

## APPLYING FOR FEDERAL RETIREMENT BENEFITS

### *Guidance for Federal Employees*

This quick reference document provides guidance on preparing for Federal retirement and submitting a complete retirement application package to your Human Resources Office.

Regardless of when you plan to retire, it is critical that you take the time now to review your benefits and Official Personnel Folder (OPF). Waiting until retirement to discover an error or missing record in your OPF can result in a delay in retiring or receiving annuity payments from the Office of Personnel Management (OPM). The best way to avoid this potential setback, is to review your personnel records early and maintain copies of key documents.

The below table provides weblinks, tips, and recommendations as you prepare for retirement:

<b>Topic</b>	<b>References and Tips</b>
<p><a href="#">Creditable Service Records</a> – Federal Employees Retirement System (FERS)</p>	<ol style="list-style-type: none"> <li>1. Communicate all potentially creditable service to your Human Resources Office</li> <li>2. Verify all your prior Federal service records have been obtained and filed in your OPF</li> <li>3. Work with your Human Resources Office to obtain any missing Federal service records</li> <li>4. Ensure that any service deposits or redeposits are paid in full prior to your separation and documents are filed in your OPF</li> <li>5. Maintain a copy of your “Paid in Full” letter for any military service deposits</li> </ol>
<p><a href="#">Federal Employees Health Benefits (FEHB)</a> – Five (5) years of continuous coverage prior to retirement</p>	<ol style="list-style-type: none"> <li>1. Review your OPF to confirm all FEHB Election Forms (SF 2809s) are included to document your continuous coverage</li> <li>2. Maintain copies of your validated FEHB Election Forms</li> <li>3. The 5-year requirement for FEHB also includes:               <ul style="list-style-type: none"> <li>○ Coverage as a family member under another family member’s FEHB enrollment</li> <li>○ Coverage under a Uniformed Serviced Health Benefits Program (i.e., TRICARE, CHAMPUS, or CHAMPVA) counts; however, you must be covered under an FEHB plan at the time of retirement</li> </ul> </li> <li>4. Supplemental documentation is required at retirement to verify continuous coverage under #3 above, which includes:               <ul style="list-style-type: none"> <li>○ Copies of the validated SF 2809s from your family member’s servicing Human Resources Office; and/or</li> <li>○ Documentation showing your coverage under a Uniformed Services Health Benefits Program (i.e., TRICARE, CHAMPUS, or CHAMPVA)</li> </ul> </li> </ol>

<p><a href="#">Federal Employees' Group Life Insurance (FEGLI) –</a></p> <p>Five (5) years of continuous coverage prior to retirement</p>	<ol style="list-style-type: none"> <li>1. Review your OPF to confirm all FEGLI Election Forms (SF 2817s) are included to document your continuous coverage</li> <li>2. Maintain copies of your validated FEGLI Election Forms</li> <li>3. Any optional FEGLI coverage increases must be maintained for at least 5 years prior to your chosen retirement date</li> <li>4. Review your FEGLI coverage options and costs at retirement using the <a href="#">OPM FEGLI Calculator</a></li> </ol>
<p><a href="#">Designation of Beneficiary Forms –</a></p> <p><a href="#">FERS Designation of Beneficiary (SF 3102)</a></p> <p><a href="#">FEGLI Designation of Beneficiary (SF 2823)</a></p>	<ol style="list-style-type: none"> <li>1. Periodically review your existing designation of beneficiary forms to ensure they reflect your intentions</li> <li>2. Complete new designation of beneficiary forms whenever you experience a major life changing event with current addresses, beneficiary percentages not to exceed 100%, and contingency beneficiaries, if applicable</li> <li>3. SF 2823 is only required if you will be continuing FEGLI coverage into retirement</li> <li>4. Maintain copies of validated designation of beneficiary forms</li> </ol>
<p>Retirement Application Preparation –</p> <p>Compile additional documentation required for inclusion in your retirement application package</p>	<ol style="list-style-type: none"> <li>1. <b>If you are married at retirement</b>, a copy of your marriage certificate (translated to English, if applicable)</li> <li>2. <b>If you are divorced and your former spouse is living</b>, a certified copy of the full divorce decree or court order</li> <li>3. <b>If you have an unmarried dependent child under age 22</b>, it is recommended to submit relevant documentation about your dependent child, such as a copy of your child's birth certificate</li> <li>4. <b>If you have a disabled child incapable of self-support</b>, provide a copy of your child's birth certificate, a valid medical certificate, and, if age 18 or older, a copy of the letter from the Social Security Administration awarding benefits to your child</li> <li>5. <b>If you have active military service</b>, a copy of all DD 214s (Member-4 copy), military service deposit "Paid in Full" letter, notice of award for military retired pay, and/or the military retired pay waiver request along with the military finance office approval notice, if applicable</li> </ol>
<p><a href="#">Retirement Application Forms –</a></p> <p>Federal Employees Retirement System (FERS)</p>	<ol style="list-style-type: none"> <li>1. <a href="#">Application for Immediate Retirement (Federal Employees Retirement System) – SF 3107</a> <ol style="list-style-type: none"> <li>a. Read the instructions for completing the application to ensure all sections are completed accurately</li> </ol> </li> <li>2. <a href="#">Continuation of Life Insurance Coverage as an Annuitant or Compensation – SF 2818</a> <ol style="list-style-type: none"> <li>a. A completed SF 2818 is required if eligible to continue FEGLI coverage in retirement</li> <li>b. You may only elect to continue FEGLI coverage that has been maintained for the 5 years prior to retirement</li> </ol> </li> </ol>

In addition to the above information, please visit the [Planning and Applying](#) section of the OPM website for more guidance on preparing for retirement and the retirement application process.

If you are covered by the [Civil Service Retirement System \(CSRS\)](#) or CSRS Offset, please contact your servicing Human Resources Office to obtain the required retirement application and designation of beneficiary forms.

While we continue to develop new retirement tools and resources, please work with your servicing Human Resources Office to address any questions regarding your personnel record or individual retirement benefits.