



# Countdown to your federal retirement

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A guide to key decisions  
and deadlines.

**GEHA.**

# Congratulations

After decades of hard work, your retirement is about to become a reality. Retiring from the federal system doesn't have to be a challenge, but it can quickly become one if you miss some key decisions and deadlines. In fact, some of the most important steps come as early as five years before your retirement date.

## Your retirement guide

This guide can serve as your starting point for retiring in either the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS). There's not enough space here to cover the intricacies involved in every aspect of a federal retirement, but this guide will help point the way to many great resources that do.

The calendar plan is a satisfying start to the retirement process, but the decisions you make in the years immediately preceding your retirement determine how well your retirement will play out.

As a federal employee, the retirement process is likely to mirror the themes that were established during your career. There are numerous rules to follow and forms to fill out. Tremendous benefits are available (including your annuity and the option to continue insurance benefits into retirement).

To ensure that your golden years will be everything you've envisioned, think about the advice and the resources in the pages that follow. Enjoy!

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## **Acknowledgement**

Much of the advice in this guide is drawn from the US Office of Personnel Management's (OPM's) retirement publications and the columns by Tammy Flanagan, Senior Benefits Director for the National Institute of Transition Planning, Inc., that are published weekly on [GovExec.com](http://GovExec.com)

Additional advice offered here is based on many of the excellent websites and publications listed on pages 14 through 18. We thank them all.

# Your retirement income

Like many Americans, you might not be confident that you're set financially for a comfortable retirement. You've saved, probably for years now, but is it enough?

To get the full picture of your retirement's financial side, you need to create a realistic budget of your anticipated expenses and your income. If you don't already have software for creating a budget on your home computer, this is probably a good time to make the investment. The cost will be a small price to pay for the time it will save you—and the potential math errors it will save you from making.

Once you've plugged in your expected expenses and income sources, you'll have a good sense of whether your plan is on track.

## Expected expenses

Your spending habits have probably become fairly predictable in recent years, and they're a good place to start as you calculate what your retirement lifestyle is going to cost you. But you'll need to factor in the changes that you hope to make after you retire. Think about both the big-picture items and the subtle day-to-day changes.

- Will you travel more?
- Will you move to another part of the country with a lower (or higher) cost of living?
- Will you eat out more often?
- Do you want to upgrade your internet connection to make staying in touch with your family easier?

It's tough to know just how your spending will change, but the more thoroughly you plan now, the less likely you are to encounter unpleasant financial surprises down the line.

## Expected income

You should be able to calculate your post-retirement income fairly accurately once you're within a year or so of the big day. It will be constituted by your federal annuity, your Social Security payment (if you're a FERS retiree) and your Thrift Savings Plan (TSP) and/or other 401(k) investments. If you know you want to work part-time, include that projected income as well. If you're unsure, leave it out—or develop two budgets to see what impact that income would make, keeping in mind that additional income could affect your Social Security payment.

Your annuity is determined by the system you are in (CSRS or FERS), your number of years of service, your unused sick leave (for CSRS employees), your survivor annuity election and the benefits you opt to carry over to retirement. You should request an estimate of your retirement annuity as early as five years before you retire and again at the one-year-to-go mark.

As a FERS employee, you have probably worked long enough to earn 40 credits of coverage and are eligible for Social Security benefits if you are retired and are at least 62 years old. Your spouse, former spouse and children may also be eligible for monthly benefits based on your earnings. Your monthly benefit amount is based on three things: the adjusted average earnings upon which you have paid Social Security taxes, your family composition (for example, whether you have a spouse or dependent child who may be eligible for benefits) and changes to the Consumer Price Index that occur after you become eligible for benefits.

If you have a TSP account, your agency will provide you with a TSP withdrawal package after you retire. The package contains information and forms you will need to withdraw your account. Review the TSP withdrawal booklet and tax notices to help you to understand your four choices for distribution, which are monthly payments, a TSP annuity, a lump-sum distribution or a rollover to an Individual Retirement Account.

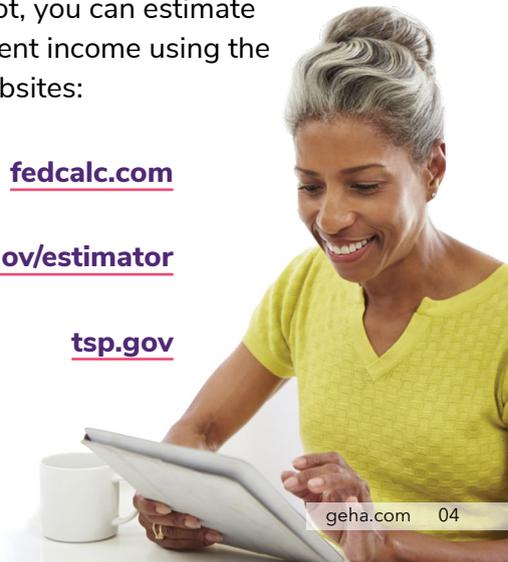
## Income calculators

Check to see if your agency has access to FHR Navigator, which is a great way to estimate CSRS and FERS benefits. If not, you can estimate the key pieces of your retirement income using the online calculators at these websites:

**CSRS and FERS Annuity**      [fedcalc.com](https://www.fedcalc.com)

**Social Security**      [ssa.gov/estimator](https://www.ssa.gov/estimator)

**TSP**      [tsp.gov](https://www.tsp.gov)



# Health insurance and the five-year rule

If you plan far enough ahead, you'll be able to carry your insurance under the Federal Employees Health Benefits (FEHB) program after you retire. The benefits can be significant. Among other advantages, the government will continue its contributions toward your premiums and the coverage will continue for your eligible family members.

The catch is that, in most cases, you need to have been continuously enrolled in a FEHB plan for the five years of service immediately before your retirement. For more on FEHB eligibility, see "The Five-Year Test" on the opposite page. It's worth noting that you're not required to have been in the same health plan for five consecutive years, and you're free to change plans after you retire, either during Open Season or if you experience a qualifying life event.

The same is true of the Federal Employees' Group Life Insurance (FEGLI) program. If you were not enrolled in the program for the five years immediately preceding retirement or for all periods of service since your first opportunity to enroll, you will not be able to continue your life insurance into retirement. For more on FEGLI, see the Office of Personnel Management's (OPM's) Pamphlet RI 76-12, available online at [opm.gov/Life](https://www.opm.gov/Life)

OPM has the authority to waive the FEHB five-year requirement due to exceptional circumstances. A waiver is also available in certain downsizing situations. There is no waiver authority for FEGLI.

## Medicare coverage

Most financial advisers recommend that federal retirees over the age of 65 carry Medicare Parts A and B and a FEHB plan. Check Section 9 of your FEHB brochure to see how your plan coordinates benefits with Medicare. If you have a traditional fee-for-service PPO plan (like GEHA), you may find that many of your out-of-pocket expenses such as your deductible and some copayments are waived when Medicare takes over as your primary health insurance. Medicare Parts A and B do not cover prescriptions so you will rely on your FEHB plan for prescription coverage. You may also consider enrolling in Medicare Part D.

If you have questions about your GEHA medical plans and retirement, call GEHA Customer Service at [800.821.6136](tel:800.821.6136) or visit [geha.com](https://geha.com)

To be sure you can continue your valuable FEHB plan coverage into retirement, it's important to know the program's rules regarding retirees.

**According to OPM, when you retire, you are eligible to continue health benefits coverage if you meet the following requirements:**

- You will retire under a qualifying retirement system for federal employees.
- You will receive a retirement benefit that will begin within the month after you leave, or you are eligible for a reduced MRA+10 (Minimum Retirement Age) retirement under the Federal Employees Retirement System and you choose to postpone receiving the benefit to avoid some or all of the reduction. (In this case, your health insurance can be reinstated when you begin receiving this annuity.)
- You have been continuously enrolled (or covered as a family member) in any FEHB plan for the five years of service immediately before the date your annuity starts, or for the full period of service since your first opportunity to enroll, if less than five years.

Note that you aren't required to have been the one paying for FEHB plan coverage continuously. You simply must have been covered by an FEHB plan enrollment. This includes time as a family member under another person's FEHB plan enrollment or time under the Uniformed Services Health Benefits Program (also known as TRICARE or CHAMPUS), as long as you were covered under an FEHB plan enrollment at the time of your retirement. (You must enroll in an FEHB plan within 60 days after you lose coverage under the Uniformed Services Health Benefits Program for that time to be considered part of continuous FEHB plan coverage.)

Coverage under Medicare does not count in determining continuous coverage. Neither does service as a nonappropriated fund employee.

Employees who leave federal service, then return later and reinstate their FEHBP coverage, do not necessarily need to be re-employed for five years in order to carry the coverage into retirement. Coverage in their prior appointment counts toward having five years of continuous service as long as they re-enroll within 60 days of being rehired.

Excerpt from "The Five-Year Test" by Tammy Flanagan, available online at [govexec.com](https://govexec.com)



# How you compare to your colleagues

As you start down the road to retirement, it will help to get a sense of where your retirement savvy stands compared to that of your fellow federal workers. Take a look at these numbers from a survey that was designed to measure the retirement readiness of the federal workforce. It was conducted by the International Foundation for Retirement Education on behalf of the Office of Personnel Management (OPM).

## Here are some of its key findings about federal workers:

- **91%** said they participate in the Thrift Savings Plan.
- **90%** said they have given their retirement lifestyle at least some thought. Almost **90%** of those who have given thought to their retirement lifestyle have given at least some thought to its cost.
- **90%** said they realistically prefer a standard of living in retirement that is the same as in their working years.
- **82%** said they are on track or ahead of schedule in planning and saving for their retirement.
- **53%** said they expect to retire before age 62.
- **48%** said they have calculated how much they need to save for a comfortable retirement.
- **35%** said they are not confident about their knowledge of planning financially for retirement, including how much money they will need to put aside for retirement.
- **25%** said they expect not to work for pay during retirement.
- **21%** said they have a primary professional financial adviser to help them with their retirement plan and investment decisions.

# Checklist: Five years before you retire

- Attend a pre-retirement seminar at your agency, if available.
- Verify that you meet the required age and service to retire on your proposed retirement date.
- Request an annuity estimate from your human resources office or shared service center. Be sure it includes a listing of all of your verified civilian and military service in your Electronic Official Personnel Folder (eOPF), or review your eOPF online to verify that all of your beginning and ending dates of each appointment are documented along with any changes in work schedule or retirement coverage. If you are missing any records of service, work with a retirement specialist from HR to document the service.
- Verify that your personnel file contains your latest Federal Employees Health Benefits (FEHB) enrollment form. Your current plan, your type of enrollment (Self Only, Self Plus One or Self and Family) and your option (High or Standard) will be identified on this form. Typically, you will need to have been covered by an FEHB plan for the five years of service immediately preceding your retirement to be eligible to continue coverage after retirement. For more health insurance planning, see “Health insurance and the five-year rule” on page 5.
- Verify that your personnel file includes information on your current Federal Employees Group Life Insurance (FEGLI) program coverage. Just as with health benefits, you will be eligible to continue your life insurance coverage if you’ve been covered for the five years before you retire. While you’re checking on life insurance, make sure that the Designation of Beneficiary form in your personnel file is still accurate. If you do not have a Designation of Beneficiary on file, make sure the normal order of precedence is OK for you. You may have separate beneficiary designations for FEGLI, CSRS or FERS retirement, TSP and Unpaid Compensation.
- Find out if you will be eligible for a Social Security benefit. You can find the SSA-7004-PC (“Request for Earnings and Benefit Statement”) online at [ssa.gov/myaccount](https://ssa.gov/myaccount) or you can call the Social Security Administration at [800.772.1213](tel:8007721213) to request a hard copy. Social Security also has a service available at [ssa.gov](https://ssa.gov) that will allow you to estimate your future entitlement. If you are retiring under CSRS or have transferred to FERS, you may be affected by the Windfall Elimination Provision.

- Consider applying for long-term care insurance through the Federal Long Term Care Insurance Program (FLTCIP). If your parents or parents-in-law want FLTCIP coverage, they must enroll while you are employed. Retirees and spouses may enroll after retirement. Learn more at [tcfeds.com](https://www.tcfeds.com)

## Checklist: One year before you retire

- Request another estimate of your annuity if your agency is not using FHR Navigator. Although it should be more accurate than the estimate you received four years earlier, it still will be only an estimate. OPM must finalize the amount you receive.
- Make an appointment with your servicing personnel office to confirm that any needed action to verify or document your service and insurance coverage has been done.
- If you have unpaid deposits or redeposits, consider your option of paying for service, including post-1956 military service.
- Review your survivor benefit options, including the eligibility requirements for survivor benefits, their cost and the necessity for your spouse to consent if you want to provide less than full benefits for him or her. Spousal survivor benefits ensure that your non-federal spouse can remain in the FEHB program. If your non-federal or federal spouse does not meet FEHB eligibility requirements, they must be covered under a Self Plus One or Self and Family enrollment in order to continue coverage as a survivor annuitant.
- Obtain current information about expected income from other sources. Consider your TSP withdrawal options, estimate the relative monetary advantages of different ways of withdrawing thrift plan funds and consider the tax effects of each.
- If you're divorced, consider the implications. Does your former spouse have any rights to a portion of your retirement or survivor benefits? You'll need to submit a copy of your divorce decree with your retirement application if your former spouse was awarded a survivor annuity under CSRS or FERS.
- Obtain information about federal and, if applicable, state taxation of your annuity and other income. If necessary, request that state taxes be withheld from your benefits. OPM will provide an opportunity to elect state tax withholding when your retirement claim is finished.

- If you are enrolled in the FEHB program, verify that you are eligible to continue your coverage as a retiree. Ask whether your personnel folder contains documentation that you have been enrolled in a plan under the program for the five-year period before your retirement.
- If you are in the FEGLI program, verify that you will be able to continue your coverage into retirement, and ask how much the amount of insurance you want to keep as a retiree will cost you. Keep in mind that you might wish to reduce your life insurance if your kids are grown and your house is paid. You are entitled to convert your life insurance coverage to a private policy regardless of whether you're eligible to continue it into retirement.
- Check the balances in your flexible spending accounts (FSAs). Health care FSAs and limited expense health care FSAs will terminate the day you retire. In contrast, you can continue to use the balance in your dependent care FSA until the end of the benefit period.
- Check any designations of beneficiary you have on file to be sure that they reflect your current needs.
- Contact the Social Security Administration if you're old enough and eligible to begin receiving Social Security benefits, or if you're already receiving benefits because you are over the full Social Security retirement age but are getting ready to retire and collect a CSRS retirement.

## Checklist: Six months before you retire

- If you are waiving military retired pay, send the Retired Pay Operations Center from your branch of service your waiver 60 to 90 days before your retirement date.
- Clear up any financial indebtedness to your agency, such as an outstanding travel advance or advanced leave.
- Inform your supervisor of your proposed retirement date.
- Ask your benefits office for forms so that you may have time to study and complete them.
- Consider accelerating your TSP contributions to take advantage of the maximum elective deferral limit for the year.

# Checklist: Two months before you retire

- Choose your exact retirement date (if you haven't already). For voluntary retirements, CSRS annuities can begin on the first, second or third day of the month. FERS voluntary retirements begin only on the first of the month.
- Obtain all the necessary forms and fill them out. Most forms are available online (see “Key forms for retirement” on page 16). Ask your personnel office for assistance if you have any questions.
- Submit all of your retirement application forms to your supervisor or servicing personnel office within 60 days before your retirement. Be sure to keep a copy for your own records.
- Make your health and life insurance coverage decisions (see “Health insurance and the five-year rule” on page 5).
- A few days before your final day at work, request and fill out your agency's Employee Clearance Record and Security Termination Statement.
- On your last day, take your signed Employee Clearance Record and Security Termination Statement to your supervisor's office and turn in items such as ID cards, credit cards and keys.
- Keep copies of everything in the event you wish to discuss your service history or any other aspect of your retirement with OPM after you have retired.
- If you are eligible for Social Security retirement benefits, you may apply to begin your benefits up to three months prior to your eligibility. Contact Social Security at **800.772.1213** or at [ssa.gov](https://ssa.gov)





## Checklist: Just after you retire

- You must wait at least 30 days after retirement before requesting a withdrawal from your TSP account. Once this time has elapsed, go to [tsp.gov](https://www.tsp.gov) and log in to your account. From there, go to MyAccount, then Withdrawals and use the online wizard to request an immediate withdrawal. You may choose monthly payments, a life annuity, a partial payment or a distribution of your entire vested account balance, to be paid after your agency confirms your separation from federal service.
- You may also leave your money in the TSP after you retire. However, you will be required to elect a minimum distribution from your account in the calendar year you become age 72 **and** are retired from federal service.
- Be sure to keep the TSP apprised if your address changes. Your payroll office will no longer be looking out for you.
- Contact Social Security at [800.772.1213](tel:8007721213) or [ssa.gov](https://www.ssa.gov) if you or your spouse is 65 or older. If Medicare has been your secondary insurance while you were working, it may now become your primary insurance. If you (and your spouse, if eligible) enroll in Part B within eight months of your retirement, you may avoid the late enrollment penalty for Part B.

# Useful websites to bookmark

Start your search for retirement answers with these online resources.

[opm.gov/retirement-services/publications-forms/csrsfers-handbook/c040.pdf](https://www.opm.gov/retirement-services/publications-forms/csrsfers-handbook/c040.pdf)

The “Planning and applying for retirement” chapter from the CSRS and FERS Handbook for Personnel and Payroll Offices.

[opm.gov/retirement-services](https://www.opm.gov/retirement-services)

OPM’s home page for retirement information and services.

[opm.gov/retirement-services/publications-forms/pamphlets](https://www.opm.gov/retirement-services/publications-forms/pamphlets)

OPM’s list of retirement and insurance publications.

[opm.gov/retirement-services/my-annuity-and-benefits/annuity-payments/](https://www.opm.gov/retirement-services/my-annuity-and-benefits/annuity-payments/)

The schedule for annuity payments.

[opm.gov/retirement-services/calculators/federal-ball-park-estimator/](https://www.opm.gov/retirement-services/calculators/federal-ball-park-estimator/)

OPM’s online retirement services, where you can change your tax withholding and project your federal annuity and Thrift Savings Plan benefits to quickly identify approximately how much you need to save to fund a comfortable retirement.

[federalretirement.net/](https://www.federalretirement.net/)

A federal retiree’s lessons on determining what you and your spouse will have to live on in retirement.

[fedcalc.com/](https://www.fedcalc.com/)

Free online calculators to estimate how soon you can retire, what your annuity will be and much more.

[govexec.com/topic/retirement-planning/](https://www.govexec.com/topic/retirement-planning/)

GovExec.com’s retirement-related news and legislative updates.

[govexec.com/voices/tammy-flanagan/2340/](https://www.govexec.com/voices/tammy-flanagan/2340/)

Tammy Flanagan’s columns for GovExec.com.

[federalsoup.com/Home.aspx](https://www.federalsoup.com/Home.aspx)

An online community of current and former federal employees.

# Recommended reading

Every retirement is different and yours might involve one or more of the topics listed below. If so, take a look at the article for a quick primer.

## **Early retirement**

“Targeting Early Retirement” by Tammy Flanagan, available online at [govexec.com/pay-benefits/2011/10/targeting-early-retirement/35211/](https://govexec.com/pay-benefits/2011/10/targeting-early-retirement/35211/)

## **Long-term care insurance**

“Long-Term Thinking” by Tammy Flanagan, available online at [govexec.com/pay-benefits/2012/06/long-term-thinking/56281/](https://govexec.com/pay-benefits/2012/06/long-term-thinking/56281/)

## **Military service credit**

“Military time buy-back options” by Dennis V. Damp, available online at [federalretirement.net/militarybuyback.htm](https://federalretirement.net/militarybuyback.htm)

## **Survivor benefits**

“Supporting Your Survivors” by Tammy Flanagan, available online at [govexec.com/pay-benefits/2008/04/supporting-your-survivors/26721/](https://govexec.com/pay-benefits/2008/04/supporting-your-survivors/26721/)

## **Voluntary benefits**

“Voluntary benefits” by Tammy Flanagan, available online at [govexec.com/pay-benefits/2006/05/voluntary-benefits/21737/](https://govexec.com/pay-benefits/2006/05/voluntary-benefits/21737/)

## **Divorce implications**

“D-I-V-O-R-C-E” by Tammy Flanagan, available online at [govexec.com/pay-benefits/2007/08/d-i-v-o-r-c-e/25160/](https://govexec.com/pay-benefits/2007/08/d-i-v-o-r-c-e/25160/)

# Key forms for retirement

Here's a list of the most important retirement-related forms. All are available online:

## **Application for Immediate Retirement**

SF 2801 (CSRS): [opm.gov/forms/pdf\\_fill/SF2801.pdf](https://www.opm.gov/forms/pdf_fill/SF2801.pdf)

SF 3107 (FERS): [opm.gov/forms/pdf\\_fill/sf3107.pdf](https://www.opm.gov/forms/pdf_fill/sf3107.pdf)

## **Application to Make Service Credit Payment (if you owe a deposit)**

SF 2803 (CSRS): [opm.gov/forms/pdf\\_fill/SF-2803.pdf](https://www.opm.gov/forms/pdf_fill/SF-2803.pdf)

SF 3108 (FERS): [opm.gov/forms/pdf\\_fill/SF3108.pdf](https://www.opm.gov/forms/pdf_fill/SF3108.pdf)

## **Voluntary Contributions Election Form (CSRS only)**

SF 2804: [opm.gov/forms/pdf\\_fill/sf2804.pdf](https://www.opm.gov/forms/pdf_fill/sf2804.pdf)

## **Form to Elect Payment of Voluntary Contributions (CSRS only)**

RI 38-124 (CSRS only): [opm.gov/forms/pdf\\_fill/RI38-124.pdf](https://www.opm.gov/forms/pdf_fill/RI38-124.pdf)

## **Designation of Beneficiary (if you need to update)**

SF 2808 (CSRS): [opm.gov/forms/pdf\\_fill/SF2808.pdf](https://www.opm.gov/forms/pdf_fill/SF2808.pdf)

SF 3102 (FERS): [opm.gov/forms/pdf\\_fill/SF3102.pdf](https://www.opm.gov/forms/pdf_fill/SF3102.pdf)

SF 2823 (FEGLI): [opm.gov/forms/pdf\\_fill/sf2823.pdf](https://www.opm.gov/forms/pdf_fill/sf2823.pdf)

TSP 3 (Thrift Savings Plan): [tsp.gov/forms/tsp-3.pdf](https://www.tsp.gov/forms/tsp-3.pdf)

## **Change of Address for TSP (after separation)**

TSP 9: [tsp.gov/forms/](https://www.tsp.gov/forms/)

## **Change of Name for TSP (after separation)**

TSP 15: [tsp.gov/forms/tsp-15.pdf](https://www.tsp.gov/forms/tsp-15.pdf)

## **Tax Guide to U.S. Civil Service Retirement Benefits**

Publication 721: [irs.gov/pub/irs-pdf/p721.pdf](https://www.irs.gov/pub/irs-pdf/p721.pdf)

## **Withholding Certificate for Pension or Annuity Payments**

W-4P: [irs.gov/pub/irs-pdf/fw4p.pdf](https://www.irs.gov/pub/irs-pdf/fw4p.pdf)

## **Direct Deposit Sign-Up Form**

SF 1199A : [www.fiscal.treasury.gov/eft/](https://www.fiscal.treasury.gov/eft/)



# Helpful tips for retirement and beyond

## Buy a comprehensive retirement guide or two

Federal Soup's guides (Your FERS Retirement and Your CSRS Retirement) are available for download online at [federalsoup.com/pages/guides](https://federalsoup.com/pages/guides)

## Join NARFE

Think about joining the National Active and Retired Federal Employees Association, which provides federal retirees assistance with benefits and updates on legislation affecting federal retirees. Learn more at [narfe.org](https://narfe.org)

## Work with one of your agency's benefits officers

It will come as no surprise to you that the federal retirement system is a complex (and not always logical) process. It's up to you to make sure you're getting the answers and help that you need.

## Consider sitting down with a personal financial adviser

A reputable professional consultant is likely to come up with strategies and options for stretching your retirement income in ways that you may not have known or considered.

NOTE: A consultation with a financial adviser will provide you with recommendations on how to handle your assets but will not obligate you to roll those assets into a suggested account or financial institution unless you decide to move forward with getting assistance from that financial advisor per their recommendations.

## Enjoy crossing off your last day at work with a big, fat X.

# GEHA<sup>®</sup>

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