



# Phased Retirement Handbook

U.S. Fish & Wildlife  
Service

Headquarters Human Capital  
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**Phased Retirement Handbook  
Supplements 223 FW 15**

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## SECTION 1: OVERVIEW

**HANDBOOK PURPOSE.** This handbook supplements 223 FW 15, Phased Retirement Program. The handbook includes:

- More detail about the program, including procedures, forms, and frequently asked questions; and
- A comparison chart of various hiring flexibilities the U.S. Fish and Wildlife Service (Service) has to help retain and transfer institutional knowledge.

**SCOPE.** The phased retirement program applies to all Service employees eligible for immediate retirement except for:

- Law Enforcement (LE) officers,
- Firefighters,
- Employees currently employed on a part-time basis,
- Senior Executive Service (SES) employees, and
- Senior Leader (SL) employees.

**AUTHORITIES AND RESPONSIBILITIES.** See 223 FW 15 for the authorities and overall responsibilities for the Service's phased retirement program.

**DEFINITIONS.** See [Appendix 1, Glossary](#) for the definitions of terms we use in the handbook and 223 FW 15.

## SECTION 2: PROCESS FOR APPLICATION AND TERMINATION

**FORMS AND DOCUMENTS REQUIRED.** The employee and management work together to complete all of the following forms, some of which vary depending on the retirement system:

- A signed FWS Agreement for Phased Retirement, [FWS Form 3-2293](#);
- The Agency Checklist for Phased Retirement ([SF-2801PR](#) for CSRS or [SF-3107PR](#) for FERS);
- Phased Employment/Phased Retirement Status Elections ([SF-3116](#));
- Information and Instructions for Completing an Application for Phased Retirement under CSRS ([SF-2825](#)) or FERS ([SF-3117](#)). These two documents have a page at the end the employee must sign; and
- The standard Application for Immediate Retirement ([SF-2801](#) for the Civil Service Retirement System (CSRS) or [SF-3107](#) for the Federal Employees Retirement System (FERS));

**PROCESS.** If the supervising Directorate member approves the phased retirement program for an employee (see 223 FW 15 for the criteria), the Human Resources Operations (HR Ops) Benefits Service Delivery Area (SDA) office will send the necessary phased retirement forms in a package to the Office of Personnel Management (OPM) so that they can prepare the employee's retirement booklet and begin the partial annuity payments.

The phased retirement starts at the beginning of the next pay period following the supervising Directorate member's approval of the phased retirement election, or the first day of a later pay period

if approved by the Directorate member.

Copies of the signed FWS Phased Retirement Agreement should be given to the employee, retained in the HR Ops Benefits office files, and included with the package sent to OPM. HR Ops Benefits staff must upload a copy of the agreement to the employee's electronic Official Personnel Folder (eOPF).

**EXPIRATION.** When the time limit in the agreement expires, the employee may:

- (1) Enter into full retirement (for CSRS employees form [SF-2826](#) must be completed, and for FERS employees [SF-3118](#) must be completed); or
- (2) With Service approval, return to regular employment. He/she submits a request using Part 2a of [SF-3116](#), Phased Employment/Phased Retirement Status Elections, through his/her supervisor to the supervising Directorate member, who approves or denies the request.
  - If approved, HR Ops Benefits staff notify OPM that the phased retiree's status has ended by sending them a copy of the signed, approved form within 15 days of approval.
  - The HR Ops Benefits staff complete a personnel action to return the employee to full employment.
  - When the employee returns to regular employment status, the period they were in phased retirement is treated as if they had been a part-time employee. The employee who returns to regular employment after phased retirement may not reelect phased retirement later; or
- (3) The employee may also enter into a new phased retirement agreement if they do so before the existing agreement expires, but only if the participant has not reached the 2-year maximum duration; or
- (4) The employee may also transfer to another bureau/agency as a phased retiree or a regular employee any time before the expiration of the agreement with the Service or within 3 days after the expiration date of the agreement. This is subject to the other bureau's/agency's approval.

## **SECTION 3: FREQUENTLY ASKED QUESTIONS**

**1. How does phased retirement work?** An employee electing phased retirement continues to work as an employee of the Service, but under a part-time work schedule. The employee receives an annuity benefit equal to a fraction of the annuity that would have been paid had the employee fully retired. Currently, this means employees receive half of their pay and approximately half of their annuity because the only working percentage allowable at this time is 50%.

**2. What do I do if I want to participate?** If you want to participate, the first thing to do is to talk to your manager or supervisor. Then contact the HR Ops Benefits staff. They will provide you with information on your eligibility for phased retirement and with personalized retirement annuity estimates. Retirement of any type is a major life decision, and you should understand all of your retirement options, as well as the impact working part-time has on your benefits when you fully retire. You should ask for estimates showing what you would receive if you retired now, if you continue working full-time, and if you choose phased retirement.

**3. Am I entitled to participate in phased retirement?** No. Participation in phased retirement is not

an employee entitlement. Participation is voluntary and requires the consent of the employee and the employing agency. An employee must receive written approval from his or her employing agency (specifically, your supervising Directorate member) to participate in phased retirement.

#### **4. How does phased retirement affect my benefits?**

**A.** For Thrift Saving Plan (TSP) purposes, your status as a phased retiree does not differ from that of a regular part-time employee. Phased retirees under FERS and CSRS continue their eligibility to participate in the TSP and are subject to restrictions regarding TSP loans, financial hardship withdrawals, and age-based in-service withdrawals. Phased retirees are not subject to required minimum distributions or the TSP withdrawal deadline. TSP Government contributions for phased retirees are based on basic pay they receive each pay period. TSP Government contributions are not based on the phased retirement annuity payable by OPM.

**B.** For health benefits and life insurance purposes, a phased retiree is considered a full-time employee for the purpose of [5 U.S.C. Chapter 89](#) and [5 CFR Part 890](#) (related to health benefits), as required by 5 U.S.C. 8336a(i) and 5 CFR 831.1715(a)(I). Phased retirees are considered the same as any other employees for purposes of the FEGLI, FLTCIP, Federal Flexible Spending Accounts Program, FEDVIP, FEHB, and Premium Conversion, and they are covered under these programs.

- Electing phased retirement is not a qualifying life event that would allow benefit changes outside of open season.
- If you change bureaus, offices, agencies, or duty stations during phased retirement, you will maintain your current enrollment in FEHB and FEGLI unless you become otherwise eligible to make enrollment changes. For FEHB and FEGLI, your status remains the same as when you were working full-time. This means that you will pay the employee share of the FEHB premium and FEGLI withholding as if you were a full-time employee, not a part-time employee. The value of FEGLI is the same as if you were a full-time employee.

**5. How is "years of service" defined if I was also in the military service?** Years of service includes a combination of time spent in military and civil service.

**6. How do civilian/military deposits/redeposits affect my ability to participate in phased retirement?** All civilian/military deposits/redeposits must be paid in full before you can be approved for phased retirement. Any reduction in annuity or loss of service credit at the time the amount of phased retirement annuity is determined will be permanent.

**7. How does phased retirement impact leave accrual?** If you are in phased retirement status, you will accrue annual and sick leave in the same manner as other part-time employees. You must have at least 20 years of service, so you will be accruing leave at the rate of 1 hour of annual leave for each 10 hours in a pay status and 1 hour of sick leave for each 20 hours in a pay status. When working 40 hours per pay period, you will earn 4 hours of annual leave and 2 hours of sick leave per pay period.

**8. What happens to my accrued annual and sick leave balances when I transition into phased retirement?** You maintain your annual and sick leave balances when you transition to phased retirement. Phased retirement does not alter your annual leave ceiling.

**9. As a FERS employee, will I be eligible for the FERS annuity supplement when participating in phased retirement?**

**A.** The FERS annuity supplement is not payable during phased retirement.

**B.** If applicable, the FERS annuity supplement may be paid after your phased retirement ends, you begin full retirement, and you begin receiving a composite annuity.

**10. If I'm in phased retirement status, can I retire on disability?** No. If you are in phased retirement status, you are not eligible to file for disability retirement because the law specifically prohibits it. Employees who have already retired on disability may not participate in phased retirement.

**11. How are phased retirees considered for purposes of a Reduction in Force (RIF)?** If there is a RIF, phased retirees are treated the same as any other part-time employees. Additional information on RIF is available in [5 CFR 351](#).

**12. If I'm in phased retirement status, could I be eligible for Voluntary Separation Incentive Payments (VSIP)?** Yes. If you're in phased retirement status and you separate to enter full retirement, you may be eligible for a VSIP consistent with the agency's VSIP authority and any eligibility criteria in 5 U.S.C., Chapter 35, subchapter II, and [5 CFR 576](#).

**13. What happens if I'm in phased retirement status and I die before entering full retirement?** If you are in phased retirement status and die before separating for full retirement benefits, the Service will consider your status to be the same as any other deceased employee for purposes of determining survivor benefits.

**14. How does phased retirement compare to other ways of retaining employees who are close to retirement?** To help you understand the flexibilities available to us to retain employees, please see [Exhibit 1, Workforce Management Comparison Tool](#). This chart compares phased retirees, reemployed annuitants, and civilian retirees with dual compensation under the National Defense Authorization Act (NDAA), permanent part-time and temporary, and not-to-exceed appointments.

**15. Can the supervisor/manager backfill a position where there is a phased retiree?** Not on a full-time basis. The supervisor/manager may not backfill the position on a full-time basis because the phased retiree continues to encumber the current position until fully retired. However, he/she could fill the position on a part-time basis so that the total time of both employees equals 80 hours per pay period. Managers should consult with the HR Ops Staffing SDA for additional considerations and options.

**16. What due process rights do I have?** If you are in phased retirement status, you are considered a part-time employee and have the same due process rights to address conduct and/or performance actions initiated against you as you did before you entered phased retirement. Collective bargaining rights provided as a result of an employee's full-time status could change as a result of the transition to part-time status (i.e., if part-time employees are not included in the bargaining unit).

**17. What would my reconsideration and grievance rights be if I'm denied participation in the phased retirement program?**

**A.** If your application for phased retirement is denied, you may submit a written request for reconsideration to the Chief, HR Ops within 15 days after receiving the decision.

**(1)** Within 5 days of receipt, the Chief, HR Ops will provide the reconsideration request, along with the original phased retirement application and decision, to the Branch Chief, HR Ops Employee and Management Relations (EMR).

**(2)** The Branch Chief, HR Ops EMR will convene a panel that consists of two supervisors within the same organization or occupational series, and one EMR Specialist. The panel will review the application for phased retirement, the request for reconsideration, and the Directorate member's denial memo. The panel will issue a written decision to the Branch Chief, HR Ops EMR. The Branch Chief, HR Ops EMR will then issue a written decision to you within 30 days after receiving it. This decision is final and not subject to further appeal.

**B.** For bargaining unit employees, coverage of matters related to phased retirement are determined by the provisions of the applicable negotiated grievance procedures.

**C.** If the Service denies the application of a phased retiree applying from another agency to continue phased retirement at the Service, the applicant has no right to reconsideration.

**D.** Phased retirement agreements include a waiver of grievance rights if a phased retiree's request to extend the initial period or return to regular employment is denied.

**18. Do I have to be a mentor?** Yes, you are required to mentor 20% of your time. This means 8 hours a pay period must be designated time to mentoring activities, such as knowledge transfer, career development, or knowledge management.

**19. How do I know what information or knowledge my supervisor wants me to share or manage?** You and your supervisor should discuss what the objectives and goals of your mentoring will be. We recommend that you create a formal document that identifies these things and breaks them down into specific tasks. [Exhibit 2](#) is a sample Knowledge Transfer Plan that you can use.

**20. Do I receive an employee performance appraisal and rating while I'm under phased retirement?** Yes, you should have an annual employee performance appraisal and rating that is related to the type of work and mentoring that you are performing. You and your supervisor should discuss your performance and rating.

## Exhibit 1: Workforce Management Comparison Tool

Comparison of Phased Retirement, Reemployed Annuitant, NDAA, Part-Time and Temporary NTE Appointments					
Formal Title	Phased Retirements (PR)	Reemployed Annuitants (F/T)	NDAA - Reemployment with Dual Compensation	Permanent Part-Time (16 to 32hrs per week)	Temporary Appointment not to exceed
Effect on Salary	50% Salary + 50% Annuity	With Salary Offset	Without Salary Offset	Without Salary Offset	Without Salary Offset
Eligibility Requirements	<p>Must be eligible for optional retirement</p> <ul style="list-style-type: none"> <li>- CSRS 55+ 30 years, 60+ 20 years</li> <li>- FERS 55-57+ 30 years, 60+ 20 years</li> <li>- Must have been on a full-time work schedule for 3 years immediately prior to entering</li> <li>- Must mentor 20% of time</li> </ul>	<p>Must be a retired Federal employee and may not be working for any other Federal agency.</p>	<p>Must be a retired Federal employee, must not be working for any other Federal agency.</p>	<p>Must be willing to work less than full-time hours.</p>	<p>Must be willing to work for a limited time.</p>
Expiration of Authority	31-Dec-2024	Not Applicable	Not applicable	Not applicable	Not Applicable
Exclusions	<p>Employees currently on a part-time basis cannot apply for PR. Also, the following positions are not eligible for PR: Law Enforcement Officers, firefighters, nuclear material couriers, air traffic controllers, members of the Capitol Police, most customs and border protection officers (except for certain customs and border protection officers hired prior to July 6, 2008) and employees covered by special work schedule authority that does not allow for regularly recurring part-time schedule (such as firefighter covered by 5 U.S.C 5545b or a nurse covered by 38 U.S.C 7456 or 7456A)</p>	None	<ul style="list-style-type: none"> <li>• No more than 2.5% of full-time workforce</li> <li>• Provide Justification to Congress and OPM if 1% is exceeded</li> </ul>	None	None
Forms/Documentation required	SF-3116 Phased Employment/Phased Retirement Form and FWS Phased Retirement Agreement.	Resume, SF-50 showing retirement from Federal service, statement from employee indicating not currently working for any Federal agency, approved position description (PD) and approved FPPS action.	Resume, SF-50 showing retirement from Federal service, statement from employee indicating not currently working for any Federal agency, memo approved by the Director of the FWS Service, approved position description (PD) and approved FPPS action.	Position description and temporary appointment agreement.	Position description and temporary appointment agreement.
Hours Limitations	Time limit established with an approved agreement NTE 2 years	None	<p>After annuity first commences:</p> <ul style="list-style-type: none"> <li>• First six months: No more than 520 hours</li> <li>• First year: No more than 1040 hours</li> <li>• No more than 1040 hours in any 12 month Period</li> <li>• No more than 3,120 total hours total</li> <li>• Additional 520 hours for a total of 3,640 if training is not the primary duty</li> <li>• **Training or mentoring</li> </ul>	None	None
Classification	Remains on same position description. FPPS schedule indicator changed to part-time.	Approved position description required.	Approved position description required.	Remains on same position description.	Approved position description required.

### Comparison of Phased Retirement, Reemployed Annuitant, NDAA, Part-Time and Temporary NTE Appointments

Formal Title	Phased Retirements (PR)	Reemployed Annuitants (F/T)	NDAA - Reemployment with Dual Compensation	Permanent Part-Time (16 to 32hrs per week)	Temporary Appointment not to exceed
<b>Pay Issues</b>	Employee receives 50% of their regular pay and 50% of their retirement annuity.	Salary is offset by retirement annuity payments	Dual Compensation Waiver - salary is NOT offset by retirement annuity	Salary is based on the number of hours worked. Leave balances are prorated based on the number of hours worked.	Salary is based on the number of hours worked. Leave balances are prorated based on the number of hours worked.
<b>Vacancy announcement required?</b>	NO	Yes - ICTAP eligibles.	Yes - ICTAP eligibles.	Yes - ICTAP eligibles.	Yes - ICTAP eligibles.
<b>Program Requirements (time limit, completion date, etc.)</b>	Appointment limited to 2 years. Recommended appointments to be made in 6 mos. increments. Phased retirement can end at the end of the agreement period, or any time if the employee decides to return to full-time status, or retire. NOTE: Going from PT to FT may impact a retiree's annuity salary calculation, so the decision to return to full-time should be weighed carefully.	A vacancy announcement must be advertised to clear ICTAP before a reemployed annuitant can return to service.	A vacancy announcement must be advertised to clear ICTAP before a reemployed annuitant can return to service. Must be a temporary and part-time appointment.	Appointment is for 1 year with the option to renew for 1 year. 2-year maximum on temporary appointments.	Appointment is for 1 year with the option to renew for 1 year. 2-year maximum on temporary appointments.
<b>Financial Impact to the Service</b>	Same as a full-time employees	The service pays the difference between employee salary and OPM annuity through payroll and reimburses annuity costs to OPM.	Part-time employee paid on an hourly basis, may or may not have associated benefits costs.	Hourly, may or may not have benefits.	Hourly, may or may not have benefits.
<b>Federal Employees Health Benefits (FEHB)</b>	Enrollment stays with employing agency. Premiums transfer to OPM upon FULL RETIREMENT. -Employees who change duty stations will maintain current enrollment unless they become eligible to make enrollment changes. -Upon transitioning to full retirement, FEHB coverage continues unless it is cancelled or terminated.	Enrollment can be transferred from OPM to employing agency. - If reemployed in position that conveys full eligibility the employee may participate in premium conversion (pre-tax status).	Deducted from annuity - No benefit costs to FWS	Paid on part-time basis	None (If appointment will be for more than 90 days and the work schedule is 32.5 hours per week or greater than the employee is eligible for FEHB)
<b>Federal Employees Group Life Insurance (FGLI)</b>	Enrollment stays with employing agency. -Coverage is based on FT salary -Premiums transfer to OPM upon FULL RETIREMENT.	OPM can retain coverage. OR Annuitant can elect coverage with employing agency (pre-tax option). - If reemployed annuitant waives life insurance as an employee, coverage is also waived as an annuitant.	Deducted from annuity	Based on employee's annual salary	Ineligible.
<b>Federal Employees Dental &amp; Vision Insurance Program (FEDVIP)</b>	Eligible	Premium is deducted from gross salary.	Deducted from annuity	Eligible.	Ineligible.

**Comparison of Phased Retirement, Reemployed Annuitant, NDAA, Part-Time and Temporary NTE Appointments**

Formal Title	Phased Retirements (PR)	Reemployed Annuitants (F/T)	NDAA - Reemployment with Dual Compensation	Permanent Part-Time (16 to 32hrs per week)	Temporary Appointment not to exceed
<b>Flexible Spending Account (FSA)</b>	Eligible	Coverage is same as full-time employee. Can opt to maintain coverage as an annuitant or employee	Ineligible	Eligible.	Ineligible.
<b>Federal Long-Term Care Insurance Program (FLTCIP)</b>	Eligible	Coverage is same as full-time employee. Can opt to maintain this coverage as an annuitant or employee	Deducted from annuity	Eligible.	Ineligible.
<b>Thrift Savings Plan (TSP)</b>	Eligible - Subject to annual limits	Eligible - Subject to annual limits	Ineligible.	Eligible.	Ineligible.
<b>Social Security Insurance Benefits</b>	If eligible to draw benefits starting at age 62, subject to "earnings test" until full retirement age	If eligible to draw benefits starting at age 62, subject to "earnings test" until full retirement age	If eligible to draw benefits starting at age 62, subject to "earnings test" until full retirement age	If eligible to draw benefits starting at age 62, subject to "earnings test" until full retirement age	If eligible to draw benefits starting at age 62, subject to "earnings test" until full retirement age
<b>Leave Accruals</b>	Receives 2 hours of sick leave and 4 hours of annual leave per pay period	Earn at regular rate	Prorated according to number of hours worked	Prorated according to number of hours worked	Prorated according to number of hours worked
<b>Federal Annuity</b>	<p>Initial phased retirement</p> <p>Not entitled to the Special FERS Retirement Supplement until they are in full retirement status.</p> <p>- Unused sick leave is not used in computing initial phased retirement.</p> <p><u>Final Phased Retirement:</u></p> <p>- Phased retiree may voluntarily apply at any time for final phased retirement.</p> <p>- Pension will be recomputed based on additional service.</p> <p>- Sick leave is used to compute final phased retirements.</p>	<p>Reemployment may increase your annuity and death benefits. (a) <u>Supplemental Annuity</u>-an annuity that is added to your present annuity if employed on a full-time continuous basis for at least 1 year. (b) <u>Recomputed Annuity</u>- replaces your present annuity if your reemployment continues for at least 5 years, or the part-time equivalent, <i>and</i> you must qualify for retirement at separation</p>	OPM annuity continues	In annuity computation: Part-time service is prorated to reflect the difference between full-time and part-time service.	Ineligible.

**Exhibit 2: Sample Knowledge Transfer Plan**

**KNOWLEDGE TRANSFER  
PLAN**

While Participating in Phased Retirement

Employee: \_\_\_\_\_

Position: \_\_\_\_\_

Knowledge or Skill	Method*	Actions (List steps which tjat and will be taken to transfer/retain critical knowledge or minimize the impact of its loss)	Target Date For Completion	Status

Plan Prepared by: \_\_\_\_\_

Date: \_\_\_\_\_

Plan Reviwed by: \_\_\_\_\_

Date: \_\_\_\_\_

**\*Methods: There are a variety of methods to address impending loss of critical knowledge and skills. These include:**

<b>Education &amp; Coaching</b>	<b>Documentation</b>	<b>Process</b>
Job Shadowing On the Job Training (OJT) Formal Training Mentoring	Job Aids Knowledge Maps Process Documentation Document Repositories Expert Systems Expert Interviews and Video	Best Practices Meetings Lessons Learned Reviews

## Appendix 1, Glossary:

**Composite retirement annuity** means the annuity computed when a phased retiree attains full retirement status.

**Deposit** is the payment for a period of employment when retirement deductions were not withheld from your salary. The deposit amount is, generally, 1.3% of salary plus interest. You are not required to make this type of payment. However, not making the payment will eliminate this service from being used for title or computation purposes. FERS and FERS/Military deposit information can be found on the the FERS section of [OPM's website](#). CSRS and CSRS/Military deposit information can be found on the CSRC section of [OPM's website](#).

**Full retirement status** means the phased retiree has ceased employment and is entitled, upon application, to a composite retirement annuity.

**Full-time employee** means an employee who works 80 hours per pay period for at least 3 years immediately preceding a phased retirement request.

**Gross annuity** means the amount of monthly annuity payable to a retiree or phased retiree after reducing the self-only annuity to provide survivor annuity benefits and unpaid deposits or redeposits, if any, but before any other deductions.

**Phased retiree** means an optional retirement-eligible employee (under 5 CFR 831.1711 or 848.201) who, with the concurrence of an authorized agency official, enters phased retirement status in accordance with 5 CFR Part 831, Subpart Q or Part 848, and has not entered full retirement status.

**Phased retirement annuity** means the annuity payable under 5 U.S.C. 8412a before full retirement.

**Phased retirement period** means the time beginning on the date an individual becomes entitled to receive a phased retirement annuity and ending on the date when the employee separates from phased retirement or death, whichever comes first.

**Redeposit** is the repayment of retirement deductions that were previously withheld and refunded to you, plus interest. FERS and FERS/Military redeposit information can be found on the FERS section of [OPM's website](#). CSRS and CSRS/Military redeposit information can be found on the CSRC section of [OPM's website](#).

**Working percentage** means the percentage of time established that a phased retiree must work each pay period. According to OPM regulations, the current percentage of time is set at 50 percent of an officially established full-time work schedule.