

Federal Retirement Application Checklist

Based on OPM's official ORA guidance — avoid the errors that most often delay processing

1. Confirm You Meet the Five-Year Coverage Rules

- ☐ 5 consecutive years of FEHB coverage held immediately before your retirement date
- ☐ 5 consecutive years of FEGLI coverage held immediately before your retirement date
- ☐ If relying on TRICARE/CHAMPUS/CHAMPVA coverage, you're also enrolled in an FEHB plan before retiring

2. Documents to Scan and Upload in ORA

- ☐ eOPF includes records from every previous federal job (confirm with your HR office)
- ☐ Marriage certificate copy, scanned clearly (certified translation if not in English)
- ☐ Certified divorce decree and separation agreement, if divorced and former spouse is living
- ☐ Birth records for unmarried dependent children under 22, or disabled dependent children
- ☐ DD 214s (member-4 copy), scanned legibly, for all periods of potentially creditable military service
- ☐ Agency letter confirming military service deposit paid in full, if applicable
- ☐ Military retired pay award notice and/or approved waiver request, if applicable

3. Complete or Upload the Right Forms

- ☐ SF 3107 (FERS) or SF 2801 (CSRS) — completed and certified in ORA with your Login.gov signature PIN
- ☐ SF 2818 — Continuation of Life Insurance (FEGLI), completed electronically, if enrolled at retirement
- ☐ SF 2809 — Health Benefits Election Form, if making a change
- ☐ SF 3107-2 — Spousal Consent, signed and notarized on paper, then scanned and uploaded, if electing less than a maximum survivor benefit

4. Double-Check the Errors OPM Flags Most Often

- ☐ SF 2818: both reduction lines completed for Option B (Q11) and Option C (Q13) — none left blank
- ☐ SF 2818 eligibility answers correct: "No" (eligible, declining) vs. "I don't have" (not eligible/never enrolled)
- ☐ SF 2809 changes: both Part B and Part C completed
- ☐ SF 3107-2 has no cross-outs or white-out on the physical copy, and matches the survivor election in Section D of SF 3107
- ☐ Every DD 214 is legible and shows start/end dates, character of service, and any lost time

5. Before You Submit in ORA

- ☐ Personal email linked to your Login.gov account — this is how your HR office initiates ORA access and how OPM reaches you after you separate
- ☐ Every section shows complete in ORA's built-in readiness check before final submission
- ☐ Any document requiring a physical signature (like SF 3107-2) has no cross-outs or white-out — start over on a fresh copy instead of correcting it