

FERS STUDY SHEET

FERS: Employees applying for non-disability retirement must have 5 years of creditable civilian service. Certain civilian service is excluded under FERS rules, as explained in Operating Manual 830-1, Chapter 21B. In addition military service can never be credited to meet the 5 year requirement.

TYPE	YEAR OF BIRTH	MINIMUM AGE (YRS/MOS)	MINIMUM SERVICE UNREDUCED	MINIMUM SERVICE REDUCED
	N/A	62	5	N/A
	N/A	60	20	N/A
	<1948	55	30	10
	1948	55.2	30	10
OPTIONAL	1949	55.4	30	10
	1950	55.6	30	10
AND	1951	55.8	30	10
	1952	55.10	30	10
DEFERRED	1953	56	30	10
	1964	56	30	10
AND	1965	56.2	30	10
	1966	56.4	30	10
MRA + 10	1967	56.6	30	10
	1968	56.8	30	10
	1969	56.10	30	10
	>1970	57	30	10
	N/A	*50	**20	N/A

SPECIAL REQUIREMENTS: If electing MRA (Minimum Retirement Age) with 10 years of service, the reduction is 5% for each year the employee is under age 62. If an employee meets MRA+10 at the time of retirement and meets the requirements to carry FEHB and FEGLI into retirement, the annuity can be postponed and the insurance will be reinstated when annuity begins. Any employee meeting MRA+10 on date of separation is classified as meeting the requirements for an "immediate annuity" and is not eligible for severance pay.

*SPECIAL REQUIREMENTS: Employee must retire under the special retirement provisions for law enforcement officers, firefighters or FERS air traffic controllers.

EARLY	N/A	50	20	N/A
VOLUNTARY	N/A	ANY	25	N/A

SPECIAL REQUIREMENTS: Employee's organization must be undergoing a major reorganization, TOF or RIF. OPM approval must be obtained to conduct these "early-outs".

DISCONTINUED SERVICE	N/A	50	20	N/A
	N/A	ANY	25	N/A

Special requirements-employee's separation must be involuntary and not for misconduct or delinquency. Employee must receive a specific letter and not decline a reasonable offer. Upon receipt of the specific letter, employee can resign immediately-not waiting for the results of a RIF.

DISABILITY

N/A

ANY

18MOS.

N/A

SPECIAL REQUIREMENTS: Employee must be disabled because of disease or injury which prevents them from performing useful & efficient service in their current position or in a vacant position at the same grade or pay level.