



a New Day for Federal Service

Tips for Submitting a Healthy Retirement Application Package

March 27, 2014

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Purpose and Definition

- The purpose of today’s webinar is to provide additional guidance on submitting “healthy” retirement application packages to OPM for adjudication
- A “healthy” retirement package is a complete and accurate package that does not have to be developed for missing, inaccurate or incomplete information

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Retirement Application Audit

- Audit of agency retirement application packages started in 2009
 - Annual audits based on six week period
 - Cases first processed by LAS reviewed and results recorded in a database
 - Agencies were provided with their results
- Audit now performed monthly
 - Performed in RDS based on the development checklist
 - Agency results provided monthly



Retirement Application Audit Results FY 2009 - 2014

Time Period	Error Rate
FY 2009	31.5%
FY 2010	22.8%
FY 2011	18.2%
FY 2012*	15.1%
FY 2013	8.4%
FY 2014**	18.0%

* Change to monthly audits

** New error definitions

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CSRS and FERS Development Checklist and Log

- April 2012 - CSRS and FERS Development Checklists and Logs
 - Systematically screen incoming cases
 - Document healthy and unhealthy cases, and
 - Document development actions taken
- Data from checklists used for the Retirement Application Audit
- Checklist and audit definitions shared in BAL 12-103

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CSRS and FERS Development Checklist and Log

- October 2013 - Checklist and Error Definitions revised
 - Error definitions expanded to more adequately reflect conditions that delay adjudication
 - New definitions provided in ListServ message and with Audit Reports for October 2014 and November 2014
- Data from revised checklists now used for the Retirement Application Audit

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Error Definitions Added by the Revised Checklists

- In this section we will cover error definitions that were added by the new checklist

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Revised Error Definitions - Miscellaneous

- Name, SSN, DoB do not match documents in File (HR)
- Air Traffic Controllers – Retirement SF 50 required for FERS cases (HR)



Revised Error Definitions - Service

- Earnings Required for USPS non-deduction service (HR)
 - CSRS > 5 years of service
 - FERS > 3 months of service
 - Any WAE/Intermittent
 - Sub Rural Carriers
- Schedule D missing (HR)



Revised Error Definitions - FEHB

- FEHB Suspended; documentation not on file (HR)
 - Medicare Advantage Health Plan – requires documentation reflecting effective date of coverage in approved Medicare Advantage Health Plan
 - TRICARE – copy of uniformed services ID card; and if over 65, copy of Medicare card showing Parts A and B coverage
 - CHAMPVA – copy of CHAMPVA A Card
 - Medicaid – enrollment card or letter of eligibility

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Revised Error Definitions - FEHB

- FEHB Cancelled; documentation not on file (HR)
 - Prior to Retirement – documentation of prior coverage and 2809 cancelling coverage
 - At Retirement - documentation of prior coverage and 2809 cancelling coverage; and, if cancelling to be covered under spouse's enrollment, copy of 2809 showing change to Family coverage

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Revised Error Definitions - FEHB

- Incorrect HB code on HB label (Payroll)
 - Must match FEHB code on transferred enrollment
- Incorrect HB code on IRR (Payroll)
 - Must match FEHB code on transferred enrollment



Revised Error Definitions - FEGLI

- LI coverage waived/cancelled after previous enrollment (HR)
 - Need 2817s for prior coverage and the 2817 waiving coverage
- SF 2819 not signed (if included) (HR)
- Incorrect Alpha on IRR (Payroll)
 - Must match code/coverage on 2821
- Incorrect Alpha on 2821 (Payroll)
 - Must match coverage/code on IRR



Revised Error Definitions – Retirement Application

- Annuitant did not make survivor election (HR)
 - Unmarried applicants must make election
- Question #2 not answered (former spouse) (HR)
 - CSRS – Sect E, FERS – Section C
 - Applies to **ALL** applicants
- Spousal information not included (HR)
 - Must be provided for ALL married applicants, including separated

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Revised Error Definitions – Retirement Application

- Proof of Common Law Marriage not included (HR)
 - State certificate, order, or judgment; or
 - Sworn Affidavits from applicant and 2 other individuals with knowledge, 1 related to spouse, 1 unrelated; and copies of:
 - Naturalization certificates, immigration records, deeds, insurance policies, passports, child's birth certificates, joint bank accounts, joint tax returns, church or other records

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Revised Error Definitions – Retirement Application

- Spousal Consent not notarized (HR)
- Notary's commission has expired (HR)
- Spousal Consent has unacceptable corrections (HR)

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Revised Error Definitions – Retirement Application

- Acceptable white-outs/corrections are:
 - Applicant's name, DoB and SSN,
 - CSRS – Part 1a or 1c corrected to a greater amount
 - CSRS – Part 1b to 1c
 - FERS – Part 1a corrected to a greater amount
 - FERS – Part 1b to 1c, 1d, 1e or 1f
- Corrections/white-outs should be initialed and must correspond with election on application

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Revised Error Definitions – Military Service

- DD 214 or Military Orders do not note character of service (HR)
 - Member – 4 copy
- Post-56 IRR: Dates and lost time do not match DD 214 or orders (Payroll)
- Post-56 IRR is not marked Paid in Full (if submitted with application) (Payroll)

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Most Common Errors Identified by the Audit

- In this section we will cover the most common errors identified by the Audit

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Most Common Errors – Documentation of 5 Years FEHB

- Would like documentation of coverage for employee's entire career, but must have documentation of 5 years required to continue coverage (HR)
- Acceptable proof of coverage includes:
 - SF 2809/2810
 - History reports and/or screen shots from on-line enrollment systems
 - Must show old plan, new plan and effective dates



Documentation of 5 Years FEHB

- Evidence of coverage as family member under another's FEHB enrollment
 - SF 2809 showing coverage as dependent
- Evidence of TRICARE/CHAMPVA enrollment (including as a family member)
 - TRICARE – copy of uniformed services ID card
 - CHAMPVA - copy of CHAMPVA A Card
- Signed memo from agency detailing 5 years continuous coverage
 - Documentation of 5 years of payroll deductions should also be submitted; or

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Documentation of 5 Years FEHB

- BAL 14-103 – Documenting a Retiring Employee’s Eligibility to Continue FEHB Enrollment into Retirement
 - Details acceptable proof of coverage
 - Provides a template for a memo to be used to document 5 years coverage when full documentation is unavailable and certify eligibility to continue coverage

Documentation of 5 Years FEHB

New Plan	Old Plan	Effective Date	Source of Documentation (SF 2809, Employee Express, etc.)

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Most Common Errors – Retirement Application

- Former Spouse Question not answered (HR)
 - CSRS – Section E
 - FERS – Section C
 - Applies to all applicants, even those who were never married or married only once

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Most Common Errors – Retirement Application

- Spousal Consent Form Errors – SF 2801-2 or SF 3107-2 (HR)
 - Not signed
 - Not Notarized, or
 - Notary commission expired
 - Not notarized on same date spouse signed
 - Unacceptable Corrections

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Most Common Errors – Retirement Application

- Acceptable white-outs/corrections are:
 - Applicant's name, DoB and SSN,
 - CSRS – Part 1a or 1c corrected to a greater amount
 - CSRS – Part 1b to 1c
 - FERS – Part 1a corrected to a greater amount
 - FERS – Part 1b to 1c, 1d, 1e or 1f
- Corrections/white-outs should be initialed and must correspond with election on application



Most Common Errors – FEGLI

- Proof of 5 years coverage
 - SF 2817/176s are generally required to document 5 years of coverage for basic and/or optional insurance
 - In lieu of SF 2817/176
 - SF 50s documenting 5 years can be used as appropriate
 - Sufficient payroll records to document 5 years



Most Common Errors – FEGLI

- SF 2821
 - Missing (HR)
 - Not signed by HR or Payroll
 - Box 5 completed and SF 2823 not attached (HR)
 - Box 9 date doesn't match date on 2819
 - Box 9 is not completed (HR)
 - Coverage doesn't match most recent 2817 or SF 50 (HR)
 - Alpha Code doesn't match IRR and coverage (Payroll)



Most Common Errors – FEGLI

- SF 2818
 - Missing (HR)
 - Not signed (HR or Payroll)
 - Elected coverage exceeds permitted coverage (HR)
 - Example: Eligible to continue 3 multiples of Option B, elected 4

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Most Common Errors – Military Service

- DD 214 or other documentation
 - Missing (HR)
 - Character of Service not noted (HR)
 - Member Copy - 4
 - Post 56 IRR not marked paid in full (if submitted with application package)
(Payroll)

Questions

