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POSTAL BENEFITS GROUP
Seminars. Guidance. Clarity.



“Helping Postal Employees put the Pieces Together”

IMPORTANT FORMS & PROCEDURES



www.PostalBenefitsGroup.net

THE TIME TO CONSIDER YOUR DEPOSIT OPTION IS **NOW**. THE EARLIER IN YOUR CIVILIAN CAREER THE BETTER.

CSRS

Military service is generally creditable as federal service, provided it was active duty and the employee received an honorable discharge. If your military service was performed prior to 1957 it is included in your Service Computation Date and in the computation of your annuity.

Beginning January 1, 1957 military service became subject to Social Security. A 1982 change in the law states that CSRS employees hired **after September 30, 1982** will receive Post-56 military service credit only if they make a deposit covering the service. CSRS employees hired **before 10/1/1982 (October 1st, 1982)** can receive credit for Post-56 military service without making a deposit, but will be subject to the elimination of this service if they become eligible for Social Security benefits at age 62. At this time, their annuity will be recomputed without the Post-56 military service.

EXAMPLE: Sam had 4 years of military service when he began his Department of Education career May 1974 covered by CSRS. When he retired (with 34 years of civilian service and plus his military service) he did not meet eligibility for Social Security (he only had 20 quarters of coverage). He elected to not make a Post-56 military deposit, believing he would not work after retirement. At age 62, when Social Security reviewed his record he had worked and was now eligible for Social Security. Since he had not made a deposit prior to retirement, his Department of Education annuity will be recalculated with only the 34 years of civilian service.

Under CSRS rules, Post-56 military service deposits will be 7% of the basic military pay earned during the period covered by the deposit, plus interest which is figured at a variable interest rate.

Employees may have more than one period of military service covered by this rule and elect to pay a deposit for all, some or none of the periods.

FERS

Military service that would be creditable under CSRS is also creditable under FERS, except **ALL Post-56 military service must be covered under a deposit** to receive credit under FERS for any purpose. Under FERS rules, Post-56 military deposits will be 3% of the basic military pay earned during the period covered, plus interest which is figured at a variable interest rate.



FERS (continued...)

If you transferred into FERS retirement system from CSRS, to determine whether military service is creditable under FERS rules or CSRS rules will depend on how many years of creditable CSRS service you had prior to transferring. If you had **less than 5 years** of CSRS service all service is treated under FERS rules. If you had **5 years or more** of CSRS service this service plus your military service is treated under CSRS rules.

REQUIRED ACTIONS

Employees must send a written request (Form RI 20-97) to the appropriate DFAS Center for their branch of service. You must use a separate request for each branch of service with a copy of the appropriate DD214(s) attached to each request.

- (1)** Fill out Form RI 20-97 [next page]
- (2)** Find your appropriate DFAS office at the following website:
<http://www.dfas.mil.retiredpay/estimatedearning.html>
- (3)** Mail your RI 20-97 [with your DD214] to the appropriate address/fax number.

DFAS will return the RI 20-97 to the employee, who then in turn should submit it to their HR Office for the computation of the required deposit.

Once the deposit computation is complete, you will be given the options available for payment. Keep in mind the interest will continue to accrue while payments are being made. **DEPOSITS MUST BE PAID IN FULL PRIOR TO RETIREMENT.**



United States
Office of Personnel Management
 Retirement Operations Center
 Boyers, Pennsylvania 16017

Estimated Earnings During Military Service

Instructions: Use a separate RI 20-97 for each branch of service. Attach DD 214 or the equivalent and any available records of pay or promotions. The pay center cannot provide estimated earnings without verification of service. The requester must complete blocks 1 through 10 and block 19. Visit the Defense Finance and Accounting Service website at <http://www.dfas.mil/retiredpay/estimatedearning.html> for addresses and telephone numbers.

1. Name (Last, first, middle)	
2. Other names used	
3. Social Security Number	4. Date of birth (mm/dd/yyyy)
5. All military service numbers	
6. Branch of service	

The uniformed services must provide Federal employees' estimated basic pay for military service they performed after December 31, 1956. This is needed to make a deposit to the Civil Service Retirement and Disability Fund for retirement credit. Please provide the estimated basic pay earned by the person named above.

7. Signature of requester	8. Relationship to person named <input type="checkbox"/> Person named is requester <input type="checkbox"/> Survivor <input type="checkbox"/> Other (specify):	9. Date
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10. Active military service after December 31, 1956 (Dates indicated below must be based on DD 214 or equivalent certification.)	11. Authorized Official of Retired Pay Center completes blocks 11 through 18. Estimated Earnings (Base Pay) Do not provide estimated earnings for any period of service prior to January 1, 1957.					
From (mm/dd/yyyy)	To (mm/dd/yyyy)	From (mm/dd/yyyy)	To (mm/dd/yyyy)	Rate of Basic Pay	Earnings	Type of Discharge

12. If period of service began before and ended after December 31, 1956, enter date service actually began. (mm/dd/yyyy)	13. Lost time <input type="checkbox"/> None <input type="checkbox"/> Number of days _____ <input type="checkbox"/> Inclusive dates	From (mm/dd/yyyy)	To (mm/dd/yyyy)	From (mm/dd/yyyy)	To (mm/dd/yyyy)
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14. Signature of authorized official furnishing estimate	15. Date	16. Telephone number (including area code) ()
17. Typed name of authorized official	18. Title of authorized official	

19. Requester's name and address (Return this completed form to address below)
