



DISABILITY RETIREMENT CHECKLIST

FedClaim Consulting Services

Version 2, updated 10/05/2025

FERS Disability Retirement General Application Checklist

(Informational & Educational Guidance)

Disclaimer:

The information contained in this packet is provided by **FedClaim Consulting Services (FCCS)** for **educational and informational purposes only**. These materials are intended to guide applicants in understanding and preparing their own documentation for a FERS Disability Retirement application.

FCCS does **not** provide legal advice or representation. Applicants should consult with a qualified attorney or representative for case-specific legal interpretation or appeals before the Office of Personnel Management (OPM) or the Merit Systems Protection Board (MSPB).

Each form serves a specific purpose. It's essential that all forms are filled out completely, accurately, and accompanied by supporting documentation to avoid delays in processing by the U.S. Office of Personnel Management (OPM).

Additional documentation may be required based on the specifics of your claim. To review your case and identify the exact documents needed, please contact FCCS to schedule a paid consultation.

I. Applicant-Required Forms

Form	Purpose / Description
SF 3107 – Application for Immediate Retirement	The primary FERS retirement application. Includes personal data, service history, and election options. Supporting documentation may be required — see the <i>SF 3107 Additional Requirements</i> below.
SSDI Confirmation	Proof that the applicant has filed for Social Security Disability Insurance (SSDI). OPM requires that all FERS disability applicants apply for SSDI. Include a copy of your SSDI application confirmation page with your submission.
SF 3107-2 – Spouse’s Consent to Survivor Election	Required only if a married applicant elects a reduced survivor annuity (options D2–D5 on SF 3107). Must be signed by the spouse in the presence of a notary.
SF 3112A – Applicant’s Statement of Disability	The applicant’s personal explanation of how medical conditions prevent performance of essential job functions. Should align with the physician’s statement.
SF 3112C – Physician’s Statement	The most critical component of the application. Completed by the treating physician, this form provides objective medical evidence, diagnosis, restrictions, prognosis, and a professional opinion regarding the applicant’s inability to perform duties.
SF 2818 – Continuation of Life Insurance Coverage (FEGLI)	Used to elect whether to continue Federal Employees’ Group Life Insurance (FEGLI) coverage after retirement and at what level.
W-4P – Withholding Certificate for Pension or Annuity Payments	Used to establish federal tax withholding preferences for your disability annuity once approved.

II. Agency-Required Forms

Form	Purpose / Description
SF 3107-1 – Certified Summary of Federal Service (Agency Section)	After the applicant completes their portion, the agency’s HR office certifies and verifies all periods of creditable service.
SF 3107 – Schedule D – Agency Checklist of Immediate Retirement Procedures	Internal agency checklist confirming the applicant’s retirement packet is complete prior to forwarding it to OPM.
SF 3112B – Supervisor’s Statement	Completed by the immediate supervisor. Describes the employee’s job performance, attendance, and the impact of the medical condition on work duties.
SF 3112D – Agency Certification of Reassignment and Accommodation Efforts	Certifies that the agency has explored all reasonable accommodations and potential reassignments at the same grade and within the commuting area.
SF 3112E – Agency Disability Retirement Application Checklist	Used by HR to verify that all required forms and supporting documentation (applicant and agency portions) are included before submission to OPM.

III. SF 3107 Additional Requirements

Depending on the options selected on **SF 3107**, certain sections or attachments may be required. Each applicant’s situation is unique. Review the form carefully and only complete sections that apply to your specific case.

Item	Additional Requirements / Attachments
B4	Complete Schedule A and attach a copy of the applicant’s discharge certificate (DD-214) or other proof of active military service.
B5	Complete Schedule B and attach a copy of the notice of award, request for waiver, and the military finance officer’s acknowledgment or approval of the waiver request (if applicable).
C2	Attach a certified copy of the applicable court order(s) and any amendments.
D2– D5	If the applicant is married and selects any of these options, complete SF 3107-2 (Spouse’s Consent to Survivor Election) and attach it to the application. The spouse must sign before a notary.
E(1B)	Attach a copy of the court or administrative order affecting benefits.
E2	Complete SF 2818 – Continuation of Life Insurance Coverage form.
F1	Complete Schedule C as indicated on the SF 3107 form.

FREQUENTLY ASKED QUESTIONS

Approval Timeframe for FERS Disability

The Office of Personnel Management (OPM) typically takes 9-12 months to process a FERS Disability Retirement application. However, some decisions may be reached much sooner depending on the complexity of the applicant's medical conditions.

FERS Disability Payment Details

If the applicant's application is successful, the first year's payment will be 60% of their high-3 average salary, followed by 40% in each year thereafter. To estimate the applicants' benefits, contact the agency's Human Resources Department for a FERS Benefits Estimate Report.

SSDI and FERS Disability Retirement

An applicant can be approved for both SSDI and FERS Annuity at the same time. Receiving both SSDI and FERS Disability Retirement simultaneously means SSDI becomes the primary benefit. The FERS annuity will be offset by the SSDI payment 100% in the first year and 60% every year thereafter.

Applying for FERS Disability While on OWCP

An applicant may apply for FERS Disability Retirement and Office of Workers' Compensation Programs (OWCP) benefits concurrently. However, it is not permissible to receive payments from both programs at the same time. If approved for a FERS Annuity, the applicant has the option to choose this benefit over OWCP benefits or to defer FERS annuity until OWCP benefits end.

VA Disability Compensation and FERS Disability Retirement

FERS Disability Retirement does not affect VA compensation benefits. You are eligible to receive both FERS Disability Retirement and VA benefits in full.

Continued Employment While on FERS Disability

Working is allowed under FERS Disability Retirement, provided the applicant earns no more than 80% of the salary from the position in which they retired and are not employed in a position that would violate any of their medical restrictions. Annually, the applicant must report their income to OPM, ensuring compliance with their income cap.

Maintaining Eligibility for FERS Disability

To avoid termination of FERS Disability Benefits, it is recommended to find work outside the federal sector, adhere to medical restrictions, and stay within the 80% income threshold set by OPM.

Medical Updates to OPM

OPM may periodically request medical updates to verify the continuity of a disability. Typically, this verification occurs annually during the first five years. After the initial five-year period, the frequency of these re-evaluations may decrease.

For more information on any of these topics, please visit the website of the Office of Personnel Management at <https://www.opm.gov/retirement-center/fers-information/types-of-retirement/#url=Disability>.