Free Federal Retirement Checklist

A summary of OPM.gov and TSP.gov information for FERS employees. paduaco.com

General information only, not advice. See the notice on the last page.

Your Retirement Roadmap

Source: OPM.gov (FERS Planning and Applying, Retirement Quick Guide, Planning for Retirement FAQ)

1 — 6 months before

OPM lists: resolve agency debts and set up a my Social Security account.

2 — 3 months before

OPM: pick a date 2 to 3 months out. Meet your benefits office at least 60 days before.

3 — 2 months before

OPM lists completing your application. Agencies need at least 60 days.

4 — Retirement day

Final paycheck and unused annual leave come from your agency and payroll office.

5 — After you retire

OPM estimates 3 to 5 months to your first regular payment.

1. Ways to Retire

Source: OPM.gov (FERS Types of Retirement, FERS Election Options)

Find your Minimum Retirement Age (MRA)

Born in	Your MRA
Before 1948	55
1948	55 + 2 months
1949	55 + 4 months
1950	55 + 6 months
1951	55 + 8 months
1952	55 + 10 months
1953 to 1964	56
1965	56 + 2 months
1966	56 + 4 months
1967	56 + 6 months
1968	56 + 8 months
1969	56 + 10 months
1970 or later	57

- ☐ **Step 1:** Find your MRA in the table (55 to 57).
- ☐ **Step 2:** Match your age and years of service to the chart.
- ☐ **MRA+10** pays right away. OPM reduces it 5% for each year under 62. You can postpone the start date to reduce or avoid the reduction.
- ☐ **Deferred annuity:** OPM requires 5 years of civilian service (age 62) or 10 years (MRA), and that you did not take a refund of your retirement deductions.
- ☐ **Disability:** OPM says your application must be received within 1 year of separation.

Your age	Years of service	What you get
62	5	Full annuity
60	20	Full annuity
MRA	30	Full annuity
MRA	10 to 29	Reduced 5% for each year under 62 (MRA+10). Can be postponed.
50	20	Early retirement only (reorganization, reduction in force or VERA)
Any age	25	Early retirement only (reorganization, reduction in force or VERA)

2. Health Insurance (FEHB)

Source: OPM.gov (FEHB Annuitants, Health Benefits and Retirement FAQ, Insurance When You Retire)

OPM's 5-year rule

5 years

of FEHB coverage in a row, right before your annuity starts

AND retirement on an immediate annuity (MRA+10 counts).

- ☐ OPM requires **5 years in a row** of FEHB coverage before your annuity starts (or since your first opportunity to enroll). Coverage under a family member's FEHB plan counts. TRICARE counts if you are in an FEHB plan at retirement.
- ☐ OPM says you must be enrolled in an FEHB plan on your retirement date.
- ☐ OPM FAQ: if you cancel FEHB while still employed, the 5-year period starts over.
- ☐ OPM tips: keep personal copies of your agency-validated FEHB forms (SF 2809 and SF 2810).
- ☐ OPM says MRA+10 health and life coverage are suspended until your annuity starts, even if it is postponed.
- ☐ OPM can waive the 5-year rule only in exceptional circumstances and says a waiver may not be appropriate for voluntary retirement. After you retire, plan changes happen during the annual Open Season.

Other benefit	According to OPM
Dental and vision (FEDVIP)	No 5-year requirement. Coverage continues. Retirement is not a qualifying life event outside Open Season.
Long-term care (FLTCIP)	Coverage is not affected if premiums keep being paid. Billing must be arranged before payroll deductions stop.
FSAFEDS	Coverage ends at retirement.

3. Life Insurance (FEGLI): Free After 65

Source: OPM.gov (FEGLI Basic in Retirement FAQ, SF 2818, FEGLI Handbook, FEGLI Calculator, FEGLI Premiums)

Choices on Form SF 2818

Basic choice at retirement	After age 65
75% Reduction	**No premium.** Coverage drops 2% a month until 25% remains.
50% Reduction	Extra premium. Coverage drops to 50%.
No Reduction	Larger extra premium. Coverage stays at 100%.

OPM: with no election, 75% Reduction applies.

- ☐ OPM requires FEGLI coverage for the **5 years in a row** before you retire (or the full time it was available to you, if less). OPM says it cannot waive this.
- ☐ OPM says **75% Reduction** is free once the reductions begin. Before 65, the regular Basic premium is paid.
- ☐ OPM tips: do not leave any reduction line blank on SF 2818.
- ☐ OPM: Option A reduces automatically after 65 and is free. For Options B and C, you choose Full Reduction or No Reduction for each multiple.
- ☐ At **age 55**, optional insurance moves into the 55 to 59 premium age band. OPM's FEGLI Calculator models coverage and premiums. OPM says you can reduce or cancel coverage at any time unless it is assigned.

4. Survivor Benefit and Spouse Consent

Source: OPM.gov (FERS Planning and Applying, Application Tips)

Less than the maximum survivor benefit?

OPM says your spouse's written consent is required.

OPM tips: submit a clean, **notarized SF 3107-2**. Bring at least 2 copies to the notary.

- ☐ OPM says HR can review survivor benefit options for a spouse, former spouse or another designated person.
- ☐ OPM says that without a monthly survivor benefit, a survivor cannot continue health coverage.
- ☐ OPM says choosing less than the maximum survivor benefit requires your spouse's written consent (notarized SF 3107-2).
- ☐ OPM says an insurable interest survivor benefit requires a physical exam at your own expense.

5. TSP and Social Security

Source: TSP.gov (Contribution Limits, What Is a Contribution, Calculators); OPM.gov (FERS Planning and Applying)

TSP agency match

5%

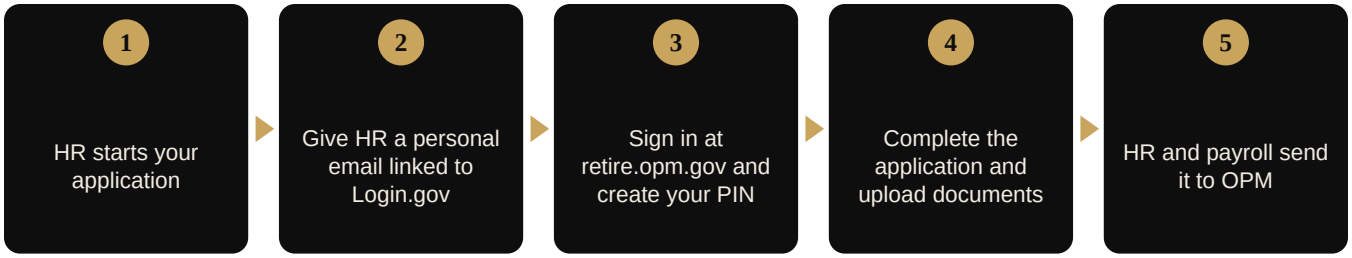
of basic pay each pay period is needed to receive the full agency match, per TSP.gov

- ☐ TSP.gov: FERS employees receive an automatic agency contribution of 1% of basic pay, even without contributing.
- ☐ TSP.gov: the agency matches the first 5% you contribute (3% dollar for dollar, the next 2% at 50 cents on the dollar). At 5%, the agency total is 5%.
- ☐ TSP.gov: the 2026 elective deferral limit is $24,500 (traditional and Roth combined).
- ☐ TSP.gov lists calculators, including the Federal Ballpark E$timate, to estimate retirement income.
- ☐ OPM: log in to your TSP account before retiring. TSP cannot process a withdrawal until it receives your separation record from your payroll office, and an unpaid TSP loan may delay payment.
- ☐ OPM lists setting up a my Social Security account about 6 months before retiring and applying through the SSA website as you near eligibility. OPM suggests contacting SSA at least 3 months before your 65th birthday about Medicare.

6. Apply Online

Source: OPM.gov (Online Retirement Application, Application Tips, Retirement Quick Guide)

According to OPM, your HR office starts your application in the Online Retirement Application (ORA). Contact your agency HR office with questions about your application.



Documents OPM lists

- ☐ **Marriage:** a copy of your marriage certificate (translated if not in English).
- ☐ **Divorce (former spouse living):** a certified copy of the complete divorce decree and any separation agreements.
- ☐ **Children:** proof for unmarried children under 22, such as birth records. A disabled child who cannot support themselves needs a birth certificate.
- ☐ **Military:** DD 214 (member-4 copy), a letter from your agency showing your deposit is paid in full, and any retired pay notice or waiver.
- ☐ **FEGLI:** SF 2818, submitted to your HR office if you are enrolled when you retire.
- ☐ OPM Quick Guide: your eOPF access ends when you retire, so download copies if you want them. Open service credit or deposit accounts are paid in full before you retire.
- ☐ OPM tips: use personal contact information, sign every form, and avoid cross-outs and white-out. Supporting documents are uploaded as PDFs.

7. After You Apply

Source: OPM.gov (Retirement Quick Guide, Retirement Services Online)

3 to 5 months	60 to 80%	10 to 90 days
OPM's estimate from your retirement date to your first regular payment	OPM says interim pay is roughly this share of your estimated net annuity	OPM's typical time to process your case after intake

- ☐ OPM assigns a Retirement Claim (CSA) number and sends a welcome email.
- ☐ OPM invites annuitants to Retirement Services Online by email. It uses Login.gov.
- ☐ OPM says interim pay has federal tax withheld only. Health, life, dental, vision and long-term care deductions are not taken.
- ☐ When your case is final, OPM says it issues an adjustment payment, minus insurance premiums owed. Annuity is paid on the first business day of each month for the prior month.
- ☐ OPM lists missing or incorrect documents and unreported address changes as causes of delay.

8. Who to Call

Source: OPM.gov (Contact OPM Retirement Services, Insurance When You Retire)

Who	Contact	What for
Your HR / benefits office	Your agency	OPM says HR guides the process, provides annuity estimates and helps with survivor elections.
OPM Retirement	1-888-767-6738 TTY 711 Mon to Fri, 7:40 a.m. to 5:00 p.m. ET. Closed federal holidays.	Claim questions and Retirement Services Online. OPM says a claim number is required for a help submission.
BENEFEDS	1-877-888-3337	Listed by OPM for dental and vision (FEDVIP). OPM says to contact BENEFEDS before retiring.
Long Term Care Partners	1-800-582-3337	Listed by OPM for long-term care billing.

OPM lists its busiest call time as 10:30 a.m. to 1:30 p.m. ET. By mail: Retirement Operations Center, U.S. Office of Personnel Management, P.O. Box 45, Boyers, PA 16017.

9. Need More Help?

For more information, visit **paduaco.com**.

Sources

- OPM: Types of Retirement (FERS)
- OPM: FERS Election Options (MRA table)
- OPM: FERS Planning and Applying
- OPM: Online Retirement Application
- OPM: Application Tips
- OPM: Retirement Quick Guide
- OPM: Retirement Services Online
- OPM: Contact Retirement Services
- OPM: Insurance When You Retire
- OPM: FEHB Annuitants
- OPM: Health Benefits and Retirement FAQ
- OPM: FEGLI Basic in Retirement FAQ
- OPM: FEGLI Calculator
- OPM: Planning for Retirement FAQ
- TSP: What Is a Contribution
- TSP: 2026 Contribution Limits
- TSP: Calculators

Notice: This guide summarizes publicly available information from OPM.gov and TSP.gov as of November 2026. It is general information only. It is not legal, tax, financial or benefits advice, and it is not issued, reviewed or endorsed by OPM or the TSP. Rules, forms, phone numbers, hours and dates can change. OPM and your agency determine your eligibility and benefits. Confirm everything with your agency HR office and the official sites before you act. No result or outcome is guaranteed.