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.

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.
Q1: How do I access BRS in NSIPS?
   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.
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.

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

Q1: Where do I view my BRS Opt-In Eligibility and Enrollment status?
   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
         - Auto Enrolled
         - Opt-In Enrolled
         - On Hold
         - Opt-In Eligible
         - Not Eligible
         - Opt-In Pending
         - Erroneously Enrolled
         - Opt-In Period Expired
      B) View BRS Opt-In Eligibility
         - Not Eligible
         - Eligible
      C) View BRS Opt-In Election
         - Not Elected
         - Elected
      D) View BRS Enrollment
         - Not Enrolled
         - Enrolled
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:

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
3. Confirm Opt-In is irrevocable
4. Update TSP info & Accept/Submit.
5. Review information and select “Yes” to Opt-in.
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?”

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.
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/mnpmain.

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
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 than 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
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.