

# PROCESSING RETIREMENT APPLICATIONS

The processing of retirement applications begins at the Air Force Personnel Center, Benefits and Entitlements Service Team (BEST). The appropriate official in BEST will check your personnel folder to ensure that you meet the age and service requirements for retirement and for continuing any insurance coverage you may have. He or she will also prepare a Certified Summary of Federal Service, which lists your verified Federal civilian and military service. You will be given an opportunity to review and sign the certified summary for completeness and accuracy. The BEST team will also certify your Federal Employees' Group Life Insurance (FEGLI) coverage to the Office of Personnel Management (OPM), if you appear eligible to continue this coverage into retirement. Any current designations of beneficiary that are in your personnel folder are forwarded to OPM. The BEST team will process the personnel action necessary to separate you from the Federal service for retirement.

When the BEST team completes all the necessary actions your application and records are sent to the payroll office. Your payroll office will authorize your final salary payment after you separate for retirement and a lump sum payment for any unused annual leave you may have. The payroll office will then certify and close out your Individual Retirement Record, which is the official record of your Federal service history. It reflects your retirement deductions for your current service, pay rates, unused sick leave credit for retirement purposes, last day of pay, date and type of separation and other data that is necessary for OPM to determine your retirement benefits. Because this record reflects your total retirement deductions for your last period of service, it cannot be closed out until your final salary check has been issued. Payroll will also complete its portion of the Agency Checklist of Immediate Retirement Procedures and certify your annual basic pay for life insurance purposes, if applicable. After completing all actions necessary in your case payroll will forward your retirement package on a "Register of Separation and Transfers" to OPM.

Under OPM's current standards, personnel and payroll offices are expected to complete their processing actions and forward your retirement package to OPM so that it is received within 30 days after you separate. Applications for disability retirement are not processed as described above. If you are applying to retire on disability, your agency will normally send your retirement application, evidence supporting your disability claims and preliminary retirement records to OPM. OPM will review the records and determine if you qualify for disability retirement. If you are eligible, OPM will notify your agency to separate you from their rolls. The final records showing your separation for disability retirement will then be sent to OPM.

After OPM receives your application for retirement you will receive an acknowledgment and your retirement claim number. Your claim number will begin with the letters CSA (Civil Service Annuity). This number is very important because you will need to refer to it anytime you call or write OPM about your claim. Note: If you are retiring on disability, the fact that OPM sends you a CSA number does not mean that you have been found eligible for disability retirement.

The Retirement Operations Center will review your application package and assemble them into a retirement file. If your entitlement to annuity is clear, OPM will

authorize recurring interim annuity payments to provide you with an income until your claim is completed. If necessary, OPM will request additional information to develop any incomplete service history or insurance documentation that was not provided by your agency which may be needed to process your claim.

Interim annuity payments are usually between 85% and 95% of your regular monthly payment after deductions – such as for health insurance. The OPM goal is to authorize the Department of the Treasury to make payment within 5 work days after receiving your retirement records. The time frame within which you can expect to receive your first interim payment can vary from about 5 days to 2 to 3 weeks. Once interim payments are authorized, they continue until final adjudication of your application for retirement is complete. After the Retirement Operations Center completes initial actions your file is forwarded to a claims adjudication office. The benefits specialist assigned to your case will determine the amount of your monthly annuity benefit and will authorize payment of your regular annuity benefit. The processing time to complete the final adjudication of claims will vary according to whether the retirement package submitted is fully documented and accurate. OPM will send you an Annuity Statement and other informational material concerning your retirement benefits when your regular annuity payments are authorized.