

## Retirement Plans for Federal Government Employees

In the United States, employees of the federal government are provided with retirement benefits under two systems:

3. Civil Service Retirement System (CSRS); and
4. Federal Employees Retirement System (FERS).

Under the CSRS, there are five categories of benefits granted. Retirement eligibility with CSRS is based on the age and number of years of creditable service of a federal employee including all other special requirements set by CSRS. In addition, the person seeking eligibility must have worked for two consecutive years in a CSRS covered position immediately prior to retirement. The five categories of benefits under the CSRS are:

1. Those who left federal service before meeting the CSRS age and service requirement;
2. Those who retired under special provisions of air traffic controllers, firefighter or law enforcement personnel;
3. Those employees whose agencies are undergoing major reorganization, reduction in force or transfer of functions as determined by the Office of Personnel Management (OPM);
4. Those whose separation from employment are involuntary but not due to misconduct or delinquency; and
5. Those who are disabled from performing the jobs required of their current positions or other positions within the same pay or grade level. Subject also to the qualification that the disability must have been sustained prior to retirement or within one year from date of separation from employment.

On the other hand, eligibility requirements for retirement benefits under FERS depend upon the age and number of creditable years of service of the federal employee. In some cases, however, the employee claiming eligibility must have reached the Minimum Retirement Age or MRA in order to receive retirement benefits.

There are four categories of benefits for FERS. They are:

1. Immediate retirement
2. Early retirement
3. Deferred retirement
4. Disability retirement

In order to be entitled to an immediate retirement benefit, the person must be:

1. 62 years old with at least 5 years of service;
2. 60 years old with at least 20 years of service;
3. MRA with at least 30 years of service; or
4. MRA with at least 10 years of service;

Early retirement benefits, on the other hand, are available to certain involuntary separation cases and cases of voluntary separation because of reduction in force or during major reorganizations. A person is eligible for FERS early retirement benefits if he or she is at least 50 years old with 20 years or more of service or of any age with at least 25 years of creditable service.

With regard to deferred retirement, this pertains to delayed payment of retirement benefits until certain criteria are met by the retirees. Individuals who left Federal service before they meet the age and service requirements for immediate retirement benefit are eligible for this kind of retirement benefit. However, before becoming eligible, the individual must have completed at least five years of creditable civilian service.

Finally, under the disability retirement benefit, a person is eligible if he or she had at least 18 months of creditable service regardless of age.

For more information about [retirement benefits](#) visit [Los Angeles Social Security Law Attorneys](#) website

### About the Author

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