



Federal Disability Retirement

Federal Disability Retirement is a benefit available to federal employees who can no longer perform all of the essential functions of their job due to an injury or illness.

This benefit, provided by the Office of Personnel Management (OPM), allows you to retire early while maintaining your federal retirement benefits. At age 62 your disability retirement will automatically recalculate into your regular retirement.

Are You Eligible?


- ✓ You must be a FERS Career Employee
- ✓ You must have 18 months of creditable civilian service
- ✓ You must have become disabled, because of disease or injury, for useful and efficient service in your current position.

What Benefits Can You Receive?



Secure Monthly Payment

You will receive a monthly income based on your **high 3 average**. The first year after you are approved for Disability Retirement you will receive **60%** of your high 3, every year after you will receive **40%** of your high 3.



Creditable Years of Service

You will continue to earn creditable years of service while on Federal Disability Retirement until age 62. This benefit can significantly **increase your regular retirement annuity**.



Earn Income in the Private Sector

You have the option to work in the private sector and earn income on top of your annuity. You are able to **earn up to 80%** of your previous position's current salary without losing your disability benefits.



Health and Life Insurance

You will have the ability to **maintain your health and life insurance** while on Disability Retirement if you have been on the insurance for **five years** or for all of your federal service if less than five years.

**Schedule a Free Consultation
To See if You Qualify**

GET STARTED

or
877.226.2723
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**Find out How to Secure Your Future
Through Disability Retirement**

LEARN MORE

or
federaldisability.com/resources
federaldisability.com/faq