	135630

Retirement and Benefits

Quality Benefits for the Federal Family

Phased-in SALARY TABLE 2010-ON
 INCORPORATING THE 1.50% GENERAL SCHEDULE INCREASE AND A LOCALITY PAYMENT
 OF 4.72%

OTHER NONFOREIGN AREAS AS DEFINED IN 5 CFR PART 591
 (See <http://www.opm.gov/oca/10tables/locdef.asp> for definitions of locality pay areas.)

EFFECTIVE JANUARY 2010
 Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	18643	19266	19886	20503	21123	21487	22100	22718	22742	23320
2	20962	21460	22154	22742	22998	23674	24351	25027	25704	26380
3	22871	23633	24396	25158	25920	26683	27445	28207	28970	29732
4	25675	26531	27386	28242	29097	29953	30809	31664	32520	33375
5	28726	29683	30640	31597	32554	33511	34469	35426	36383	37340
6	32020	33087	34154	35222	36289	37356	38423	39490	40557	41624
7	35583	36769	37956	39142	40329	41515	42702	43888	45075	46261
8	39407	40720	42034	43347	44660	45973	47286	48600	49913	51226
9	43525	44975	46426	47876	49326	50777	52227	53677	55128	56578
10	47931	49529	51127	52725	54324	55922	57520	59118	60716	62314
11	52661	54416	56171	57926	59681	61436	63191	64946	66701	68457
12	63119	65223	67327	69430	71534	73638	75742	77846	79950	82053
13	75057	77559	80061	82562	85064	87566	90068	92569	95071	97573
14	88695	91651	94607	97563	100520	103476	106432	109388	112345	115301
15	104330	107808	111286	114764	118241	121719	125197	128675	132152	135630

Attachment 3- 2011 SALARY TABLES

SALARY TABLE 2011-GS Base

RATES FROZEN AT 2010 LEVELS

EFFECTIVE JANUARY 2011

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	17803	18398	18990	19579	20171	20519	21104	21694	21717	22269
2	20017	20493	21155	21717	21961	22607	23253	23899	24545	25191
3	21840	22568	23296	24024	24752	25480	26208	26936	27664	28392
4	24518	25335	26152	26969	27786	28603	29420	30237	31054	31871
5	27431	28345	29259	30173	31087	32001	32915	33829	34743	35657
6	30577	31596	32615	33634	34653	35672	36691	37710	38729	39748
7	33979	35112	36245	37378	38511	39644	40777	41910	43043	44176
8	37631	38885	40139	41393	42647	43901	45155	46409	47663	48917
9	41563	42948	44333	45718	47103	48488	49873	51258	52643	54028
10	45771	47297	48823	50349	51875	53401	54927	56453	57979	59505
11	50287	51963	53639	55315	56991	58667	60343	62019	63695	65371
12	60274	62283	64292	66301	68310	70319	72328	74337	76346	78355
13	71674	74063	76452	78841	81230	83619	86008	88397	90786	93175
14	84697	87520	90343	93166	95989	98812	101635	104458	107281	110104
15	99628	102949	106270	109591	112912	116233	119554	122875	126196	129517

2011 GS LEO Rates (Special Base Rates at Grades 3-10)

RATES FROZEN AT 2010 LEVELS

EFFECTIVE JANUARY 2011

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	17803	18398	18990	19579	20171	20519	21104	21694	21717	22269
2	20017	20493	21155	21717	21961	22607	23253	23899	24545	25191
3	26208	26936	27664	28392	29120	29848	30576	31304	32032	32760
4	29420	30237	31054	31871	32688	33505	34322	35139	35956	36773
5	33829	34743	35657	36571	37485	38399	39313	40227	41141	42055
6	35672	36691	37710	38729	39748	40767	41786	42805	43824	44843
7	38511	39644	40777	41910	43043	44176	45309	46442	47575	48708
8	40139	41393	42647	43901	45155	46409	47663	48917	50171	51425
9	42948	44333	45718	47103	48488	49873	51258	52643	54028	55413
10	47297	48823	50349	51875	53401	54927	56453	57979	59505	61031
11	50287	51963	53639	55315	56991	58667	60343	62019	63695	65371
12	60274	62283	64292	66301	68310	70319	72328	74337	76346	78355
13	71674	74063	76452	78841	81230	83619	86008	88397	90786	93175
14	84697	87520	90343	93166	95989	98812	101635	104458	107281	110104
15	99628	102949	106270	109591	112912	116233	119554	122875	126196	129517

Phased-in Locality SALARY TABLE 2011-HI

INCORPORATING A LOCALITY PAYMENT OF 11.01%

STATE OF HAWAII

(See <http://www.opm.gov/oca/11tables/locdef.asp> for definitions of locality pay areas.)

EFFECTIVE JANUARY 2011

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	19763	20424	21081	21735	22392	22778	23428	24083	24108	24721
2	22221	22749	23484	24108	24379	25096	25813	26530	27247	27965
3	24245	25053	25861	26669	27477	28285	29094	29902	30710	31518
4	27217	28124	29031	29938	30845	31752	32659	33566	34473	35380
5	30451	31466	32480	33495	34510	35524	36539	37554	38568	39583
6	33944	35075	36206	37337	38468	39599	40731	41862	42993	44124
7	37720	38978	40236	41493	42751	44009	45267	46524	47782	49040
8	41774	43166	44558	45950	47342	48735	50127	51519	52911	54303
9	46139	47677	49214	50752	52289	53827	55364	56902	58439	59976
10	50810	52504	54198	55892	57586	59280	60974	62668	64362	66057
11	55824	57684	59545	61405	63266	65126	66987	68847	70708	72568
12	66910	69140	71371	73601	75831	78061	80291	82522	84752	86982
13	79565	82217	84869	87521	90173	92825	95477	98130	100782	103434
14	94022	97156	100290	103424	106557	109691	112825	115959	119093	122226
15	110597	114284	117970	121657	125344	129030	132717	136404	140090	143777

Phased-in Locality SALARY TABLE 2011-HI (LEO)

INCLUDING SPECIAL BASE RATES AT GS-3 THROUGH GS-10 AND

INCORPORATING A LOCALITY PAYMENT OF 11.01%

STATE OF HAWAII

(See <http://www.opm.gov/oca/11tables/locdef.asp> for definitions of locality pay areas.)

EFFECTIVE JANUARY 2011

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	19763	20424	21081	21735	22392	22778	23428	24083	24108	24721
2	22221	22749	23484	24108	24379	25096	25813	26530	27247	27965
3	29094	29902	30710	31518	32326	33134	33942	34751	35559	36367
4	32659	33566	34473	35380	36287	37194	38101	39008	39915	40822
5	37554	38568	39583	40597	41612	42627	43641	44656	45671	46685
6	39599	40731	41862	42993	44124	45255	46387	47518	48649	49780
7	42751	44009	45267	46524	47782	49040	50298	51555	52813	54071
8	44558	45950	47342	48735	50127	51519	52911	54303	55695	57087
9	47677	49214	50752	52289	53827	55364	56902	58439	59976	61514
10	52504	54198	55892	57586	59280	60974	62668	64362	66057	67751
11	55824	57684	59545	61405	63266	65126	66987	68847	70708	72568
12	66910	69140	71371	73601	75831	78061	80291	82522	84752	86982
13	79565	82217	84869	87521	90173	92825	95477	98130	100782	103434
14	94022	97156	100290	103424	106557	109691	112825	115959	119093	122226
15	110597	114284	117970	121657	125344	129030	132717	136404	140090	143777

Projected Full Locality SALARY TABLE 2011-HI

INCORPORATING A LOCALITY PAYMENT OF 16.51%

STATE OF HAWAII

(See <http://www.opm.gov/oca/11tables/locdef.asp> for definitions of locality pay areas.)

EFFECTIVE JANUARY 2011

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	20742	21436	22125	22811	23501	23907	24588	25276	25302	25946
2	23322	23876	24648	25302	25587	26339	27092	27845	28597	29350
3	25446	26294	27142	27990	28839	29687	30535	31383	32231	33080
4	28566	29518	30470	31422	32373	33325	34277	35229	36181	37133
5	31960	33025	34090	35155	36219	37284	38349	39414	40479	41544
6	35625	36812	38000	39187	40374	41561	42749	43936	45123	46310
7	39589	40909	42229	43549	44869	46189	47509	48829	50149	51469
8	43844	45305	46766	48227	49688	51149	52610	54071	55532	56993
9	48425	50039	51652	53266	54880	56493	58107	59721	61334	62948
10	53328	55106	56884	58662	60440	62218	63995	65773	67551	69329
11	58589	60542	62495	64448	66400	68353	70306	72258	74211	76164
12	70225	72566	74907	77247	79588	81929	84269	86610	88951	91291
13	83507	86291	89074	91858	94641	97424	100208	102991	105775	108558
14	98680	101970	105259	108548	111837	115126	118415	121704	124993	128282
15	116077	119946	123815	127684	131554	135423	139292	143162	147031	150900

Projected Full Locality SALARY RATES FOR 2011-HI(LEO)

INCLUDING SPECIAL BASE RATES AT GS-3 THROUGH GS-10 AND

INCORPORATING A LOCALITY PAYMENT OF 16.51%

STATE OF HAWAII

(See <http://www.opm.gov/oca/11tables/locdef.asp> for definitions of locality pay areas.)

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	20742	21436	22125	22811	23501	23907	24588	25276	25302	25946
2	23322	23876	24648	25302	25587	26339	27092	27845	28597	29350
3	30535	31383	32231	33080	33928	34776	35624	36472	37320	38169
4	34277	35229	36181	37133	38085	39037	39989	40940	41892	42844
5	39414	40479	41544	42609	43674	44739	45804	46868	47933	48998
6	41561	42749	43936	45123	46310	47498	48685	49872	51059	52247
7	44869	46189	47509	48829	50149	51469	52790	54110	55430	56750
8	46766	48227	49688	51149	52610	54071	55532	56993	58454	59915
9	50039	51652	53266	54880	56493	58107	59721	61334	62948	64562
10	55106	56884	58662	60440	62218	63995	65773	67551	69329	71107
11	58589	60542	62495	64448	66400	68353	70306	72258	74211	76164
12	70225	72566	74907	77247	79588	81929	84269	86610	88951	91291
13	83507	86291	89074	91858	94641	97424	100208	102991	105775	108558
14	98680	101970	105259	108548	111837	115126	118415	121704	124993	128282
15	116077	119946	123815	127684	131554	135423	139292	143162	147031	150900

Phased-in Locality SALARY TABLE 2011-AK

INCORPORATING A LOCALITY PAYMENT OF 16.46%

STATE OF ALASKA

<http://www.opm.gov/oca/11tables/locdef.asp> for definitions of locality pay areas.)

EFFECTIVE JANUARY 2011

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	20733	21426	22116	22802	23491	23896	24578	25265	25292	25934
2	23312	23866	24637	25292	25576	26328	27080	27833	28585	29337
3	25435	26283	27131	27978	28826	29674	30522	31370	32217	33065
4	28554	29505	30457	31408	32360	33311	34263	35214	36165	37117
5	31946	33011	34075	35139	36204	37268	38333	39397	40462	41526
6	35610	36797	37983	39170	40357	41544	42730	43917	45104	46291
7	39572	40891	42211	43530	44850	46169	47489	48808	50128	51447
8	43825	45285	46746	48206	49667	51127	52588	54048	55508	56969
9	48404	50017	51630	53243	54856	56469	58082	59695	61308	62921
10	53305	55082	56859	58636	60414	62191	63968	65745	67522	69300
11	58564	60516	62468	64420	66372	68324	70275	72227	74179	76131
12	70195	72535	74874	77214	79554	81894	84233	86573	88913	91252
13	83472	86254	89036	91818	94600	97383	100165	102947	105729	108512
14	98638	101926	105213	108501	111789	115076	118364	121652	124939	128227
15	116027	119894	123762	127630	131497	135365	139233	143100	146968	150835

Phased-In Locality SALARY TABLE 2011-AK (LEO)

INCLUDING SPECIAL BASE RATES AT GS-3 THROUGH GS-10 AND

INCORPORATING A LOCALITY PAYMENT OF 16.46%

STATE OF ALASKA

<http://www.opm.gov/oca/11tables/locdef.asp> for definitions of locality pay areas.)

EFFECTIVE JANUARY 2011

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	20733	21426	22116	22802	23491	23896	24578	25265	25292	25934
2	23312	23866	24637	25292	25576	26328	27080	27833	28585	29337
3	30522	31370	32217	33065	33913	34761	35609	36457	37304	38152
4	34263	35214	36165	37117	38068	39020	39971	40923	41874	42826
5	39397	40462	41526	42591	43655	44719	45784	46848	47913	48977
6	41544	42730	43917	45104	46291	47477	48664	49851	51037	52224
7	44850	46169	47489	48808	50128	51447	52767	54086	55406	56725
8	46746	48206	49667	51127	52588	54048	55508	56969	58429	59890
9	50017	51630	53243	54856	56469	58082	59695	61308	62921	64534
10	55082	56859	58636	60414	62191	63968	65745	67522	69300	71077
11	58564	60516	62468	64420	66372	68324	70275	72227	74179	76131
12	70195	72535	74874	77214	79554	81894	84233	86573	88913	91252
13	83472	86254	89036	91818	94600	97383	100165	102947	105729	108512
14	98638	101926	105213	108501	111789	115076	118364	121652	124939	128227
15	116027	119894	123762	127630	131497	135365	139233	143100	146968	150835

Projected Full Locality SALARY TABLE FOR 2011-AK

INCORPORATING A LOCALITY PAYMENT OF 24.69%

STATE OF ALASKA

<http://www.opm.gov/oqa/11tables/locdef.asp> for definitions of locality pay areas.)

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	22199	22940	23679	24413	25151	25585	26315	27050	27079	27767
2	24959	25553	26378	27079	27383	28189	28994	29800	30605	31411
3	27232	28140	29048	29956	30863	31771	32679	33586	34494	35402
4	30571	31590	32609	33628	34646	35665	36684	37703	38721	39740
5	34204	35343	36483	37623	38762	39902	41042	42181	43321	44461
6	38126	39397	40668	41938	43209	44479	45750	47021	48291	49562
7	42368	43781	45194	46607	48019	49432	50845	52258	53670	55083
8	46922	48486	50049	51613	53177	54740	56304	57867	59431	60995
9	51825	53552	55279	57006	58733	60460	62187	63914	65641	67368
10	57072	58975	60877	62780	64683	66586	68488	70391	72294	74197
11	62703	64793	66882	68972	71062	73152	75242	77331	79421	81511
12	75156	77661	80166	82671	85176	87681	90186	92691	95196	97701
13	89370	92349	95328	98307	101286	104265	107243	110222	113201	116180
14	105609	109129	112649	116169	119689	123209	126729	130249	133769	137289
15	124226	128367	132508	136649	140790	144931	149072	153213	155500	155500

Projected Full Locality SALARY TABLE FOR 2011-AK (LEO)

INCLUDING SPECIAL BASE RATES AT GS-3 THROUGH GS-10 AND

INCORPORATING A LOCALITY PAYMENT OF 24.69%

STATE OF ALASKA

<http://www.opm.gov/oqa/11tables/locdef.asp> for definitions of locality pay areas.)

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	22199	22940	23679	24413	25151	25585	26315	27050	27079	27767
2	24959	25553	26378	27079	27383	28189	28994	29800	30605	31411
3	32679	33586	34494	35402	36310	37217	38125	39033	39941	40848
4	36684	37703	38721	39740	40759	41777	42796	43815	44834	45852
5	42181	43321	44461	45600	46740	47880	49019	50159	51299	52438
6	44479	45750	47021	48291	49562	50832	52103	53374	54644	55915
7	48019	49432	50845	52258	53670	55083	56496	57909	59321	60734
8	50049	51613	53177	54740	56304	57867	59431	60995	62558	64122
9	53552	55279	57006	58733	60460	62187	63914	65641	67368	69094
10	58975	60877	62780	64683	66586	68488	70391	72294	74197	76100
11	62703	64793	66882	68972	71062	73152	75242	77331	79421	81511
12	75156	77661	80166	82671	85176	87681	90186	92691	95196	97701
13	89370	92349	95328	98307	101286	104265	107243	110222	113201	116180
14	105609	109129	112649	116169	119689	123209	126729	130249	133769	137289
15	124226	128367	132508	136649	140790	144931	149072	153213	155500	155500

Phased-in Locality SALARY TABLE 2011-Other Nonforeign Areas

INCORPORATING A LOCALITY PAYMENT OF 9.44%

OTHER NONFOREIGN AREAS AS DEFINED IN 5 CFR PART 591

(See <http://www.opm.gov/oca/11tables/locdef.asp> for definitions of locality pay areas.)

EFFECTIVE JANUARY 2011

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	19484	20135	20783	21427	22075	22456	23096	23742	23767	24371
2	21907	22428	23152	23767	24034	24741	25448	26155	26862	27569
3	23902	24698	25495	26292	27089	27885	28682	29479	30275	31072
4	26832	27727	28621	29515	30409	31303	32197	33091	33985	34880
5	30020	31021	32021	33021	34022	35022	36022	37022	38023	39023
6	33463	34579	35694	36809	37924	39039	40155	41270	42385	43500
7	37187	38427	39667	40906	42146	43386	44626	45866	47106	48346
8	41183	42556	43928	45300	46673	48045	49418	50790	52162	53535
9	45487	47002	48518	50034	51550	53065	54581	56097	57612	59128
10	50092	51762	53432	55102	56772	58442	60112	61782	63452	65122
11	55034	56868	58703	60537	62371	64205	66039	67874	69708	71542
12	65964	68163	70361	72560	74758	76957	79156	81354	83553	85752
13	78440	81055	83669	86284	88898	91513	94127	96742	99356	101971
14	92692	95782	98871	101961	105050	108140	111229	114319	117408	120498
15	109033	112667	116302	119936	123571	127205	130840	134474	138109	141743

Phased-in Locality SALARY TABLE 2011-Other Nonforeign Areas (LEO)

INCLUDING SPECIAL BASE RATES AT GS-3 THROUGH GS-10 AND

INCORPORATING A LOCALITY PAYMENT OF 9.44%

OTHER NONFOREIGN AREAS AS DEFINED IN 5 CFR PART 591

(See <http://www.opm.gov/oca/11tables/locdef.asp> for definitions of locality pay areas.)

EFFECTIVE JANUARY 2011

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	19484	20135	20783	21427	22075	22456	23096	23742	23767	24371
2	21907	22428	23152	23767	24034	24741	25448	26155	26862	27569
3	28682	29479	30275	31072	31869	32666	33462	34259	35056	35853
4	32197	33091	33985	34880	35774	36668	37562	38456	39350	40244
5	37022	38023	39023	40023	41024	42024	43024	44024	45025	46025
6	39039	40155	41270	42385	43500	44615	45731	46846	47961	49076
7	42146	43386	44626	45866	47106	48346	49586	50826	52066	53306
8	43928	45300	46673	48045	49418	50790	52162	53535	54907	56280
9	47002	48518	50034	51550	53065	54581	56097	57612	59128	60644
10	51762	53432	55102	56772	58442	60112	61782	63452	65122	66792
11	55034	56868	58703	60537	62371	64205	66039	67874	69708	71542
12	65964	68163	70361	72560	74758	76957	79156	81354	83553	85752
13	78440	81055	83669	86284	88898	91513	94127	96742	99356	101971
14	92692	95782	98871	101961	105050	108140	111229	114319	117408	120498
15	109033	112667	116302	119936	123571	127205	130840	134474	138109	141743

**SALARY TABLE 2011-RUS/
Projected Full Locality for Other Nonforeign Areas**

INCORPORATING A LOCALITY PAYMENT OF 14.16%
FOR THE LOCALITY PAY AREA OF REST OF U.S.

<http://www.opm.gov/oca/11tables/locdef.asp> for definitions of locality pay areas.)

EFFECTIVE JANUARY 2011

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	20324	21003	21679	22351	23027	23424	24092	24766	24792	25422
2	22851	23395	24151	24792	25071	25808	26546	27283	28021	28758
3	24933	25764	26595	27426	28257	29088	29919	30750	31581	32412
4	27990	28922	29855	30788	31720	32653	33586	34519	35451	36384
5	31315	32359	33402	34445	35489	36532	37576	38619	39663	40706
6	34907	36070	37233	38397	39560	40723	41886	43050	44213	45376
7	38790	40084	41377	42671	43964	45258	46551	47844	49138	50431
8	42960	44391	45823	47254	48686	50117	51549	52981	54412	55844
9	47448	49029	50611	52192	53773	55354	56935	58516	60097	61678
10	52252	53994	55736	57478	59221	60963	62705	64447	66189	67931
11	57408	59321	61234	63148	65061	66974	68888	70801	72714	74628
12	68809	71102	73396	75689	77983	80276	82570	84863	87157	89450
13	81823	84550	87278	90005	92732	95459	98187	100914	103641	106369
14	96690	99913	103136	106358	109581	112804	116027	119249	122472	125695
15	113735	117527	121318	125109	128900	132692	136483	140274	144065	147857

SALARY TABLE 2011-RUS/

Projected Full Locality for Other Nonforeign Areas (LEO)

INCLUDING SPECIAL BASE RATES AT GS-3 THROUGH GS-10 AND INCORPORATING A LOCALITY PAYMENT
OF 14/16% FOR THE LOCALITY PAY AREA OF REST OF U.S.

<http://www.opm.gov/oca/11tables/locdef.asp> for definitions of locality pay areas.)

EFFECTIVE JANUARY 2011

Annual Rates by Grade and Step

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	20324	21003	21679	22351	23027	23424	24092	24766	24792	25422
2	22851	23395	24151	24792	25071	25808	26546	27283	28021	28758
3	29919	30750	31581	32412	33243	34074	34906	35737	36568	37399
4	33586	34519	35451	36384	37317	38249	39182	40115	41047	41980
5	38619	39663	40706	41749	42793	43836	44880	45923	46967	48010
6	40723	41886	43050	44213	45376	46540	47703	48866	50029	51193
7	43964	45258	46551	47844	49138	50431	51725	53018	54312	55605
8	45823	47254	48686	50117	51549	52981	54412	55844	57275	58707
9	49029	50611	52192	53773	55354	56935	58516	60097	61678	63259
10	53994	55736	57478	59221	60963	62705	64447	66189	67931	69673
11	57408	59321	61234	63148	65061	66974	68888	70801	72714	74628
12	68809	71102	73396	75689	77983	80276	82570	84863	87157	89450
13	81823	84550	87278	90005	92732	95459	98187	100914	103641	106369
14	96690	99913	103136	106358	109581	112804	116027	119249	122472	125695
15	113735	117527	121318	125109	128900	132692	136483	140274	144065	147857

Retirement and Benefits

Quality Benefits for the Federal Family

Attachment 3-2010 and 2011 Hourly Difference Tables

Table A-1 - Difference Between 2010-RUS Hourly Rates (With Locality Payment of 14.16%) and 2010-Alaska/Hawaii/Other NonForeign Areas Hourly Rates (With Locality Payment of 4.72%)										
GS	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	0.81	0.83	0.86	0.89	0.91	0.92	0.95	0.98	0.98	1.01
2	0.91	0.93	0.95	0.98	0.99	1.03	1.05	1.08	1.11	1.14
3	0.99	1.02	1.05	1.09	1.12	1.15	1.19	1.21	1.25	1.28
4	1.11	1.15	1.19	1.22	1.26	1.3	1.33	1.37	1.41	1.44
5	1.24	1.29	1.32	1.36	1.40	1.44	1.48	1.53	1.57	1.61
6	1.39	1.43	1.47	1.52	1.57	1.61	1.66	1.71	1.75	1.80
7	1.54	1.59	1.64	1.69	1.75	1.8	1.85	1.89	1.94	1.99
8	1.70	1.76	1.82	1.87	1.93	1.98	2.04	2.10	2.15	2.21
9	1.88	1.94	2.00	2.07	2.14	2.19	2.26	2.32	2.39	2.44
10	2.07	2.14	2.21	2.28	2.35	2.41	2.49	2.55	2.62	2.69
11	2.28	2.35	2.43	2.5	2.57	2.65	2.73	2.80	2.88	2.96
12	2.73	2.82	2.91	3.00	3.09	3.18	3.27	3.36	3.45	3.54
13	3.25	3.35	3.46	3.57	3.67	3.78	3.89	3.99	4.11	4.22
14	3.83	3.95	4.09	4.21	4.35	4.47	4.60	4.73	4.85	4.98
15	4.51	4.65	4.81	4.96	5.10	5.26	5.41	5.55	5.71	5.86

Table A-2 - Difference Between 2010-RUS (LEO)Hourly Rates (With Locality Payment of 14.16%) and 2010-Alaska/Hawaii/Other Nonforeign Areas (LEO) Hourly Rates (With Locality Payment of 4.72%)										
GS	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	0.81	0.83	0.86	0.89	0.91	0.92	0.95	0.98	0.98	1.01
2	0.91	0.93	0.95	0.98	0.99	1.03	1.05	1.08	1.11	1.14
3	1.19	1.21	1.25	1.28	1.32	1.35	1.39	1.41	1.45	1.48
4	1.33	1.37	1.41	1.44	1.48	1.52	1.55	1.59	1.63	1.66
5	1.53	1.57	1.61	1.65	1.69	1.73	1.77	1.82	1.86	1.90
6	1.61	1.66	1.71	1.75	1.80	1.84	1.89	1.93	1.98	2.03
7	1.75	1.80	1.85	1.89	1.94	1.99	2.04	2.10	2.15	2.20
8	1.82	1.87	1.93	1.98	2.04	2.10	2.15	2.21	2.27	2.33
9	1.94	2.00	2.07	2.14	2.19	2.26	2.32	2.39	2.44	2.51
10	2.14	2.21	2.28	2.35	2.41	2.49	2.55	2.62	2.69	2.76
11	2.28	2.35	2.43	2.5	2.57	2.65	2.73	2.80	2.88	2.96
12	2.73	2.82	2.91	3.00	3.09	3.18	3.27	3.36	3.45	3.54
13	3.25	3.35	3.46	3.57	3.67	3.78	3.89	3.99	4.11	4.22
14	3.83	3.95	4.09	4.21	4.35	4.47	4.60	4.73	4.85	4.98
15	4.51	4.65	4.81	4.96	5.10	5.26	5.41	5.55	5.71	5.86

Table A-3 - Hourly Dollar Differences Between Fully Implemented 2011-Alaska Rates (Locality Payment of 24.69% and 2011-Alaska Actual 2/3 Phase-In Rates (With Locality Payment of 16.46%))

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	\$0.71	\$0.72	\$0.75	\$0.77	\$0.79	\$0.81	\$0.83	\$0.85	\$0.86	\$0.87
2	0.79	0.80	0.84	0.86	0.87	0.89	0.91	0.94	0.96	0.99
3	0.86	0.89	0.92	0.94	0.98	1.00	1.04	1.06	1.09	1.12
4	0.97	1.00	1.03	1.06	1.09	1.13	1.16	1.20	1.22	1.26
5	1.08	1.11	1.15	1.19	1.22	1.26	1.30	1.33	1.37	1.40
6	1.21	1.25	1.29	1.32	1.36	1.40	1.45	1.49	1.53	1.57
7	1.34	1.39	1.43	1.47	1.52	1.57	1.61	1.65	1.70	1.74
8	1.48	1.53	1.58	1.63	1.68	1.73	1.78	1.83	1.88	1.93
9	1.64	1.69	1.75	1.80	1.86	1.91	1.97	2.02	2.07	2.13
10	1.81	1.87	1.93	1.98	2.04	2.11	2.17	2.23	2.29	2.34
11	1.98	2.05	2.12	2.18	2.25	2.31	2.38	2.44	2.52	2.58
12	2.38	2.45	2.53	2.61	2.69	2.77	2.85	2.93	3.01	3.09
13	2.82	2.92	3.02	3.10	3.20	3.30	3.40	3.48	3.58	3.68
14	3.34	3.45	3.57	3.67	3.79	3.90	4.01	4.12	4.23	4.34
15	3.92	4.06	4.19	4.33	4.45	4.58	4.72	4.84	4.09	2.24

Table A-4 - Hourly Dollar Differences Between Fully Implemented 2011-Alaska LEO Rates (Locality Payment of 24.69%) and 2011-Alaska Actual 2/3 Phase-In LEO Rates (Locality Payment of 16.46%)

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	0.71	0.72	0.75	0.77	0.79	0.81	0.83	0.85	0.86	0.87
2	0.79	0.80	0.84	0.86	0.87	0.89	0.91	0.94	0.96	0.99
3	1.04	1.06	1.09	1.12	1.15	1.17	1.21	1.23	1.27	1.29
4	1.16	1.20	1.22	1.26	1.29	1.32	1.36	1.38	1.42	1.45
5	1.33	1.37	1.40	1.44	1.48	1.51	1.55	1.58	1.62	1.66
6	1.40	1.45	1.49	1.53	1.57	1.61	1.65	1.68	1.73	1.77
7	1.52	1.57	1.61	1.65	1.70	1.74	1.79	1.83	1.87	1.92
8	1.58	1.63	1.68	1.73	1.78	1.83	1.88	1.93	1.98	2.02
9	1.69	1.75	1.80	1.86	1.91	1.97	2.02	2.07	2.13	2.19
10	1.87	1.93	1.98	2.04	2.11	2.17	2.23	2.29	2.34	2.40
11	1.98	2.05	2.12	2.18	2.25	2.31	2.38	2.44	2.52	2.58
12	2.38	2.45	2.53	2.61	2.69	2.77	2.85	2.93	3.01	3.09
13	2.82	2.92	3.02	3.10	3.20	3.30	3.40	3.48	3.58	3.68
14	3.34	3.45	3.57	3.67	3.79	3.90	4.01	4.12	4.23	4.34
15	3.92	4.06	4.19	4.33	4.45	4.58	4.72	4.84	4.09	2.24

Note: At GS-15, steps 9 and 10, a 24.69% locality payment causes the employee's locality rate to reach the EX-IV locality rate cap. That is why hourly difference amounts decrease at those steps.

**Table A-5 - Difference Between Fully Implemented 2011-HI Hourly Rates
(Locality Payment of 16.51%) and 2011-HI Actual 2/3
Phase-In Hourly Rates (Locality Payment of 11.01%)**

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	0.47	0.48	0.50	0.52	0.53	0.55	0.55	0.57	0.57	0.58
2	0.52	0.54	0.56	0.57	0.58	0.60	0.61	0.63	0.64	0.66
3	0.57	0.60	0.62	0.63	0.65	0.67	0.69	0.71	0.73	0.75
4	0.65	0.66	0.69	0.72	0.73	0.76	0.77	0.80	0.82	0.84
5	0.72	0.74	0.77	0.79	0.81	0.84	0.87	0.90	0.92	0.94
6	0.81	0.83	0.86	0.89	0.92	0.94	0.96	0.99	1.02	1.05
7	0.90	0.92	0.95	0.99	1.02	1.04	1.07	1.11	1.13	1.16
8	0.99	1.03	1.06	1.09	1.13	1.16	1.19	1.22	1.26	1.29
9	1.09	1.14	1.17	1.20	1.25	1.28	1.31	1.36	1.39	1.42
10	1.20	1.24	1.29	1.33	1.37	1.41	1.44	1.49	1.53	1.57
11	1.32	1.37	1.41	1.46	1.51	1.54	1.59	1.63	1.68	1.72
12	1.59	1.64	1.69	1.74	1.81	1.86	1.91	1.96	2.01	2.06
13	1.89	1.96	2.01	2.07	2.14	2.20	2.27	2.33	2.39	2.46
14	2.23	2.31	2.39	2.45	2.53	2.60	2.68	2.76	2.83	2.90
15	2.63	2.71	2.80	2.89	2.97	3.06	3.15	3.24	3.32	3.41

**Table A-6 Difference Between Fully Implemented 2011-HI LEO Hourly Rates
(Locality Payment of 16.51%) and
2011-HI Actual 2/3 Phase-In LEO Hourly Rates (Locality Payment of 11.01%)**

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	0.47	0.48	0.50	0.52	0.53	0.55	0.55	0.57	0.57	0.58
2	0.52	0.54	0.56	0.57	0.58	0.60	0.61	0.63	0.64	0.66
3	0.69	0.71	0.73	0.75	0.77	0.78	0.81	0.83	0.84	0.86
4	0.77	0.80	0.82	0.84	0.86	0.88	0.90	0.93	0.94	0.97
5	0.90	0.92	0.94	0.97	0.99	1.01	1.04	1.06	1.09	1.11
6	0.94	0.96	0.99	1.02	1.05	1.08	1.10	1.13	1.16	1.18
7	1.02	1.04	1.07	1.11	1.13	1.16	1.19	1.23	1.25	1.28
8	1.06	1.09	1.13	1.16	1.19	1.22	1.26	1.29	1.32	1.36
9	1.14	1.17	1.20	1.25	1.28	1.31	1.36	1.39	1.42	1.47
10	1.24	1.29	1.33	1.37	1.41	1.44	1.49	1.53	1.57	1.61
11	1.32	1.37	1.41	1.46	1.51	1.54	1.59	1.63	1.68	1.72
12	1.59	1.64	1.69	1.74	1.81	1.86	1.91	1.96	2.01	2.06
13	1.89	1.96	2.01	2.07	2.14	2.20	2.27	2.33	2.39	2.46
14	2.23	2.31	2.39	2.45	2.53	2.60	2.68	2.76	2.83	2.90
15	2.63	2.71	2.80	2.89	2.97	3.06	3.15	3.24	3.32	3.41

**Table A-7 Difference Between 2011-RUS Hourly Rates (Locality Payment of 14.16%) and
2011-ON Actual 2/3 Phase-In Hourly Rates (Locality Payment of 9.44%)**

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	0.40	0.41	0.43	0.44	0.45	0.46	0.47	0.49	0.49	0.50
2	0.45	0.46	0.48	0.49	0.49	0.52	0.53	0.54	0.56	0.57
3	0.50	0.51	0.52	0.54	0.56	0.58	0.60	0.60	0.62	0.64
4	0.55	0.57	0.60	0.61	0.63	0.65	0.66	0.68	0.71	0.72
5	0.62	0.65	0.66	0.68	0.70	0.72	0.74	0.76	0.78	0.80
6	0.70	0.71	0.74	0.76	0.79	0.80	0.83	0.86	0.87	0.90
7	0.77	0.80	0.82	0.85	0.88	0.90	0.93	0.94	0.97	0.99
8	0.85	0.88	0.91	0.93	0.97	0.99	1.02	1.05	1.08	1.11
9	0.94	0.97	1.00	1.04	1.07	1.09	1.13	1.16	1.19	1.22
10	1.04	1.07	1.11	1.14	1.18	1.21	1.25	1.28	1.31	1.35
11	1.14	1.17	1.21	1.25	1.28	1.33	1.37	1.40	1.44	1.48
12	1.36	1.41	1.46	1.50	1.55	1.59	1.63	1.68	1.73	1.77
13	1.62	1.67	1.73	1.79	1.83	1.89	1.95	2.00	2.05	2.11
14	1.92	1.98	2.05	2.10	2.17	2.23	2.30	2.36	2.42	2.49
15	2.26	2.32	2.40	2.48	2.55	2.63	2.71	2.78	2.85	2.93

**Table A-8 Difference Between 2011-RUS LEO Hourly Rates (Locality Payment of 14.16%) and
2011-ON Actual 2/3 Phase-In LEO Hourly Rates (Locality Payment of 9.44%)**

Grade	Step 1	Step 2	Step 3	Step 4	Step 5	Step 6	Step 7	Step 8	Step 9	Step 10
1	0.40	0.41	0.43	0.44	0.45	0.46	0.47	0.49	0.49	0.50
2	0.45	0.46	0.48	0.49	0.49	0.52	0.53	0.54	0.56	0.57
3	0.60	0.60	0.62	0.64	0.66	0.68	0.70	0.70	0.72	0.74
4	0.66	0.68	0.71	0.72	0.74	0.76	0.77	0.79	0.82	0.83
5	0.76	0.78	0.80	0.82	0.84	0.86	0.88	0.91	0.93	0.95
6	0.80	0.83	0.86	0.87	0.90	0.92	0.95	0.96	0.99	1.01
7	0.88	0.90	0.93	0.94	0.97	0.99	1.02	1.05	1.07	1.10
8	0.91	0.93	0.97	0.99	1.02	1.05	1.08	1.11	1.13	1.16
9	0.97	1.00	1.04	1.07	1.09	1.13	1.16	1.19	1.22	1.25
10	1.07	1.11	1.14	1.18	1.21	1.25	1.28	1.31	1.35	1.38
11	1.14	1.17	1.21	1.25	1.28	1.33	1.37	1.40	1.44	1.48
12	1.36	1.41	1.46	1.50	1.55	1.59	1.63	1.68	1.73	1.77
13	1.62	1.67	1.73	1.79	1.83	1.89	1.95	2.00	2.05	2.11
14	1.92	1.98	2.05	2.10	2.17	2.23	2.30	2.36	2.42	2.49
15	2.26	2.32	2.40	2.48	2.55	2.63	2.71	2.78	2.85	2.93