



a New Day for Federal Service

Building A Healthy Retirement Case File

CHCO ACADEMY SESSION

September 12, 2012

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Building A Healthy Retirement Case File

- The link for copies of this presentation and/or the BAL and attachments is:

<http://go.usa.gov/rf84>

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Purpose and Definition

- The purpose of BAL 12-103 is to provide guidance on submitting “healthy” retirement application packages to OPM for adjudication
- A “healthy” retirement package is a complete and accurate package that does not have to be developed for missing, inaccurate or discrepant information

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OPM Strategic Plan

- Major goal in OPM's Strategic Plan for Retirement Services is to eliminate backlog of retirement claims and ultimately, to process 90 percent of all new claims within 60 days of receipt
- 2 of the 4 pillars to accomplish:
 - Productivity and Process Improvement
 - Partnering with Agencies

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Productivity and Process Improvement

- Reengineered adjudication process to screen incoming retirement cases upfront in new Retirement Development Section (RDS)
 - Healthy cases are sent to Annuity Processing Section (APS) for adjudication
 - Unhealthy cases are developed for missing and discrepant information and held in RDS until healthy

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Partnering with Agencies

- CHCO Council retirement application process working group established to improve retirement application process
- Modified the audit process to occur when we initially screen and develop incoming cases for more timely feedback
- Provide feedback to agencies
- Provide training based on audit results

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CSRS and FERS Development Checklist and Log

- Developed the CSRS and FERS Development Checklists and Logs
 - Systematically screen incoming cases
 - Document healthy and unhealthy cases
 - Document development actions taken
 - Data from checklists used for the Retirement Application Audit
- Attachment A is the actual checklist
 - Attachment B is annotated for non-chargeable errors or charged to HR or Payroll

CSRS and FERS Development Checklist and Log

Attachment A – CSRS and FERS Development Checklist and Log FERS Development Checklist

Misc:	Yes	No	NA					
FERS Deferred? If 10 or more years of service – refer to LAS								
Checked <table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>ARPS</td> <td>Service Credit</td> <td>AQS (OWCP)</td> <td>NATS</td> <td>DCCS</td> </tr> </table>	ARPS	Service Credit	AQS (OWCP)	NATS	DCCS			
ARPS	Service Credit	AQS (OWCP)	NATS	DCCS				
Close out U#, indicate with red 'C' on the U #								
Discontinued service 1510 and notice								
Early out authority number								
Agency certification for ATC, LEO, firefighter, nuclear material courier, CBPO 535								
ATC: retirement SF50								
VA nurse code VN 0610, 0605 and all VA physician: USL expiration date								
Unused Sick Leave								
Frozen CSRS Sick Leave								

Service:	Yes	No	NA
Complete IRRs for covered service			
FICA earnings or pay rates including EO adjustments			
FICA earnings when required (all postal 3 months or more)			
Intermittent/WAE hours or days worked			
Part-time tour or hours worked			
5 years congressional service or court ordered award (to DC)			

CSRS and FERS Development Checklist and Log

Attachment B – Annotated CSRS and FERS Development Checklist

FERS Development Checklist

Misc:	Yes	No	NA
FERS Deferred? If 10 or more years of service – refer to LAS – Does not track to agency			
Checked <input type="checkbox"/> ARPS <input type="checkbox"/> Service Credit <input type="checkbox"/> AQS (OWCP) <input type="checkbox"/> NATS <input type="checkbox"/> DCCS – Does not track to agency			
Close out U#, indicate with red 'C' on the U # – Does not track to agency			
Discontinued service 1510 and notice - HR			
Early out authority number - HR			
Agency certification for ATC, LEO, firefighter, nuclear material courier, CBPO 535 - HR			
ATC: retirement SF50 - HR			
VA nurse code VN 0610, 0605 and all VA physician: USL expiration date - Payroll			
Unused Sick Leave - Payroll			
Frozen CSRS Sick Leave – Does not track to agency			

Service:	Yes	No	NA
Complete IRRs for covered service – Does not track to agency			
FICA earnings or pay rates including EO adjustments - HR			
FICA earnings when required (all postal 3 months or more) – USPS, only if PS 316 not sent			
Intermittent/WAE hours or days worked – HR if on Summary of Service, Payroll on IRR			
Part-time tour or hours worked - HR if on Summary of Service, Payroll on IRR			
5 years congressional service or court ordered award (to DC) - Does not track to agency			

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Retirement Application Audit

- Audit of agency retirement application packages started in 2008
 - Annual audits based on six week period
 - Cases first processed by LAS reviewed and results recorded in a database
 - Agencies were provided with their results
- Audit now performed monthly
 - Performed in RDS based on the development checklist
 - Agency results provided monthly

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Healthy Retirement Packages

- BAL 12-103 details, form by form, what is required to be considered a healthy case and highlights known problem areas with each form
- We will walk through most forms in a retirement package

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Retirement Application SF 2801 and SF 3107

- Complete, original form, signed and dated by the applicant
 - Photocopies may be accepted if all of the criteria listed in BAL 12-102 are met
- All questions must be answered, all applicable boxes checked and all areas requiring initials must be initialed

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Retirement Application SF 2801 and SF 3107

- Common Problems:
 - Survivor election in Section F and D respectively, must be indicated, regardless of marital status
 - Spousal consent must be provided when married applicant elects less than full survivor annuity
 - Election on the application must agree with the spousal consent
 - Court Order question 2 in Section E and C, respectively, must be answered

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Certified Summary of Service SF 2801-1 and SF 3107-1

- All periods of creditable civilian and military service must be listed
- Military service, indicate if deposit has been paid in full
- Non deduction service - all pay rates and effective dates must be listed on the back page

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Certified Summary of Service SF 2801-1 and SF 3107-1

- Part-time tours of duty and/or hours worked, intermittent and/or WAE time worked and any excess LWOP must be documented
- All periods of workers' compensation for FERS employees must be indicated as described in BAL 04-105

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Spousal Consent Form SF 2801-2 and SF 3107-2

- Must be provided when married applicant elects less than full survivor
 - Must match the election made
 - Election must be notarized
- Common problems:
 - Must be original form with ink signatures (photocopies may be accepted in accordance with BAL 12-102)
 - The date the spouse signs must match the date the notary signs

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Checklist: SF 2801 Schedule D and SF 3107 Schedule D

- VERA - OPM authority number must be listed on Schedule D **and/or** the SF 2806/3100
- DSR – letter of involuntary separation and OPM 1510 must be provided
- Special Retirement (LEO, FF, ATC, NMC or CBPO) – certification letter must be provided
- SON/POI must be provided

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Federal Employees Health Benefits (FEHB) Forms

- Documentation of employee's FEHB status and eligibility to continue coverage must be included (along with a memo noting any circumstances that would help us determine employee's eligibility to continue coverage)
 - Memorandum can be used to detail continuous coverage of an employee for the 5 years prior to retirement when documentation is otherwise unavailable

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Federal Employees Health Benefits (FEHB) Forms

- Most common error found in retirement packages is failure to document the 5 year coverage requirement
- Would like documentation of coverage for employee's entire career, but must have documentation of the 5 years required to continue coverage
- Acceptable proof of coverage includes:
 - SF 2809/2810



Federal Employees Health Benefits (FEHB) Forms

- History reports and/or screen shots from on-line enrollment systems
 - Must show old plan, new plan and effective dates
- Evidence of coverage as family member under another's FEHB enrollment
 - Or TRICARE/CHAMPUS
- Signed memo from agency detailing 5 years continuous coverage
 - Documentation of 5 years of payroll deductions should also be submitted
- Evidence of TRICARE/CHAMPUS enrollment




Federal Employees Group Life Insurance (FEGLI) Forms

- Would like documentation of coverage for employee's entire career, but must have documentation of the 5 years required to continue coverage
- Acceptable proof of coverage includes:
 - SF 2817 or SF 176
 - SF 50s showing any FEGLI changes in 5 years immediately prior to retirement
- As last resort, submit sufficient payroll records to establish 5 years of coverage

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SF 2821 – Agency Certification of Life Insurance Status

- SF 2821 must be submitted for all cases when the employee has FEGLI coverage
- When the employee is eligible to continue coverage, the original form must be submitted
- Common problem areas:
 - Retirement date and final salary must match the SF 2806/3100

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SF 2821 – Agency Certification of Life Insurance Status

- Coverage must match the most recent SF 2817 and/or SF 50
- Box 5 must be completed
 - If SF 2823 indicated, must be attached
- The date in Box 9 documenting the date the SF 2819 was sent must match Block 10 of the SF 2819
- Must be signed by two different certifying officials, one with access to HR records, and the other with access to payroll records

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SF 2818 – Continuation of Life Insurance Coverage

- SF 2818 was revised February 2012
 - Paper copies not available
 - Must use the downloadable Adobe Acrobat PDF version available at www.opm.gov/insure
 - Previous versions NOT usable, will accept previous versions for cases received at OPM prior to the date of BAL 12-103

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SF 2818 – Continuation of Life Insurance Coverage

- Applicant no longer required to sign all 4 areas, only has to sign and date Item 14
- Must check one of the boxes in:
 - Item 7 indicating if they want basic coverage or not or if they received a full Living Benefit, and the reduction schedule they want in retirement in Item 8
 - Item 9 indicating if they do not have Option A or if they want to continue

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SF 2818 – Continuation of Life Insurance Coverage

- Item 10 indicating if they don't have Option B or want to continue and if applicable, the number of multiples of **no reduction** or **full reduction** multiples they want to continue in Item 11
- Item 12 indicating if they don't have Option C or want to continue and if applicable, the number of multiples of **no reduction** or **full reduction** multiples they want to continue in Item 13

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SF 2823

Designation of Beneficiary

- Only OFEGLI can determine the correct payee(s)
 - Original copies of **all** SF 2823s/SF 54s on file must be submitted
- Common problem areas:
 - Must be signed by the insured
 - Must be signed by 2 valid witnesses
 - Neither can be a designee
 - Provisions of BAL 12-102 for photocopied documents apply
 - Shares designated must equal 100%.

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Military Service

- All periods of creditable active military service must be documented
 - DD214 reflecting the character of service and any lost time
 - Document signed by an official verifying the service (including NPRC)
 - Certificate of military service noting active duty dates and honorable discharge
 - Copy of orders placing on and off duty, or
 - Military academy certification noting attendance and graduation

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Military Retired Pay (MRP)

- Applicant who is waiving MRP, copy of waiver request must be included
- Applicant claiming combat incurred disability or reserve retired pay, must include verification

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Post-56 Military Service

- If post-56 military deposit was paid and the SF 2806/3100 wasn't sent, it must be included in package
 - Must reflect that deposit is paid-in-full
- If the deposit has been paid but the 2806/3100 isn't available yet:
 - Send all post-1956 deposit worksheets and a copy of the applicant's check that matches the amount due from the most current worksheet

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Individual Retirement Records SF 2806/3100

- Must have SF 2806/3100 for all periods of covered service
 - SF 2806/3100s are sent to OPM when an employee separates or changes payroll offices
 - SF 2806/3100s for prior service should be on file with OPM
- The SF 2806/3100 for the retiree's final period of service is submitted with the retirement package.

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Individual Retirement Records SF 2806/3100

- Some common problem areas:
 - Service history must be complete
 - Additional pay status must be indicated for any year applicable
 - P/T tours of duty and/or hours worked, intermittent/WAE time worked and any LWOP must be documented
 - Unused sick leave balance must be posted
 - Uncommon tour of duty and VA part-time nurses and physicians, the expiration date of sick leave must be provided

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Individual Retirement Records SF 2806/3100

- FEHB Premium Conversion (FEHB-PC) breakdown for offset service beginning with CY 2004 reflecting contributions withheld at the CSRS Offset rate (generally 0.8%) and the full CSRS rate (generally 7%) must be provided

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Final Notification of Personnel Action – SF 50

- Submission of final SF is not required but is helpful
- Development is often unnecessary if the final SF 50 is submitted
 - To verify the retiree's FEGLI coverage at retirement when the election forms and the SF 2821 do not match
 - When the type of retirement does not match on the Schedule D and the IRR
 - Other problems

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CSA Document Order for Retirement Package Submissions

- To assist in screening, we ask packages be submitted in the order specified in Attachment C
 - All forms listed may not be in every package submitted
 - Expedites processing if forms are 2-hole punched (on top for portrait, on the right side for landscape)
 - Forms torn off the prongs of the OPF need to be repaired before processing
 - Documents should not be stapled together

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CSA Document Order for Retirement Package Submissions

Attachment C - CSA Document Order for Retirement Package Submissions (non-disability)

- A. **Always check every paper**– make sure Name/ DOB/ SSN match
- B. 2-Hole Punch set at 8 ½
- C. Punch holes with 2-hole punch on the **RIGHT side** of all landscape papers; on the **TOP** of all portrait papers
- D. All forms on the same # above should be mixed together and placed in **reverse chronological order by effective date: most recent date on top, oldest date on bottom**
- E. Any partial pieces of paper or small papers should be stapled to a blank full sheet of paper to be included in case
- F. If there is a 79-9 or there is a Health Benefits form that is **unprocessed or the effective date is after the retirement date**, place at top of retirement package
- G. Do not tear papers off prongs in OPF or other folders. This damages the form and it will need to be repaired prior to submission to OPM. Holes need punched at the top (portrait) or right side (landscape). If this area is torn, use clear tape on the document to create an area that can be punched.



CSA Document Order for Retirement Package Submissions

CSA Document Order for retirement package submissions (non-disability)

Top of Retirement Package

1. Cover sheet notifying OPM of HB changes at retirement
2. Documents for HB changes at retirement, unprocessed current open season, 79-9 & copy of ID cards
3. Purple checklist (if applicable)
4. Cover sheet for special retirement type (NGT, Law Enforcement, Fire Fighter, ATC, etc.)
5. 2806, 3100, 2806-1, 3101, computer printout IRR, High 78 – Individual Retirement Record (do NOT punch holes through the data, punch right side)
6. 2806, 3100 -post 56 **military deposit IRR**(only the military deposit IRR, not worksheets/application)
7. 2801-1, 3107-1 –Summary of Service
8. RTR, RTR detail, FAA 3300; certification of service: ATC, LEO/FF, Postal Inspector, CBPO 535; ATC retirement SF 50
9. 2801 Schedule D, 3107 Schedule D – Agency checklist
10. 2809 & 2810, including Employee Express HB printout, Computer printout, HB memo
11. 2821, 56, 2820 – Agency Certification of Life Insurance
12. 2818 – Continuation of LI election
13. 2817, 2822, 53, 55, RI 76-27, FE2004, 176, 176T, SF 50 in lieu of SF 2817 – LI election
14. 2819 – Life Insurance conversion privilege
15. 2823, 54 – FEGLI Designation of Beneficiary

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Conclusion

- We have covered BAL 12-103 and Attachments A, B and C
- Following guidance provided should ensure the submission of a healthy retirement package

Questions

