

# FERS is Fair & Easy

**FERS** ★ **Federal Employees Retirement System**

**OPM** ★ **Office of Personnel Management**

**Medical Disability Retirement**

## FERS Provides Early Retirement Due to Medical or Psychological Conditions

- ★ Conditions prevent performing essential elements of the job for which you were hired.
- ★ Continued working in your current position will aggravate your conditions.
- ★ Impairments can be from any cause: age, congenital, personal injuries & work comp.

## FERS Medical Disability: 60% of Salary First Year. 40% of Salary Following Years

- ◆ You can work outside the Federal government and make up to 80% of your Federal salary.
- ◆ Your FERS payments decrease by your earnings from work.
- ◆ **FERS Deadline!** Must file within one (1) year of last date of employment.  
You can file for FERS early. You do not have to quit. You can wait and elect to go on FERS.

## FERS is Easier than the Stricter Requirements for Social Security Disability (SSD)

- ✧ SSD: Your impairments must meet the Listings under Social Security Disability law.
- ✧ SSD: You cannot work in ANY sustained gainful employment.

## FERS Examples:

- Crane operator with fusion neck surgery.
  - Is FERS eligible. Backward neck movement will aggravate the neck.
  - Not SSD eligible. Employee can do other types of work.
- Secretary or computer user with carpal tunnel syndrome.
  - Is FERS eligible. Using a computer keyboard will aggravate your carpal tunnel.
  - NOT SSD eligible. Employee can do other types of work.

## Basics on How to Apply for FERS:

1. Complete FERS form. Google FERS or ask your employer's personnel office .
2. **Important!** Physician's expert medical opinion report that follows FERS requirements.
  - [www.EllisClinic.com](http://www.EllisClinic.com) → Appointments → FERS
3. First you apply for Social Security Disability. Instructions are in your FERS packet.
  - SSD Approved. Yeah! You are finished and do not need FERS.
  - SSD denied. You or employer send FERS packet to Office of Personnel Management.



Fair & Compassionate Occupational & Legal Medicine™

[www.EllisClinic.com](http://www.EllisClinic.com)

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