



**Minimum Retirement Age (MRA) + 10**

*A Guide for Human Resources Specialists*



Defense Civilian Personnel Advisory Service  
Benefits and Work Life Programs Division  
Benefits and Entitlements Branch  
4800 Mark Center, Suite 05G21  
Alexandria, VA 22350

Email: [dodhra.mc-alex.dcpas.mbx.benefits-contacts@mail.mil](mailto:dodhra.mc-alex.dcpas.mbx.benefits-contacts@mail.mil)  
(703) 882-5197 or DSN 381-5197 Fax: (571) 372-1661

## MRA + 10 AND REQUIRED ACTIONS

As a part of the flexibility of the Federal Employees Retirement System (FERS), employees who separate may be eligible for an immediate annuity based on meeting their Minimum Retirement Age (MRA) and attaining 10 years of Federal service (MRA + 10). The general requirements for an immediate annuity under MRA + 10 are:

- 1) Attain the MRA before separation,
- 2) Complete **at least 10 years** of creditable service,
- 3) Have a minimum of five years civilian service<sup>1</sup>,
- 4) Separate from a position subject to FERS coverage, and
- 5) No entitlement to an immediate annuity based only on age and service (age 60 with 20 years or MRA with 30 years).

IF YEAR OF BIRTH IS...	THE MINIMUM RETIREMENT AGE IS ...
Before 1948	55
1948	55 and 2 months
1949	55 and 4 months
1950	55 and 6 months
1951	55 and 8 months
1952	55 and 10 months
1953-1964	56
1965	56 and 2 months
1966	56 and 4 months
1967	56 and 6 months
1968	56 and 8 months
1969	56 and 10 months
1970 & After	57

<sup>1</sup> Five years must be civilian time earned while subject to deduction service as a civilian (Ref: CSRS and FERS Handbook for Personnel and Payroll Offices, Chapter 42, Section 42A1.1-2).

Employees meeting these requirements and are under the age of 62 will receive an age reduction of 5% for every year under age 62. However, employees may choose to apply for retirement immediately upon separation *or* may choose to postpone receipt of the annuity to avoid or lessen the age reduction.

*Note: Employees involuntarily separated who are eligible for MRA + 10, including those who decide to postpone retirement, are not eligible for severance pay.*

Human Resources Offices must counsel employees on the **choices available under MRA + 10**. This guide will provide information and processing instructions for employees who postpone receiving the annuity and those who apply for the annuity immediately upon separation.

*Note: You may find a full disclosure of MRA + 10 in the CSRS and FERS Handbook for Personnel and Payroll Offices in Chapter 42 of the handbook.*

## **Immediate MRA + 10:**

An employee who wishes to apply for an MRA + 10 retirement at the time of separation must complete the forms listed below:

**SF 3107**, “Application for Immediate Retirement” (*Schedules A, B, and C of the application are mandatory.*)

**SF 3107-2<sup>2</sup>**, “Spouse’s Consent to Survivor Election” (*if applicable*)

**SF 2818**, “Continuation of Life Insurance Coverage” (*if applicable*)

The employing office must complete the forms listed below:

**SF 3107-1<sup>3</sup>**, “Certified Summary of Federal Service”

**SF 3107<sup>4</sup>**, “Agency Checklist of Immediate Retirement Procedures” (*Schedule D of the application*)

**SF 2821**, “Agency Certification of Insurance Status” (*if applicable*)

**SF 2819**, "Notice of Conversion Privilege" (*if applicable*)

---

<sup>2</sup> Not a separate form, but a part of SF3107

<sup>3</sup> Not a separate form, but a part of SF3107

<sup>4</sup> Not a separate form, but a part of SF3107

For employees ineligible to continue FEHB coverage into retirement, the servicing Human Resources Office should provide them written information on Temporary Continuation of Coverage (TCC), and the RI 70-5 pamphlet, “Federal Benefits for Temporary Continuation of Coverage (TCC) and Former Spouse Enrollees.”

Process the Standard Form 50, Notification of Personnel Action (SF 50), using the Nature of Action Code (NOAC) 302, Retirement- Voluntary, Authority Code USM, 5 U.S.C. Chapter 84 and P.L. 99-335.

The **SF 50** should be annotated with the applicable remarks listed below in accordance with the *Guide to Process Personnel Actions, Chapter 30*:

**B46**, “SF 2819 was provided. Life insurance coverage is extended for 31 days during which you are eligible to convert to an individual policy (nongroup contract).”

**M67**, “Forwarding Address: (*enter address*).”

**N27**, “Lump-sum payment to be made for any unused annual leave.”

**R20**, “Reason for Retirement: to obtain retirement benefits.”

**B53**, “Health benefits coverage is extended for 31 days during which you are eligible to convert to an individual policy (nongroup contract).” (*If applicable*)

**N23**, “Not entitled to severance pay.” (*Use only for involuntary separations.*)

Photocopy the original SF 3102, “FERS Designation of Beneficiary.” File a copy on the right side of the Official Personnel Folder (OPF). The original SF 3102 must be forwarded with the complete retirement package to the servicing Defense Finance Accounting Service (DFAS) office.

If employees meet the FEHB and/or FEGLI five-year eligibility or first opportunity requirement to continue their insurance into retirement, photocopy **all** FEHB forms (SF 2809 and 2810) and FEGLI forms (SF 2817, 176, 176T, 2823, 2821, 2819). File the **photocopied** FEHB and FEGLI forms on the right side of the OPF. The **original** forms must be forwarded with the complete retirement package to the DFAS. If employees are eligible to continue FEHB into retirement, prepare memorandums stating the employees have met the requirements to

continue their coverage. If appropriate, the memorandums should also explain the qualifying circumstances concerning eligibility to continue FEHB (such as, previous coverage under TRICARE/CHAMPUS or another FEHB enrollment as a family member). Attach these memorandums to the **original** FEHB forms.

Forward the complete retirement package (SF 3107, original FEHB and FEGLI forms, FEHB memorandum, original SFs 3102, and retirement SF 50) to the servicing DFAS office for transmittal to the Office of Personnel Management (OPM). For those Department of Defense (DoD) components filing electronic retirements directly with the Defense Logistics Agency (DLA), follow the same format relating to standardized procedures and documentation of OPF.

*Note: If the employee has a CSRS component (elected FERS and has at least five years of creditable civilian service under CSRS), DFAS will include the employee's sick leave balance as of the FERS transfer date and the date of separation. The employee will receive credit for the unused sick leave in the computation of the CSRS component annuity using the lesser amount<sup>5</sup>. Any sick leave balance under FERS will be applied to creditable service at a rate of 100% under the provisions of P.L. 111-84.*

**DFAS will forward** the package, including the SF 3100, to the Office of Personnel Management, Retirement Operations Center, Boyers, PA 16017.

**OPM will adjudicate** the retirement, determine the eligibility to continue FEHB and FEGLI, and correspond with the applicant directly.

### **Postponed MRA + 10:**

Postponed MRA+10 retirees have met the age and service requirements prior to separation. This section applies to employees who:

- 1) Reach their MRA (between 55 and 57 years of age),
- 2) Have at least 10 years of creditable service upon separation (at least five years of creditable **civilian** service), and
- 3) Choose not to apply for retirement benefits until a later date.

Of the three aforementioned criteria, meeting age and service requirements prior to separation is the distinction between a Postponed MRA+10 and other forms of MRA+10.

The NOAC on the Standard Form (SF) 50, Notification of Personnel Action, would be the code for the appropriate separation action, such as NOA 317,

<sup>5</sup> The lesser amount will be the lesser of the current amount of unused sick leave under FERS at the time of retirement or the amount of unused sick leave as the time of transferring from CSRS.

Resignation. Do not code the SF 50 as a retirement action when an employee postpones receiving the MRA + 10 annuity. Specific actions and required SF 50 remarks are discussed below.

If the employee is enrolled in the Federal Employees Health Benefits (FEHB) Program or Federal Employees' Group Life Insurance (FEGLI), coverage will terminate upon separation. When this occurs, you must complete the forms listed below.

**SF 2810**, "Notice of Change in Health Benefits Enrollment." Verify the employee's eligibility to continue FEHB into retirement. If the employee meets the five year eligibility or first opportunity requirement, place this remark, "Employee eligible to reinstate FEHB upon application for retirement benefits," in Part G - Remarks.

**SF 2821**, "Agency Certification of Insurance Status." Verify the employee's eligibility to continue FEGLI into retirement. If the employee meets the five year eligibility or first opportunity requirement, place this remark, "Employee eligible to reinstate FEGLI (*state specific coverage*) upon application for retirement benefits," in the Remarks section.

**SF 2819**, "Notice of Conversion Privilege." In Block #4, indicate the multiples of Option C the employee has elected. Record in the employee's OPF the names and addresses of everyone who is provided a SF 2819, including the assignees and family members covered under Option C. If the employee chooses not to convert Option C coverage, the employing office must send an SF 2819 to eligible family members, to allow them to request information on converting their coverage.

**Note:** You may download these forms from the Office of Personnel Management (OPM) web site, <http://www.opm.gov/forms/html/sf.asp>

Provide employees written information about "Temporary Continuation of Coverage (TCC) Under the Federal Employees Health Benefits Program" Retirement Insurance (RI) Pamphlet **70-5**. Explain to the employees that they will not be eligible for FEHB nor FEGLI coverage until their retirement annuity begins.

Provide employees with the address below to apply for a postponed MRA + 10 retirement. Employees must contact OPM in writing to request Retirement Insurance (RI) Pamphlet **92-19**, "Application for Deferred or Postponed Retirement-Federal Employees Retirement System (FERS)."

Employees must complete and mail the form to OPM *at least 60 days* before the desired annuity start date using the following address.

**Office of Personnel Management  
Federal Employees Retirement System  
Post Office Box 45  
Boyers, PA 16017-0045**

The **SF 50** should be annotated with the applicable remarks listed below in accordance with the *Guide to Process Personnel Actions, Chapter 31*:

**B62**, “You appear to be eligible for an immediate MRA + 10 retirement annuity. If you have questions, please contact your agency retirement counselor.”

**N23**, “Not entitled to severance pay.” (*Use only for involuntary separations.*)

**N27**, “Lump-sum payment to be made for any unused annual leave.”

**B46**, “SF 2819 was provided. Life insurance coverage is extended for 31 days during which you are eligible to convert to an individual policy (nongroup contract).” (*If applicable*)

**B53**, “Health benefits coverage is extended for 31 days during which you are eligible to convert to an individual policy (nongroup contract).” (*If applicable*)

**Other remarks as appropriate**, for example, **M67**, “Forwarding address: (*enter address*).”

Photocopy the original SF 3102, “FERS Designation of Beneficiary.” File a copy on the right side of the OPF. The original SF 3102 must be forwarded with the complete package to the servicing DFAS office.

For employees who have met the FEHB and/or FEGLI five-year eligibility or first opportunity requirement to continue their insurance into retirement, photocopy all FEHB forms (e.g. SFs 2809 and 2810) and all FEGLI forms (e.g. SFs 2817, 176, 176T, 2823, 2821, 2819). The **photocopied** forms must be forwarded with the complete package to the servicing DFAS office. In addition, for each employee, prepare a memorandum stating the requirements to reinstate coverage upon applying for the Postponed MRA + 10 retirement have been met. If appropriate,

the memorandums should also explain the qualifying circumstances concerning eligibility to continue FEHB (such as, previous coverage TRICARE/CHAMPUS or another FEHB enrollment as a family member). Attach the memorandums to the **photocopied** FEHB forms. The **original** FEHB and FEGLI forms are retained on the right side of the OPF.

Forward the complete package (FEHB and FEGLI forms, FEHB memorandum, original SF 3102 and separation SF 50) to the servicing DFAS office for transmittal to OPM. **DFAS will annotate** the SF 3100, “Individual Retirement Record,” with the remarks listed below:

“Appears to be eligible for immediate MRA+10 retirement annuity.”

“Appears to be eligible to continue FEHB and FEGLI coverage.” (*If applicable*)

*Note: If the employee has a CSRS component (elected FERS and has at least five years of creditable civilian service under CSRS), DFAS will include the employee’s sick leave balance as of the FERS transfer date and the date of separation. The employee will receive credit for the unused sick leave in the computation of the CSRS component annuity using the lesser amount<sup>6</sup>.*

**DFAS will forward the package**, including the SF 3100, to the Office of Personnel Management, Retirement Operations Center, Boyers, PA 16017.

**Reminder:** Employees who separate after 10 years of service and do not meet the minimum age requirement (MRA) are not eligible for an immediate annuity (MRA + 10). However, the SF 50 must include the required remark of B61, “You appear to be eligible for early deferred retirement benefits at age (enter eligibility age). If you have questions, contact your agency retirement counselor.” For example, an employee, age 35 who resigns after 12 years of service is not eligible for MRA + 10 retirement because they do not meet the age requirement. However, upon reaching MRA, the individual may apply and receive a deferred retirement annuity subject to the age reduction. FEHB and FEGLI cannot be reinstated for deferred retirements.

---

<sup>6</sup> The lesser amount will be the lesser of the current amount of unused sick leave under FERS at the time of retirement or the amount of unused sick leave as the time of transferring from CSRS.