

**Eligibility for
Federal Employees Retirement System**



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Federal Employees Retirement System (FERS)

General Eligibility Requirements:

An employee is eligible for retirement if the following requirements are met:

- Minimum Age and years of creditable service
- Minimum civilian service (at least 5 years of creditable civilian service)
- Separated from a position subject to FERS coverage (this does not apply to Deferred Retirement) and;
- Minimum Retirement Age (MRA) (does not apply to DSR, Disability Retirement or Special Retirement Provisions)

Voluntary Retirement:

An annuity for FERS retirees begins on the first day of the month after separation *if* you retire on the last day of the month.

For Elected/Appointed Officials that separate because of the expiration of a term or other period for which appointed or elected, the annuity begins on the day after separation.

The table below shows the minimum age and years of creditable service requirements for a voluntary retirement.

AGE	YEARS OF SERVICE
MRA (55-57)	30
60	20
62	5

Minimum Retirement Age (MRA) +10:

MRA is the earliest age at which an employee may retire with an immediate reduced annuity. Employees with more than 10 and less than 30 years of service have their annuity reduced by 5% for each year they are under age 62.

The reduction is permanent and does not stop when the employee reaches age 62. MRA is based on an employee's year of birth and ranges from ages 55 to 57. To determine MRA refer to the table below. MRA + 10 years, retirement is effective the first day of the month following separation from service.

FERS-Minimum Retirement Age (MRA) Schedule:

YEAR OF BIRTH	MRA
If Born Before 1948	55
In 1948	55 and 2 months
In 1949	55 and 4 months
In 1950	55 and 6 months
In 1951	55 and 8 months
In 1952	55 and 10 months
In 1953-1964	56
In 1965	56 and 2 months
In 1966	56 and 4 months
In 1967	56 and 6 months
In 1968	56 and 8 months
In 1969	56 and 10 months
In 1970 and after	57

The following are the two *exceptions* when the effective date of MRA+10 are different.

- Expiration of a TERM appointment (annuity commences the day after separation)
- Postponed annuity (annuity commences on any day after the first day of any month following separation from Federal service, up to and including the second day before the employee’s 62nd birthday).

Voluntary Early Retirement Authority (VERA):

When an agency is undergoing a major RIF, major reorganization, or a major transfer of function, an employee must meet the general eligibility requirements. FERS employees have no age reduction under VERA. If the retirement is a VERA there are also two additional requirements:

- Employee has served in a position for 30 days
- Employee separates by the close of the early out period

The table below lists the age and service required for VERA retirement:

AGE	YEARS OF SERVICE
50	20
Any Age	25

Discontinued Service Retirement (DSR)-Involuntary:

If retirement is Discontinued Service Retirement (DSR), the employee must meet the general eligibility requirements mentioned for VERA and must not decline a reasonable job offer. FERS employees have no age requirement for a DSR and do not incur any age related penalties. A DSR annuity commences on the earlier of the day after separation, or on the day after pay ceases and the applicant meets the age and service requirements for the annuity.

In addition to the general eligibility requirements, the individual must meet two additional requirements.

- Is not eligible for an immediate annuity within one month of separation
- Does not take a refund of retirement deductions after separating from service (or transferring to a non-covered position).

Deferred Retirement:

An employee who separates prior to qualifying for an immediate annuity with a minimum of five years of service and has not taken a distribution of retirement funds may delay receiving retirement until reaching age 62.

If the former employee has at least 10 years of service, the deferred annuity may commence on the first day of the month after attainment of MRA; or on a later date designated by the former employee.

Federal Employees Health Benefits (FEHB) and Federal Employee’s Group Life Insurance (FEGLI) will not be reinstated.

The applicant must file a RI Form 92-19 Application of Deferred or Postponed Retirement, with OPM approximately 2 months before age 62 or the date the former employee wants the annuity to begin, if earlier. Deferred annuities commence on the former employee’s 62nd birthday.

The table below lists the age and service required for deferred retirement.

AGE	YEARS OF SERVICE
62	5
MRA	10

Disability Retirement:

Disability Retirement is a benefit provided to protect an employee who is no longer able to provide useful and efficient service in their current grade or pay level because of a medical condition.

Disability Annuity commences at the employee’s option on the date after:

- 1) Separation from service: or
- 2) Pay ceases and the employee meets the requirements for title to an annuity.

Employees who are 62 years of age or older are no longer eligible for disability retirement - these employees are eligible for regular retirement.

Employees covered under FERS receive 60% of their high-three average salary for the first year of disability reduced by any Social Security Disability (SSD) benefits payable. Thereafter, employees will receive 40% of their high-three average salary reduced by 60% of any SSD benefits payable for every additional year an employee collects full disability retirement.

The table below lists the age and service required for disability retirement.

AGE	YEARS OF CIVILIAN SERVICE
Any Age	18 months

Law Enforcement (LEO)/Firefighters (FF)/Air Traffic Controllers (ATC):

LEO/FF/ATC annuities based on either a voluntary retirement or mandatory retirement begin on the first day of the month after separation for retirement.

Special retirement coverage will continue in a secondary position if they have at least 3 years of primary coverage and there was a break of 3 days or less in service when moved from a primary position to a secondary position.

Law Enforcement Officers (LEO)/Firefighters (FF)/Air Traffic Controllers (ATC) who have completed 20 years of service under the special provisions must be separated on the last day of the month in which the mandatory separation age is reached.

LEO/FF/ATC that attain the standard mandatory separation age and have not yet completed the required 20 years of service under the special provisions must be separated on the last day of the month in which 20 years of service is completed.

Mandatory separation does not apply to employees who are not currently occupying a LEO/FF/ATC. Under FERS second-level supervisors are automatically exempt from mandatory separation.

The table below lists the age and service required for LEO/FF/ATC retirement.

AGE	YEARS OF SERVICE
50	20
Any Age	25

Mandatory Retirement Age for Special Groups

The mandatory separation date depends on the employee’s age and whether he/she is eligible for special retirement. FERS LEOs/FFs are eligible to voluntarily retire when they reach age 50 and complete 20 years of LEO/FF service OR at any age with 25 years of LEO/FF service.

The table below lists the mandatory age and service required for special groups.

AGE	YEARS OF SERVICE
LEO 57	20
FF 57	20
ATC 56	20

Again, even though they are retirement eligible at age 50 (or earlier), they are not required to retire at that age. If they have reached 20 years of LEO/FF service, they will be subject to mandatory separation at age 57.