

DEPARTMENT OF THE ARMY



An Army civilian employee's

Guide to Retirement

Army Benefits Center-Civilian

(ABC-C)

**United States Army Civilian Human Resources Agency
(USACHRA)**

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Army Benefits Center-Civilian
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Fort Riley, KS 66442-5004**

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DISCLAIMER

The information contained in this guide will be of assistance to you whether your retirement is years away, or perhaps just around the corner.

It is in your own personal benefit to carefully plan for your retirement. Many items addressed in this guide should be thought about well in advance of retirement. For example, you should periodically consider what your health and life insurance needs will be in the future, or whether or not you should make any Post-56 military deposits or service credit payment for civilian service (temp time, refunded service), etc.

Information in this guide is subject to change. Employees are encouraged to visit the ABC-C web site often to become familiar with the federal benefits programs and to learn of any changes within the programs.

This guide is not intended to replace the need for retirement counseling with a qualified benefits counselor.

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Are You Thinking about Retirement?

The decision to retire is one of importance and excitement. This guide will provide you with information that you need to know in order to make a smooth transition into retirement.

Early retirement planning and education are a very important part of the retirement process. Employees are encouraged to visit the ABC-C web site often to learn more about retirement and other federal benefits. If you are unable to access the Internet, you must contact the ABC-C by telephone. Via the ABC-C's toll-free number, you can obtain general and personalized retirement information, request forms and documents by fax, and speak with a benefits counselor.

Many of the topics discussed in this guide, such as beneficiary designations and service credit payments, should be addressed periodically throughout your career. If you plan to retire within the next 12 months (or sooner) - now is the time to become familiar with the retirement process.

For all Department of the Army civilian employees, retirements are processed through the ABC-C. The ABC-C strongly suggests that you submit your retirement application package within **90-120 days** in advance of your retirement date. Remember, your timely submission will help ensure a timely first annuity payment. Please note that retirement is not an "electronic" process – you must complete a retirement application package and mail to the ABC-C.

Retirement Eligibility

You must meet the age and service requirements in order to be eligible for an immediate annuity (non-disability).

Optional (Voluntary) Retirement			
CSRS/CSRS OFFSET		FERS	
Age	Years of Service	Age	Years of Service
55	30	*MRA	10**
60	20	MRA	30
62	5	60	20
		62	5

* MRA – Minimum Retirement Age

**Reduced Annuity

NOTE: Firefighters (FF), Law Enforcement Officers (LEO), and Air Traffic Controllers (ATC) may retire voluntarily under special retirement provisions if they meet the following age and service requirements:

· Firefighters/Law Enforcement Officers: If CSRS, age 50 with 20 years of FF or LEO civilian service. If FERS, age 50 with 20 years FF or LEO civilian service, or any age with 25 years FF or LEO civilian service.

· Air Traffic Controllers: Age 50 with 20 years ATC civilian service, or any age with 25 years ATC civilian service.

Applies to both CSRS and FERS.

FERS Minimum Retirement Age (MRA) Chart

If You Were Born In:	Your MRA Is:
Before 1948	55 years
1948	55 years, 2 months
1949	55 years, 4 months
1950	55 years, 6 months
1951	55 years, 8 months
1952	55 years, 10 months
1953 – 1964	56 years
1965	56 years, 2 months
1966	56 years, 4 months
1967	56 years, 6 months
1968	56 years, 8 months
1969	56 years, 10 months
1970 or after	57 years

Creditable Service for Retirement – All of the service that is included in your Service Computation Date (SCD) for leave accrual is *not* necessarily creditable towards your retirement eligibility, especially if you are under FERS. Certain service, such as previous FERS service for which a refund of retirement contributions was taken, is no longer considered creditable service towards retirement eligibility. Additionally, certain civilian and military service is subject to a service credit payment before it is creditable towards your eligibility. To learn more, please visit the ABC-C web site or check with an ABC-C benefits counselor.

Your Retirement Date

Most employees choose a retirement date that will allow their annuity to commence as of the day following retirement. Depending on your retirement system, the desired days of the month are:

For CSRS

Last day of the month or first three days of the month.

For FERS

Last day of the month.

Normally, if you retire on any other day than those listed above, your annuity will not commence until the first day of the following month. There are exceptions to this rule, such as retirements under VERA and Discontinued Service rules that allow for the annuity to begin the day following separation.

☑ SPECIAL RETIREMENT CIRCUMSTANCES

Voluntary Early Retirement Authority (VERA) - A VERA, also known as an “early-out”, is a retirement incentive that ***must be offered and approved by your organization or agency.*** For VERA, the age and service criteria is the same for both CSRS and FERS - 50 years of age with at least 20 years of creditable service; or 25 years of creditable service, regardless of your age. Normally, a “window” is held for the purpose of accepting applications for consideration, and if approved, the employee must be off the roles by a specified date. Under VERA, it is important that separations occur within the prescribed window period. If you are approved for a VERA, follow the guidance provided by your organization and ensure that your retirement application materials are dated within the window period. Note that under a VERA, your annuity will commence on the day following your retirement. For information on VERA and health insurance, see page 8 of this guide.

Non-Appropriated Fund (NAF) Retirement - If you are currently an appropriated fund (AF) employee who is retaining coverage under the NAF retirement system, you must contact a NAF representative for assistance with your retirement application. However, if you are a NAF employee who is retaining coverage under FERS or CSRS, your retirement application will be processed by the ABC-C. Your local Civilian Personnel Advisory Center (CPAC) can assist you with contacting the ABC-C.

Disability Retirement - If you are considering an application for a disability retirement, you should contact an ABC-C benefits counselor to obtain an annuity estimate and counseling. You will need to provide all of the forms discussed in this guide based on your retirement system. You will also need to submit a SF 3112, Documentation in Support of Disability Retirement. Your disability application package should be sent to the ABC-C; however, the Office of Personnel Management is responsible for approving disability retirements.

Mandatory Retirement - Certain groups of employees, such as Firefighters and Law Enforcement Officers may be subject to mandatory retirement upon reaching certain age and service limitations. Your supervisor can tell you if your position is subject to these provisions.

Review your Official Personnel Folder (OPF)

It is important to review your OPF periodically, especially as you approach retirement. It is recommended that you review your OPF again about eight months before your retirement date. Your supervisor can arrange for you to review your OPF. As you review your OPF, there are a few important items to look out for:

Does your OPF contain information on all service that is creditable towards retirement? Maybe you once worked for the Census Bureau, or served on a temporary Christmas appointment with the Postal Service, or perhaps you held a temporary position with the Internal Revenue Service (IRS) during tax season. These are just a few examples of service that employees forget to claim upon entering Federal service, but may very well be creditable towards retirement. Notify your CPAC immediately if you discover that your file is not complete.

Do you have current beneficiary forms on file? While reviewing your OPF, make note of beneficiary designation forms on file, if any. Keep in mind that not all designations are retained in the OPF - FEGLI, FERS and Unpaid Compensation will be on file in the OPF, while CSRS and TSP designations are on file with the Office of Personnel Management (OPM) and the TSP Service Office, respectively. You are encouraged to update your designations at the time of retirement. If you wish to update your forms, just visit the ABC-C web site and search on "retirement forms". Please be advised that beneficiary designations are not valid unless properly completed, witnessed, and signed and dated by you. If you are ready to submit your retirement package, you may include your FEGLI and/or FERS designation; otherwise, the forms should be submitted through your Civilian Personnel Advisory Center.

Have you performed active military service? If so, and you do not see your DD 214(s) in the OPF, you must submit copies to the ABC-C along with your retirement package.

Have you made a deposit for military service performed on or after January 1, 1956 (Post-56 Deposit)? If you have paid your Post-56 military deposit, please check your OPF for a copy of the OPM Form 1514. If not included in your OPF, you will need to provide proof of payment with your retirement package.

Post-56 Military Deposit

If you have performed active military duty, including active duty for training, or periods of active duty that may have occurred during your civilian employment, and have not already made the Post 56 deposit, you should consider doing so at this time. An unpaid deposit may impact your retirement eligibility as well as your annuity.

If you decide not to make a Post 56 military deposit, you must complete and submit Form OPM 1515, Military Service Deposit Election, with your retirement package.

If you have decided to retire and wish to make the deposit, you need to begin the process *immediately*. If you will not be eligible for retirement without including your military service, your deposit must be paid in full to the servicing Defense Finance and Accounting Service (DFAS) before you will be allowed to retire. Further information can be obtained from the ABC-C web site.

If you are under the CSRS, information can be found at - <https://www.abc.army.mil/Information/ABCRetirement/Information/CSRSPost56.htm> .

If you are FERS, information can be found at - <https://www.abc.army.mil/Information/ABCRetirement/Information/FERSPost56.htm> .

Obtain a Retirement Annuity Estimate

About six months to one year before your retirement date, call the ABC-C for your preliminary retirement counseling and ask for a retirement estimate. You may also obtain your retirement estimate through either the ABC-C's web or phone systems. However, if any of the following items pertain to your service history, please contact an ABC-C counselor to prepare your retirement estimate: Part-time work schedule (current or past); NAF service; elected to transfer to FERS; taken a refund of retirement contributions for a past period of service; not paid a deposit for Post 56 military service, or if you have not paid a deposit for a period of nondeduction (temporary) service.

Federal Employees Health Benefits (FEHB) and Retirement

Do you wish to continue health benefits into retirement?

In order to continue FEHB into retirement, you must:

- Retire on an immediate annuity (one which commences within 30 days of separation from service), and
- Be enrolled in FEHB at the time of retirement and had FEHB coverage (including coverage as a family member) **for five continuous years of service immediately preceding retirement**, or since your first opportunity to enroll. *The five-year period includes enrollment in different plans or options within the FEHB program.*
- If you are approved for retirement under the Voluntary Early Retirement Authority (VERA), the five-year requirement may be waived – consult with an ABC-C benefits counselor to see if you are eligible for the waiver.

If you are not currently enrolled in FEHB and would like to carry FEHB into retirement, you should enroll during the next open season or earlier if you have a qualifying life event. ABC-C counselors can talk to you about whether you are eligible to enroll, or change your enrollment, before the next open season. Note that retirement is not a qualifying life event in which to change your FEHB plan.

IMPORTANT! If you intend for your spouse (and any eligible children) to continue your FEHB coverage in the event of your death, you must provide your spouse with a survivor annuity.

The survivor benefit does not have to cover the entire cost of the FEHB. Your survivor will be billed for any costs that are not covered by the survivor annuity.

- Under CSRS or CSRS Offset, the minimum amount you can leave a survivor in order for him/her to continue FEHB in the event of your death is one dollar (\$1.00) per month.
- Under FERS, the minimum survivor annuity you can provide your survivor in the event of your death is 25% of your unreduced annuity.

There are no specific forms to complete if you wish to continue your present coverage. Your FEHB premiums will be the same as those for a current employee; however, the premiums will be deducted on a monthly basis instead of biweekly. Please note that the pre-tax treatment of your FEHB premiums (premium conversion) ends when you retire. Same as when you were employed, you will have the option of changing FEHB coverage upon certain life events or during the annual open season. OPM will provide you with open season information.

If you also have coverage under TRICARE, TRICARE for Life or CHAMPVA, you can ask OPM to suspend your FEHB coverage. Do not submit a SF 2809 to cancel your coverage. You should include a dated and signed letter to OPM in your package indicating that you wish to suspend your FEHB coverage in order to use TRICARE, TRICARE for Life or CHAMPVA.

Federal Employees Group Life Insurance (FEGLI) and Retirement

Have you thought about how much life insurance you will need after you retire?

In order to continue FEGLI into retirement, **you must be insured under each option/multiple for 5 years prior to the date your annuity starts** or since the first opportunity to enroll in FEGLI in order to continue that particular option/multiple into retirement.

If you are eligible and wish to carry your FEGLI into retirement, you will need to complete a SF 2818 (FEGLI Continuation of Life Insurance Coverage) to make an election concerning the amount of coverage you wish to carry past age 65 for your Basic Life, Option B and Option C (if applicable).

To determine how much coverage you will need, ask yourself, “*What do I need my life insurance to cover?*” Items to consider include your mortgage, college tuition expenses for your survivor(s), and burial expenses. You may want to adjust the amount of life insurance that you are currently carrying. There are limited opportunities to increase FEGLI; however, you can lower it at any time before you retire if you do not wish to carry a higher amount into retirement. To see how your life insurance will change over time, check out the FEGLI calculator at <http://apps.opm.gov/calculator/index.htm>.

- **The FEGLI Calculator** is a great tool to help you make your FEGLI decision. It allows you to prepare calculations on coverage amounts and premiums and includes calculations to help you make your retirement election.
- **FEGLI Retirement Election:** You must include a completed SF 2818 with your retirement package to elect your post-retirement coverage. ***You must sign the form in all four spaces provided, even if you are not enrolled in all options.***

For your Basic insurance, you will need to elect the amount of coverage you wish to retain after age 65 by choosing a 75% reduction in coverage, a 50% reduction in coverage, or no reduction in coverage. The election you make at the time of retirement also determines the premiums you will pay before and after age 65.

If you are eligible and wish to continue Option A – Standard, coverage will automatically reduce on the first day of the second month after you reach age 65 or the first day of the second month after you retire, whichever is later. Reductions will stop when Option A reaches \$2,500. After age 65, you will no longer pay premiums for Option A.

If you are eligible and wish to continue Option B – Additional and/or Option C – Family Option, you will need to make an election on each option to indicate whether you wish to have no reduction or a full reduction.

Please read the instruction pages of the SF 2818 before making your election(s).

Retirement Counseling

What questions should I ask my counselor?

Within about six to twelve months of your retirement, you should contact an ABC-C counselor to obtain your retirement counseling and to request an annuity estimate. Below are some suggested topics that you may need to discuss with your counselor:

- **FEHB** – Confirm post-retirement eligibility and ask about Medicare – *When you become eligible for Medicare (generally at age 65), you can continue to maintain your FEHB coverage. In most cases, Medicare is primary and your FEHB plan will be secondary. You may want to shop for a lower level of coverage.*
- **FEGLI** - Confirm post-retirement eligibility and seek assistance with election options for carrying FEGLI into retirement.
- **Civilian Deposits** - Have you paid your deposit for any period of temporary time? If not, ask your counselor how the unpaid deposit will affect your annuity. If you wish to make the deposit, talk with your counselor about the process.
- **Civilian Redeposits** - Have you paid your redeposit for any refunded retirement contributions? If not, ask your counselor how the refunded service will affect your annuity. If you wish to make the redeposit, talk with your counselor about the process.
- **Post 56 Military Service Deposit** – Have you paid your Post-56 deposit? If you wish to do so, you must begin the process immediately.
- **Survivor benefits** - You will need to make a decision concerning a survivor annuity election for your current and/or former spouse. If you are currently married and do not wish to elect the maximum survivor benefits, your spouse must consent to your election of a lesser survivor annuity or no survivor annuity. The consent form is part of the retirement package and must be notarized. *Please be aware that if you should pass away as an annuitant and you want your survivors to continue FEHB after your death, you must provide a survivor annuity. See the FEHB information on page 9 of this guide.*
- **Long Term Care Insurance (LTCI)** - If you are enrolled in Long Term Care Insurance, it will continue into retirement. The cost will be deducted from your retirement annuity.
- **Flexible Spending Accounts (FSA)** - If you are participating in FSA, any monies that you have not spent at the time of your retirement will be forfeited. You are not eligible to continue FSA into and during retirement.

- **TSP** - If you have a TSP account, you will need to become familiar with the various withdrawal options available. To make a withdrawal, you will need to send form TSP-70 (Withdrawal Request) to the TSP Service Office after you retire. *Do not send the TSP-70 to the ABC-C.* The TSP-70 and other information regarding TSP withdrawals and annuities can be obtained from the TSP homepage at <http://www.tsp.gov>.
- **Social Security** - If you are eligible for Social Security, or if your annuity will be affected by Social Security, you should contact your local Social Security Office to apply for benefits. You can also obtain a Request for Earnings and Benefit Estimate Statement (Form SSA-7004) from your local Social Security Office. They will provide you with a free statement of information on eligibility for Social Security benefits and estimates of these benefits as of the specified retirement date. You can contact the Social Security Office at 1-800-SSA-1213 or at website <http://www.ssa.gov>.
- **Government Pension Offset (GPO)** - It is important to remember that some or all of an employee's Social Security spousal benefit may be offset if the employee has a Government pension from work not covered by Social Security; this is called the GPO. This does not apply to employees who are automatically covered by FERS, CSRS Offset, or those who elected to transfer to FERS, but do not serve five years under FERS.
- **Windfall Elimination Provision (WEP)** - For those employees who receive a Federal pension and are also eligible for Social Security benefits, a different formula may be applied. This reduced benefit is considered the WEP. Additionally, if you are a CSRS Offset employee, your annuity will be reduced (offset) when you become eligible for Social Security. The offset is applied when the basic requirements for Social Security are met (usually at age 62) even if you do not apply for Social Security.
- **Sick Leave** - If you are under CSRS or CSRS Offset, the balance of your sick leave will be added to your length of service once you are eligible to retire. For those employees who were vested in CSRS and later switched to FERS, you will receive credit in the CSRS portion of your annuity for the lesser of (1) the amount of sick leave at the time of retirement or (2) the amount of sick leave when FERS was elected. All others under FERS do not receive credit for unused sick leave. If you wish to know how much credit you will obtain for your sick leave balance, ask your counselor. You can find the chart at www.opm.gov (CSRS and FERS Handbook, Section 50C1.1-1 Charts).
- **Lump Sum Annual Leave** - You will receive a lump sum payment for all of your accrued leave after retirement. You should consider the tax implications when thinking about the best date to retire.

- **Direct Deposit/Allotments** - Your servicing finance center and personnel office after retirement is the Office of Personnel Management. Because of this change, you are required to submit new direct deposit forms at the time of retirement. You will also need to submit new forms for any allotments you wish to have deducted from your annuity payments.
- **Federal and State Taxes** - The ABC-C does not compute tax liability in the estimate you receive. You can use the tax calculator at http://apps.opm.gov/tax_calc/withhold_calc/index.cfm to personally calculate your Federal taxes. Some states do not tax Federal annuities. Please talk to a tax professional to determine whether your state will tax your benefits or to determine your tax liability. If your state does tax federal annuities, you will need to submit a W4-P for your Federal taxes and a separate W4-P for your state taxes to the ABC-C along with your retirement package.
- **Voluntary Separation Incentive Payment (VSIP)** - Certain tax considerations apply if you will be receiving a large lump-sum payment for annual leave or a Voluntary Separation Incentive Payment (VSIP). Taxes are applied to lump-sum payments and VSIPs in the year in which you receive the money. Information about the taxation of your annuity is explained in IRS Publication 721 which may be obtained free of charge by calling 1-800-Tax-Form.

Obtaining and Completing Your Retirement Forms

The retirement package forms can be obtained from the ABC-C web site at <https://www.abc.army.mil/Information/ABCRetirement/Forms/Forms.asp> or on the Office of Personnel Management's web site at <http://www.opm.gov>. You can also call the ABC-C and obtain the forms by selecting the option to request forms by fax. The ABC-C recommends that you complete the forms to the best of your ability. Then, flag the areas that you are unsure of and contact an ABC-C counselor for assistance.

Employees are strongly encouraged to mail the application package to the ABC-C within 90-120 days in advance of the retirement date. Make a copy of your package for your records, and then send to:

**United States Army Civilian Human Resources Agency
(USACHRA)
Southwest Region Operations Center
Army Benefits Center-Civilian
301 Marshall Avenue
Fort Riley, KS 66442-5004**

Notify your supervisor of your intended retirement date and ask that he/she initiate a Request for Personnel Action (RPA). Your supervisor will need to complete a RPA for retirement and submit electronically to the ABC-C.

If you need to speak with a benefits counselor when completing the retirement package or at any time during the retirement process, call the ABC-C toll-free at 1-877-276-9287, Monday through Friday, from 6:00 a.m. to 6:00 p.m. (Central Time) (except on Federal holidays).

Retirement Package Forms

CSRS and CSRS Offset <i>(If you are now CSRS or CSRS Offset, use the forms under this heading)</i>	FERS <i>(If you are now under FERS, even if you were once CSRS, use the forms under this heading)</i>
SF 2801, Application for Immediate Retirement (required) (and schedules A, B, and C as applicable)	SF 3107, Application for Immediate Retirement (required) (and schedules A, B, and C as applicable)
SF 2801-2, Spouse's Consent to Survivor Election & SF 2801-2 Attachment , if applicable	SF 3107-2, Spouse's Consent to Survivor Election , if applicable
SF 2801-3, Election of Former Spouse Survivor Annuity or Combination Current/Former Spouse Annuity , if applicable	<i>(intentionally left blank)</i>
RI 38-128 Electronic Fund Transfer Form (preferred) or SF 1199A, Direct Deposit Sign-Up Form	RI 38-128 Electric Fund Transfer Form (preferred) or SF 1199A, Direct Deposit Sign-Up Form (if not included with SF 3107)
RI 38-124, Voluntary Contributions Election , if applicable	RI 38-124, Voluntary Contributions Election , if applicable (applies to FERS transferees only)
SF 2809, Health Benefits Registration Form (If you are making an open season election and will retire before the effective date)	SF 2809, Health Benefits Registration Form (If you are making an open season election and will retire before the effective date)
CHAMPUS Certification Letter (if using to meet five-year requirement)	CHAMPUS Certification Letter (if using to meet five-year requirement)
SF 2818, Continuation of Life Insurance Coverage. <i>You must sign this form in all four spaces provided, even if you are not enrolled in all four options.</i>	SF 2818, Continuation of Life Insurance Coverage. <i>You must sign this form in all four spaces provided, even if you are not enrolled in all four options.</i>
W-4P, Withholding Certification for Pension or Annuity Payment (for Federal taxes, and state taxes, if applicable)	W-4P, Withholding Certification for Pension or Annuity Payment (for Federal taxes, and state taxes, if applicable)
<i>(intentionally left blank)</i>	<i>(intentionally left blank)</i>

<i>(intentionally left blank)</i>	SF 3102 FERS Designation of Beneficiary (if you wish to update at the time of retirement)
SF 2823 FEGLI Designation of Beneficiary (if you wish to update at time of retirement)	SF 2823 FEGLI Designation of Beneficiary (if you wish to update at time of retirement)
Other Forms if Previously Military	
DD 214, Report of Separation from Active Duty	DD 214, Report of Separation from Active Duty
Copy of Waiver of Military Retired Pay (If waiving military pay to use military service)	Copy of Waiver of Military Retired Pay (If waiving military pay to use military service)
OPM Form 1514, Military Deposit Worksheet or other proof of deposit (If applied to pay for military service after 1-1-57)	OPM Form 1514, Military Deposit Worksheet or other proof of deposit (If applied to pay for military service after 1-1-57)
OPM 1515, Military Service Deposit Election (if you did not pay your Post-56 deposit)	OPM 1515, Military Service Deposit Election (if you did not pay your Post-56 deposit)
SF 2802, App for Refund of Retirement Deductions-CSRS (if you want refund of post-56 military deposit)	SF 3106, App for Refund of Retirement Deductions-FERS (if you want refund of post-56 military deposit)

Checklist

Have you....?

- Completed the appropriate retirement package? (CSRS – SF 2801; FERS, SF 3107- even if you were once under CSRS and elected coverage under FERS.)
- Verified that you have included all applicable forms and double-checked your forms for accuracy?
- Signed and dated all forms as indicated?
- Signed the SF 2818 (FEGLI Continuation of Life Insurance Coverage) in all four spaces provided and checked the blocks as appropriate if you have FEGLI coverage?
- Initialed your survivor benefit election and, if electing less than the maximum survivor annuity, completed the appropriate form(s) and had the consent notarized?
- Enclosed your DD 214(s), proof of deposit payment, and if not yet paid, an OPM Form 1515?
- Included beneficiary designations for FEGLI and FERS (if you wish to update at the time of retirement) and verified that the designations are properly completed, signed and dated by you, and contain the signatures of two witnesses that are not listed as beneficiaries?
- Ensured that your designations for CSRS and the TSP (if applicable) have been completed properly and sent to OPM and TSP, respectively?
- Made a copy of all forms in the package for your records?
- Asked your supervisor to initiate a Request for Personnel Action (RPA) for your retirement?

Application Processing

What Happens After I Submit My Package to ABC-C?

- Once received, the ABC-C will review your retirement package to ensure that it is complete and send you a letter to confirm receipt. If the ABC-C notifies you of any missing or incomplete forms, it is important to act quickly and return your form(s) to the ABC-C as soon as possible.
- About 30-60 days before your retirement date, your package will be assigned to a retirement counselor. The counselor will again review your package and verify that you are eligible to retire.
- Your retirement counselor will call you for final counseling to review your final retirement estimate and to answer any additional questions you may have.
- The ABC-C will complete the Certified Summary of Federal Service and process the retirement application and personnel action.
- Your retirement will be effective as of close of business on the date you chose to retire. After processing, ABC-C will send you a courtesy copy of your retirement application and additional supporting information.
- Once the ABC-C has completed their portion of the retirement process, they will forward your retirement package to DFAS, who, in-turn will complete their portion of the retirement package and forward it to OPM.
- OPM has the final responsibility of processing the retirement. Once OPM receives your retirement application, they will send you a retirement claim number. The claim number will begin with the letters "CSA". You must reference this number when writing or calling OPM about your claim.
- Once OPM clearly establishes your entitlement to an annuity, they will authorize recurring interim annuity payments or special payments to provide you with income until your claim is completed. Interim annuity benefits usually equate to approximately 90% of the regular monthly annuity payment. Generally, interim annuity payments can be expected within four to six weeks from the date of your retirement.
- Once OPM finishes adjudicating the retirement package, an Annuity Statement along with other informational materials concerning your retirement benefits will be sent to you. Correspondence from OPM should be saved for future reference.

****For information on how to access the ABC-C by web or phone, and how to obtain an annuity estimate, please see next page.****

Accessing the ABC-C

The section will be of assistance to you if:

- You have never accessed the ABC-C systems.
- You need to establish a new ABC-C password or Personal Identification Number (PIN).
- You wish to obtain an annuity statement from the automated systems.

ABC-C Web Site

If you are accessing the ABC-C system for the first time, or if you have forgotten your password and/or PIN:

From the ABC-C Home Page (<https://www.abc.army.mil>), click on “Benefits/EBIS”. Click the “Continue” button on the notice page. If you do not have a password, at the Point of Entry Login, click on “New Users/Set Password”. You will be prompted to enter your:

- Social Security Number (SSN)
- Date of Birth (DOB)
- Service Computation Date (SCD) for Leave
- Your Civilian Pay Plan (example, GS, WG)
- Your Grade
- Your Step

It is helpful to have your most recent Leave and Earnings Statement or Notification of Personnel Action (SF-50B) form on hand to obtain this information.

Carefully follow the instructions and create your password. Do not share your password with anyone. Please note that your password will expire every 90 days.

Next, click on “ArmyEBIS”. You will be prompted to enter your PIN. Click on either the “New User” or “Reset PIN” button as appropriate if you do not have your PIN.

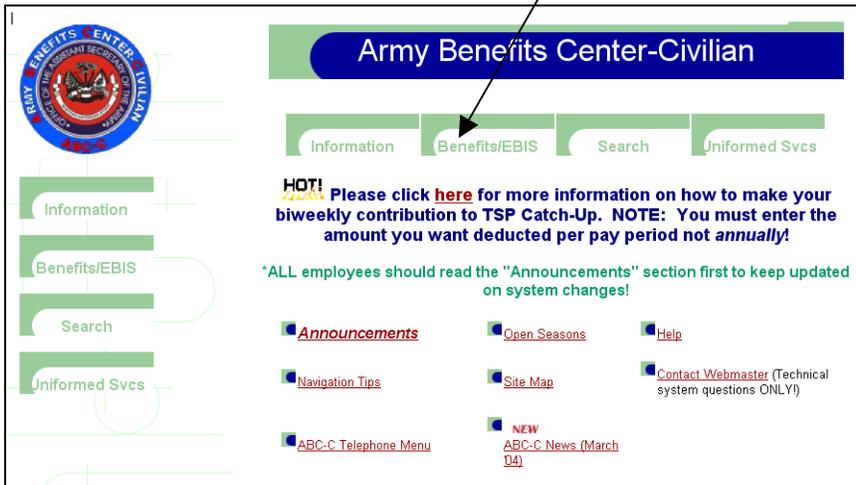
If you have never accessed the ABC-C systems, you are considered a new user and you must create your ABC-C account by entering a temporary PIN. Your temporary four-digit PIN is the month and year of your birth. For example, if your birth date is March 10, 1950, your temporary PIN will be 0350.

If you are a new user or if you need to recreate your PIN, you will be prompted to enter the same information as shown above.

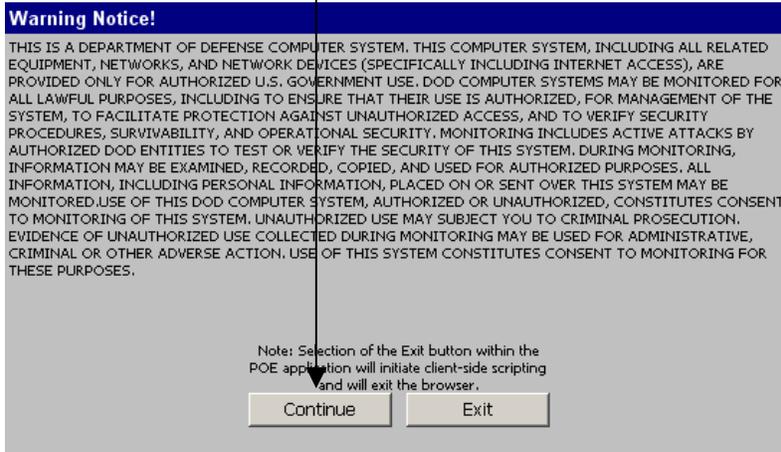
Obtaining an Estimate from the ABC-C Via the Web

A Personal Statement of Benefits (PSOB) can be obtained through the ABC-C web site at <https://www.abc.army.mil>. Log onto the ABC-C web site and following the instructions listed below:

1. Click on the Benefits/EBIS Button.



2. Click on Continue



3. Enter your Social Security Number and Password and then click Continue.

Point of Entry (POE) Login

Current Users:
Enter your Social Security Number and Password.
(No dashes or spaces. Your Password is case sensitive.)

SSN:

Password:

Continue

New Users/Forgot Password

If you are a new user or have forgotten your password, you will need a copy of your most recent Leave and Earnings Statement (LES) or Notification of Personnel Action (SF-50) to continue. Click appropriate button when you are ready.

Set Password Exit

4. Log into EBIS.

POE Main Menu

To Continue, select the application:

Application:

5. Enter your Social Security Number and PIN and click LOGIN.

EBIS EMPLOYEE BENEFITS INFORMATION SYSTEM

Help

Welcome to EBIS...

Department of Army EBIS Login

Current Users:
Enter your SSN and your PIN.

SSN

PIN

Login...

New Users/Forgot Login:
If you are a new employee or have never created your PIN, click on New User to create your PIN. If you previously created a PIN but do not remember your PIN, click on Reset PIN to create a new PIN.

New User... Reset PIN

6. Click on the “My Benefits” tab.



7. Click on the “Retirement” tab to receive your PSOB.



Accessing the ABC-C by Telephone

You can obtain a retirement estimate on the phone through the Interactive Voice Response System (IVRS). Call the ABC-C toll-free at 1-877-276-9287 (or at one of the numbers listed on the last page of this document). Follow the steps below:

- Press 1 when the system asks *“If you are a Department of the Army civilian employee, please press **1** now.”*
- Press 2 when the system asks *“To access the Benefits and Entitlements Services System, press **2**.”*
- Press 1 when the system asks *“For current Army serviced employees, press **1**.”*
- Enter your Social Security Number and 6-digit PIN when you are prompted by the system. (See preceding section for PIN information)
- You will then enter the “Modules” section of the IVRS. Press 2 for retirements. *(The annuity estimates are for planning purposes only and do not represent the final computation which OPM will give you.)*
- For retirement estimates, press 3.
- For a voluntary retirement estimate, press 1
- For a real time/on-line estimate, press 2
- For a TSP monthly annuity estimate, press 3.

You can contact a counselor by following the steps below:

- Call the ABC-C toll-free at 1-877-276-9287 (or at one of the numbers listed on the last page of this document).
- Press 1 when the system asks *“If you are a Department of the Army civilian employee, please press **1** now.”*
- Press 2 when the system asks *“To access the Benefits and Entitlements Services System, press **2**.”*
- Press 1 when the system asks *“For current Army serviced employees, press **1**.”*
- Enter your Social Security Number and 6-digit PIN when you are prompted by the system.
- You will then enter the “Modules” section of the IVRS. Press 2 for retirements.
- Press “0” to speak to a counselor.

**ARMY BENEFITS CENTER-CIVILIAN
(ABC-C)**

**United States Army Civilian Human Resources Agency
(USACHRA)
Southwest Region Operations Center
Army Benefits Center-Civilian
301 Marshall Avenue
Fort Riley, KS 66442-5004**

<https://www.abc.army.mil>

**1-877-276-ARMY-CTR
(1-877-276-9287)**

TDD: 1-877-276-9833

ABC-C Telephone Numbers - Overseas

Belgium	0800-78245
Germany	0800-1010282
Italy	800-780821
Japan	00531-1-20378
Korea	00798-14-8004766
Netherlands	0800-0232739
Saudi Arabia	1-877-276-9287
United Kingdom	08-000857723