

**EMPLOYEE HANDOUT
ELIGIBILITY FOR RETIREMENT
CIVIL SERVICE RETIREMENT SYSTEM (CSRS)**

GENERAL ELIGIBILITY REQUIREMENTS

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

- Age and years of service
- Minimum creditable civilian service (at least 5 years of creditable civilian service)
- Separated from a position subject to CSRS coverage (this does not apply to Deferred Retirement) and;
- “1 out- of- 2” requirement (this does not apply to Disability Retirement)



Voluntary Retirement

An employee must have at least 5 years of creditable civilian service to be eligible.

- Creditable civilian service for this purpose includes service for which full CSRS deductions were taken, even if CSRS deductions were refunded and not redeposited;
- Service for which full Social Security taxes and reduced CSRS deductions were taken, even if CSRS deductions were refunded and not redeposited; and
- Nondeduction service (that is, temporary or intermittent service), whether or not a deposit for such service is made or deemed made under the alternative annuity provisions.

If retirement is on the 1st, 2nd, or 3rd of the month, the annuity will commence the next day. If retirement date is on the 4th day of the month or later, the annuity will commence on the 1st day of the month following the month in which you retired.

The table below provides the minimum age and service requirements for voluntary retirement.

Age	*Years of Service
55	30
60	20
62	5

Discontinued Service Retirement (DSR) or Involuntary Retirement

If retirement is Discontinued Service Retirement (DSR), the employee must meet the general eligibility requirements mentioned above and in addition must not decline a reasonable job offer. 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. The annuity is reduced by 2% for each year under the age of 55.

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)

The table below provides the minimum age and service requirements for discontinued service retirement.

Age is at least	Creditable Years of Service
50	20
Any Age	25

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. If the retirement is 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.

For individuals in a pay status for 3 days or less in a month of retirement, annuities begin on the day of separation or the day after the pay day ceases and the age and service requirements for title to annuity are met.

The table below provides the age and service requirements for VERA.

Age is at least	Creditable Years of Service
50	20
Any Age	25

Deferred Retirement

Deferred Retirement may be payable at a future date to an employee who separates from a position subject to CSRS or transfers to a position not covered by the retirement system before qualifying for an immediate annuity. The minimum retirement age is 62 with a minimum of 5 years of creditable service, as reflected in the table below.

Deferred annuitants will not receive credit for unused sick leave. Federal Employees Health Benefits (FEHB) and Federal Employee's Group Life Insurance (FEGLI) will not be reinstated. Individuals should not submit their request for Application for Deferred Retirement (OPM 1496A) any earlier than 2 months before reaching age 62. Deferred annuities commence on the former employee's 62nd birthday. The table below lists the age and service required for deferred retirement.

Age is at least	Creditable Civilian Service
62	5 years

Disability Retirement

Disability Retirement is a benefit provided to protect an employee who is no longer able to provide useful and efficient service in his or her current grade or pay level because of a medical condition. The age and service requirements for disability retirement are reflected in the table below.

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.

The table below provides the age and service needed for disability retirement.

Age is at least	Creditable Civilian Service
Any Age	5 years

AIR TRAFFIC CONTROLLERS (ATC)

The following categories of CSRS Air Traffic Controllers (ATC) are automatically exempt from mandatory separation:

- ATCs who were first appointed by the Department of Transportation before May 16, 1972;

- ATCs who were first appointed by the Department of Defense before September 12, 1980;
- Flight service station specialist who were first appointed before January 1, 1987; and
- Second level supervisors

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

Age is at least	Creditable Years of Service
50	20
Any Age	25

LAW ENFORCEMENT (LEO)/FIREFIGHTERS (FF)

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 standard 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 position.

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

Age is at least	Creditable Years of Service
50	20

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

MANDATORY RETIREMENT AGE FOR SPECIAL GROUPS

Age	Creditable Years of Service
LEO - 57	20
ATC - 56	20
FF - 57	20