

**Prepared by: Benefits and Entitlements Branch**  
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**For Additional Information: (703) 696-6301 or DSN 426-6301**  
**FAX: (703) 696-4705 or DSN 426-4705**

## **Minimum Retirement Age (MRA) + 10**

*A Guide for Human Resources Specialists*



**Defense Civilian Personnel Management Service**  
**Field Advisory Services Division**  
**1400 Key Boulevard, Suite B-200**  
**Arlington, VA 22209-5144**

## MRA + 10 AND REQUIRED ACTIONS

As a part of the flexibility of the Federal Employees Retirement System (FERS), employees who separate may be eligible for an immediate annuity based on the minimum retirement age (MRA) + 10 years of Federal service. The general requirements for an immediate annuity under MRA + 10 are:

1) attain the MRA before separation, 2) complete **at least 10 years** of creditable service, 3) minimum of five years civilian service, 4) separate from a position subject to FERS coverage, and 5) no entitlement to an immediate annuity based only on age and service (age 60 with 20 years or MRA with 30 years).

IF YEAR OF BIRTH IS...	THE MINIMUM RETIREMENT AGE IS ...
Before 1948	55
1948	55 and 2 months
1949	55 and 4 months
1950	55 and 6 months
1951	55 and 8 months
1952	55 and 10 months
1953-1964	56
1965	56 and 2 months
1966	56 and 4 months
1967	56 and 6 months
1968	56 and 8 months
1969	56 and 10 months
1970 & After	57

Those meeting these requirements may choose to apply for retirement immediately upon separation *or* may choose to postpone receipt of the annuity to avoid or lessen the age reduction of 5% per year for employees under age 62.

*Note: Employees involuntarily separated who are eligible for MRA + 10, including those who decide to postpone retirement, are not eligible for severance pay.*

Human Resources Offices must counsel employees on the **choices available under MRA + 10**. This guide will provide information and processing instructions for employees who postpone receiving the annuity and those who apply for the annuity immediately upon separation.

Note: You may find a full disclosure of MRA + 10 in the CSRS & FERS Handbook for Personnel and Payroll Offices in Chapter 43 of the handbook.

**Immediate MRA + 10:**

An employee who wishes to apply for an MRA + 10 retirement at the time of separation must complete the forms listed below:

**SF 3107**, “Application for Immediate Retirement” (*Schedules A, B, and C of the application are mandatory.*)

**SF 3107-2**, “Spouse’s Consent to Survivor Election” (*if applicable*)

**SF 2818**, “Continuation of Life Insurance Coverage” (*if applicable*)

The employing office must complete the forms listed below:

**SF 3107-1**, “Certified Summary of Federal Service”

**SF 3107**, “Agency Checklist of Immediate Retirement Procedures” (*Schedule D of the application*)

**SF 2821**, “Agency Certification of Insurance Status” (*if applicable*)

**SF 2819**, “Notice of Conversion Privilege” (*if applicable*)

For employees ineligible to continue FEHB coverage into retirement, the servicing Human Resources Office should provide them written information on TCC, and the RI 79-27 pamphlet, “Temporary Continuation of Coverage Under the Federal Employees Health Benefits Program.”

Process the **SF 50** using the NOA 302, Retirement-Voluntary, Authority Code USM, and P.L. 99-335, including the applicable remarks listed below:

**B46**, “SF 2819 was provided. Life insurance coverage is extended for 31 days during which you are eligible to convert to an individual policy (nongroup contract).”

**M67**, “Forwarding Address: (*enter address*).”

**N27**, “Lump-sum payment to be made for any unused annual leave.”

**R20**, “Reason for Retirement: to obtain retirement benefits.”

**B53**, “Health benefits coverage is extended for 31 days during which you are eligible to convert to an individual policy (nongroup contract).” (*if applicable*)

**N23**, “Not entitled to severance pay.” (*Use only for involuntary separations.*)

Photocopy the original SF 3102, “FERS Designation of Beneficiary.” File a copy on the right side of the OPF. The original SF 3102 must be forwarded with the complete retirement package to the servicing DFAS office.

If the employee met the FEHB and/or FEGLI 5-year eligibility or first opportunity requirement to continue the insurance into retirement, photocopy all FEHB forms (SFs 2809 and 2810) and FEGLI forms (SFs 2817, 176, 176T, 2823, 2821, 2819). File the **photocopied** FEHB and FEGLI forms on the right side of the OPF. The **original** forms must be forwarded with the complete retirement package to DFAS. If the employee is eligible to continue the FEHB into retirement, prepare a memorandum stating the employee met the requirements to continue the coverage. If appropriate, the memorandum should also explain the qualifying circumstances concerning eligibility to continue FEHB (such as, previous coverage under TRICARE/CHAMPUS or another FEHB enrollment as a family member). Attach this memorandum to the **original** FEHB forms.

Forward the complete retirement package (SF 3107, original FEHB and FEGLI forms, FEHB memorandum, original SFs 3102, and retirement SF 50) to the servicing DFAS office for transmittal to OPM. For those DoD components filing electronic retirements directly with DLA, follow the same format relating to standardized procedures and documentation of OPF.

*Note: If the employee has a CSRS component (elected FERS and has at least five years of creditable civilian service under CSRS), DFAS will include the employee’s sick leave balance as of the FERS transfer date and the date of separation. The employee will receive credit for the unused sick leave in the computation of the CSRS component annuity using the lesser amount. Sick leave balance under FERS will be applied under the new provisions of 50% creditable until January 0,-2014 and 100% thereafter will be applied to retirement calculation based on passage of P.L.111-84 .*

**DFAS will forward** the package, including the SF 3100, to the Office of Personnel Management, Retirement Operations Center, Boyers, PA 16017.

**OPM will adjudicate** the retirement, determine the eligibility to continue FEHB and FEGLI, and correspond with the applicant directly.

**Postponed MRA + 10:**

This section applies to employees who: 1) reach their MRA (between 55 and 57 years of age), 2) have at least 10 years of creditable service upon separation (at least five years of creditable **civilian** service), and 3) choose not to apply for retirement benefits until a later date. The nature of action (NOA) on the Standard Form (SF) 50, Notification of Personnel Action, would be the code for the appropriate separation action, such as NOA 317, Resignation. Do not code the SF 50 as a retirement action when an employee postpones receiving the MRA + 10 annuity. Specific actions and required SF 50 remarks are discussed below.

If the employee is enrolled in the Federal Employees Health Benefits (FEHB) Program or Federal Employees' Group Life Insurance (FEGLI), coverage will terminate upon separation. When this occurs, you must complete the forms listed below.

**SF 2810**, "Notice of Change in Health Benefits Enrollment." Verify eligibility to continue the FEHB into retirement. If the employee meets the 5-year eligibility or first opportunity requirement, place this remark, "Employee eligible to reinstate FEHB upon application for retirement benefits," in Part H.

**SF 2821**, "Agency Certification of Insurance Status." Verify eligibility to continue FEGLI into retirement. If the employee meets the 5-year eligibility or first opportunity requirement, place this remark, "Employee eligible to reinstate FEGLI (*state specific coverage*) upon application for retirement benefits," in the Remarks block.

**SF 2819**, "Notice of Conversion Privilege."

*Note: You may download these forms from the Office of Personnel Management (OPM) web site, <http://www.opm.gov/forms/html/sf.asp>*

Provide the employee written information on Temporary Continuation of Coverage (TCC), and the RI 79-27 pamphlet, "Temporary Continuation of Coverage Under the Federal Employees Health Benefits Program." Explain to the employee that they will not be eligible for FEHB or FEGLI coverage until the retirement annuity begins.

Provide the employee with the address below to apply for postponed MRA + 10 retirement. The employee must contact OPM in writing to request the

**RI 92-19**, “Application for Deferred or Postponed Retirement-Federal Employees Retirement System (FERS).” The employee must complete and mail the form to OPM *at least 60 days before* the desired annuity start date using the following address.

**Office of Personnel Management  
Federal Employees Retirement System  
Post Office Box 45  
Boyers, PA 16017-0045**

The **SF 50** should be annotated with the remarks listed below:

**B62**, “You appear to be eligible for immediate MRA + 10 retirement annuity. If you have questions, contact your agency retirement counselor.”

**N23**, “Not entitled to severance pay.” (*Use only for involuntary separations.*)

**N27**, “Lump-sum payment to be made for any unused annual leave.”

**B46**, “SF 2819 was provided. Life insurance coverage is extended for 31 days during which you are eligible to convert to an individual policy (nongroup contract).” (*if applicable*)

**B53**, “Health benefits coverage is extended for 31 days during which you are eligible to convert to an individual policy (nongroup contract).” (*if applicable*)

**other remarks as appropriate**, for example, **M67**, “Forwarding address: (*enter address*).”

Photocopy the original SF 3102, “FERS Designation of Beneficiary.” File a copy on the right side of the Official Personnel Folder (OPF). The original SF 3102 must be forwarded with the complete package to the servicing Defense Finance and Accounting Service (DFAS) office.

If the employee met the FEHB and/or FEGLI 5-year eligibility or first opportunity requirement to continue the insurance into retirement, photocopy all FEHB forms (SFs 2809 and 2810) and FEGLI forms (SFs 2817, 176, 176T, SF 2823, 2821, 2819). The **photocopied** forms must be forwarded with the complete package to the servicing DFAS office. If the employee is eligible to continue the FEHB into retirement, prepare a memorandum stating the employee met the requirements to reinstate coverage upon applying for the postponed MRA + 10 retirement. If appropriate, the memorandum should also explain the qualifying circumstances concerning eligibility to continue FEHB (such as, previous coverage under TRICARE/CHAMPUS or another FEHB enrollment as a family member). Attach

this memorandum to the **photocopied** FEHB forms. The **original** FEHB and FEGLI forms remain on the right side of the OPF.

Forward the complete package (FEHB and FEGLI forms, FEHB memorandum, original SFs 3102 and separation SF 50) to the servicing DFAS office for transmittal to OPM. **DFAS will annotate** the SF 3100, “Individual Retirement Record,” with the remarks listed below:

“Appears to be eligible for immediate MRA+10 retirement annuity.”  
“Appears to be eligible to continue FEHB and FEGLI coverage.” (*if applicable*)

*Note: If the employee has a CSRS component (elected FERS and has at least five years of creditable civilian service under CSRS), DFAS will include the employee’s sick leave balance as of the FERS transfer date and the date of separation. The employee will receive credit for the unused sick leave in the computation of the CSRS component annuity using the lesser amount.*

**DFAS will forward the package**, including the SF 3100, to the Office of Personnel Management, Retirement Operations Center, Boyers, PA 16017.

*Note: Employees who separate after 10 years of service and do not meet the age requirement (the MRA) are not eligible for an immediate annuity (MRA + 10). However, the SF 50 must include the required remark of B61, “You appear to be eligible for early deferred retirement benefits at age (enter eligibility age). If you have questions, contact your agency retirement counselor.” For example, an employee, age 35 who resigns after 12 years of service is not eligible for MRA + 10 retirement because they do not meet the age requirement. However, upon reaching the MRA, the individual may apply and receive a deferred retirement annuity subject to the age reduction. FEHB and FEGLI cannot be reinstated for deferred retirements.*