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In-The-Know Monthly eNewsletter

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Disability Retirement – Part 1

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For both CSRS and FERS, there is an option to consider if you are unable to perform the duties of your position due to a mental or physical health condition. Whether this health issue was incurred on-the-job or not, if this health issue is affecting your ability to perform your job (and is expected to last at least one year or longer) and if your agency cannot accommodate your medical condition, you would be a good candidate for disability retirement.

If OPM approves your application for disability retirement, you would qualify for an immediate annuity. And if enrolled, you would be allowed to maintain your health and life insurance under the Federal Employees Health Benefits (FEHB) and the Federal Employees Group Life Insurance (FEGLI) programs. Both programs could prove valuable once you are separated from your agency.

There is no minimum age requirement for disability retirement as with regular retirements; however, there is a minimal service requirement that must be met to qualify. Under CSRS, you must have 5 years of creditable Federal civilian service. Under FERS, it only takes 18 months of creditable Federal civilian service before someone with a health issue could be eligible for disability retirement.

If you are injured on the job, you might also qualify for Workers' Compensation. If this happens, consider applying for both Workers' Compensation and disability retirement. Although you cannot receive both at the same time, you can apply for both. If approved for both, you could suspend your disability retirement and take the Workers' Compensation until you can return to Federal service OR lose entitlement to Workers' Compensation, whichever occurs first. There are many differences between Workers' Compensation and disability retirement... too numerous to explain in this brief article.

Since it can take a while for OPM to approve a claim for disability retirement and if you begin to experience a health issue that may affect your ability to perform your job functions, I would recommend that you start communicating with your supervisor sooner rather than later. Together, you and your supervisor can contact your agency benefits office and begin reviewing your options.

Perhaps your agency or supervisor can accommodate your medical needs? This should certainly be considered as it plays a crucial role in whether or not OPM will approve your application for disability retirement. Can the work site or equipment/tools you use be modified? Can you do your job from home? Can your work schedule be adjusted? Can you be reassigned or retrained to a different position that accommodates your medical needs? Unfortunately, the needs and mission of the agency comes first... but if your agency cannot accommodate your needs, you are well on your way to being approved for a disability retirement. The remaining decision will weigh heavily upon your medical documentation.

You certainly do not want to wait until after you exhaust all your sick and annual leave to start having conversations about your options. You do not want to find yourself in a non-pay status while waiting for answers. Meanwhile, keep all of your medical documentation related to your injury or illness... and be prepared to provide copies to your agency when requested.

Next month, in Part 2 of this article, I will discuss details regarding the specifics of medical documentation required to be considered for disability retirement. This will play a crucial role in OPM's decision. I will also briefly cover considerations if you are already eligible for a regular retirement when experiencing health issues as an employee.

Until then... stay in good health!

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