



United States Office of Personnel Management  
Retirement Services

---

---

## Benefits Administration Letter

**Number:** 23-106

**Date:** October 13, 2023

---

---

### **Subject: Revised Retirement Coverage Determination Tables**

This Benefits Administration Letter (BAL) provides updates to the retirement coverage determination tables published in CSRS and FERS Handbook, [Chapter 10 – Coverage](#) (07/2017). These revised retirement coverage determination tables will be included in the next publication of Chapter 10 – *Coverage*. The revised retirement coverage determination tables included in this BAL replace the previously published tables in [BAL 14-107](#), *Federal Employees Retirement System – Further Revised Annuity Employees (FERS-FRAE) Coverage Determination Guidance*, and CSRS and FERS Handbook, [Chapter 10 – Coverage](#) (07/2017 publication date). Agencies should begin using the revised retirement coverage determination tables for making coverage determinations for first hires, transfers/conversions, and rehires.

### **Background**

In 2014, new retirement coverage determination tables were published in BAL 14-107, *Federal Employees Retirement System – Further Revised Annuity Employees (FERS-FRAE) Coverage Determination Guidance*, to include coverage determinations under the Federal Employees Retirement System – Revised Annuity Employees (FERS-RAE) and Federal Employees Retirement System – Further Revised Annuity Employees (FERS-FRAE). These tables were later included in the July 2017 publication of the CSRS and FERS Handbook, Chapter 10 – *Coverage*.

## Revised Coverage Determination Tables

Based on agency feedback, it was determined that the new coverage determination tables included duplicate steps for the FERS-RAE and FERS-FRAE retirement plans, and there was no mechanism to account for an employee moving from a FERS covered position to a position that is excluded from FERS by law and therefore not subject to continuity of coverage rules. The revised tables account for both of these changes resulting in coverage determination tables with fewer steps and a clearer determination for individuals who move from a FERS covered position into a position excluded from FERS by law.

The revised retirement coverage determination tables for first hires, transfers/conversions, and rehires are provided in *Appendix A* of this BAL. The revised tables should be reproduced locally by agencies for use by Human Resources professionals.

## Additional Information

For questions regarding the information in this BAL, please contact the Benefits Officers Development and Outreach group at [benefits@opm.gov](mailto:benefits@opm.gov) or call (202) 606-0788.

Sincerely,

Margaret Pearson  
Associate Director  
Retirement Services

Encl.:

1. Appendix A, Retirement Coverage Determination Tables