

BAL 26-104, Attachment 2 – Decision Tables Upon Separation of a Reemployed Annuitant

Below are general resources for the separation of a reemployed 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 Subpart E – Retirement Benefits on Separation](#)

[5 CFR 553.203 – Status of individuals serving without reduction](#)

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 2-A – CSRS Reemployed Annuitant Benefit Determination

Use the below table to determine if a **separating reemployed CSRS annuitant** is eligible for additional annuity benefits based on their reemployment in Federal service.

Step	Factor	Yes	No
1	Did the annuity continue during reemployment?	Go to Step 4	Go to Step 2
2	Was the annuity suspended upon reemployment? See 5 CFR 837.203	Suspended annuity will be reinstated. See 5 CFR 837.502(a)(2) Submit Notification to OPM of Separation of a Reemployed Annuitant – No Benefits Payable	Go to Step 3
3	Does the individual meet the eligibility requirements for an immediate or deferred retirement under CSRS?	Individual must apply for retirement based on the new separation.	The individual may be eligible to have their annuity reinstated. See 5 CFR 837.502(a)(1) , Chapter 60 , and Chapter 100
4	Was the annuitant rehired under a dual compensation waiver ?	No additional annuity benefits are payable. Submit Notification to OPM of Separation of a Reemployed Annuitant – No Benefits Payable	Go to Step 5
5	Did the annuitant elect to have CSRS or CSRS Offset deductions withheld from their salary during reemployment?	Go to Step 7	Go to Step 6

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Step	Factor	Yes	No
6	Was the annuitant reemployed for at least one year of continuous full-time service (or equivalent part-time service)?	Annuitant will need to pay a deposit for the reemployment service to receive additional annuity benefits. See Chapter 100	No additional annuity benefits are payable. Submit Notification to OPM of Separation of a Reemployed Annuitant – No Benefits Payable
7	Was the annuitant reemployed for at least one year of continuous full-time service (or equivalent part-time service)?	Go to Step 8	No additional annuity benefits payable. Annuitant may apply for a refund of CSRS deductions from period of reemployment. Submit Notification to OPM of Separation of a Reemployed Annuitant – No Benefits Payable
8	Was the annuitant reemployed for at least five years of continuous full-time service (or equivalent part-time service)?	Annuitant is eligible to choose between a Supplemental or Redetermined Annuity. Agency must counsel annuitant on difference between annuity benefits. Submit a supplemental/ redetermined annuity application package to OPM.	Annuitant is eligible for a Supplemental Annuity upon separation. Submit a supplemental annuity application package to OPM.

Table 2-B – FERS Reemployed Annuitant Benefit Determination

Use the below table to determine if a **separating reemployed FERS annuitant** is eligible for additional annuity benefits based on their reemployment in Federal service.

Step	Factor	Yes	No
1	Did annuity continue during reemployment?	Go to Step 4	Go to Step 2
2	Was annuity suspended upon reemployment? See 5 CFR 837.203	Suspended annuity will be reinstated. See 5 CFR 837.502(a)(2) Submit Notification to OPM of Separation of a Reemployed Annuitant – No Benefits Payable	Go to Step 3
3	Does the individual meet retirement eligibility requirements under FERS?	Individual must apply for retirement based on the new separation.	The individual may be eligible to have their annuity reinstated. See 5 CFR 837.502(a)(1) , Chapter 60 , and Chapter 100
4	Was annuitant rehired under a dual compensation waiver ?	No additional annuity benefits are payable. Submit Notification to OPM of Separation of a Reemployed Annuitant – No Benefits Payable	Go to Step 5
5	Were FERS deductions withheld from annuitant’s reemployment salary?	Go to Step 6	No additional annuity benefits are payable. Submit Notification to OPM of Separation of a Reemployed Annuitant – No Benefits Payable

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Step	Factor	Yes	No
6	Was the annuitant reemployed for at least one year of continuous full-time service (or equivalent part-time service)?	Go to Step 7	<p>No additional annuity benefits payable. Annuitant may apply for a refund of FERS deductions from period of reemployment.</p> <p>Submit Notification to OPM of Separation of a Reemployed Annuitant – No Benefits Payable</p>
7	Was the annuitant reemployed for at least 5 years of continuous full-time service (or equivalent part-time service)?	<p>Annuitant is eligible to choose between a Supplemental or Redetermined Annuity.</p> <p>Agency must counsel annuitant on difference between annuity benefits.</p> <p>Submit a supplemental/ redetermined annuity application package to OPM.</p>	<p>Annuitant is eligible for a Supplemental Annuity upon separation.</p> <p>Submit a supplemental annuity application package to OPM.</p>

Table 2-C – Separating Reemployed Annuitant Health Benefits Decision

For additional guidance on handling health benefits for a separating reemployed annuitant, please review the [FEHB Handbook – Annuitants](#).

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

Use the below table to determine the health benefit actions required for a separating reemployed annuitant whose annuity continued during reemployment.

Step	Factor	Yes	No
1	Are the annuitant’s health benefit premiums (FEHB or PSHB) being withheld from their OPM annuity?	<p>No action required. Health benefits enrollment remains with the annuity upon separation.</p> <p>Note – if annuitant is eligible for and elects a redetermined annuity subject to a different health benefits program (FEHB to PSHB or PSHB to FEHB) then a new enrollment is required.</p> <p>See BAL 26-102.</p>	Go to Step 2
2	Is the annuitant enrolled in health benefits (FEHB or PSHB) through their reemployment?	Go to Step 3	<p>No action required. No health benefits enrollment to transfer.</p>
3	Was the health benefits (FEHB or PSHB) coverage transferred in by the agency from OPM upon reemployment?	Go to Step 5	Go to Step 4

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Step	Factor	Yes	No
4	<p>Does the annuitant meet eligibility requirements to continue health benefits (FEHB or PSHB) with their annuity upon separation from reemployment?</p> <p>Note: Eligibility requirements include being eligible for a supplemental or redetermined annuity upon separation. See FEHB Handbook – Annuitants</p>	Go to Step 6	<p>Health benefits (FEHB or PSHB) coverage is terminated upon separation from reemployment.</p> <p>Individual will be eligible for 31-day extension of coverage and temporary continuation of coverage (TCC).</p>
5	Is the annuitant eligible for a supplemental or redetermined annuity upon separation from reemployment?	Go to Step 6	Health benefits (FEHB or PSHB) coverage will be transferred in by OPM.
6	Did the annuitant change health benefits programs upon reemployment (PSHB to FEHB or FEHB to PSHB)?	Go to Step 7	Health benefits (FEHB or PSHB) coverage will be transferred in by OPM.
7	Is the annuitant eligible for and electing a redetermined annuity upon separation?	Health benefits (PSHB or FEHB) acquired through reemployment will continue with the redetermined annuity.	Annuitant is eligible to continue coverage through the health benefits program (FEHB or PSHB) associated with the original retirement.

Table 2-D – Separating Reemployed Annuitant FEGLI Determination

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

Use the below table to determine the FEGLI actions required for a separating reemployed annuitant whose annuity continued during reemployment.

Step	Factor	Yes	No
1	Was the annuitant’s FEGLI coverage through their OPM annuity suspended upon reemployment?	Go to Step 2	No action required. Coverage remained with annuity since reemployment position was excluded from FEGLI coverage.
2	Did the annuitant enroll in additional life insurance coverage upon reemployment?	Go to Step 3	Suspended FEGLI coverage is reinstated with OPM annuity.
3	Does the annuitant meet the 5-year coverage requirement to continue their reemployment-acquired life insurance coverage?	Go to Step 4	Suspended FEGLI coverage is reinstated with OPM annuity. Reemployment-acquired insurance terminates on the date reemployment ends, subject to a 31-day extension of coverage and conversion privilege.
4	Is the annuitant eligible for a supplemental or redetermined annuity?	Annuitant may elect to continue their reemployment-acquired life insurance. See FEGLI Handbook – Reemployed Annuitants	Suspended FEGLI coverage is reinstated with OPM annuity. Reemployment-acquired insurance terminates on the date reemployment ends, subject to a 31-day extension of coverage and conversion privilege.

Other Federal Benefit Programs for Separating Reemployed Annuitants

Federal Employees Dental and Vision Insurance Program (FEDVIP)

If an annuitant chose to have their FEDVIP premiums withheld from their reemployment salary, then they will need to contact [BENEFEDS](#) to have the premium withholding switched from their salary to their annuity upon separation.

Federal Flexible Spending Account Program (FSAFEDS)

Annuitants who enrolled in [FSAFEDS](#) during reemployment in Federal service, 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)

Separation from reemployment does not affect an annuitant's FLTCIP coverage. The coverage stays active as long as the annuitant continues to pay their FLTCIP premium.

Thrift Savings Plan (TSP)

Reemployed annuitants have the same account management and [withdrawal options](#) upon separation from Federal service as an employee.

For more information on agency responsibilities and actions for separated reemployed annuitants, please contact [TSP](#) directly.