

FERS Information

CREDITABLE SERVICE

FERS Civilian Service

Creditable service under FERS usually includes

- Federal covered service, that is, service in which the individual's pay is subject to FERS retirement deductions, such as service under a career or career conditional appointment,
- Unused Sick Leave under FERS can be used to increase an individual's total creditable service for annuity computation purposes only;
- Federal service performed before 1989, where an employee's pay is not subject to retirement deductions, such as, service under a temporary appointment, as long as a deposit is paid. There are a few exceptions to the rule that the service must have been performed before 1989. Those exceptions are:
 - Part-time, Intermittent, Temporary "PIT" service performed abroad after December 31, 1988, and before May 24, 1998, under a temporary part-time or intermittent appointment pursuant to sections 309 and 311 of the Foreign Service Act of 1980.
 - Service performed under the Foreign Service Pension System
 - Service as a Senate Employee Child Care Center worker
 - Service as a volunteer or volunteer leader in the Peace Corps
 - Service as a VISTA volunteer

- Service before 12/31/1990 with either the Democratic or Republican Senatorial Campaign or National Congressional Committees
- Service before 12/21/2000 with the Library of Congress Child Development Center
- Service as a Senior Official
- Congressional Employees that do not elect program coverage and are subject to the Social Security Amendments of 1983
- Service performed under a Federal Reserve Bank Plan
- Non-appropriated fund instrumentality (NAF) service under P.L. 107-107 that can be used for title to an annuity under the FERS, but not in the computation
- CSRS refund service that flips to FERS

Deposit: A deposit is the payment for a period of employment when retirement deductions were not withheld from your salary. The deposit amount is, generally, 1.3% of salary plus interest. You are not required to make this type of payment. However, not making the payment will eliminate this service from being used for title or computation purposes.

Retirement Deductions Never Withheld

Generally, nondeduction service cannot be credited for title or computation unless it was performed before 1989 and a deposit is made.

Deposit for Service Ending before January 1, 1989 and Covered by FERS

You can make a deposit for creditable Federal Employees Retirement System (FERS) service you performed before 1989 during which retirement deductions were not withheld from your pay. The deposit amount is, generally, 1.3% of salary plus interest. Interest is charged from the midpoint of periods of service and is compounded annually.

Interest is charged to the date the deposit is paid in full or annuity begins, whichever is earlier. Interest is applied at the rates described in the [table](#). If you do not pay for a period of this type of service, you will not receive credit in determining your eligibility to retire or in computing your retirement benefit.

Deposit for Service Ending after January 1, 1989 and Covered by FERS

With certain minor exceptions, a Federal Employees Retirement System (FERS) employee cannot make a deposit for non-contributory service performed after January 1, 1989.

Redeposit

A redeposit is the repayment of retirement deductions that were previously withheld and refunded to you, plus interest.

If you Received a Refund of Your Retirement Deductions

If you receive a refund of FERS deductions and were covered by FERS on or after October 28, 2009, you may repay (or redeposit) any FERS deductions previously refunded. You may also redeposit any CSRS deductions previously refunded that covered CSRS service and is now credited under FERS rules.

Interest is charged from the date of the refund and compounded annually. Interest is charged to the date full payment is made or the date annuity begins, whichever is earlier. For more information, view [Interest Rates](#). If you do not pay for a period of this type of service, you will receive credit in determining your eligibility to retire but will not receive credit for this service in computing your retirement benefit.

Exception for Individuals with a portion of their FERS annuity computed under CSRS Rules

If you have a CSRS component with deposit or refund service, the CSRS rules will be used to compute the deposit or redeposit for this service.

Making Payment to Get Credit for Service

You should apply to make a payment by completing a [Standard Form 3108 \(PDF file\) \[531.28 KB\]](#) (Application to Make Service Credit Payment/FERS). You must begin the application process as an employee. Once you begin the application process as an employee, you may continue to make payments even after you separate as long as the separation is not for retirement.

If you are a Federal employee

- Send your completed application to your department or agency because they must certify it. Please do not file an application if you plan to retire within six months. OPM will give you an opportunity to make payment when it computes our annuity.

If you are within six months of retirement

- Submit your request to make the deposit or redeposit at the same time you submit your application for retirement. We will notify you of any amounts due so you can decide whether or not to make the payment. We cannot, however, authorize your regular annuity payments until we have your decision about the payment.
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Military Service

Credit for Military Service

As a general rule, military service in the Armed Forces of the United States is creditable for retirement purposes if it was active service terminated under honorable conditions, and performed prior to your separation from civilian service for retirement.

Service Performed Before 1957

- creditable without deposit

Service Performed on or after January 1, 1957

- a deposit must be paid to credit the service to establish title to an annuity or to compute your annuity

Exception for individuals with a portion of their FERS annuity computed under CSRS rules

- If your military service was performed before the effective date of your FERS coverage, the military service will be credited under [CSRS rules](#).

Military Under USERRA

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) covers persons who perform duty in the "uniformed services". This includes not only the armed forces and the reserves but also the National Guard and the commissioned corps of the Public Health Service. These individuals are entitled to be restored to the position he or she would have attained had the employee not entered the uniformed service, provided the employee:

- gave the agency advance notice of departure except where prevented by military circumstances; and

- was released from uniformed service under honorable conditions;
and
- served no more than a cumulative total of 5 years and
- applies for restoration within the appropriate time limits

As with all military deposits, the agency must handle military deposits under USERRA. The military deposit may be calculated based on military earnings or alternatively, the deposit can be calculated based on the retirement deductions the employee would have paid on the civilian salary during the same period, if it is less.