



Frequently Asked Questions Regarding the Disability Retirement Program CSRS

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1. What are the requirements for disability retirement?

You must meet all the following conditions to be eligible for disability retirement:

- You must have completed at least 5 years creditable Federal civilian service.
- You must, while employed in a position subject to the Civil Service Retirement System (CSRS), have become disabled, because of disease or injury, for useful and efficient service in your current position.
- The disability must be expected to last at least one year.
- Your agency must certify that no reasonable accommodation can be made, i.e., it is unable to accommodate your disabling medical condition in your present position. Also, that it has considered you for any vacant position in the same agency, at the same grade or pay level, and within the same commuting area, for which you are qualified for reassignment, and none are available.
- You must apply before your separation from employment or within one year thereafter. If separated from employment, the Office of Personnel Management (OPM) must receive your application within one year of the date of separation. This time limit can be waived only in instances involving incompetency.
- You must provide medical documentation that meets the OPM criteria for disability.

2. What is creditable civilian service?

Creditable civilian service for this purpose includes: (1) service subject to full CSRS deductions, even if a refund has been received and not redeposited; (2) service subject to Social Security (FICA) taxes and reduced CSRS deductions (even if CSRS deductions were refunded and not redeposited); and (3) nondeduction service, i.e., temporary or intermittent service, whether or not a deposit for such service is made. Full service employees may contact a BEST Benefits Counselor to verify individual creditable civilian service. Limited service employees must contact their local servicing Civilian Personnel Flight (CPF).

3. Is my military service creditable for retirement purposes?

Generally, in addition to the required creditable civilian service, active duty military service is creditable. If you are retired from the military, you cannot receive credit for any of the military service unless you waive your military retired pay. Disability retirees may not receive credit for any military service in the computation of the disability annuity, nor are they eligible for the guaranteed minimum disability annuity computation, if they are receiving military retired pay or compensation from the Department of Veterans' Affairs in lieu of military retired pay. In that situation, military retired pay may be waived and certain types of VA benefits paid in lieu of military retired pay may be renounced in order to receive credit. If, however, your military retired pay or VA compensation was awarded (1) on account of a service-connected disability incurred in combat with an enemy of the United States, (2) on account of a service-connected disability caused by an instrumentality of war and incurred in the line of duty during a period of war, (3) or under the provisions of Title 10 U.S.C. Chapter 67 (which grants retired pay to members of the Reserve components based on age and service), you are not required to waive your military retired pay or VA compensation.

If you are not receiving military retired pay or compensation from the VA, you are subject to the normal rules governing military deposits. If you were hired prior to October 1, 1982, military service is creditable without a deposit. If you choose not to make a deposit for this service, at age 62 the Office of Personnel Management (OPM) will check for Social Security eligibility. If eligible for a benefit, OPM will reduce your annuity by subtracting the military service from the overall length of service. If you were first hired on or after October 1, 1982, you must make a deposit in order to receive credit for military service. *Note: If your disability is based on 40% with your military service included, there is no need to make a deposit.*

4. What is “useful and efficient” service?

Useful and efficient service means fully successful performance of the critical or essential elements of the position – or the ability to perform at that level – and satisfactory conduct and attendance.

5. What is “reasonable accommodation?”

Reasonable accommodation is an effort by the employer to adjust the work or work site that would allow you to continue to work. Some examples of a reasonable accommodation are: (1) modifying the work site, (2) adjusting work schedules, (3) restructuring the job, (4) modifying equipment, (5) providing personal assistants, and (6) reassigning or retraining.

6. How is “commuting area” determined?

Commuting area is defined as the geographic area and surrounding localities in which individuals live and can be reasonably expected to travel to and from their place of employment. Note: The commuting area is determined by the servicing personnel office and is already established.

7. What happens if I refuse reassignment?

If the agency locates one or more vacant positions at the same grade or pay level and in the same commuting area for which you are qualified for reassignment, the agency will notify OPM of your refusal. OPM will not approve an application for disability retirement if you refuse a reasonable offer of reassignment.

8. Can my employing office place me in a position at a lower grade or pay?

You may decline an offer of a position at a lower grade or pay level without affecting your eligibility for disability retirement. Agencies may consider retaining the employee’s pay.

9. What type of medical documentation must I provide?

“Medical documentation” or “documentation of a medical condition” means a statement, submitted by a physician (or other state licensed medical practitioner providing service within the scope of his or her license), that provides the following information, or parts identified by your CPF as necessary and relevant:

- History of the specific medical condition, including references to findings from previous examinations, treatment, and responses to treatment.
- Clinical findings from the most recent medical evaluation, including any of the following that have been obtained: findings of physical examination; results of laboratory tests, X-rays; EKG’s and other special evaluations or diagnostic procedures; and, in the case of psychiatric disease, the findings of a mental status examination and the results of psychological tests.
- Assessment of current clinical status and plans for future treatment.

- Diagnosis.
- An estimate of the expected date of full or partial recovery.
- An explanation of the effect of the medical condition on life activities both on and off the job.
- Narrative explanation of the medical basis for any conclusion that the condition has not become stabilized.
- Narrative explanation of the medical basis for any conclusion that indicates the likelihood that the individual is, or is not, expected to experience sudden or subtle incapacitation as a result of the medical condition.
- Narrative explanation of the medical basis for any conclusion that duty restrictions or accommodations are or are not warranted, and if they are, an explanation of their therapeutic or risk avoiding value and the nature of any similar restrictions or accommodations recommended for activities not related to work.
- Narrative explanation of the medical basis for any conclusion that indicates the likelihood that the individual is, or is not, expected to suffer injury or harm by carrying out, with or without accommodation, the tasks or duties of a position for which he or she is assigned or qualified.

In addition, certain illnesses require submission of other specific criteria. To review these, please click on “Disability Retirement Fact Sheets on Various Illnesses” on the BEST website at <http://www.afpc.randolph.af.mil/dpc/BEST/retirements-csrs.htm>.

10. Must the disabling condition be the result of an on-the-job injury or disease?

No. It makes no difference whether the medical condition occurred on or off the job, as long as it occurred while employed in a position covered by CSRS and the medical condition disables you for useful and efficient service.

11. Who determines if I am disabled for useful and efficient service?

OPM will make this determination based on information provided by you and your servicing personnel office.

12. At what point should I consider applying for disability retirement?

You should consider applying for disability retirement only after you have provided your employing agency with complete documentation of your medical condition and your agency has exhausted all reasonable attempts to retain you in a productive capacity, through accommodation, reassignment, etc. Accommodation means an adjustment made to a job and/or work environment that enables a handicapped person to perform the duties of that position.

13. How do I apply for disability retirement?

You must complete SF 3112, Documentation in Support of Disability Retirement Application. You must also submit the SF 2801, Application for Immediate Retirement. This application must include all required medical documentation. After you have completed the applications, you should submit them to your servicing CPF.

14. If, due to circumstances beyond my control, I become unable to complete and file a disability application, may someone else submit an application on my behalf?

Yes. A court-appointed individual, spouse, or other member of the immediate family, who has assumed responsibility for you, may file your disability application.

15. What is the time limit for filing an application for disability retirement?

You must file an application either before you separate from federal service or within 1 year after the date of your separation.

16. Once I submit my application for disability retirement to my servicing Civilian Personnel Office (CPF), how long will processing take?

Your CPF will review your package and provide information regarding reasonable accommodation. In some cases, an agency medical examiner will review this documentation and your position description to determine if you are unable to perform the duties of your position. Once complete, the CPF will forward the package to BEST. Upon receipt, BEST will review it to ensure it is complete, and prepare and include a certified summary of your service and other required documentation. The package is then forwarded through payroll to OPM for review and a decision. Only OPM can approve your disability retirement application. The availability of all required medical information will expedite the adjudication process at OPM.

17. How will I be notified of OPM's decision?

After OPM reviews your application, they will notify both you and our office of their decision by letter.

18. When does my disability annuity commence?

If approved, your annuity commences on the day after you separate from employment, or the day after your last day in a pay status, whichever comes first.

19. I'm still employed. How long may I continue to work after my disability retirement is approved? What will happen to my accrued sick and annual leave?

When you separate, you will receive a lump sum payment for any unused annual leave. For many disability retirees, crediting sick leave in the computation of the annuity will not increase the retirement benefit. You may, however, choose that option or you may choose to use all or a portion of your unused sick leave prior to separation if you provide medical evidence of incapacitation. Otherwise, you must separate by the end of the pay period in which the disability approval notice is received by BEST. You may **not** continue to work or use annual leave past that date (CSRS and FERS Handbook, Chapter 60A6.1-2).

20. Can I receive both a disability retirement and a VSIP?

No, an employee who is eligible for disability retirement is not eligible for a VSIP. An employee who has filed an application for disability retirement and wants to withdraw it may do so, if not yet separated from the employing agency. In cases where OPM has already approved the application, the employee would be eligible for disability retirement upon separation from service and, therefore, not eligible for the VSIP even if the application is withdrawn. Under the retirement law, a former employee may file for disability retirement within 1 year after separation from service. In any case in which this occurs, OPM will notify the former employing agency upon approval of an application for disability retirement. Because OPM's approval of the disability application constitutes a finding that the individual would have been eligible for disability retirement at the time of separation, you would not be for the VSIP, so the agency should then recover any VSIP it had paid.

21. Who can I address questions to?

If you receive **full** benefits services from BEST, you may speak to a benefits counselor by calling 1-800-997-2378 (or commercial 527-2378 if calling within the San Antonio, Texas area). Overseas

employees will dial a toll-free direct access number, which may be obtained from the local Civilian Personnel Flight (CPF). Hearing impaired employees may contact a benefits counselor by calling our toll-free Telephone Device for the Deaf (TDD) number: 1-800-382-0893 (or commercial 565-2276 if calling within the San Antonio area), or if overseas, a toll-free direct access TDD number (may be obtained from CPF).

If you receive **limited** benefits services from BEST, you must consult with your servicing Civilian Personnel Flight to obtain assistance in the retirement area.

Not sure whether you receive full or limited services from BEST? Read our document “Full versus Limited Servicing – What Does It Mean?” located on the BEST homepage.

Benefits and Entitlements Service Team (BEST)

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BEST Homepage: <http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm>