

AI for Employee Benefits and Retirement Planning Course

Discover how AI can simplify the way you research and plan for federal retirement. From modeling annuity scenarios to evaluating Social Security timing and FEHB decisions, this course gives you hands-on experience using AI tools responsibly within a government context, reflecting the most current 2026 federal benefits and retirement policy updates.

Group classes in Live Online and onsite training is available for this course. For more information, email onsite@graduateschool.edu or visit: <https://www.graduateschool.edu/courses/ai-for-employee-benefits-and-retirement-planning-self-paced>



support@graduateschool.edu •

[\(888\) 744-4723](tel:(888)744-4723)

Course Outline

Module 1: Understanding AI — What It Is and How to Use It Responsibly

- Define AI, machine learning, and large language models in non-technical terms
- Distinguish between what AI can and cannot reliably do
- Identify federal policies and guidance governing responsible AI use
- Explain why PII must never be entered into public AI tools
- Recognize AI “hallucinations” and apply strategies to verify outputs
- Survey AI tools currently available to federal employees

Module 2: Using AI for Federal Employee Benefits Planning

- Use AI to research and compare FEHB plan options using publicly available data
- Apply AI tools to interpret benefits terminology and simplify complex plan documents
- Explore FEGLI coverage levels and cost implications with AI assistance
- Investigate supplemental benefits such as FSAFEDS and FLTCIP using AI-generated summaries
- Build an AI-assisted framework for Open Season enrollment decisions
- Verify AI-generated benefits information against OPM.gov and official plan brochures

Module 3: Using AI for Federal Retirement Planning

- Explain FERS and CSRS retirement calculation methodologies using AI-generated walkthroughs
- Explore annuity estimate scenarios, including CSRS Offset and Social Security coordination
- Analyze FERS annuity supplement eligibility and Social Security timing considerations
- Research current TSP contribution limits, withdrawal options, and Roth vs. traditional strategies
- Examine how COLAs affect CSRS and FERS annuities over time
- Generate a pre-retirement planning checklist using effective AI prompts

- Identify when AI research should be supplemented by a qualified benefits counselor or financial advisor

Module 4: Practical Application Workshop

- Apply AI tools to scenario-based benefits and retirement planning exercises
- Practice crafting effective, PII-free prompts for benefits and retirement questions
- Compare AI-generated outputs against official OPM, SSA, and TSP resources
- Evaluate AI responses for accuracy, completeness, and appropriate limitations
- Develop a personal action plan of AI-assisted next steps for benefits and retirement planning