

## GUIDE 16 / SUBMIT AND FOLLOW UP

# Application cover letter and attachment index

Create a concise navigation letter and an accurate file index without turning a template into unsupported eligibility claims.

What you will leave with: Finish a cover note and attachment register that help the recipient identify exactly what you submitted.

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

## Decide whether a cover note helps

A cover letter is an optional organizational aid unless the receiving office specifically requests one. It does not replace the retirement application, applicant certification, medical evidence, or agency documentation. The useful purpose is simple: identify the submission, explain what is included, and flag a genuine outstanding item or a requested correction. Use the current ORA route and official directions rather than copying an old postal-address block into every submission.

1. Identify the recipient and stage: HR package review, initial ORA submission, or an OPM-requested supplement.
2. Check whether the platform provides an appropriate upload category or message field. Do not upload a cover letter in place of a required form.
3. Keep the note factual and proportionate. A short, accurate navigation page is more useful than repeating the entire applicant statement.
4. If the office does not need a letter, retain the attachment index privately as your own final quality check.

## Use a neutral letter outline

### Your private worksheet

Date and subject: "Initial FERS disability retirement application" or "Response to request dated \_\_\_\_." Use the subject that describes this submission.

Opening: "I am submitting \_\_\_\_ through \_\_\_\_." Describe the action without claiming the application is complete unless you checked it.

Identification: include only the identifiers requested by the receiving office in the actual secure submission. Do not place a full Social Security number in a filename, public form, or email subject.

Contents: "The included documents are listed in the attachment index below." If something is pending: "\_\_\_\_ was requested from \_\_\_\_ on \_\_\_\_." Its current status is \_\_\_\_."

Follow-up: "For questions about this submission, please contact me using the personal contact information in my application." Provide contact details only through the authorized channel.

Closing: applicant name and any signature the receiving office requests. This note does not substitute for signing or digitally certifying official forms.

Avoid stock assertions that you meet every eligibility requirement, that your agency found no suitable vacancy, or that your physician predicts permanent incapacity. Include those matters only where the underlying evidence supports the statement and the context calls for it. Your medical conditions need not have originated during federal service; do not copy that claim from a sample.

## Build an attachment index that matches reality

| Reference | Document and date                             | Filename / pages                      | Status or purpose                           |
|-----------|-----------------------------------------------|---------------------------------------|---------------------------------------------|
| A         | Applicant continuation statement; final date  | Applicant_Continuation.pdf; pages 1-4 | Continues identified application questions  |
| B         | Physician report; report date                 | Physician_Report.pdf; pages 1-3       | Medical opinion and functional discussion   |
| C         | Official position description; effective date | Position_Description.pdf; pages 1-7   | Duties of position of record                |
| D         | Selected medical records; date range          | Medical_Records.pdf; pages 1-35       | Evidence listed in separate source register |
| E         | Accommodation correspondence; dates           | Accommodation_Record.pdf ; pages 1-6  | Requests, responses, and trial outcomes     |

The entries above are fictional examples of organization, not a mandatory file order or a complete filing checklist. Include the actual required agency forms and SSA evidence in the appropriate official categories. If documents are uploaded separately, use each file's own page range. Do not invent continuous packet page numbers that do not match the transmitted files.

## Describe pending items and supplements clearly

### Fictional worked example

"This submission includes my applicant continuation and physician report listed below. I requested SF 3112D from the agency benefits office on September 4; the office acknowledged the request on September 6 and has not yet supplied the completed certification. I have contacted the responsible official about the remaining item." This explains status; it does not claim that the missing form is unnecessary, extend a deadline, or establish that the submission meets all requirements.

1. List only files actually included as attachments. Put pending documents in a separate status note.
2. For a replacement, identify the previous filename and date, state which document is replaced, and label the new version clearly.
3. For an addition, explain the topic and date range without implying that every earlier file is superseded.

4. Follow any instructions in an OPM request exactly, including its response deadline and authorized delivery method. Preserve the request and response together.
5. If you are unsure how an incomplete submission affects a filing deadline, ask the responsible official promptly and obtain qualified advice as needed.

## Check the packet rather than just the letter

Open the final files from the actual submission folder. Check that all pages render, the correct person's documents are present, signatures are visible where needed, and no pages are accidentally omitted or reversed. Confirm that each index entry points to the matching document. Keep original medical and agency statements intact; a cover letter is not a place to repair their content by silently changing a signed record.

### Your private worksheet

Final submission version/date: \_\_\_\_\_. Files actually included and page counts: \_\_\_\_\_.

Outstanding item: \_\_\_\_ / responsible person \_\_\_\_ / request date \_\_\_\_ / follow-up date \_\_\_\_\_.

Replacement or supplemental document: \_\_\_\_ / reason \_\_\_\_ / earlier version affected \_\_\_\_ / official instructions checked \_\_\_\_\_.

Quality issue found: \_\_\_\_ / correction made by \_\_\_\_ / corrected file checked on \_\_\_\_\_.

Submission confirmation saved at: \_\_\_\_\_. Correspondence log updated on: \_\_\_\_\_.

## Completion checklist

- ☐ The letter describes the actual submission and current recipient, without an outdated default mailing instruction.
- ☐ Every enclosure is present, legible, correctly labeled, and in the proper official category.
- ☐ Pending items are distinguished from included attachments.
- ☐ I removed unsupported claims about diagnoses, agency findings, outcomes, and eligibility.
- ☐ Sensitive identifiers are limited to official requirements and the authorized private channel.
- ☐ I saved the letter, index, submitted files, and confirmation together.

This resource is for organizing an initial application, not legal argument or representation. Do not reuse a neutral cover note as a denial appeal or assume it preserves a separate appeal deadline. The official decision or evidence-request notice controls the next action.

**Sources:** OPM FERS disability · OPM ORA · OPM SF 3112 · 5 CFR 844.201

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

Independent non-attorney education. Not an official form, legal advice, medical opinion, or individualized tax advice. You prepare and submit your own application. OPM determines eligibility.