Q. What qualifies as creditable military service?

A. For the purposes of credit under the Civil Service Retirement System (CSRS), CSRS Offset, Federal Employees Retirement System (FERS), FERS-Revised Annuity Employee (FERS-RAE), or FERS-Further Revised Annuity Employee (FERS-FRAE), military service must be honorable, active duty service in the Army, Navy, Air Force, Marine Corps, and Coast Guard, including the service academies. It also includes service in the Regular Corps or the Reserve Corps of the Public Health Service if the service is after June 30, 1960, and service as a commissioned officer of the National Oceanic and Atmospheric Administration if the service is after June 30, 1961.

As a general rule, service with the National Guard does not qualify for credit under CSRS, CSRS Offset, FERS, FERS-RAE, or FERS-FRAE unless it was performed under a "call" by the President or under Title 10 of the United States Code (USC). However, full-time National Guard duty does qualify for credit if it interrupts your civilian service and you return to Federal employment on or after August 1, 1990, under the provisions of Chapter 43 of Title 38 USC. Active service in the various reserve components is potentially creditable when called to active duty, including an annual 15-day training camp or cruise period.

Q. Should I pay a military service deposit if I am under CSRS or CSRS Offset?

A. All military service performed prior to January 1, 1957, will be credited toward your CSRS or CSRS Offset annuity without a deposit being required.

Credit for military service performed after December 31, 1956, will depend on when you were first hired.

If you were first hired in a CSRS-covered position on or after October 1, 1982, you must make a deposit, also called a military buyback (MBB), for all military service performed after December 31, 1956, to receive credit for eligibility to retire and for the computation of your CSRS benefit.

If you were first hired in a CSRS-covered position before October 1, 1982, you automatically receive credit for eligibility purposes (years needed to qualify for CSRS retirement) without payment of a deposit. However, please read 1 and 2 below to see if you receive credit for computation purposes.

(1) If you do not make a military deposit and you retire before age 62, you will automatically receive credit for the post-1956 military service in the computation of your retirement benefit. However, if you are entitled to Social Security benefits at age 62 (40 credits of coverage), you will lose credit for the post-1956 military service at that time. The Office of Personnel Management (OPM) will recalculate your civil service retirement benefit to eliminate credit for your military service, and your retirement benefit will be reduced accordingly.
(2) If you retire at age 62 or older and you are entitled to a Social Security benefit, you will not receive credit for post-1956 military service in the computation of your CSRS retirement benefit if you do not make a military service deposit. This is true even if you do not apply for your Social Security benefit.

Q. Should I pay a military service deposit if I am under FERS, FERS-RAE, or FERS-FRAE?

A. You must pay a deposit for your post-1956 military service to receive credit for eligibility and for computation of your FERS retirement benefit. All military service performed prior to January 1, 1957, will be credited toward your FERS annuity without a deposit being required.

Q. How much do I owe for a military service deposit if I am under CSRS or CSRS Offset?

A. With the exception of military service performed during calendar years 1999 and 2000, the deposit is 7 percent of your military earnings. For periods of military active duty service performed in 1999, the deposit is 7.25 percent, and for 2000, it is 7.40 percent.

If your military service interrupted Federal employment and you are re-employed under the provisions of Chapter 43 of Title 38, United States Code, on or after August 1, 1990, your military deposit will be the lesser of the following:

- A percentage (percentage rates as listed above) of your military basic pay
- The retirement deductions that would have been withheld from your civilian pay if you had remained in that position during your period of military service

The calculation of your military deposit excludes periods during which you received pay from your civilian position that occurred while you performed active duty, such as periods when you used annual or military leave. For additional information, refer to: How do I request a calculation of my military deposit?

Q. How much do I owe for a military service deposit if I am under FERS, FERS-RAE, or FERS-FRAE?

A. With the exception of military service performed during calendar years 1999 and 2000, the deposit is 3 percent of your military earnings. For periods of military active service performed in 1999, the deposit is 3.25 percent, and for 2000, it is 3.40 percent.
If your military service interrupted Federal employment and you are re-employed under the provisions of Chapter 43 of Title 38, United States Code, on or after August 1, 1990, your military deposit will be the lesser of the following:

- A percentage (percentage rates as listed above) of your military basic pay
- The retirement deductions that would have been withheld from your civilian pay if you had remained in that position during your period of military service

The calculation of your military deposit excludes periods during which you received pay from your civilian position that occurred while you performed active duty, such as periods when you used annual or military leave. For additional information, refer to: How do I request a calculation of my military deposit?

Q. Will interest be added to my military service deposit? How is interest calculated?

A. There is a two-year interest-free grace period on military deposits. This means no interest will be charged for the first two years. The two year-period generally starts on the date you begin a position covered by CSRS, CSRS Offset, FERS, FERS-RAE, or FERS-FRAE following a period of military service. After the two-year period, interest will begin to accrue and is posted on your Interest Accrual Date (IAD). Accrued interest on the unpaid deposit will continue to accrue and be charged every year on the IAD.

Example: Military Service: From 07/01/2001 to 06/30/2005
FERS-FRAE Coverage Start Date: 1/20/2015
IAD: 1/20/2018

In the above example, if the deposit were to be paid in full before January 20, 2018, no interest would be charged. However, if the deposit were not to be paid in full, interest that would accrue between January 20, 2017, and January 19, 2018, (one year's worth) would be added to the unpaid balance on January 20, 2018. Interest would continue to be charged each year on the anniversary of the IAD on any remaining balance until the deposit has been paid in full.

Q. What rate of interest will be charged on my military deposit?

A. The rate of interest on unpaid military deposits is a variable interest rate, which is determined each year by the Department of the Treasury.
Q. Is there a timeframe in which I must pay the military service deposit?

A. It is not mandatory that you pay a military deposit; however, if you do not pay the deposit within the two-year grace period, interest will accrue each year and your outstanding balance will grow. In addition, military deposits must be paid in full to your agency prior to separating from Federal service. OPM does not accept any payments for military service deposits, and partially paid deposits will be refunded to you by OPM. OPM does not allow credit in the computation of your annuity for partially paid military deposits.

Q. What effect does retired military or retainer pay have on my retirement benefits?

A. As a general rule, you will not receive credit for active duty military service under CSRS, CSRS Offset, FERS, FERS-RAE, or FERS-FRAE if the service has already been used to compute your military retired or retainer pay. However, you can receive credit, subject to a deposit, if your military retired or retainer pay was awarded:

- because of a service-connected disability incurred in combat with an enemy of the United States, or
- because of a service-connected disability caused by an instrumentality of war and incurred in the line of duty during a period of war, or
- under the reserve retiree provisions (Chapter 1223 of Title 10, United States Code).

If your military retired or retainer pay was awarded under one of the conditions above, you are not required to waive your military retirement. If your military retired or retainer pay was not awarded under one of the above conditions, you can still receive credit for your active duty military service by waiving your military retired or retainer pay and making a deposit. You do not have to take the actions necessary to waive your military retired or retainer pay until shortly before you retire from your civilian position. It is recommended you begin the waiver process about 90 days before you expect to retire from your civilian position. The waiver must be in effect before the starting date of your retirement benefit.

If you plan to waive your military retirement or retainer pay to receive credit for your retirement benefit, you can initiate a military deposit early in your Federal civilian career to avoid interest. If you later decide not to waive military retirement or retainer pay, OPM will refund the deposit you paid.
Q. **How do I request a calculation of my military service deposit?**


When submitting Form RI 20-97 to DFAS:

- Include a DD214, *Certificate of Release or Discharge from Active Duty*, a statement of service, or active duty orders for each period of military service for which you are requesting military earnings. The dates of earnings must match the dates of active duty listed on your DD214(s), statement(s) of service, or active duty orders.
- Complete sections 1 through 9 of Form RI 20-97.
- Enter your name and address at the bottom of Form RI 20-97.
- Enter the beginning and ending date(s) of your active duty period(s) excluding any time you were in a civilian pay status, i.e., annual or military leave. In addition, include the following statement: “I received civilian pay subject to retirement deductions during my active military duty. I do not have to pay a deposit for the time covered by my civilian pay. The period(s) noted here represents the time during my active duty not covered by civilian pay.”

To obtain the applicable DFAS address for mailing Form RI 20-97, go to [www.dfas.mil/civilianemployees/customerservice](http://www.dfas.mil/civilianemployees/customerservice).

After you have obtained your military earnings, you can request a calculation of the deposit amount and the options for making this deposit by submitting the following to the HCAccess Shared Service Center:

- Military earnings for each period of military service. Ensure the dates match or fall within the period of time documented on the DD214 or military orders (excluding any period you were in a civilian pay status, i.e., annual or military leave).
- Supporting documentation, such as the Member 4 copy of your DD214, a statement of service, or active duty orders for each period of military service.
- A completed SF 3108, *Application to Make Service Credit Payment*, (FERS-covered employees)
  
  OR
  
  A completed SF 2803, *Application to Make Deposit or Redeposit*, (CSRS and CSRS Offset covered employees)
Q. How can I request a copy of my DD214?


If you are requesting a statement of service, please check “Other” under Section II of the SF-180 and write in “Please provide exact to and from dates of all active duty military service.”

Q. Where do I obtain an SF 3108 or SF 2803?


Q. Where do I submit my request for a military service deposit?

A. You may submit your request via fax or email. Documents must be saved as one PDF file and password protected.

Fax: 1-877-872-7993

Email: HelpDesk@mailserver-hracess.tsa.dhs.gov