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Buying Federal Civil Service Retirement Credit for Years Spent at a Service Academy, Even if you are a Military Retiree

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Update on Sam Wright

3.0—Military Retirement and Civilian Employment

I was prompted to write this after talking with a coworker who is a retired Army officer and a graduate of the United States Military Academy (West Point). He told me he had bought four years of time for civil service retirement based on his Academy time.

Military members who go to work for the federal civil service short of a 20 years active duty military retirement can buy years for civil service pension accrual purposes. Those getting a 20 year active duty military retirement or a 15 to 19 year early retirement under the Temporary Early Retirement Authority (TERA) cannot buy civil service retirement years for those years in the military as a general rule unless they agree to forfeit the military retirement. In most cases, waiving one's military retirement in order to get such civilian pension credit would make no sense—what you give up would be worth far more than what you get.

One exception to this is the time spent as a cadet or midshipman in the U.S. Naval Academy, U.S. Military Academy, U.S. Air Force Academy, or the U.S. Coast Guard Academy. That time at a service academy can be bought for federal civilian retirement credit even if you are getting an active duty retirement since the time spent at an academy is not counted toward military service retirement. It can also be bought along with one's active duty years if you are not drawing a military retirement. Thus an academy graduate who left active duty after six years could buy ten years towards a civil service retirement.

For a retired military officer now working for the Federal Government as a civilian, this is usually a good investment since the cost you pay is based on what you were paid while

¹ I invite the reader's attention to www.servicemembers-lawcenter.org. You will find more than 1400 "Law Review" articles about the Uniformed Services Employment and Reemployment Rights Act (USERRA) and other laws that are especially pertinent to those who serve our country in uniform, along with a detailed Subject Index and a search function, to facilitate finding articles about very specific topics. The Reserve Officers Association (ROA) initiated this column in 1997.

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at the academy, which was equivalent to the pay of an E-4 or E-5. You will likely recoup your investment within several months after you retire from federal civil service.

For additional information about this issue see [Chapter 22 of the CSRS and FERS Handbook](https://www.opm.gov/retirement-services/publications-forms/csrsfers-handbook/c022.pdf) <https://www.opm.gov/retirement-services/publications-forms/csrsfers-handbook/c022.pdf> and contact the personnel office of your federal civilian employer agency.

For further information on crediting your military service academy time, contact your local HR office. If they need assistance, they can contact their headquarters level agency retirement counselor. A listing of agency headquarters retirement counselors and benefits officers may be found at: <https://apps.opm.gov/abo/>. If your headquarters counselor requires assistance, they may contact their liaison in OPM's Benefits Officers Training and Development or send an inquiry to: benefits@opm.gov.

If you encounter difficulties at your Agency I recommend you use the veterans resource office at your agency, see <https://www.fedshirevets.gov/AgencyDirectory/index.aspx> for a listing. They will either be able to assist in the process or get you to the right people at your agency.