Disability retirement under the Civil Service Retirement System (CSRS) is based on a worker’s inability to perform the duties of their position and the applicant must have completed at least five years of federal civilian service.

While employed in a position covered under CSRS, you must become disabled for “useful and efficient service” in both your current position and any other vacant position at the same grade or pay level for which you are qualified.

Your employing agency must determine that you are not qualified for reassignment to any other vacant position within your agency and commuting area at the same grade or pay level of the position you currently occupy.

You or someone acting for you must file an application for disability retirement with the Office of Personnel Management (OPM) either before you leave federal service or within one year after leaving. This time limit can be waived only when an employee is mentally incompetent on leaving the federal service or become mentally incompetent within one year after leaving. In such situations, the application will be accepted by OPM if filed within one year from the date the employee is restored to competency or a guardian is appointed, whichever is earlier.

You are “disabled” when the information submitted indicates that there is a service deficiency, caused by disease or injury, of sufficient degree to preclude useful and efficient service. “Useful and efficient service” means:

- Either acceptable performance of the critical or essential elements of the position or the ability to perform at that level; and
- Satisfactory conduct and attendance.

If you have been separated from federal service for 31 days or fewer—Your employing agency will help complete these forms and forward the completed forms to OPM. It is your responsibility, however, to obtain the information necessary for OPM to make a decision on your claim. This includes providing all of the required documents.

If you have been separated from federal service for more than 31 days—Application for disability retirement must be received by OPM within one year after the date of separation. If separated for more than 31 days, your former employing agency may no longer have your personnel records and may not be able to recover them in time to process your disability retirement application and submit it to OPM within the one-year time limit. Therefore, you should submit your application directly to OPM.

A claim for disability retirement must include documentation that clearly and specifically establishes:

- Deficiency in service with respect to performance, conduct or attendance, or in the absence of any actual service deficiency, a showing that the medical condition is incompatible with either useful service or retention in the position;
- Medical condition defined as disease or injury, including psychiatric disease;
- That the medical condition caused the service deficiency;
- The duration of the medical condition, both past and expected, and a showing that the condition, in all probability, will continue for at least a year;
- The inability to provide useful and efficient service arose while serving under the Civil Service Retirement System;
- The inability of the employing agency to make reasonable accommodation to the medical condition; and
- The absence of another position, within the employing agency and commuting area, at the same grade or pay level and tenure, for which the employee is qualified for reassignment.

Your agency will assist in obtaining the required forms to obtain statements from your supervisors and attending physicians and proof that your condition prevents you from performing useful and efficient service.

If you are found to be disabled as outlined above, you may retire under CSRS disability, which is considered retirement; however, up to age 60, you may be subject to periodic medical re-evaluation to determine whether the disabling condition continues, and an annual review of any earnings to determine whether you have been “restored to earning capacity.”

Under this designation, a disabled annuitant can return to outside employment with no effect on the disability annuity unless that employment income equals 80 percent of the current salary of the position they retired from. If the income exceeds this allowance, their disability annuity will be terminated.