

Information for FERS Disability Annuitants From the U.S. Office of Personnel Management

If you receive benefits from the Social Security Administration and we have not reduced your annuity because of the Social Security benefits, notify us at once.

If the Social Security Administration awards you disability benefits at some future date, you may call us at 1-888-767-6738 (TDD callers may reach us at 1-800-878-5707), or if you are in the Washington, DC area, at (202) 606-0500, or notify us at:

U.S. Office of Personnel Management
Federal Employees Retirement System
P.O. Box 200
Boyers, Pennsylvania 16017-0200

How Are My FERS Disability Retirement Benefits Computed?

1) If you are 62 years old or eligible to retire on an immediate voluntary retirement when your disability annuity begins, you will receive:

The annuity you have earned based on your average pay and years of work (generally, 1% x average pay x years of service).

Otherwise:

2) For the first 12 months you are entitled to:

60% of your average pay
minus
100% of your Social Security disability benefit for any month in which you are entitled to Social Security benefits.

3) After the first 12 months we will recompute your annuity as follows:

40% of your average pay
minus
60% of your Social Security disability benefit for any month in which you are entitled to Social Security benefits.

However:

You will receive the annuity you have earned based on your average pay and years of work if it is larger than your disability annuity computed under 2 or 3 above, as applicable.

4) When you reach age 62:

We will recompute your annuity to an amount that generally represents the annuity you would have received if you continued to work until the day before your 62nd birthday and then retired under FERS non-disability provisions. (The recomputation increases your total service by the amount of time you received a FERS disability annuity. We also increase your average salary by FERS cost-of-living increases during that time. Using this adjusted time base and average salary, we then apply the basic annuity formula.

How Much Will My Spouse (or Former Spouse) Receive?

If you provided survivor benefits for your spouse or former spouse upon your death, we will compute the survivor annuity rate as follows:

- If you die before age 62, your spouse's annuity will be one-half of the amount you would have received if you had died the day after becoming age 62.
 - We compute this amount by increasing your total service by the amount of time you received disability benefits plus the amount of time between the date of your death and the date on which you would have become 62.
 - We also increase your average salary by FERS cost-of-living increases during the time you received a FERS disability annuity.
- If you die after becoming 62, your spouse's annuity will be one-half of the annuity you were entitled to the day before your death.
- If you elected a partial survivor annuity for your spouse, he or she will receive one-fourth of the amounts described above.