

CSRS

**Civil Service
Retirement
System**

Retirement Facts 9



Refunds Under the Civil Service Retirement System



**United States
Office of
Personnel
Management**

Retirement and
Insurance
Service

March 1995 edition is usable

RI 83-9
Revised October 1997

Additional retirement information and all publications of the U.S. Office of Personnel Management listed in the pamphlet are available on the Internet.

OPM Website — <http://www.opm.gov/asd>

Table of Contents

	<i>Page</i>
Introduction	1
Eligibility Requirements	1
Possible Advantage of Leaving Contributions in the Fund	2
Interest	3
How to Obtain a Refund	3
Additional Information.	4

Introduction

This pamphlet is for Federal employees who are covered by the Civil Service Retirement System (CSRS) and who want general information about refunds of CSRS contributions. For further information concerning refunds of CSRS contributions, you should contact your last employing office.

Eligibility Requirements

You may receive a refund of your Civil Service Retirement System (CSRS) contributions if:

1. You separate from Federal service for at least 31 consecutive days; or you transfer to a position in which you are not subject to CSRS deductions or deductions under the Federal Employees Retirement System (FERS), and you remain in such a position for at least 31 consecutive days;
2. You file an application for a refund of your retirement contributions with the U.S. Office of Personnel Management (OPM);
3. You are not reemployed in a position subject to retirement deductions at the time you file an application for a refund;
4. You will not become eligible to receive an annuity within 31 days after filing the application;
5. You notify your spouse and any former spouse that you have filed an application for a refund (Note: Under the CSRS, you do not have to notify a former spouse if you were divorced before May 7, 1985, or if your marriage to that person lasted less than 9 months, or if you had less than 18 months of retirement-covered service); and

6. Your receipt of the refund would not end the court-ordered right of any spouse or former spouse to future benefits based on your service.

Regardless of your length of service, if you leave Government service for any reason or transfer to another Federal job under another retirement system, you may withdraw your contributions under the above conditions. Generally speaking, your receipt of a refund of retirement contributions voids any future annuity rights unless you are later reemployed under the CSRS or FERS and work long enough to earn new retirement rights. Remember that only the amount you have paid in can be refunded to you — the agency contribution remains in the Retirement Fund.

Possible Advantage of Leaving Contributions in the Fund

Employees with 5 years or more under the CSRS are eligible for a deferred annuity at age 62. You may find that the value of the deferred annuity will exceed the amount of your refund.

There are additional Retirement Facts publications on computing the amount of retirement benefits and deposits and redeposits; these should help you decide whether to withdraw your contributions or leave them in for a deferred annuity. You should also check on the “government pension offset” and “windfall elimination” which may affect your Social Security benefits, if you are eligible for a CSRS annuity, with your Social Security office.

Leaving your contributions in does not prevent you from requesting a future refund, provided you file an application for refund with OPM at least 31 days before the commencing date of your deferred annuity.

If you have not withdrawn your contributions and should die before attaining age 62, a lump sum of the total of your contributions would be paid to your survivors as a death benefit.

Interest

You are not paid interest on a refund of CSRS contributions if the contributions cover a period(s) of service totaling less than 1 year or if you have more than 5 years of total service (unless the service was performed prior to December 31, 1956). In other words, interest is generally payable on a refund of contributions covering service of 1 to 5 years. Any interest due you is paid at the rate of 3 percent, compounded annually, to the date you separated or became eligible for a refund by virtue of a transfer. Interest does not accrue after your separation or transfer. No additional interest would be due you, for example, if you waited 2 years before applying for a refund.

How to Obtain a Refund

If you meet the eligibility requirements for a refund and want to apply for a return of your contributions, you should file an *Application for Refund of Retirement Contributions*, Standard Form 2802.

The application form is available from your former agency and should be filed through that agency if you have been separated for less than 30 days. If you have been separated for more than 30 days, the form should be submitted to the:

U.S. Office of Personnel Management
P. O. Box 45
Boyers, PA 16017-0045.

Refund application forms can also be requested from this address.

Additional Information

You may obtain copies of the pamphlets listed below from your personnel office, from OPM's Internet site (<http://www.opm.gov/asd>), or from OPM ONLINE (OPM's electronic bulletin board) at 202-606-4800. To access OPM ONLINE, your communications software should be set to the following:

Baud: Up to 28,800
Parity: None
Data bits: 8
Stop bit: 1

The pamphlets in the CSRS Retirement Facts Series are:

- ***Retirement Facts #1*** - The Civil Service Retirement System (RI 83-1)
- ***Retirement Facts #2*** - Military Service Credit Under the Civil Service Retirement System (RI 83-2)
- ***Retirement Facts #3*** - Deposits and Redeposits Under the Civil Service Retirement System (RI 83-3)
- ***Retirement Facts #4*** - Disability Retirement Under the Civil Service Retirement System (RI 83-4)
- ***Retirement Facts #5*** - Survivor Benefits Under the Civil Service Retirement System (RI 83-5)
- ***Retirement Facts #6*** - Early Retirement Under the Civil Service Retirement System (RI 83-6)
- ***Retirement Facts #7*** - Computing Retirement Benefits Under the Civil Service Retirement System (RI 83-7)
- ***Retirement Facts #8*** - Credit for Unused Sick Leave Under the Civil Service Retirement System (RI 83-8)
- ***Retirement Facts #9*** - Refunds Under the Civil Service Retirement System (RI 83-9)

- **Retirement Facts #10** - Voluntary Contributions Under the Civil Service Retirement System (RI 83-10)
- **Retirement Facts #11** - Information for Separating Civil Service Retirement System Employees Who Are Not Eligible for an Immediate Annuity (RI 83-13)
- **Retirement Facts #12** - Information About Reemployment for Civil Service Retirement System Annuitants (RI 83-18)
- **Retirement Facts #13** - Civil Service Retirement System Offset Retirement (RI 83-19)
- **Retirement Facts #14** - Law Enforcement and Firefighter Civil Service Retirement System Retirement (RI 83-20)

Pamphlets applicable to employees in both the Civil Service Retirement System and Federal Employees Retirement System are:

- Court-Ordered Benefits for Former Spouses (RI 84-1)
- Work-Related Injuries and Fatalities — What You and Your Family Need to Know About Your Benefits (RI 84-2)
- Life Events and Your Retirement and Insurance Benefits (*For Employees*) (RI 84-3)
- Thinking About Retirement? (RI 83-11)

Publications for employees who are under the Federal Employees Retirement System (FERS) are:

- FERS Brochure (*An Overview of Your Benefits*) (RI 90-1)
- **FERS Facts #1** - Information for Separating FERS Employees Who Are Not Eligible for an Immediate Annuity (RI 90-11)
- **FERS Facts #2** - Information About Reemployment for FERS Annuitants (RI 90-18)

For employees who are eligible to transfer to the FERS:

- FERS Transfer Handbook (*A Guide to Making Your Decision*) (RI 90-3)

Pamphlets on the Federal Employees Health and Life Insurance Programs are:

- Temporary Continuation of Coverage (TCC) under the Federal Employees Health Benefits Program (RI 79-27)
- Federal Employees Health Benefits Guide (RI 70-1)
- Federal Employees Group Life Booklet (RI 76-21)

Retirement & Insurance Service



*Serving over 10 million customers, Federal employees,
annuitants, and their families.*