

Office of Personnel Management (OPM) Announces

Separated Employees Must Submit Deferred or Postponed Retirement Applications Through ORA

Starting July 1, 2026, as part of OPM's expansion of the [Online Retirement Application \(ORA\)](#), former employees seeking deferred or postponed retirement must submit their applications directly through ORA, instead of using traditional paper forms.

Agencies are not responsible for initiating these applications. Instead, **separated employees** should be guided to **access ORA themselves and start the application process independently**.

Key Items to Understand

- Terms used interchangeably are pension, annuity and retirement
- DOI-Bureau of Indian Education's HR Office is not the same as Office of Personnel Management.
- Office of Personnel Management (OPM) is the servicing HR Office for all Federal retirees government-wide
- DOI-BIE is simply the last employing Agency
- DOI-BIE only processes separations, not retirement applications
- When employee retires from BIA/BIE, they are now serviced by OPM
- ONLY OPM can provide any status or information about retiree's annuity or benefits
- OPM manages the retirement monies deducted from salary (even after separation), BIE does not keep those monies
- If a former employee is receiving annuity/pension/retirement from OPM, there is no separate retirement monies from BIA/BIE

Deferred Retirement

Former employees eligible for a deferred retirement should submit their application through ORA at least 60 days before the date they want the annuity to begin.

Eligibility Reminder

Deferred retirement is available to former employees who left federal service before reaching their MRA (or with fewer than 10 years of service at MRA) but did not take a refund of retirement contributions.

The annuity cannot commence until the applicable age threshold is met (age 62 with 5 years of service, or MRA with at least 10 or 30 years of service depending on the scenario). FEHB, FEGLI, and FEDVIP coverage cannot be reinstated under a deferred retirement.

To Apply, the Former Employee must:

- Create an [ORA account](#)
- Complete the required Login.gov identity verification process
- Submit the deferred retirement application directly through ORA

When Applying, the Former Employee should be prepared to provide:

- Beginning and ending dates of Federal service for each agency worked
- Beginning and ending dates of any honorable active duty military service
- Information about any military service deposit made or owed, if applicable
- Information about any military retired pay being received, if applicable
- Information on any prior refund of retirement contributions, deposit, or retirement application filed with OPM
- Information on any workers' compensation benefits received from the Department of Labor
- Survivor annuity election (a reduction applies if a survivor benefit is chosen)

For more information, please review [OPM's Deferred Retirement page](#).

Postponed Retirement

Separated employees eligible for a postponed retirement must also apply directly through ORA. This option is only available to employees who separated at or after their MRA with at least 10 years of service and did not immediately commence their annuity.

Postponed retirement allows eligible former employees to reinstate FEHB and FEGLI coverage when their annuity begins, provided they had continuous coverage for the 5 years immediately before separation.

The application may be received at least 60 days before the selected annuity commencement date.

The Annuity Commencement Date must be:

- The first day of a month after separation, and
- No later than 2 days before the individual's 62nd birthday
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NOTE: Setting the commencement date on or after the 62nd birthday will convert the application to a deferred retirement, permanently eliminating eligibility to reinstate FEHB, FEGLI, and FEDVIP coverage. This is the most common and consequential error on these applications.

For more information, please review [OPM's FERS Voluntary Retirement Page](#).

To Apply, the Former Employee must:

- Create an [ORA account](#)
- Complete the required Login.gov identity verification process
- Submit the postponed retirement application directly through ORA, including the selected annuity commencement date

When applying, the former employee should be prepared to provide the same service, military, and any prior refund information required for a deferred retirement application, **plus:**

- The specific date they want the postponed annuity to begin (must fall within the eligible window above)
- Survivor annuity election and, if applicable, spousal consent (Schedule A)
- FEHB/FEGLI/FEDVIP coverage reinstatement information

ORA Technical Support

The **Online Retirement Application (ORA) Technical Support Team** is available to assist with technical issues related to the ORA system.

Click Help on the ORA webpage and under Contact Support, submit a Technical Support Ticket.

If have questions about your annuity or benefits, submit online Help Request – www.opm.gov/support/retirement/contact/

LOGIN.GOV Technical Support

Login.gov **can only** resolve issues related to signing-in.

Login.gov **cannot** sign in, create, delete or manage your account on your behalf.

Call us at (844) 875-6446

Operating hours are 24 hours a day, seven days a week.

Submit a help ticket on the LOGIN.GOV webpage

Operating hours are 24 hours a day, seven days a week.

Call OPM

Call us if you can't find an answer to your question on OPM.gov or if you can't sign in to [OPM Retirement Services Online](#) to manage your annuity account. You may also need to call us for special or complex cases, or because we directed you to.

Phone: [1-888-767-6738](tel:1-888-767-6738)

Hours: Monday thru Friday, 7:40 a.m. to 5:00 p.m. ET

Closed on federal holidays

Our busiest time is between 10:30 a.m. and 1:30 p.m. ET.

Write OPM

Please make sure your first and last name, phone number, email address, claim number, and signature are included in any inquiries or documents you mail to us.

We usually respond within 1 to 3 weeks after we receive your mail.

Retirement Operations Center

U.S. Office of Personnel Management

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