

Guide to OPM Disability Retirement for Federal Employees



Federal employees can take advantage of countless benefits through their government employment. Obtaining disability retirement through the Office of Personnel Management (OPM) is just one of these benefits. Disability retirement provides a crucial avenue for federal employees who can't continue their current job due to a medical condition.

As federal employment offers a unique set of benefits and retirement plans, understanding the disability retirement process is essential for those who are considering this path. Consequently, we developed this guide to offer you insights into the fundamental parts of the process. We cover every aspect of the disability retirement process. These include eligibility requirements, tips for establishing proof of disability, and the role of a disability retirement lawyer. Our goal is to help federal employees like yourself understand this process so that you can maneuver through it effectively.

Want to learn more? Set up an appointment with one of our [dedicated OPM disability retirement lawyers](#). Contact us today to get started.

OVERVIEW OF OPM DISABILITY RETIREMENT

The disability retirement process is designed for federal employees who find themselves unable to work effectively due to health issues. Unlike a standard retirement scheme, this provision is specifically aimed at those encountering unexpected medical hardships that last a significant period of time. Under this system, qualified employees can retire earlier than the traditional retirement age. This ensures they can focus on their health without facing financial instability. OPM manages this process in coordination with you, your employer, and your medical providers.

ELIGIBILITY REQUIREMENTS

To benefit from OPM disability retirement, you need to meet specific criteria. These safeguards attempt to ensure that the disability retirement system only supports individuals who genuinely cannot work because of a medical condition.

These **requirements** include:

- **You must have a minimum amount of federal service.** Specifically, you must have a minimum of 18 months of federal civilian service. This criterion ensures that only those with a substantial service record can obtain disability retirement.
- **Your disability must be long-term.** Your health issue or disability cannot be a transient one. Rather, it must be expected to last a minimum of one year.
- **Your disability must seriously affect your job performance.** It's not enough to just have a long-term medical condition. Your condition must render you incapable of fulfilling the core duties of your current job role.
- **Your agency must have tried to accommodate you in other ways.** Before the OPM can approve your application, your employer must verify a few things. Specifically, they must certify that they cannot adjust the current position to accommodate your condition.

Your agency must also show that it unsuccessfully tried to find a vacant position at the same grade or pay level within your same commuting area that you could be reassigned to.

HOW BENEFITS ARE CALCULATED

Calculating benefits depends on which retirement applies to you. For employees under the old Civil Service Retirement System (CSRS), the **benefit generally equals 40%** of the average of the highest three years of salary. Employees under the Federal Employee Retirement System (FERS), on the other hand, **receive 60% of their high-3 average salary** for the first year and then 40% every year after that. Social Security benefits can also play a role in these calculations. Most federal employees who began their federal service before 1986 are under CSRS. Any employees who joined the federal government after that time fall under FERS.

HOW DO I ESTABLISH PROOF OF DISABILITY?

Merely stating a disability or health condition isn't sufficient. OPM requires substantial medical evidence to validate your claims of disability.

Proof of disability generally includes the following items:

- **Physician statements.** This means a detailed account from your treating physician outlining the diagnosis, the symptoms you face, your prognosis, and any treatments or interventions that you have received.
- **Clinical findings.** Objective clinical findings could include things like test results, physical examinations, and other pertinent medical examinations.
- **Medical opinions.** The opinion of the treating physician or medical expert is essential, especially in combination with medical data. Your physician's opinions should go into detail, explaining both the nature and duration of your disability.
- **Narrative reports.** It can be beneficial to your case if you can provide additional narrative reports or medical records that provide a comprehensive understanding of your health challenges.

The more detailed and consistent your medical documentation is, the better your chances of obtaining disability retirement.

HOW TO INCREASE YOUR CHANCES OF APPROVAL

The best way to set yourself up for success is to begin preparing your application well in advance of contacting OPM. Four steps are particularly important. First, ensure the application is accurate, comprehensive, and devoid of inconsistencies. Next, make sure you clearly link your medical condition with your inability to perform job tasks. After that, take steps to communicate openly with your employer. Make sure they understand the gravity of your condition and its impact on your job performance. Finally, keep all relevant medical records, employment records, and communication logs organized and accessible.

HOW CAN AN OPM DISABILITY RETIREMENT LAWYER HELP ME?

A lawyer specializing in federal employment is key to a successful journey through the intricate disability retirement process. Their expertise can ensure that your application adheres strictly to federal guidelines. They can help you present a compelling case for disability retirement by communicating promptly and effectively with OPM. Finally, they can advise you about potential pitfalls. This will help ensure your application resonates with OPM and results in a successful outcome.

HOW OUR FEDERAL EMPLOYMENT LAWYERS CAN HELP AND WHAT IS THE PINES FEDERAL DIFFERENCE!

Knowledge, preparation, and experience are your best allies throughout the disability retirement process. What makes us unique is that we work with your doctor to make sure the letter is drafted perfectly! Now that you've read this guide, you have some knowledge about the basic facets of the disability retirement application, which will help you anticipate potential challenges. However, the best way to infuse your application with knowledge, preparation, and experience is by engaging with one of the talented employment attorneys at Pines Federal. Our experienced legal team is familiar with every federal employment issue, including disability retirement. More than that, we're well aware of the emotional toll that the disability retirement process inflicts, as well as the challenge that comes with juggling a medical disability and a bureaucratic application.

We care about your welfare and are ready to give you the experience you need so that you maximize your application's chances for approval. If you're considering this path or need assistance with your application, contact us for expert guidance.