



HRSC EAST EMPLOYEE BENEFITS UPDATE

Crediting Post-1956 Military Service Toward Civil Service Retirement System (CSRS) Retirement Benefits

This Employee Benefits Update is a reminder about the requirements for crediting military service performed after 31 December 1956 toward CSRS retirement.

IF YOU WERE FIRST EMPLOYED UNDER CSRS BEFORE 1 OCTOBER 1982

If you were first employed under CSRS prior to 1 October 1982, eligibility to receive Social Security benefits at age 62 determines what rules apply to your post-1956 service. If you will be eligible for Social Security at age 62 you have two options:

1. You can make a deposit for post-1956 service and the service will be used for retirement eligibility and annuity calculations and avoid a reduction at age 62; or
2. You can decide not to make a deposit for post-1956 service and the service will be used for retirement eligibility and annuity calculations only until age 62. At age 62 this service will be deducted from your total years of service and your CSRS annuity will be recalculated based only on your years of civilian service. This is commonly referred to as "catch 62" since it affects retirees at age 62.

If you will not be eligible for Social Security at age 62 and you were first employed under CSRS before 1 October 1982, you do not need to make a deposit for post-1956 military service. Post-1956 military service will be used to meet length of service requirements for CSRS retirement eligibility and monthly retirement annuity benefits. At age 62 there will be no reduction in your CSRS annuity.

IF YOU WERE FIRST EMPLOYED UNDER CSRS ON OR AFTER 1 OCTOBER 1982

If you were first employed under CSRS on or after 1 October 1982, eligibility for Social Security benefits at age 62 is not a factor. A deposit is always required to credit post-1956 military service toward CSRS retirement length of service requirements and monthly retirement annuity computations. If you do not make a deposit, you will receive no credit for either purpose.

PROCEDURES TO MAKE A DEPOSIT FOR MILITARY SERVICE

1. **Request Military Earnings.** Request a statement of military earnings by completing a RI 20-97, Estimated Earnings During Military Service and sending it to the appropriate military finance center. All DD-214s, Report of Transfer or Discharge must be attached to the request. The RI 20-97 is available from the OPM homepage at http://www.opm.gov/forms/pdf_fill/RI20-97.pdf or from the HRSC East. If you request an earnings statement, this does not obligate you to make a deposit.
2. **Request an Estimate of the Deposit Amount.** Once you receive the earnings statement from the finance center, send it to the HRSC East and we will provide you with an estimate of the amount of deposit that will be required to credit the military service.
3. **Complete Application.** Complete a SF 2803, CSRS Application to Make Deposit or Redeposit and send it with a copy of the HRSC East military deposit estimate, RI 20-97, and DD 214(s) to the Defense Finance Accounting Service (DFAS) office.

4. **Make Deposit.** DFAS will contact you regarding the amount of deposit and interest that you owe and provide you with information regarding payment plans. You may make the deposit in a lump sum payment or request that installment payments of no less than \$25 each be withheld from your paycheck. Interest keeps accruing on the unpaid balance until the deposit is paid in full. You must complete the deposit before OPM finalizes your retirement application.

ADDITIONAL INFORMATION

If you have any questions, please call The Benefits Line at 1-888-320-2917, select option 2 to talk to a benefits counselor then option 1 for East Region. Benefits counselors are available from 7:30 a.m.– 4:30 p.m. EST Monday through Friday.

You may e-mail the Retirements and Benefits Division anytime at Benefits_east@east.hroc.navy.mil.

The TTY number for the hearing impaired is (757) 396-7078.