

BAL 26-104, Attachment 1 – Decision Tables Upon Reemployment of an Annuitant

Below are general resources for the reemployment of an annuitant:

Benefits Administration Letters (BALs)

[BAL 23-103 – Additional Guidance on Sending Reemployed Annuitant Information to the Reemployed Annuitant Inbox](#)

[BAL 19-107 – Process Change for Handling Reemployed Annuitants](#)

[BAL 19-107, Attachment 1 – Notification to OPM of Reemployment of Annuitant](#)

[BAL 19-107, Attachment 2 – Notification to OPM of Separation of a Reemployed Annuitant – No Benefits Payable](#)

CSRS and FERS Handbook

[Chapter 100 – Reemployed Annuitants](#)

Code of Federal Regulations (CFR)

[5 CFR 837 Subparts A through D](#)

[5 CFR Part 553 – Reemployment of Civilian Retirees to Meet Exceptional Employment Needs](#)

U.S. Code

[5 U.S.C. 8344 – Annuities and pay on reemployment \(CSRS\)](#)

[5 U.S.C. 8468 – Annuities and pay on reemployment \(FERS\)](#)

Healthcare and Insurance

[FEHB Handbook – Annuitants](#)

[FEGLI Handbook](#)

Table 1-A – CSRS Reemployed Annuitant Retirement Coverage Determination

If the **annuity stops** upon reemployment (see [5 CFR 837 Subpart B](#)), then use the Rehire Coverage Determination Table in [BAL 23-106](#), [Appendix A](#) and [Chapter 10 – Coverage](#).

A CSRS and CSRS Offset annuitant **must elect** to have retirement deductions withheld from their salary when reemployed in Federal service, coverage is not automatic.

A CSRS and CSRS Offset annuitant **may not elect** to have retirement deductions withheld from their salary if they are reemployed: (1) on an intermittent basis, (2) subject to another retirement system, or (3) as President.

A reemployed CSRS and CSRS Offset annuitant has an opportunity to elect FERS coverage if they: (1) had a break in service of more than 3 days, (2) are in an appointment not excluded from FERS coverage, (3) are not covered by another retirement system, and (4) are not in an interim relief appointment (5 CFR 772.102). More information is available in [Chapter 11 – Election of FERS Coverage](#).

Use the below table to make a coverage determination for a **reemployed CSRS annuitant whose annuity will continue** while reemployed in Federal service.

Step	Factor	Yes	No
1	Was original retirement under CSRS ?	Go to Step 2	Go to Step 6
2	Does current appointment have an intermittent work schedule?	Coverage of None	Go to Step 3
3	Is new appointment as a Senior Official? See Chapter 101	Go to Step 4	Go to Step 5
4	Is annuitant subject to mandatory Social Security coverage as a Senior Official? See Chapter 101	Go to Step 8	Go to Step 5
5	Was the annuitant rehired under a dual compensation waiver?	Coverage under FICA Only	Coverage of None , may elect CSRS
6	Was original retirement under CSRS Offset ?	Go to Step 7	Go to Table 1-B (FERS)
7	Does current appointment have an intermittent work schedule?	Coverage under FICA Only	Go to Step 8
8	Was the annuitant rehired under a dual compensation waiver?	Coverage under FICA Only	Coverage under FICA Only , may elect CSRS Offset

Table 1-B – FERS Reemployed Annuitant Retirement Coverage Determination

If the **annuity stops** (termination or suspension) upon reemployment (see [5 CFR 837 Subpart B](#)), then use the Rehire Coverage Determination Table in [BAL 23-106, Appendix A](#) and [Chapter 10 – Coverage](#).

Retirement deductions **must** be withheld from the reemployment salary of a FERS annuitant when reemployed in Federal service, **unless** they are reemployed: (1) on an intermittent basis, (2) subject to another retirement system, or (3) as President.

Use the below table to make a coverage determination for a **reemployed FERS annuitant whose annuity will continue** while reemployed in Federal service.

Step	Factor	Yes	No
1	Was original retirement under FERS ?	Go to Step 2	Go to Step 4
2	Does current appointment have an intermittent work schedule?	Coverage under FICA Only	Go to Step 3
3	Was the annuitant rehired under a dual compensation waiver?	Coverage under FICA Only	Coverage under FERS
4	Was original retirement under FERS-RAE ?	Go to Step 5	Go to Step 7
5	Does current appointment have an intermittent work schedule?	Coverage under FICA Only	Go to Step 6
6	Was the annuitant rehired under a dual compensation waiver?	Coverage under FICA Only	Coverage under FERS-RAE
7	Was original retirement under FERS-FRAE ?	Go to Step 8	If retirement was under another retirement system, see Chapter 100 and Chapter 12 .
8	Does current appointment have an intermittent work schedule?	Coverage under FICA Only	Go to Step 9
9	Was the annuitant rehired under a dual compensation waiver?	Coverage under FICA Only	Coverage under FERS-FRAE

Table 1-C – Reemployed Annuitant Health Benefits Determination

If an annuitant is reemployed in a position that **does not** provide health benefits coverage under the Federal Employees Health Benefits (FEHB) or Postal Service Health Benefits (PSHB) programs, then the health insurance coverage and premium deduction remain with the annuity.

For additional guidance, please review the [FEHB Handbook – Annuitants](#).

For detailed information about reemployed annuitants subject to the PSHB program, please see [BAL 26-102](#), *Reemployed Annuitants and Postal Service Health Benefits (PSHB)*.

Use the below tables to determine the required health benefit action(s) for a reemployed annuitant. Choose the table that is applicable to the health benefits program the annuitant has (or would have had) in retirement (e.g., for a U.S. Postal Service annuitant, use Table 1-C2).

Table 1-C1 – FEHB Reemployed Annuitant

Step	Factor	Yes	No
1	Is annuitant enrolled in FEHB through their OPM annuity?	Go to Step 2	Reemployed annuitant may enroll as a new employee , if in a position eligible for health benefits coverage.
2	Did annuity stop (due to suspension or termination) upon reemployment? See 5 CFR 837.202 and 5 CFR 837.203	Agency must transfer-in FEHB coverage and determine if the individual is eligible to continue health benefits using the same criteria as a transfer employee . If reemployed at an agency subject to PSHB coverage, the individual will need to enroll in a PSHB plan if in a position eligible for health benefits coverage.	Go to Step 3

Benefits Administration Letter 26-104 – Attachment 1

Step	Factor	Yes	No
3	Does the reemployment position provide health benefits coverage?	Go to Step 4	FEHB enrollment and premium withholding remain with the annuity.
4	Was annuitant reemployed at an agency subject to health benefits coverage under PSHB (i.e., USPS)?	Go to Step 5	Go to Step 6
5	Did annuitant waive Premium Conversion rights upon reemployment at an agency that provides PSHB coverage?	FEHB enrollment and premium withholding remain with annuity. Agency must forward Premium Conversion Waiver form with Notification to OPM of Reemployment of Annuitant	Reemployed annuitant will need to enroll in a PSHB plan upon reemployment. Annuitant cannot continue FEHB coverage.
6	Did annuitant waive Premium Conversion rights upon reemployment at an agency that provides FEHB coverage?	FEHB enrollment and premium withholding remain with annuity. Agency must forward Premium Conversion Waiver form with Notification to OPM of Reemployment of Annuitant	Agency must transfer-in FEHB coverage effective the appointment date.

Table 1-C2 – PSHB Reemployed Annuitant

Step	Factor	Yes	No
1	Is annuitant enrolled in PSHB through their OPM annuity?	Go to Step 2	Reemployed annuitant may enroll as a new employee , if in a position eligible for health benefits coverage.

Benefits Administration Letter 26-104 – Attachment 1

Step	Factor	Yes	No
2	<p>Did annuity stop (due to suspension or termination) upon reemployment? See 5 CFR 837.202 and 5 CFR 837.203</p>	<p>Agency must transfer-in PSHB coverage and determine if the individual is eligible to continue health benefits using the same criteria as a transfer employee.</p> <p>If reemployed at an agency subject to FEHB coverage, the individual will need to enroll in a FEHB plan if in a position eligible for health benefits coverage.</p>	Go to Step 3
3	Does the reemployment position provide health benefits coverage?	Go to Step 4	PSHB enrollment and premium withholding remain with the annuity.
4	Was annuitant reemployed at an agency subject to health benefits coverage under PSHB (i.e., USPS)?	Go to Step 5	Go to Step 6
5	Did annuitant waive Premium Conversion rights upon reemployment at an agency that provides PSHB coverage?	<p>PSHB enrollment and premium withholding remain with annuity. Agency must forward Premium Conversion Waiver form with Notification to OPM of Reemployment of Annuitant</p>	Agency must transfer-in PSHB coverage effective the appointment date.
6	Did annuitant waive Premium Conversion rights upon reemployment at an agency that provides FEHB coverage?	<p>PSHB enrollment and premium withholding remain with annuity. Agency must forward Premium Conversion Waiver form with Notification to OPM of Reemployment of Annuitant</p>	Reemployed annuitant will need to enroll in a FEHB plan upon reemployment. Annuitant cannot continue PSHB coverage.

Table 1-D – Reemployed Annuitant FEGLI Determination

If an annuitant is reemployed in a position excluded from Federal Employees’ Group Life Insurance (FEGLI) coverage, then FEGLI coverage and premiums remain with the annuity. For additional guidance, please review the [FEGLI Handbook](#).

Use the below tables to determine the required FEGLI action(s) for a reemployed annuitant.

Table 1-D1 – Reemployed Annuitant FEGLI Determination

Step	Factor	Yes	No
1	Does annuitant have FEGLI coverage through their OPM annuity?	Go to Step 2	Reemployed annuitant may enroll as a new employee after a 180-day break in service , if in a FEGLI eligible position.
2	Does the reemployment position provide FEGLI coverage?	Go to Step 3	FEGLI coverage and premium withholding remain with annuity.
3	Was annuity terminated upon reemployment? See 5 CFR 837.202	FEGLI coverage is terminated when the annuity is terminated. Annuitant must make a new FEGLI election. Any new elections or waivers will impact future FEGLI coverage as an annuitant. See FEGLI Handbook .	Go to Step 4
4	Does annuitant have any Optional life insurance?	Proceed to Table 1-D2 for the action required for each type of FEGLI coverage carried by the annuitant. A reemployed annuitant may make a new FEGLI election after a 180-day break in service.	Basic life insurance coverage must be transferred in by the agency effective the appointment date. A reemployed annuitant may make a new FEGLI election after a 180-day break in service. See FEGLI Handbook .

Table 1-D2 – Reemployed Annuitant FEGLI Actions

Annuitant FEGLI Coverage	Action Upon Reemployment
Basic Life	Basic Life insurance carried as an annuitant is suspended and must be transferred in by the agency effective the appointment date.
Option A	Option A coverage carried as an annuitant is suspended and must be transferred in by the agency effective the appointment date.
Option B	<p>The reemployed annuitant must be given a 60-day opportunity to choose between:</p> <ul style="list-style-type: none"> • keeping Option B with their annuity, or • having the Option B coverage as an employee during reemployment. <p>To have Option B coverage as an employee during reemployment, the annuitant must complete and sign a SF 2817, <i>Life Insurance Election</i>, documenting all the life insurance coverage they want to enroll in and maintain, not just the Option B coverage. Any coverage not signed for on the SF 2817 will be cancelled, including coverage held as an annuitant.</p> <p>No action is required to keep the Option B coverage with the annuity.</p> <p>If annuity was suspended upon reemployment, the annuitant must elect to continue Option B as an employee during reemployment.</p>
Option C	Option C coverage carried as an annuitant is suspended and must be transferred in by the agency effective the appointment date.

For additional guidance, please review the [FEGLI Handbook](#).

Other Federal Benefit Programs for Reemployed Annuitants

Federal Employees Dental and Vision Insurance Program (FEDVIP)

If an annuitant's reemployment position is eligible for FEHB coverage, they may contact [BENEFEDS](#) to have their FEDVIP premium withholding switched from their annuity to their reemployment salary to take advantage of the pre-tax premium deduction.

If the reemployed annuitant is **not** enrolled in FEDVIP and they had a break in service of at least 30 days, then the annuitant may enroll as a newly eligible employee.

Federal Flexible Spending Account Program (FSAFEDS)

For agencies that participate in [FSAFEDS](#), an annuitant is eligible to enroll in FSAFEDS upon reemployment if they are appointed on a full-time or part-time basis in a position eligible for FEHB coverage. A reemployed annuitant on an intermittent appointment is **not** eligible to participate in FSAFEDS.

Reemployed annuitants are subject to the same deadlines and rules as employees concerning incurring eligible expenses and the use of funds remaining in their flexible spending account at separation.

Federal Long Term Care Insurance Program (FLTCIP)

Reemployment does not affect an annuitant's FLTCIP coverage. Their coverage remains active as long as they continue to pay their FLTCIP premiums.

If FLTCIP premiums are withheld from their annuity and their annuity stops upon reemployment, then they will need to contact [FLTCIP](#) directly to change how they pay their premiums.

Thrift Savings Plan (TSP)

If an annuitant's reemployment position is covered under CSRS or FERS, then they are eligible to participate in the TSP. If the annuitant had a break in service of more than 30 days, then they will be automatically enrolled in the TSP upon reemployment.

If an annuitant is reemployed on an intermittent basis or under a dual compensation waiver, then they are **not** eligible to participate in the TSP.

Agencies must follow the procedures in [TSP Bulletin 10-7](#) and [TSP Bulletin 20-7](#). For more information on agency responsibilities and actions for reemployed annuitants, please contact [TSP](#) directly.