

# OPM Retirement Quick Guide

## A Reference for Voluntary Retirement

Timelines in this document are current estimates as of Dec 2024. View the most current version of this document at [opm.gov/retirement-center/quick-guide](https://opm.gov/retirement-center/quick-guide).

### Congratulations on your upcoming retirement!

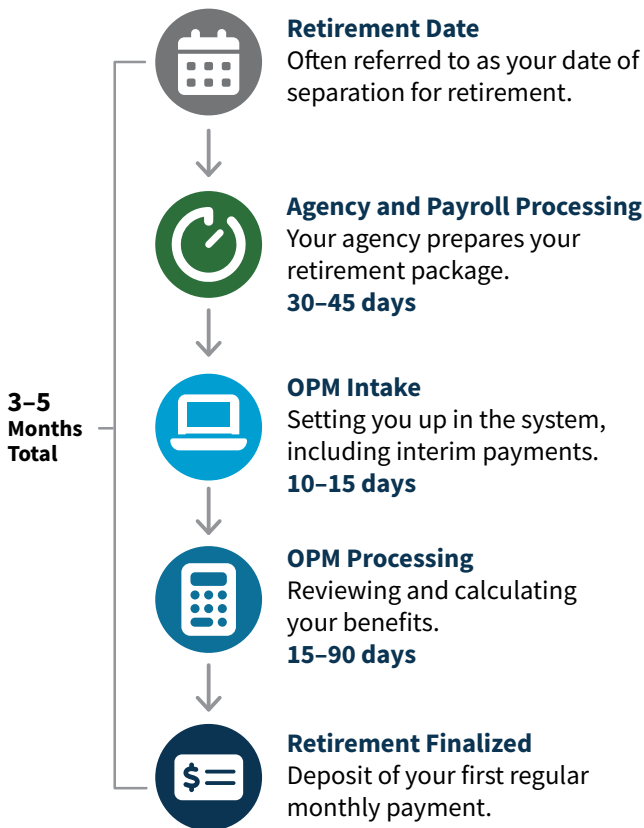
This guide will walk you through what to expect as your retirement application is processed and your benefits are determined. Most retirees will receive their first full annuity check within 3-5 months of retiring.

During processing, you will receive:

- **Interim payments**, typically 60–80% of your estimated net annuity to help cover your expenses.
- Any **health insurance coverage** you elected to take into retirement.
- Access to **Services Online**, a website to track your retirement.

### Process at a Glance

Below are current estimates as of Dec 2024.



### Four Things to Do Before You Retire

1. **Sign all forms.** Missing signatures are one of the most common reasons for processing delays.
2. **Download your personnel records** if your agency uses eOPF and you want your own copies. You will lose access to eOPF once you retire.
3. **Complete payments** for any [open service credit accounts](#)<sup>1</sup> for [FERS](#) and [CSRS](#) eligible deposit or service redeposit. Honorable post-1956 Military Service deposits must be paid in full before you retire.
4. **Check Supplemental Documents.** Include all documentation required for your retirement application such as marriage certificate, military service records, court orders, etc.



### Understand Your Benefits Choices

Make sure to understand your elections for the categories below. Your choices can significantly impact your annuity amount. There are limitations on when you can make changes after your retirement is complete.

- [Health Benefit](#)<sup>2</sup>
- [Survivor Benefits](#)<sup>4</sup>
- [Life Insurance](#)<sup>3</sup>
- [Designation of Beneficiary](#)<sup>5</sup>



### Factors That Might Delay Your Retirement Processing

While most retirement cases will be straightforward, certain circumstances can significantly delay the process, including:

- [Court orders](#)<sup>6</sup> such as a divorce decree or property settlement. These require an additional step and are sent to the Court Order Benefits Branch for review.
- Experience as a Law Enforcement Officer, Firefighter, Air Traffic Controller, Capitol Police, Supreme Court Police, or Nuclear Materials Courier, as these cases use a special annuity computation.
- Past or active [workers' compensation claims](#)<sup>7</sup>.
- Experience as a part-time or intermittent federal employee.
- Federal service at multiple federal agencies.
- Missing documents and forms, or incomplete or incorrect information in your retirement application.
- Moving without updating your address with OPM.

# Tracking Your Retirement

Use this worksheet to keep track of where you are in the retirement process and to understand what happens during each phase.



## Date of Retirement

Processing your annuity cannot begin until after your date of separation for retirement from your agency. The entire process typically takes 3-5 months from this date. **Timelines are estimates as of Dec 2024.** View the most current version of this document at [opm.gov/retirement-center/quick-guide](https://opm.gov/retirement-center/quick-guide).

### Track Your Progress Here

Your date of separation for retirement:

## Agency & Payroll Processing (30–45 days)

### What's happening with your case

- Your agency completes your retirement package and submits to the payroll office.
- Your payroll office issues your final paycheck and lump-sum payment for any unused annual leave.
- Your payroll office assembles your retirement records and sends them to OPM.

### What you'll receive from your agency or payroll office

- Final paycheck
- Annual leave payment

### Where to get help

Your agency HR office

### Steps you can take

Notify your agency if your address changes.

Record HR Contact Information:



## OPM Intake (10–15 days)

### What's happening with your case

- OPM receives your retirement information from your agency payroll office.
- OPM assigns you a Retirement Claim number, also known as a CSA number.
- OPM issues your first interim payment, if eligible.
- OPM sends you information to access Services Online.

### What you'll receive from OPM

- Claim number with welcome letter
- First interim payment
- Password to access Services Online

### Where to get help

[opm.gov/support/retirement](https://opm.gov/support/retirement)

### Steps you can take

Record your claim number:

Note interim payment amount and date of first payment:

Create your Services Online account.

Notify OPM if your address or direct deposit information changes.



## OPM Processing (15-90 days)

### What's happening with your case

- OPM issues monthly interim payments, if eligible.
- OPM reviews your case and calculates annuity.

### What you'll receive from OPM

- Monthly interim payments

### Where to get help

[servicesonline.opm.gov](https://servicesonline.opm.gov)

Retirement Information Office:  
888-767-6738 | [opm.gov/support/retirement](https://opm.gov/support/retirement)

### Steps you can take

Manage your dental, vision, and long-term care coverage through [BENEFEDS.com](https://BENEFEDS.com).

Log in to Services Online to confirm your case status.



## Retirement Finalized

### The wait is over!

- OPM issues any adjustment payment, if needed.
- OPM sends your first full annuity payment.
- OPM creates and sends you a personalized Retirement Booklet.

### What you'll receive from OPM

- Adjustment payment, if required
- First regular monthly annuity payment
- Personalized retirement booklet

### Where to get help

[servicesonline.opm.gov](https://servicesonline.opm.gov)

Retirement Information Office:  
888-767-6738 | [opm.gov/support/retirement](https://opm.gov/support/retirement)

### Steps you can take

Review your booklet for accuracy. Confirm deductions for your health, dental, vision, long-term care, and life insurance.

Log in to Services Online to see annuity information and resources.

Note adjustment payment amount and date received:

# Key Terms

## Retirement Date

### Date of Separation for Retirement

Be sure to meet with your benefits office at least 60 days before your chosen date of separation for retirement. They can provide you with a calculation of your estimated annuity and any information you need to choose your benefits. Your agency and payroll office will start processing your case after your official date of separation for retirement.

## Agency & Payroll Processing

### Payroll Office

In addition to issuing your final paycheck and any payment for unused annual leave, your payroll office also plays an important role in assembling documentation for your retirement. Many payroll offices are external, which can increase the time needed to assemble and send your records to OPM for processing.

## OPM Intake & Processing

### Interim Pay

[Interim pay](#)<sup>8</sup> is a portion of your estimated annuity payment (approximately 60–80% of your finalized net payment for most people). It is intended to help cover expenses while OPM is processing your case.

- Interim payments do not include deductions for health benefits, life insurance, dental, vision, or long-term care.
- The only deduction taken from interim payments is for federal tax. State tax is not deducted from interim payments.
- You must manage your dental, vision, and long-term care insurance through BENEFEDS while in interim pay.
- Your interim payment does not take into account any annuity supplement you may be eligible to receive.

### Health & Life Insurance

Any health or life insurance coverage you have elected to take into retirement will be active while your case is being processed. The premiums for this coverage will be withheld from your adjustment payment once your case is complete.

### Services Online

You can manage many aspects of your annuity account online using Services Online. You will receive more details about logging into Services Online as soon as your case is eligible, which is typically during the Intake phase.

You can access [Services Online](#) to see updates on your case when you are assigned to a specialist and when your case is completed. You can also make changes to your mailing and email addresses and direct deposit information.

## Retirement Finalized

### Adjustment Payment

OPM issues an adjustment payment to make up the difference between your interim and finalized annuity amount. Any premiums due for health and life insurance since you retired will also be deducted. Please note that your adjustment payment information is not currently available on Services Online.

### Annuity Payment Date

The payment date for your annuity is always the first business day of the month and the payment is for the prior month. For example, annuitants will receive their May retirement payment on June 1.

## Helpful Resources

### OPM Retirement Support Center

[opm.gov/support/retirement](https://opm.gov/support/retirement)

Articles and information to help you prepare for retirement, including Frequently Asked Questions on a range of topics. If you require additional help, call the Retirement Information Office at 888-767-6738 and have your claim number ready.

### Services Online

[servicesonline.opm.gov](https://servicesonline.opm.gov)

Check the status of your case or make changes to your contact or payment information during OPM Processing.

### BENEFEDS

[BENEFEDS.com](https://BENEFEDS.com)

Manage your dental, vision, and long-term care coverage during processing.

### CSRS and FERS Handbook

[opm.gov/retirement-center/publications-forms/csrsfers-handbook/](https://opm.gov/retirement-center/publications-forms/csrsfers-handbook/)

Advises Federal agencies about benefits administration.

### URL Endnotes

<sup>1</sup> [opm.gov/retirement-center/how-to-make-a-payment](https://opm.gov/retirement-center/how-to-make-a-payment)

<sup>2</sup> [opm.gov/healthcare-insurance/healthcare](https://opm.gov/healthcare-insurance/healthcare)

<sup>3</sup> [opm.gov/healthcare-insurance/life-insurance](https://opm.gov/healthcare-insurance/life-insurance)

<sup>4</sup> [opm.gov/retirement-center/survivor-benefits](https://opm.gov/retirement-center/survivor-benefits)

<sup>5</sup> [opm.gov/retirement-center/my-annuity-and-benefits/life-events/#url=Designating-Beneficiary](https://opm.gov/retirement-center/my-annuity-and-benefits/life-events/#url=Designating-Beneficiary)

<sup>6</sup> [opm.gov/retirement-center/my-annuity-and-benefits/life-events/#url=Court-Order](https://opm.gov/retirement-center/my-annuity-and-benefits/life-events/#url=Court-Order)

<sup>7</sup> [opm.gov/retirement-center/my-annuity-and-benefits/related-federal-benefits/#url=Workers-Compensation](https://opm.gov/retirement-center/my-annuity-and-benefits/related-federal-benefits/#url=Workers-Compensation)

<sup>8</sup> [opm.gov/retirement-center/my-annuity-and-benefits/annuity-payments/#url=New-Retiree](https://opm.gov/retirement-center/my-annuity-and-benefits/annuity-payments/#url=New-Retiree)