

CSRS and FERS Retirement and Benefit Course

Master the rules, regulations, and procedures to effectively counsel federal employees on CSRS, CSRS Offset, and FERS retirement benefits.

Group classes in Washington, DC and onsite training is available for this course.

For more information, email onsite@graduateschool.edu or visit:

<https://www.graduateschool.edu/courses/csrs-and-fers-retirement-and-benefits>



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Course Outline

Module 1: Retirement Coverage

- Types and eligibility requirements for CSRS and FERS retirement coverage
- Determining employee retirement coverage
- Understanding exclusions and exceptions

Module 2: CSRS/FERS Creditable Service

- Identifying creditable civilian and military service
- Impact of deposits and redeposits on retirement calculations
- Crediting unused sick leave

Module 3: CSRS/FERS Eligibility for Retirement

- Age and service requirements for voluntary, early, and deferred retirements
- Special retirement provisions (LEO, Firefighters, ATC)
- Eligibility for disability retirement

Module 4: CSRS/FERS Annuity Computations

- Calculation of annuities using high-3 salary and service credit
- Impact of age and survivor benefit elections on annuity
- Understanding reductions and adjustments (COLAs)

Module 5: Survivor Benefits

- Eligibility and computation of survivor annuities
- Impact of survivor elections and court orders
- Continuation of health benefits for survivors

Module 6: Federal Employee Health Benefits and Federal Long-Term Care Insurance

- FEHB eligibility, coverage options, and premium conversion
- Long-Term Care Insurance basics and enrollment
- Temporary continuation of coverage (TCC)

Module 7: Federal Employees' Group Life Insurance (FEGLI)

- Basic and optional FEGLI coverage
- Eligibility and continuation of coverage into retirement
- Understanding beneficiary designations and post-retirement adjustments

Module 8: Thrift Savings Plan (TSP)

- TSP contribution limits, matching funds, and catch-up contributions
- Investment options and risk management
- Withdrawal options and implications at retirement

Module 9: Social Security and Medicare Benefits

- Social Security eligibility, computation, and family benefits
- Understanding Medicare coverage and enrollment
- Integration of Social Security and Medicare with CSRS/FERS benefits

Module 10: Retirement Application Process

- Steps for submitting retirement applications (nondisability and disability)
- Agency and employee responsibilities during application
- Understanding post-application procedures and OPM actions