



Agency Retirement Application Audit Recommendations for Common Human Resources Errors

This quick reference document provides guidance on the common Human Resources (HR) errors reported on the monthly Agency Audit with the goal to help reduce the overall error rate. High error rates result in cases requiring development, which ultimately delays the final adjudication of retirement claims.

The rapid shift from in-person to remote work due to the national COVID-19 pandemic has resulted in a notable increase in retirement package errors. We have issued several [Benefits Administration Letters \(BALs\)](#) to aid agencies in preparing retirement packages during this sudden change in HR operations. The below table provides valuable resources and recommendations to help agencies reduce the frequency of these common HR errors:

Common HR Error	References and Guidance
<p>Federal Employees Health Benefits (FEHB)</p> <ul style="list-style-type: none"> ➤ Proof of 5 years of coverage or enrollment at first opportunity ➤ “Old and new” codes not documented on forms 	<ul style="list-style-type: none"> • Reference: BAL 14-103; Attachment 1 • Ensure all SF 2809s and online enrollment system documents reflect the old (Part B) and new (Part C) enrollment codes, and the election effective date • Provide all FEHB forms and documents from an employee’s entire Federal career • Batch all FEHB forms and documents together in the retirement package with the most recent effective date on top and oldest effective date on bottom • If sufficient FEHB documentation is not available, submit a signed Certification Memorandum (Attachment 2) and available FEHB documentation
<p>SF 2818, Continuation of Life Insurance Coverage as an Annuitant or Compensation</p> <ul style="list-style-type: none"> ➤ Missing ➤ Not signed ➤ Elected coverage exceeds permitted coverage 	<ul style="list-style-type: none"> • Reference: BAL 22-101; Appendix A; Appendix B; Common Questions; BAL 12-102 • A signed and dated SF 2818 is required for all cases if an employee has FEGLI coverage at retirement • Carefully review the elected coverage on the SF 2818 to ensure it is equal to or less than the coverage the employee is eligible to continue in retirement • Review the SF 2818 in detail with employees to discuss the coverage options they are eligible for and what each election means for them in retirement • Verify the SF 2818 accurately indicates “not continuing coverage” versus “not enrolled” • Submit only one SF 2818 in a retirement package

<p>SF 2821, Agency Certification of Insurance Status</p> <p>Not signed by HR</p>	<ul style="list-style-type: none"> • Reference: BAL 22-101; Appendix A; Appendix B; Common Questions; BAL 12-102 • Prepare a SF 2821 for all employees with FEGLI coverage at retirement regardless of SF 2818 election • Before submission, verify that the SF 2821 has been completed in its entirety, signed by HR, and included in the retirement application package
<p>Marriage Certificate not provided</p>	<ul style="list-style-type: none"> • Reference: RI 38-86 • A marriage certificate or affidavit is required in all cases if an employee is married at retirement • Copies of marriage certificates are accepted • Marriage certificates must be translated if in a language other than English • Ensure that married employees enter all marital information on the retirement application
<p>SF 3107-1, Certified Summary of Federal Service</p> <ul style="list-style-type: none"> ➤ Inaccurate service dates or missing signature ➤ FICA earnings or pay rates not included, to include the annual Executive Order pay adjustments or other incremental pay changes 	<ul style="list-style-type: none"> • Reference: BAL 22-101; Appendix A; Appendix B; Common Questions; BAL 12-103; CSRS/FERS Handbook, Chapter 40, Section 40A2.1-3C • Complete Section C of the SF 3107-1 in its entirety for all cases with nondeduction or FICA only service • Submit copies of all Notification of Personnel Actions (SF 50s) for the period(s) of nondeduction or FICA only service • Verify Section D is signed and dated by HR • Obtain the employee's signature in Section E verifying the information listed in Sections A through C on the SF 3107-1 is accurate

For additional OPM resources and reference materials, please visit the Retirement Services, Publications and Forms page at <https://www.opm.gov/retirement-services/publications-forms/>.

Questions regarding retirement application processing or the monthly Agency Audit should be directed to the Agency Benefits Officer (<https://apps.opm.gov/abo/>). Agency Benefits Officers should work with their assigned OPM Liaison for specific questions or concerns.

We are in the process of developing new retirement tools and resources to help agencies better serve the Federal workforce. Questions about OPM publications or this document, please contact the Benefits Officers Development and Outreach team at benefits@opm.gov or 202-606-0788.