

## GUIDE 13 / START HERE

# Finding the Right Official Resource

A practical directory that explains which official form, handbook, or agency can answer your question.

What you will leave with: Find the current source for your next task and record what it actually requires.

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

## Start with the question you need answered

Official websites can be difficult to navigate when you are already managing a health problem. Start by writing one specific question: How do I begin my application after separation? Which part does my supervisor complete? Can I keep my insurance? Each question belongs to a different source. A search result or an old downloaded handbook may help you find the topic, but it is not always the current application instruction.

Use this directory to move from a question to a source, then to an action. Keep a note of the page title, the section you used, and the date you checked it. You do not need to read a whole handbook before requesting your agency documents or learning how to use ORA.

## Match the task to the source

| Your task                                 | Best starting point               | What to look for                                                          |
|-------------------------------------------|-----------------------------------|---------------------------------------------------------------------------|
| Check FERS disability requirements        | OPM FERS Types of Retirement      | Disability eligibility and current filing instructions                    |
| Start an application                      | OPM ORA information and portal    | Current employee or former employee route                                 |
| Understand agency and physician documents | OPM SF 3112 package               | A through E responsibilities and instructions                             |
| Read the underlying disability rules      | Current 5 CFR Part 844            | Eligibility, filing, evidence, computation, continued entitlement         |
| Understand older handbook explanations    | CSRS and FERS Handbook Chapter 60 | Correct retirement system and section; check against current instructions |
| Review life insurance                     | OPM FEGLI and retirement FAQs     | Continuation requirements and election effects                            |
| Prepare withholding instructions          | IRS Form W-4P page                | Current form year, instructions, and payer submission                     |
| Ask about a specific claim                | Your agency HR or OPM             | Official contact method and records needed                                |

## Check the version before you rely on it

1. Open the official agency page directly. Look at the entire relevant section, not just the words in a search snippet.
2. Identify the program. FERS and CSRS are different, and an employee instruction may differ from an annuitant instruction.
3. Check the form year, revision date, and any later update. A form can remain valid while its old mailing directions have been replaced by online instructions.
4. For a filing or response deadline, read the actual notice issued to you. Record receipt and decision dates separately.
5. If two official sources appear inconsistent, save both and ask the responsible agency a specific question. Seek legal advice for a live deadline dispute rather than choosing the interpretation you prefer.

The OPM disability retirement and FEGLI handbooks contain substantial explanations, but handbook publication dates and examples can be older than today's procedures and premium rates. The public resource center links to official sources so you can check the current material rather than relying on an unmarked historical upload.

## Use a source without turning it into a promise

### Fictional worked example

A former employee reads a paper-form instruction that refers to a mailing address, then finds current OPM instructions directing former employees to ORA. They save the current page, start through the former-employee route, and ask OPM how to handle a missing agency document. They do not assume an old address or an unfinished ORA draft proves a timely filing.

A general OPM average does not establish a payment date for your claim. A sample physician statement does not prove a medical conclusion. A handbook eligibility list does not replace OPM's determination on your record. Use official material to understand requirements and ask better questions, while keeping the distinction between general information and an individual decision clear.

## Create your own source record

### Your private worksheet

The specific question I need answered

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Official agency and page or form title

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Relevant section or question number

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Publication or revision date if shown, and date checked

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What the source says I must do next

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What is still unclear and who can clarify it

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☐ I confirmed the retirement system and my employment status.

☐ I opened an official source and read the relevant section.

☐ I recorded the current instructions and any case-specific deadline.

☐ I know who to contact if the instructions do not answer my question.

## Official sources

OPM FERS disability retirement · OPM Online Retirement Application · OPM SF 3112 package · Current 5 CFR Part 844 · OPM Handbook Chapter 60

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

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