

Military Service Deposit Election

1. Employee's name	2. Date of birth	3. Social Security Number
4. Does employee appear eligible for annuity based on minimum basic annuity? <input type="checkbox"/> Yes <input type="checkbox"/> No	5. If item 4 is "yes", would deposit for military service increase annuity? <input type="checkbox"/> Yes <input type="checkbox"/> No	

Our records indicate that you had military service after 1956 and are eligible for an annuity. If you are a CSRS employee who was first employed before October 1, 1982, and you are entitled (or will be entitled at age 62) to a Social Security benefit that includes credit for post-1956 military service, you must either make a deposit for the military service or have your annuity benefits reduced at age 62 (or at the time of your retirement if you are then age 62 or older) unless you are eligible for a minimum basic annuity that is not affected by the inclusion of your military service. If you are a CSRS employee who was first employed after September 30, 1982, you must make a deposit for your military service in order to have it included in the computation of your annuity.

Instructions to Employee: Your decision about making this deposit may affect your rights under CSRS:

1. Please read the attached "Information for Completing OPM Form 1515" carefully to be sure you understand the consequences of not making the deposit for military service.
2. If you decide to make the deposit for military service with the employing agency, ask for instructions from the personnel office identified below.
3. Check the appropriate box below to indicate whether you will make or complete the deposit or not and return two copies of this form to the personnel office at the address below.

Return completed election form to: (Agency Personnel Office address)	Election must be received by (date)
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Employee Election

I read the information concerning my rights to make a deposit for post-1956 military service. (Mark an "x" in the appropriate box below to indicate your election.)

- I want to make (or complete) this deposit. I will make the necessary payment to my employing agency.
- I do not want to make (or complete) this deposit.

Signature	Date
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Instructions to Employing Office

This form must be completed when an employee retires and agency records show that the employee has not made or completed a deposit for post-1956 military service. Give the employee three (3) copies of this form and these instructions for completing the form. Have the employee return two (2) signed and dated copies of the form. Attach one to the employee's records when you send them to OPM. If the employee does not return a signed copy before you forward the records to OPM, note above the signature line "Employee did not return election form." The employee should also be counseled regarding the minimum basic annuity if the payment of the deposit will not increase the annuity.

Information For Completing OPM Form 1515
 Military Service Deposit Election
 Civil Service Retirement System (CSRS)

Information for Employee: Military service performed before January 1957 is included in the computation of your CSRS benefits. Military service performed after December 1956 may or may not be included in computing your retirement benefits depending on whether a deposit is required for your military service and whether or not the deposit is made. Since your decision about completing the deposit for your military service may affect your rights under the Civil Service Retirement System (CSRS), you need to be aware of the following information before you decide.

1. Effect of eligibility for Social Security benefits.

- **If you were first employed under CSRS before October 1, 1982**, your military service after December 31, 1956, cannot be used in computing your civil service annuity after age 62 if you are eligible for (or would be upon application) Social Security old-age benefits, unless a deposit has been made for the military service. Individuals who have or expect to have enough quarters to qualify for Social Security old-age benefits have the option of either: (1) making the deposit and thereby avoiding a reduction in annuity at age 62. (NOTE: If you are already 62 or older at the time of retirement and eligible for (or would be upon application) Social Security, your military service will not be included in the computation of your annuity unless the deposit has been paid.) Your payments must cover a full period of military service. Partial deposits that do not cover a deposit for a full period of military service are refunded. If you are not eligible for Social Security at age 62 or at the time of retirement, whichever comes later, you will continue to receive free credit for your military service for retirement purposes. Many Federal employees earn enough quarters to qualify for Social Security benefits by working a second job during their Federal employment or by working after retirement from Federal service, so you need to be aware of the law on credit for post-1956 military service.

If you are not sure whether you are (or will be) eligible for a Social Security old-age benefit which includes credit for post-1956 military service, contact the Social Security Administration for information.

- **If you were first employed under CSRS after September 30, 1982**, no credit is allowed for post-1956 military service unless you make a deposit for the service.

2. Factors that may affect creditability of military service regardless of when you were first employed.

- **Minimum Basic Annuity Provisions**
 If you retire under the disability provisions of CSRS and your annuity is based on the minimum basic annuity provision of the law, it is possible that the exclusion of credit for post-1956 military service will have no effect on the amount of your annuity. If you need more information about how you may be affected, contact the designated agency official responsible for assisting you with your retirement.
- **Effect of Military Retired Pay**
 An individual who is receiving military retired pay must waive the retired pay before he or she may receive credit for the military service for civil service retirement purposes, unless the retired pay was (1) awarded because of a service-connected disability incurred either in combat with an enemy of the United States or caused by an instrumentality of war and incurred in line of duty during a period of war, or, (2) awarded under the reserve retiree provision (Chapter 67, title 10, United States Code). The waiver must be effective before the commencing date of annuity.

NOTE: Under current military regulations, if you are enrolled in the Military Service Survivor Benefit Plan (SBP) and elect to waive military retired pay, but you do NOT elect a survivor annuity under CSRS, then you must remain enrolled in the military SBP. As a result, you are responsible for making monthly payments to the military service for the SBP coverage.

3. Other information about deposit for military service.

- The amount of the deposit is 7 percent of military basic pay. Military basic pay does not include allowances, flight pay, combat pay, etc.

- If you make the deposit, the post-1956 military service will be credited under both the civil service and the social security systems, if it is otherwise creditable.
- The military deposit cannot be deemed paid at retirement if you are eligible and elect an alternative form of annuity. The entire amount of the deposit must be paid to your employing agency before you separate for retirement.

4. Reemployed annuitants.

- If you have less than five years of service as a reemployed annuitant, the payment of a deposit for military service will not affect the amount of your benefit.
- If you have five or more years of service as a reemployed annuitant, you may elect a recomputation of the annuity under the law in effect at the time of your separation. If you elect a recomputation, you must make a deposit to cover the civilian service as a reemployed annuitant and the information in this form will apply to the military service. Before you decide to make your deposit, ask the agency official who is designated to provide retirement counseling for information about how a recomputation will affect your annuity.

5. Agency contact for information.

If you need further information, contact _____ about making a deposit for post-1956 military service.