



# CIVILIAN PERSONNEL FACT SHEET

## **ANNUITIES OF CSRS OFFSET EMPLOYEES**

Annuities for CSRS Offset employees are computed in the same manner as if they were covered under CSRS only. The annuity payment is reduced (offset) when the employee becomes eligible for Social Security. The offset is applied when the basic requirements for Social Security are met (usually at age 62)

even if the employee does not apply for Social Security. If the employee is not entitled to Social Security at age 62, there is no offset until or unless he or she later becomes entitled.

The amount of the offset is the lesser of:

- The amount of the Social Security benefit attributable to the employee's service after December 31, 1983, covered under the interim CSRS or CSRS offset provisions; or
- The amount obtained by multiplying the following fraction by the Social Security benefit to which the individual is entitled at the time the individual's CSRS annuity begins:
  - $(\text{Total Years of Offset Service}^* \text{ divided by } 40) \times \text{SS Benefit}$
  - (\*Partial years of offset service are rounded to the nearest whole number, with one half being rounded to the next higher number).

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