

**EMPLOYEE HANDOUT  
ELIGIBILITY FOR RETIREMENT  
FEDERAL EMPLOYEES RETIREMENT SYSTEM (FERS)**

**GENERAL ELIGIBILITY REQUIREMENTS**

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

- Age and years of 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**

Annuity commences the first day of the month after separation for retirement. The annuity begins the day after separation for Elected/Appointed Officials that separate because of the expiration of a term or other period for which appointed or elected.

The table below shows the minimum age and years of creditable service requirements for 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 percent 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 retirement is effective the first day of the month following separation from service.

**FERS-MINIMUM RETIREMENT AGE (MRA) SCHEDULE**

<b>If born before 1948</b>	<b>MRA is 55</b>
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 62<sup>nd</sup> 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 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 above and in addition must not decline a reasonable job offer. FERS employees have no age for a DSR. 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**

In addition to the general requirements the individual must meet two additional requirements to be eligible for deferred retirement.

- 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)

Federal Employees Health Benefits (FEHB) and Federal Employee's Group Life Insurance (FEGLI) will not be reinstated. If age 62, deferred annuities commence on the first day of the month after the individual turns 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 a later date designated by the former employee, but no later than the second day before the 62<sup>nd</sup> birthday. The applicant must file a RI Form 92-19 Application of Deferred or Postponed Retirement, with OPM about 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 62<sup>nd</sup> 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 his or her 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.

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  
CONTRTOLLERS (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 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