Instructions for Completing Application for Immediate Retirement

Type or print clearly. If you need more space in any section, use a plain piece of paper with your name and date of birth written at the top. If you do not know an answer write "unknown." If you are not sure (for example, if you do not know an exact date), answer to the best of your ability, followed by a question mark (?).

Refer to the pamphlet SF 2801A, *Applying for Immediate Retirement Under the Civil Service Retirement System,* for additional information about those questions on the application which are not entirely self-explanatory.

Section A - Identifying Information

Item 2: List other names under which you have been employed in the Federal government (such as a maiden name). This will help OPM locate and identify records maintained under these names.

Item 3: Enter the address to which correspondence should be mailed. If you want your payments sent to a bank or other financial institution, do not enter the bank address here; see Section H of the application form.

Item 6: List all social security numbers you have used.

Section B - Federal Service

Item 2: Enter the date of final separation for retirement.

Leave blank if applying for disability retirement and not yet separated. Please note that if you are currently serving in more than one appointive or elective position in the Federal Government, you must separate from all such positions before you can qualify for an immediate retirement.

Item 4: Indicate whether or not you have performed active duty that terminated under honorable conditions in the armed forces or other uniformed services of the United States, including the following:

(a) Army, Navy, Marine Corps, Air Force, or Coast Guard of the United States,

(b) Regular Corps or Reserve Corps of the Public Health Service after June 30, 1960,

(c) Commissioned Officer of the National Oceanic and Atmospheric Administration or a predecessor entity in function after June 30, 1961.

(d) Cadet at the U.S. Military Academy, U.S. Air Force Academy, U.S. Coast Guard Academy, or Midshipman at the U.S. Naval Academy.

(e) Excluding the National Guard, active service in the reserve components of the uniformed services, including active duty for training, is military service. Service as a National Guard member does not meet the definition of military service for purposes of civil service retirement, except when the member is ordered to active duty in the service of the United States or performs full-time National Guard Duty (as such term is defined in section 101(d) of title 10) if the National Guard duty interrupts creditable civilian service under subchapter III of chapter 83 of title 5, and is followed by reemployment in accordance with chapter 43 of title 38 that occurs on or after August 1, 1990.

If you have performed such service, complete and attach Schedule A, furnishing the requested information from the military for each period of active duty. Provide evidence of active duty you claim. You are responsible for obtaining this information and submitting it to OPM to substantiate your claim. OPM may verify the information with the military service.

Item 5: If you are receiving, or have applied for, any form of military retired pay and/or pension or compensation from the Department of Veterans Affairs in lieu of military retired pay, answer "yes" to item 5, then complete and attach Schedule B - Military Retired Pay. ***Important:*** Military retired pay includes disability pay and reserve retainer pay.

Section C - Other Claim Information

Item 2: Indicate whether or not you have ever applied for retirement, refund, deposit or redeposit, return of excess deductions, or voluntary contributions under the Civil Service Retirement System. If you have, indicate which type in 2a and the applicable claim numbers in 2b. This helps to assure that all of your records are located and that proper credit is given for your service, and for any deposit, redeposit or voluntary contribution payments you may have made.

Section D- Insurance Information

If you want to continue your Federal Employees Health Benefits (FEHB) and/or Federal Employees' Group Life Insurance (FEGLI) coverage as a retiree, you must meet the following basic requirements. You must be retiring on an immediate annuity, and you must have been enrolled in the program for the five years of Federal service immediately preceding your annuity commencing date, or if enrolled less than five years, for the full period(s) of service during which coverage was available. FEHB coverage as a family member (and coverage under TRICARE) counts toward the five-year requirement for health benefits.

If you do not meet the enrollment requirement for continuing your FEHB coverage as a retiree, you may be eligible for temporary continuation of coverage as a separated employee. Your employing office will provide information about whether you can temporarily continue your FEHB coverage and how to enroll for it.

If you appear eligible to continue your FEHB coverage, your agency will automatically transfer your enrollment to OPM. You do not need to do anything unless you want to make some change in your coverage.

If you are enrolled in the Federal Dental and Vision Program (FEDVIP), you may be billed for the premiums from the time you separate for retirement until OPM completes work on your retirement application. You must pay these bills in order to keep your FEDVIP coverage. After work on your retirement application is completed, OPM will deduct your FEDVIP premiums from your monthly annuity payments. If you retire on an immediate annuity, you can enroll in FEDVIP during any Federal Benefits Open Season.

The FEGLI Program booklet (RI 76-21) has information about eligibility to continue your FEGLI coverage as a retiree and the cost of coverage. If you are eligible to continue your FEGLI basic coverage, you MUST complete an SF 2818, *Continuation of Life Insurance Coverage as an Annuitant or Compensationer.* Any optional FEGLI coverage you have and are eligible to retain as a retiree will automatically be continued unless you make some change. You may also want to file a FEGLI *Designation of Beneficiary* form (SF 2823).
If you are under age 65 and elect to continue Basic life insurance coverage into retirement, you must pay the same premium as active employees until you reach age 65. If you elect either the 50% or No Reduction schedule (for coverage after reaching age 65) on the SF 2818, you must pay not only the regular insurance premium but also the additional premium required for the extra coverage you will have after age 65. Premiums for the additional coverage after age 65 continue for life or for as long as you maintain the extra coverage.

Based on the documentation your employing agency is required to submit with your retirement application, OPM will determine whether you are eligible to continue your health and life insurance coverage as a retiree. *However, if you have any questions about your eligibility, ask your employing office for assistance before you retire.*

Section E - Marital Information

Item 2: ***You must complete this item.*** Indicate whether or not you have a living former spouse from whom you were divorced on or after May 7, 1985, and to whom a court order gives a survivor annuity or awards a portion of your retirement benefit based on your Federal employment.

If you answer yes, attach a certified copy of the court order/divorce decree in its entirety and any attachments or amendments. ***Failure to complete this item will delay the processing of your application.***

Section F - Annuity Election

Read "Important Information About Survivor Annuity Elections," page 5, before making your election. If you initial either Box 1 or Box 2, your wife or husband will receive a survivor annuity upon your death. The amount of this survivor annuity, and the amount of the reduction in your annuity to provide this benefit, will depend on which election you initial.

If your spouse is not elected to receive a monthly survivor annuity, his or her health benefits coverage as a family member on your FEHB enrollment will terminate when you die.

For information on the effect of court orders on your spouse's eligibility to receive survivor benefits, see page 5.

Box 1: If you initial box 1, your spouse's survivor annuity upon your death will be 55% of your unreduced annuity. Your annuity will be reduced by 2½ percent of the first $3,600 and 10% of the remainder of your annual annuity to provide this benefit upon your death.

Box 2: If you initial box 2, your spouse's survivor annuity upon your death will be 55% of the annual amount you specify in the blank space (which must be less than the full amount of your annual annuity). Your annuity will be reduced by

2½ percent of the first $3,600 and 10% of any additional amount you specify.

If you initial box 2, you ***must*** complete and attach SF 2801-2, *Spouse's Consent to Survivor Election*, to your application. The law requires consent of the spouse if a married person elects less than the maximum survivor benefit.

Box 3: If you initial box 3 you will receive an annuity payable only during your lifetime, without a monthly survivor annuity for your spouse. All retiring employees, married and unmarried, may choose this type of annuity. However, you should carefully review all information provided before making your election.

If you are married at retirement and choose this type of annuity, you ***must*** also complete and attach to your application SF 2801-2, *Spouse's Consent to Survivor Election*. The law requires that your spouse consent if you elect less than maximum survivor benefits.

Box 4: If you initial box 4, a person selected by you, who has an insurable interest in you, will receive a survivor annuity upon your death. Insurable interest exists if the person named (such as a former spouse or a close relative) may reasonably expect to derive financial benefit from your continued life.

To choose this type of annuity, you must provide medical documentation showing that you are in good health. You are responsible for arranging and paying the costs of the medical examination. The medical report of the examination should be attached to your retirement application. You will be notified if additional evidence is required. ***Note:*** If you are retiring on the basis of disability, you are not eligible to choose this type of annuity.

You may elect this insurable interest survivor annuity in addition to a regular survivor annuity for a current or former spouse. However, if the person you select to receive the insurable interest survivor annuity is your current spouse, you both must waive the current spouse annuity by completing and attaching SF 2801-2 to your application. Your current spouse cannot receive both a regular survivor annuity and an insurable interest survivor annuity.

If you elect the insurable interest annuity for a current spouse because a court order awards (or you have elected) the regular survivor annuity to a former spouse, the insurable interest election for your current spouse can be converted to a current spouse annuity if the former spouse loses entitlement to the regular annuity through death or remarriage prior to reaching age 55. The marriage duration requirement (see item c on page 5) does not apply to insurable interest annuities.

If you choose to provide an insurable interest survivor annuity, the amount of the reduction in your annuity will depend upon the difference between your age and the age of the person named as survivor annuitant, as shown in the table below. The survivor's rate will be 55% of your reduced annuity.

Age of Person Named in Relation to that of Retiring Employee	Reduction in Annuity of Retiring Employee
Older, same age, or less than 5 years younger	10%
5 but less than 10 years younger	15%
10 but less than 15 years younger	20%
15 but less than 20 years younger	25%
20 but less than 25 years younger	30%
25 but less than 30 years younger	35%
30 or more years younger	40%

Box 5: If you initial box 5, you must complete the remainder of Section F. Read item f. on page 5 before making your election. If you are married and initial box 5, you must also complete and attach SF 2801-2, *Spouse's Consent to Survivor Election*, to your application.

If you initial box 5, after your death, the person(s) you elect will receive the percentage of the annuity you select. Your annuity will be reduced by 2½ percent of the first $3,600 of all or a specified amount of your annual self-only annuity and further reduced by 10% for any portion of the base used over $3,600 a year. If your annual annuity is $3,600 or less, only a 2½ percent reduction applies.

Section G - Information About Children

Information about your children in your annuity claim file may help to expedite the processing of claims for survivor benefits in the event of your death. Therefore, you may, if you wish, complete

Section G by providing the names and the dates of birth of your unmarried dependent children under the age of 22. List any child who is between 18 and 22 and is a full-time student. List any child who is over the age of 18 and incapable of self-support because of a mental or physical disability incurred before age 18. Check the box headed "disabled" by the name of each child to whom this applies.

Completion of Section G is optional; the processing of your annuity application will not be delayed or otherwise affected if you do not complete it. Children will not be denied benefits after your death solely because they were not identified on your retirement application.

Section H - Direct Deposit/Direct Express and Tax Withholding Information

The U.S. Department of the Treasury pays all federal benefits electronically. If you are not enrolled in the Direct Deposit program, you will need to enroll or to arrange for a Direct Express debit card provided by the Department of Treasury. To enroll in the Direct Deposit program, contact your financial institution or OPM. To obtain a debit card, go to *www.godirect.org*. If your payments are not electronically deposited to your account and you do not have a Direct Express card, you must contact the Department of the Treasury at 1-800-333-1795 to discuss your options. This does not apply if your permanent payment address is outside the United States in a country not accessible via Direct Deposit/Direct Express. Use Section H, items 1 through 3c to tell OPM how to make payment to you.

Use Section H, item 4 to give OPM instructions regarding Federal income tax withholding. If you do not give any instructions, the Internal Revenue Service has instructed OPM to withhold at the rate for a married person with three exemptions.

After your application is processed, as discussed on page 11, item 6, you will be able to instruct OPM to withhold State income tax, provided your State participates in OPM's State Tax Withholding Program.

Section I - Applicant's Certification

Be sure to sign (do not print) and date your application after reviewing the warning.

Schedule A - Military Service Information

Item 2: ***Post-1956 Military Service*** -- If you performed military service on or after January 1, 1957, you may pay a deposit of 7% of your military basic pay (plus interest, if applicable) to cover that service. ***The military service deposit must be paid to your agency while you are still employed.*** If the deposit is not paid, your post-1956 military service will be credited as described below.

If you were first employed in a position subject to CSRS coverage before October 1, 1982: If you do not make the deposit and you are eligible for Social Security benefits at age 62, your annuity will be recomputed (at age 62) to eliminate credit for the post-1956 military service. If you are age 62 or older when you retire and are eligible for Social Security benefits, no credit for post-1956 military service will be allowed in the computation of your annuity unless you pay the deposit before you separate.

If you were first employed in a position subject to CSRS coverage on or after October 1, 1982: You will ***not*** receive any retirement credit for your post-1956 military service if you do not make the deposit for it before you separate.

The amount of a CSRS military deposit may be different for an employee who has been absent from civilian employment to perform honorable, active military service that interrupted Federal civilian service. Under certain conditions, the amount of the military deposit for such a period of military service would equal the amount of retirement deductions that would have been withheld from Federal civilian basic pay if the military service had not interrupted the civilian service. Ask your benefits office about this alternative military deposit calculation re ferenced in 5 U.S.C. 8334(j) if you think it may apply to you.If you have questions concerning the crediting of your post-1956 military service and how to make the deposit, contact your employing agency. ***Failure to pay the deposit to your agency voids any further right to pay it at a later date.***

Schedule B - Military Retired Pay

This information is needed to assure correct credit for military service. Receipt of military retired pay or pension or compensation from the Department of Veterans Affairs in lieu of military retired pay may affect the computation of your annuity rate. You cannot receive retirement credit for military service if you receive military retired pay, unless you were awarded the retired pay (a) due to a disability incurred in combat with an enemy of the United States or (b) under the provisions of Chapter 1223, title 10, U. S. Code, Sections 12731 through 12739 (pertaining to retirement from a reserve component of the armed forces).

If you are waiving military retired pay for civil service retirement purposes, your agency can help you prepare your request for waiver. Attaching a copy of your waiver request and a copy of the finance center acknowledgment (if available) to your application may help us to process your claim more quickly. Even if you have already waived your military retired pay to receive benefits from the Department of Veterans Affairs, you also need to file a waiver of your military pay for civil service retirement purposes.

Schedule C - Federal Employee's Compensation

Item 3: Indicate whether you agree to notify us if the status of your workers' compensation claim changes.

Important: You may not legally receive both retirement annuity and workers' compensation (except for a scheduled award) for the same period of time. Any overpayment of workers' compensation or retirement annuity you receive is subject to collection by OPM or the Office of Workers' Compensation Programs (OWCP). The information requested regarding benefits from OWCP is needed because the law prohibits the dual compensation which would exist if you received both a civil service retirement annuity and compensation for total or partial disability under the Federal Employees' Compensation Act.

Note: The Department of Labor has determined that the alternative annuity lump sum payment is a payment within the terms of the dual compensation provision. If you receive the alternative annuity lump sum payment and later elect compensation from OWCP, no compensation would be payable until the amount of the lump sum payment and all annuity paid is returned to the Retirement Fund.

If you are applying for disability retirement, please include, as part of your SF 3112 submission, all medical evidence submitted to OWCP in connection with your compensation claim and any OWCP decision or evaluation of your claim.

Additional Annuity (Voluntary Contributions) — An employee who, in addition to the amounts withheld from salary, has made voluntary contributions to the retirement fund will be paid, in addition to the regular annuity, $7.00 per year, plus $0.20 for each full year the individual is over age 55 at retirement, for each $100.00 in his or her voluntary contributions account. If, with respect to voluntary contributions, an employee elects a survivor annuity, the additional annuity purchased will be reduced based on the difference between the annuitant's age and the survivor's age as shown in the table on page 3. The survivor's annuity will be 50% of the employee's additional reduced annuity. Note: The additional annuity purchased by voluntary contributions is not increased by cost-of-living adjustments.

Cost-of-Living Increases

1. ***Limitation on amount of increase.*** An annuity may not be increased by a cost-of-living adjustment to an amount that exceeds the greater of (a) the maximum pay for a GS-15 thirty days before the effective date of the adjustment or (b) the final pay (or average pay if higher) of the retired employee, increased by the overall annual percentage adjustments (compounded) in General Schedule rates of pay since the employee's retirement.
2. ***Determination of amount of increase and effective date.*** Cost-of-living increases are effective on December 1 and are payable in the January annuity payment. They are determined by the percentage increase in the average Consumer Price Index for the "base quarter" of the year in which they are effective over the "base quarter" of the preceding year in which an increase occurred. The "base quarter" is July, August, and September. The first cost-of-living increase you receive will be prorated to reflect the number of months you are on the retirement rolls before the increase is effective.

Payment and Accrual of Annuity

All annuities are payable in monthly installments on the first business day of the month following the one for which the annuity has accrued. All annuities are adjusted to the next lower dollar.

The commencing date of most annuities is the first day of the month after pay ceases and all other requirements for title to annuity are met. There are three exceptions, however: (1) disability annuities, (2) annuities based on involuntary separations, and (3) annuities based on voluntary retirement of employees who are in pay status for three days or less in the month of retirement. In these three instances, annuities commence no later than the day after pay ceases and all other requirements for title to annuity are met.

Filing Your Application

Submit the completed application to your agency. Your agency must then complete the *Agency Checklist of Immediate Retirement Procedures* (SF 2801 - Schedule D) and *Certified Summary of Federal Service* (SF 2801-1) which are included in this package. These forms were included in this package so that you would have an opportunity to review and become familiar with the type of information and procedures your agency will need to process your application. After you submit your application, your agency will complete the SF 2801-1 and return it to you for your review and signature. If you are applying for disability retirement, you and your agency will also need to complete SF 3112. (Be sure to ask your employing agency what documentation and evidence are necessary if you are applying for disability retirement.)

Important: You and your employing agency are jointly responsible for the completeness and correctness of the *Certified Summary of Federal Service* (SF 2801-1). You should review it carefully before signing it. If you have already signed a summary (for example, during pre-retirement counseling), ask your agency to let you review it again. Any errors, omissions, or discrepancies will delay the processing of your application and may result in incomplete credit for service in the initial adjudication of your application.

What Happens After You File Your Retirement Application

1. ***Your Employing Office***
   Your employing office will close out your records, using the Agency Checklist to assure that all necessary steps are taken. When this process (which includes paying you any unpaid compensation, such as for unpaid annual leave) has been completed, the agency will forward your application and records to OPM.

2. ***OPM Acknowledgment***
   Within a few days after receiving your application OPM will send you an acknowledgment. This acknowledgment will show your claim number, which will begin with the letters "CSA." This number will be very important to you as an annuitant because you will need to refer to it any time you write or call us in connection with your annuity.

   Important: OPM cannot begin the processing of your application for retirement until we receive your application and retirement records from your agency. If you need to contact OPM about your application before you receive your retirement (CSA) claim number, contact your former payroll office. Your former payroll office can tell you if your application and records were sent to OPM. If the records were sent, you should provide OPM with the payroll office number and the number and date of the Register of Separations and Transfers on which your retirement package was sent. Only your payroll office can provide this information. ***Do not contact OPM unless your retirement package has been sent to us.***

3. ***Interim Annuity Payments***
The next action OPM takes is a preliminary review of the records available at the time your application is received. If your entitlement to annuity is clear at this point, OPM may authorize interim annuity payments as a means of preventing undue financial hardship while we process your application. These interim payments may be lower than your actual annuity rate. When interim payments are authorized, you will receive a notice showing the amount of your payments.

4. ***Alternative Annuity (Lump-Sum Refund)***
Employees who separate for non-disability retirement, have a life threatening medical condition and a life expectancy of 2 years or less are eligible to elect an "alternative" annuity (lump-sum refund of retirement contributions with a reduced monthly benefit). OPM will send you specific information about this election during the processing of your application. If you are retiring because of a disability or if you have a former spouse entitled to court-ordered benefits, you are not eligible to elect an alternative annuity.

5. ***Disability and Special Retirement Applications***
Applications for disability retirement and special retirements are processed differently. For disability retirements, your agency will forward your application, evidence supporting your claim of disability, and preliminary records to OPM for disability determination based on review of both medical and non-medical evidence. Interim annuity payments can be authorized only if and after the disability has been approved and your last day in a pay status is known to OPM. For law enforcement, firefighter, air traffic controllers, customs and border protection officers, and nuclear materials couriers, your agency will forward evidence concerning your entitlement to the special provisions. Interim annuity payments can be authorized only if and after OPM has verified your entitlement to the benefit.

6. ***After Your Application Is Processed***
When we finish processing your application, we will send you a booklet explaining your benefits and any monthly survivor benefits payable after your death. The booklet contains information you will need after you retire, including how to contact OPM to make various changes (tax withholding, address, health benefits, etc.).

What To Do If Your Address Changes Before Processing Is Completed

If your address changes before you receive your claim number, first contact your agency to find out if your application has been forwarded to OPM.

If your agency has forwarded your application or if you have received your claim number, you can telephone, use email, or write to report your new address. If you know your claim number, please refer to it in any correspondence. If you do not yet have a claim number, please give your name, Social Security number, date of birth, the date of retirement, and the agency you retired from.

You can call OPM at 1-888-767-6738. If you use TTY equipment, call 1-855-887-4957. The Internet address is *www.opm.gov/retirement-services*. The email address is *retire@opm.gov*. If you prefer to write to us, you should report your new address to:

U. S. Office of Personnel Management
Attn: Change of Address
P. O. Box 440
Boyers, PA 16017-0440

In addition, you should notify the Postal Service of your forwarding address.

Privacy Act Statement

Solicitation of this information is authorized by the Civil Service Retirement law, the Federal Employees' Group Life Insurance law, and the Federal Employees Health Benefits law (Chapters 83, 87, and 89, of title 5, U.S. Code). The information you furnish will be used to identify records properly associated with your application for Federal benefits, to obtain additional information if necessary, to determine and allow present or future benefits, and to maintain a uniquely identifiable claim file. The information may be shared, and is subject to verification, via paper, electronic media, or through the use of computer matching programs, with national, state, local or other charitable or social security administrative agencies in order to determine benefits under their programs, to obtain information necessary for determination or continuation of benefits under this program, or to report income for tax purposes. It may also be shared and verified as noted above with law enforcement agencies when they are investigating a violation or potential violation of civil or criminal law. Executive Order 9397 (November 22, 1943) authorizes the use of the Social Security number. Furnishing the Social Security number, as well as other data, is voluntary, but failure to do so may delay or prevent action on your application. Information you provide about your unmarried dependent children may be used to expedite their claims after you die; however, your failure to supply such information will not affect any future rights they may have to benefits.