

Don't Forget to 'Turn On' Your Benefits

By Tammy Flanagan

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I'm often asked what steps federal employees need to take to receive their benefits after retirement. As with most questions in life, the answer can be complex. Once an employee determines they are eligible for retirement -- and that they can afford to retire -- they must decide how and when to apply for their retirement benefits. Your agency will assist you in applying for federal employee and civil service retirement benefits and the continuation of health and life insurance benefits. But there are a number of additional things to do as well.

Here's a list of other retirement benefits you may need to turn on:

FERS basic retirement benefit (also known as FERS pension, FERS annuity, government pension, the "new" system etc.). You will need to complete a Standard Form 3107, [Application for Immediate Retirement](#) (this application will also serve as the application for the FERS supplement if you are entitled to it).

CSRS retirement (also known as CSRS annuity, CSRS pension, government pension, the "old system"). You will need to complete a Standard Form 2801, [Application for Immediate Retirement under CSRS](#). Most agencies recommend this form be completed and turned in (paper forms only) at least 30 days prior to your retirement date. For larger agencies or those experiencing a high volume of retiring employees, you should consider turning in your application up to 90 days in advance of your actual retirement date.

Social Security retirement benefits. You can [apply for these online](#) by visiting or by calling Social Security at 1-800-772-1213. You don't need an appointment to visit [your local Social Security office](#), but you can save time by calling ahead to schedule one. If you are under age 62 when you retire, you may not be eligible for retirement benefits, but you may be entitled to benefits as a spouse or widow of someone covered by Social Security. Here's [a link to benefits](#) for spouses. You may also be entitled to Social Security protection [if you become disabled](#). If you are age 62 or older at retirement, you may decide to delay your application for Social Security retirement. Social Security Administration provides [a retirement planner](#) to help you understand the options.

Thrift Savings Plan withdrawals. You can apply online or [complete a withdrawal form](#) and mail it to the TSP.

Insurance coverage. You must have five years of continuous federal health care and life insurance coverage prior to your retirement date if you want to continue those plans in retirement. This five year test can be a problem if you have been covered under a spouse's non-federal health plan. The Office of Personnel Management has the authority to waive the five-year participation requirement. However, the law says that a person's failure to meet the five-year requirement must be due to exceptional circumstances.

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