

FedFirePay LLC

Federal Benefits & Retirement Information

Special Retirement Coverage Requirements

Must have 3 years in a Primary position before moving to a Secondary position

No more than a 3-day break between Primary and Secondary positions

SCPD must be approved by OPM for Special Category Retirement

Special Retirement Coverage (SRC) Memo Search – Army

Some services/installations had issues after the Hazmat & EMT upgrades

This website was created to check Army SCPD's from that time period

https://portal.chra.army.mil/hr_public/?id=src_memos

Retirement Coding

Check SF-50 – Block 30 & LES – Deductions (Retire, FERS)

Special Category Retirement: **M** (Civ SCD < 2013) / **MR** (Civ SCD = 2013) / **MF** (Civ SCD > 2014)

Regular Retirement: **K** / **KR** / **KF** (Same Civilian SCD requirements)

Firefighter Base Pay

Basic pay for retirement (high-3 salary), TSP, life insurance and certain other purposes.

Credit for every hour of scheduled Firefighter workweek, including Overtime-in-Tour.

Overtime-in-Tour is credited at the straight time rate, not 1 ½ rate

Federal Firefighter Pay Charts calculate Firefighter Base Pay

<https://www.fedfirepay.net/pay-programs>

OPM Pay & Leave Administration

Leave Accrual Rates based on work schedule hours: 72 / 60 / 56 / 40

Annual Leave accrual increases at 3 years & 15 years (Military time counts)

Goal should be maximum “Use or Lose” Annual Leave available

Retire on December 31st with maximum available leave

Use Comp-time your last year instead of annual leave

Receive Lump-Sum payment for unused Annual Leave – includes scheduled Overtime-in-Tour

Save Your Sick Leave – Free short-term Disability insurance

Unused Sick Leave will count toward retirement – Time-in-Service

Family Medical Leave – 12-week Federal Employee Program – Must earn leave

Family and Medical Leave Act (FMLA) – All US workers guaranteed up to 12 weeks unpaid leave

May borrow up to 6 weeks of Sick Leave – Must reasonably be able to repay balance

Annual Leave Donation – Government wide program – Exhausted leave balances

<https://www.opm.gov/policy-data-oversight/pay-leave/pay-administration/#url=Fact-Sheets>

<https://www.opm.gov/policy-data-oversight/pay-leave/leave-administration/#url=Fact-Sheets>

<https://www.opm.gov/policy-data-oversight/pay-leave/pay-administration/fact-sheets/compensatory-time-off/>

Paid Parental Leave and Bereavement Leave

Up to 12 weeks of paid leave for Birth, Adoption or Foster – must request under FMLA program

Up to 2 weeks of paid leave if a qualifying child has passed away

<https://www.opm.gov/policy-data-oversight/pay-leave/leave-administration/fact-sheets/paid-parental-leave/>

<https://www.opm.gov/policy-data-oversight/pay-leave/leave-administration/fact-sheets/handbook-on-leave-and-workplace-flexibilities-for-childbirth-adoption-and-foster-care.pdf>

Other Leave Programs

Military Leave – Regular 20 days – Additional time available for national emergencies

Disabled Veteran Leave – 12-month eligibility period after date of hire or effective date of disability

Leave Without Pay (LWOP) – May affect your benefits – Must be granted for the following:

Absence due to Uniformed Service – All time is credible service (Military Deposit may be required)

Workers' Compensation – All time is considered credible service

IAW FMLA – 12 weeks unpaid leave

Disabled Veterans for necessary medical treatment

Contact TSP during extended LWOP to ensure TSP payments are current or the loan is temporary suspended

<https://www.opm.gov/policy-data-oversight/pay-leave/leave-administration/fact-sheets/disabled-veteran-leave/>

<https://www.tsp.gov/publications/tspf04.pdf>

Performance Rewards – Time Off

<https://www.opm.gov/policy-data-oversight/performance-management/performance-management-cycle/#url=Rewarding>

Federal Employees Health Benefits (FEHB) Program

Must have coverage for 5 years prior to retirement to maintain eligibility

Survivor Benefit (min 25%) is required for spouse to maintain Health Insurance upon retiree death

Retired Public Safety Officers can exempt up to \$3000 from Taxable Annuity for Health Insurance Premiums

Retirees may suspend FEHB for Medicare Advantage Plan, Tricare, CHAMPVA, Peace Corp & Medicaid

<https://www.opm.gov/healthcare-insurance/healthcare/>

<https://www.opm.gov/healthcare-insurance/healthcare/reference-materials/fehb-handbook/>

<https://www.irs.gov/forms-pubs/about-publication-721>

Dental/Vision Insurance

Only need to be eligible for FEHB to apply for Dental/Vision as an employee

Do not need to be eligible for FEHB in retirement

<https://www.opm.gov/healthcare-insurance/dental-vision/>

<https://www.benefeds.com/>

Flexible Spending Account – FSA

Tax exempt savings for out-of-pocket healthcare or childcare expenses – Active employees only

Must re-enroll every open season

<https://www.fsafeds.com/>

<http://www.fsastore.com/>

Health Savings Accounts – HSA

Tax exempt savings for out-of-pocket healthcare expenses – Usually paired with High-Deductible Plan

Earn tax-free interest

Unused funds rollover each year

Not eligible to contribute to HSA when enrolled Medicare – continue to use current HSA account

<https://www.opm.gov/healthcare-insurance/healthcare/health-savings-accounts/#url=Introduction>

Long Term Care Insurance Program

Program is on extended freeze, but everyone needs a plan for Long Term Care (Savings, Insurance or Family)

<https://www.ltcfeds.com/>

<https://www.ltcfeds.com/tools/cost-of-care>

Federal Employees' Group Life Insurance (FGLI)

Must have coverage for 5 years prior to retirement to maintain eligibility

Premiums will stop at age 65 (if retired), unless extra premiums are paid

Basic Insurance is recommended in retirement with a 75% reduction after age 65 – miniature whole life policy

Option A (\$10,000) also reduces 75% after age 65

Option B & C will reduce to 0 after age 65 – very expensive to maintain after 65 with extra premiums

<https://www.opm.gov/healthcare-insurance/life-insurance/reference-materials/>

<https://www.opm.gov/retirement-center/calculators/fegli-calculator/>

<https://www.opm.gov/healthcare-insurance/life-insurance/reference-materials/publications-forms/fegli-handbook/>

<https://www.opm.gov/retirement-center/apply/fegli-calculator/codes-on-a-notification-of-personnel-action-sf50/>

Public Safety Officers' Benefits (PSOB) Program

Large benefit for immediate family of Public Safety Officers who die in the line of duty or are fully disabled from JRI

Now includes occupational cancers

Video on home page for basic overview of claim process. **A PSOB Fact Sheet is located at end of this document**

<https://bja.ojp.gov/program/psob>

<https://www.firehero.org/resources/family-resources/benefits/psob-beneficiary-form/>

<https://www.iaff.org/psob/faq/>

FERS Employee Survivors Information

Lump Sum death benefit for spouse – minimum 18 months of civilian service

Survivor annuity for spouse and children – minimum 10 years of service (18 months civilian) – Military Deposit!!!

Spousal benefit 50% on earned annuity at time-of-death

<https://www.opm.gov/retirement-services/fers-information/survivors>

https://www.opm.gov/forms/pdf_fill/sf3102.pdf

Military Deposit

3% deposit required for all active-duty Basic Pay – Interest starts to accrue 2 years after civilian hire

1% FERS annuity credit for each year of active-duty service

Start process as soon as possible – no payments allowed after retirement

Submit “Paid-in-Full” letter to Official Personnel Folder (OPF) and keep a personal copy

<https://www.dfas.mil/civilianemployees/militaryservice/militaryservicedeposits/>

https://www.opm.gov/forms/pdf_fill/ri20-97.pdf

https://www.opm.gov/forms/pdf_fill/sf3108.pdf

FERS Retirement Information

Special Category Retirement:

20 years Special Category civilian service and 50 years old

25 years Special Category civilian service at any age

34% of High-3 Salary for 20 years – 1% for each additional year

First Responder Fair RETIRE Act – Eligible for Special Category Retirement with JRI – same rules

Regular Retirement Service and Age requirements:

30 years service at MRA (age 57 if born 1970 or later)

20 years service at age 60

10 years service at MRA (penalties apply)

5 years service at age 62

1% of High-3 Salary per year of service – 1.1% is used for 20 years service at age 62

Modified annual COLA based on Consumer Price Index – Regular Retirement not eligible until age 62

<https://www.opm.gov/retirement-services/fers-information/>

<https://www.opm.gov/retirement-center/calculators/federal-ball-park-estimator/>

<https://www.opm.gov/retirement-services/publications-forms/csrsfers-handbook/>

<https://www.congress.gov/bill/117th-congress/house-bill/521>

<https://retire.opm.gov/portal>

Disability Retirement

Eligible with 18 months of civilian service

Disabled in current position – expected to last at least 1 year

Agency cannot accommodate in current position or place in another position

Must also apply for Social Security Disability – two separate approval processes

Separated due to JRI – must apply for Disability within 1 year to protect rights

1st year – 60% of high-3 salary minus 100% of Social Security benefit

2nd year – 40% of high-3 salary minus 60% of Social Security benefit

Entitled to earned annuity if larger than disability annuity

Age 62 – Recomputed as if working until 62

<https://www.opm.gov/retirement-center/fers-information/types-of-retirement/#url=Disability>

<https://www.opm.gov/forms/pdfimage/sf3112-2.pdf>

Alternative Annuity

Lump sum payout of FERS contributions with a reduced annuity – critical medical condition

<https://www.opm.gov/retirement-services/publications-forms/pamphlets/ri38-123.pdf>

Retirement Survivor Benefits

Available to current spouse and former spouse with a court order

50% maximum combined – former spouse takes priority

50% Benefit requires 10% annuity reduction – standard selection – anything less requires spousal consent

25% Benefit requires 5% annuity reduction – minimum required to maintain health insurance

0% provides no benefit other than remaining FERS contributions and possibly last monthly payment

Person with Insurable Interest is also available

Any change to benefit is allowed within 30 days of 1st regular payment

Adding or Increasing benefit is allowed up to 18 months after retirement with penalties and interest

Survivor benefit terminates upon death, divorce, court order or former spouse remarries – contact OPM

Children coverage same as employee

An OPM Survivor checklist is located at end of this document

<https://www.opm.gov/support/retirement/faq/survivor-benefits/>

FERS Annuity Supplement

FERS Annuity Supplement is payable until age 62 or eligible for Social Security

Benefit based on Federal Service only – Military Service does not count even with paid deposit

No annual COLA for Supplement

Earned income limit applies starting at the MRA (57) - \$ 24,480 (2026)

<https://www.opm.gov/retirement-services/publications-forms/csrsfers-handbook/c051.pdf>

Thrift Savings Plan

Minimum contribution is 5% to get full government matching funds

10% or more is recommended

Maximum contribution is \$24,500 – Multiple 401K plans subject to combined limit (2026)

Employees aged 50 – 59 can contribute an additional \$8,000 (2026)

Employees aged 60 – 63 can contribute an additional \$11,250 (2026)

Roth In-Plan Conversions – Taxed as ordinary income – Paid from separate funds – Consult Tax Advisor

TSP Loans available for up to \$50,000 for General Purpose (5 years) or Residential Purchase (15 Years)

Paid via payroll deduction – extra payments are allowed

Interest is based on G-Fund rate from month prior to loan

Loan default will result in an IRS taxable distribution plus possible 10% early withdrawal penalty

Full access to Traditional Funds if retired under Special Category – Regular retirement at age 55 or later

DO NOT withdraw from Roth TSP prior to age 59 ½

Withdrawal options include: Lump Sum, Periodic Withdrawals, Installment Payments and Life Annuities

TSP funds can be rolled over to eligible retirement plans.

Eligible retirement plans can be rolled over to TSP accounts

Required Minimum Distributions (RMD) – Traditional TSP starting at age 75 (Age 73 until 2033)

Beneficiaries receive any remaining funds after account holder's death

<https://www.tsp.gov/PlanningTools/Calculators/index.html>

<https://www.tsp.gov/investing-strategies/roth-in-plan-conversions/>

<https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-required-minimum-distributions-rmds>

<https://www.tsp.gov/for-beneficiaries/>

<https://www.tsp.gov/publications/tspb31.pdf> (Death Benefits Booklet)

IRA Limits

<https://www.irs.gov/retirement-plans/roth-iras>

<https://www.irs.gov/retirement-plans/traditional-iras>

Social Security

Age 62 is early Social Security Retirement – Earnings Limit applies until age 67

Age 67 is considered Full Retirement Age – Born in 1960 or later

Age 70 earns the maximum benefit – No justification to delay benefits beyond age 70

Consider breakeven age and general health when delaying Social Security

Age 67 = Breakeven age of 78 / Age 70 = Breakeven age of 80 (These ages are approximate and may vary)

Spousal benefits may be available to current & former spouses with a lower benefit

Benefits may also be available to dependent children

Increase benefits for survivors – spouse and dependent children

<https://www.ssa.gov/benefits/retirement/planner/applying7.html>

<https://www.ssa.gov/benefits/survivors/>

Medicare

Apply for premium-free Part A at 65

Consider applying for Part B along with FEHB – 2 premiums, but little out-of-pocket expenses

Part B is mandatory with Tricare and CHAMPVA

Initial enrollment period is 7 months – Month you turn age 65 and the 3 months prior / after

Late enrollment penalties may apply for Part B after the initial enrollment period

Medicare is primary payer, FEHB or supplemental insurance is secondary

Part C is Medicare Advantage Plans – may be able to enroll thru FEHB

Part D is Prescription Drugs – may also enroll thru FEHB, but not usually required if current plan provides coverage

<https://www.medicare.gov/>

TSA Pre-Check

Active employees only

<https://www.travel.dod.mil/Support/ALL-FAQs/Article/2942160/tsa-precheck>

<https://www.dhs.gov/employee-resources/transportation-benefits>

Retirement Video Recommendations

<https://www.youtube.com/user/therbiinc/videos>

<https://www.youtube.com/@DevinCarroll>

<https://www.youtube.com/user/TSP4gov>

<https://www.youtube.com/c/SocialSecurity/featured>

Please feel free to contact us if you have any questions or discover any broken links. Thank you for allowing FedFirePay LLC to assist with your Retirement Planning. [PSOB Fact Sheet and OPM Survivor checklist follow this page.](#)

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BUREAU OF JUSTICE ASSISTANCE FACT SHEET

PUBLIC SAFETY OFFICERS' BENEFITS PROGRAM

The Bureau of Justice Assistance's Public Safety Officers' Benefits (PSOB) Office is honored to review the more than 1,200 claims submitted each year on behalf of America's fallen and catastrophically disabled public safety heroes and their loved ones.

A unique effort of the U.S. Department of Justice; local, state, federal, and tribal public safety agencies; and national organizations, the Public Safety Officers' Benefits (PSOB) Program provides death benefits to the survivors of law enforcement officers, firefighters, and other first responders whose death (or catastrophic injury) was the direct and proximate result of an injury sustained in the line of duty. To determine these claims, the PSOB Office works closely with survivors, injured officers, and agencies to obtain the required documentation to comply with the PSOB law and its implementing regulations. While some claims are straightforward and clearly meet the criteria, others present significant factual and legal complexities that must be resolved before a determination can be made.

The PSOB Office collaborates with national law enforcement, firefighter, and first responder groups to provide a range of PSOB training and technical assistance, from one-to-one mentoring to conferences and online resources.

On August 16, 2022, the Public Safety Officer Support Act of 2022 was enacted, recognizing for the first time in the history of the PSOB Program the impact of exposures to traumatic events to public safety officers and their mental health and well-being, including the consideration of claims for officer death (or catastrophic injury) due to suicide (or an attempt to die by suicide).



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PSOB Programs

Death Benefits

PSOB provides a one-time benefit to eligible survivors of public safety officers whose deaths were the direct result of an injury sustained in the line of duty on or after September 29, 1976.

Disability Benefits

PSOB provides a one-time benefit to eligible public safety officers who were permanently and totally disabled as a result of a catastrophic injury sustained in the line of duty on or after November 29, 1990. Injuries must permanently prevent officers from performing any gainful work in the future.

Education Benefits

PSOB provides support for higher education to eligible spouses and children of public safety officers who died in the line of duty or were catastrophically disabled in the line of duty.



PSOB Claims Process

The PSOB Office launched PSOB 2.0, a web-based claims portal designed to streamline the application submission and claims review process for PSOB Program applicants.

- A **PSOB Death Benefits** application consists of two parts: a Part A application completed by the applicant or authorized representative and a Part B application completed by the public safety agency. The web-based application will generate a customized set of questions and required documents for each individual application. A sample PSOB Death Benefits application can be viewed by visiting www.psob.gov/benefits.
- A **PSOB Disability Benefits** application consists of two parts: a Part A application completed by the officer or authorized representative and a Part B application completed by the public safety agency. The web-based application will generate a customized set of questions and required documents for each individual application. A sample PSOB Disability Benefits application can be viewed by visiting www.psob.gov/benefits.
- **PSOB Education Benefits** (PSOEA) are available to public safety officers' spouses and children for 45 months of full-time education or training or for a proportional period of time for a part-time program. The first step in filing for PSOEA benefits is the submission and approval of an initial prescreen application, which confirms program eligibility. After the prescreen application is approved, an initial payment application is submitted along with additional documents and information. To view sample PSOEA applications, visit www.psob.gov/benefits.

Below are the key steps in the review of a PSOB claim:

1. Survivors/officers/representatives create an online account and submit an application (Part A) in PSOB 2.0. The agency also submits its application (Part B) in PSOB 2.0.
2. PSOB reviews the applications for completeness and contacts applicants regarding any missing documents.
3. Once all required documents are submitted, a claim number is assigned, the case is reviewed, and a determination is prepared.
4. The determination and documentation undergo a Senior Benefits Specialist, PSOB Director, and legal review.
5. When a decision is final, PSOB mails a copy of the determination and notification letters to the survivors/officer and to the agency.

6. If approved, the benefit is paid by the U.S. Department of the Treasury via direct deposit. If not approved, detailed information is provided regarding the appeal process.

Appeals

The Public Safety Officers' Benefits Program allows claimants whose claims are denied at the PSOB Office level to appeal the decision at two levels of administrative appeal: the Hearing Officer level and the Bureau of Justice Assistance (BJA) Director level. Claimants have 33 days to appeal their initial denial, as well as 33 days to appeal to the BJA Director.

PSOB Benefits

Since 1976, more than \$2.4 billion has been paid in death and disability benefits through the PSOB Program. In recent years, PSOB has provided benefits for public safety officers whose deaths and catastrophic injuries are linked to exposure to harmful chemicals during rescue, recovery, and cleanup efforts following September 11, 2001. The most recent surge of death claims has resulted from COVID-19, with more than 1,000 cases filed for officers who have died from COVID or its complications.

Contact PSOB

The PSOB website is found at psob.bja.ojp.gov. To speak with someone regarding the PSOB Program or a claim please call 1-888- 744-6513 8:00 a.m. to 4:30 p.m., eastern time, or email AskPSOB@usdoj.gov.

ABOUT BJA

BJA helps America's state, local, and tribal jurisdictions reduce and prevent crime, lower recidivism, and promote a fair and safe criminal justice system. BJA provides a wide range of resources—including grants, funding, and training and technical assistance—to law enforcement, courts and corrections agencies, treatment providers, reentry practitioners, justice information sharing professionals, and community-based partners to address chronic and emerging criminal justice challenges nationwide. To learn more about BJA, visit bja.ojp.gov or follow us on Facebook (www.facebook.com/DOJBJA) and Twitter ([@DOJBJA](https://twitter.com/DOJBJA)). BJA is a component of the Department of Justice's Office of Justice Programs.

Applying For Survivor Benefits of Deceased Annuitants



How to report the death of a deceased annuitant:

- Complete an on-line form: <https://apps.opm.gov/retire/death/death.cfm>
or
- Send an email to retire@opm.gov (Access the online form above for required information about the deceased)
or
- Call OPM at 888-767-6738

Once the death of an annuitant is reported, the OPM's Retirement Operations Center sends an application for death benefits to the applicable survivor(s).



Applying for Benefits - Documents / Forms You Will Need:

- CSRS Application for Death Benefits, [SF 2800](#) or FERS Application for Death Benefits, [SF 3104](#)
- Certified copies of the death certificate

If Applicable:

- Copies of birth certificate(s) for minor children and students
- Divorce decree(s)
- Court documents designating the executor/administrator of the deceased's estate

Continued:

- Court documents designating the appointed guardian for minor or disabled child(ren)
- Social Security Administration notice of award or denial of benefits for spouse (If eligible for benefits based upon the deceased annuitant's service)
- Social Security Administration notice of award or denial of benefits for minor or disabled child(ren) (If eligible for *Social Security Mother's or Father Insurance Benefits* based upon the deceased annuitant's service)
- [Form FE-6](#) OFEGLI (Life Insurance) Claim for Death Benefits

Complete the appropriate Application for Death Benefits; then attach any other forms and/or evidence as the application or circumstances require.

Send the completed application package to:

Office of Personnel Management
Retirement Operations Center
ATTENTION: Survivor Processing Section
PO Box 45
Boyers, Pennsylvania 16017-0045

A widow or widower who is claiming benefits for himself or herself and on behalf of children should file one application.

Additional helpful information:

Information for survivors of deceased annuitants: <http://www.opm.gov/retirement-services/my-annuity-and-benefits/life-events/death/deceased-annuitant-benefits/>

Informational video on the death of an annuitant:
<https://www.youtube.com/watch?v=jkk4tqla8V8>