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FERS disability retirement: your application roadmap

Understand the sequence, who completes each part, and how to move from uncertainty to an organized initial application.

What you will leave with: Leave with a practical sequence, assigned responsibilities, and a plan for protecting your filing deadline.

Use this guide with current official instructions. Complete worksheets privately; do not send sensitive information through the website.

Understand what this application must explain

FERS disability retirement evaluates whether disease or injury prevents useful and efficient service in your federal position, together with the other eligibility requirements. It is not simply an approval of a diagnosis, a VA rating, or an SSDI decision. You do not need to claim that you can never do any work. Explain your actual position, its demands, and your documented limitations honestly. This roadmap supports initial-application preparation; it is educational and does not decide eligibility.

- Confirm at least 18 months of creditable federal civilian service under FERS with your benefits office.
- Identify how you became disabled for your position while in FERS-covered employment. A condition can predate federal service; do not invent a new diagnosis date.
- Ask your treating professional to address expected duration: at least one year from the application filing date.
- Document accommodation and the agency's consideration of qualifying reassignment vacancies.
- Apply for Social Security disability benefits and retain the receipt; do not withdraw that application without understanding the consequences for FERS.

Establish your route and protect time

1. Check your latest personnel action and employment status. If currently employed, contact agency HR to initiate the disability application through ORA.
2. If separated, use the former-employee options in ORA and select the disability application. Current OPM instructions use this route rather than the older 31-day paper-routing rule.
3. Record the separation date and the one-year receipt deadline. OPM must receive the application within one year after separation; calendar an earlier working target and reminders.
4. If the deadline is close or records are missing, contact HR or OPM promptly about submission requirements and document the response. Do not assume a request to a physician, an unsent draft, or an HR email establishes timely filing.

The filing-limit waiver is narrow and concerns mental incompetence under the governing rules. Ordinary illness, agency delay, or difficulty collecting evidence should never be treated as an automatic extension. Seek qualified legal advice promptly when timeliness is uncertain.

Build four workstreams together

Start requests early instead of waiting for every document to arrive before contacting the next person. Ask each office what it needs and when it can respond. The supervisor should receive your completed applicant statement as directed by SF 3112. The agency official needs the statements relevant to accommodation certification; early coordination still helps identify the right official and avoid last-minute surprises.

1. Employment: obtain the official position description, performance standards, relevant appraisals, leave records, and accommodation correspondence.
2. Medical: request relevant records and schedule a provider discussion using the physician preparation guide. Include historical evidence when it explains onset, progression, treatment, or functioning; there is no universal rule limiting evidence to the past year.
3. Applicant: draft your first-person account, attach concrete duty examples, and reconcile dates against source records.
4. Agency and benefits: track SF 3112B, D, and E, the retirement application information in ORA, and applicable service, family, and benefit-election documents.

Use evidence rather than conclusions

Fictional worked example

Jordan processes time-sensitive case files. Jordan lists the required review steps, then records that episodic dizziness interrupted screen review on three documented mornings. The provider discusses the condition and restrictions; attendance records show the associated leave; the agency documents the accommodation trial. Jordan does not rewrite a satisfactory appraisal as a failing one or say that every workday is identical.

Create a short timeline connecting medical changes, work demands, treatment, accommodation attempts, and employment status. When documents disagree, identify what needs clarification. Ask the author to correct a factual mistake; do not silently edit a signed medical or agency statement. A complete explanation can acknowledge both successful work and limitations.

Turn the roadmap into your own plan

Your private worksheet

My current status is _____. My HR or former-agency contact is _____. My ORA route is _____.

My separation date, if applicable, is _____. My receipt deadline is _____. My earlier target is _____. The record I used to verify these dates is _____.

The three duties I need to explain are _____. For each, the symptom or restriction, work effect, and supporting record are _____.

My next three actions are: task _____ / person responsible _____ / requested date _____ / follow-up date _____.

Questions needing an official answer: question ____ / source to contact ____ / answer and date ____.

Readiness and follow-through

- ☐ I have checked the current OPM route and know whether my application remains a draft or has been submitted.
- ☐ I have requested each required contribution and recorded missing items without calling them enclosed.
- ☐ My applicant account and provider evidence address actual duties and accurate dates.
- ☐ My SSA application receipt is saved and my benefit elections have been reviewed with the appropriate professional.
- ☐ I have saved a complete copy, submission evidence, and a correspondence log.

After submission, monitor the personal email and mailing address provided, check official correspondence, and record response deadlines immediately. A technical confirmation, agency review, and OPM adjudication are different stages. None promises an approval or a fixed processing time. Use the filing walkthrough next for practical upload and follow-up procedures.

Official sources

OPM - FERS disability eligibility and current application routing · OPM - Online Retirement Application · OPM - SF 3112 supporting disability documentation · 5 CFR 844.201 - Application requirements and time limits

Reviewed October 14, 2026. Check current official sources before acting.

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