

ARMY BENEFITS CENTER – CIVILIAN

COMPLETING AND SUBMITTING YOUR ELECTRONICALLY SIGNED CIVILIAN RETIREMENT APPLICATION USING GRB PLATFORM

Congratulations on your decision to retire! The Retirement Dashboard within the Government Retirement and Benefits Platform (GRB Platform) is the most effective and efficient way of completing your retirement application forms. Once the forms have been completed, downloaded and electronically signed using your CAC/PIV signature, your retirement package is electronically transmitted to Army Benefits Center – Civilian (ABC-C) and reviewed for processing. Upon receipt, the intake personnel at ABC-C will send you a notification via your work email address to notify you of receipt and provide additional guidance on documents/items still required.

Items marked with '**IMPORTANT!**' are helpful tips to further explain the information.

We do recommend you review the CSRS/FERS Retirement Checklists available at https://abc.chra.army.mil/abc?id=kb_article&sysparm_article=KB0010866 to ensure you have all documents required for processing.

Table of Contents

| |
|--|
| <u>Section 1: Login to Government Retirement & Benefits (GRB) Platform....2</u> |
| <u>Section 2: Completing Your Retirement Application via GRB Platform2</u> |
| <u>Section 3: Uploading Your Retirement Documents to GRB Platform.....15</u> |
| <u>Section 4: Checking the Status of Your Retirement Application16</u> |

Section 1: Login to Government Retirement & Benefits (GRB) Platform

1. Go to <https://platform.chra.army.mil>
2. Sign in using your CAC/PIV
3. Select “Launch” (Hint: you may have to scroll down to see it)
4. The first screen to pop up will be the Announcements tile. It is recommended that you allow for Announcements to remain on as they will change. It is also very important to read through these Announcements as they may impact you.
5. It is recommended that you review the New User video if unfamiliar with GRB Platform. This video can be found by hovering over the ‘?’ icon in the upper right corner. Video may also auto populate after the Announcements page is closed.

Section 2: Completing Your Retirement Application via GRB Platform

Once you have closed the Announcements Window, there will be a page with multiple “tiles” on it.

1. Health Insurance
2. Life Insurance
3. Thrift Savings Plan
4. Retirement
5. Dental & Vision Insurance
6. Long Term Care Insurance
7. Flexible Spending Accounts
8. Social Security

Please Select the Retirement tile. Your Retirement overview will populate with a short description of your Retirement Plan at the top. On this overview page you will also see your Current Information, Estimated Monthly Retirement Benefits, several calculators, your Retirement Application Status and the first date you are eligible to voluntarily Retire and finally a section called Resources.

You will need to click the + next to the words **Retirement Dashboard**.

Next you will simply Enter the effective date in which you wish to retire and select ‘Done’. (Hint: ‘Date of Final Separation’ is your selected Date of Retirement and is solely up to the employee to decide. No approval from ABC-C is required.) This will bring you to the Retirement Dashboard.

1. The Retirement Dashboard has the following sections, each with a **Red Flag**:
 - a. Identifying Information
 - b. Employment Information
 - c. Military Service
 - d. Insurance Information
 - e. Workers' Compensation Information
 - f. Previous Retirement Claims
 - g. Annuity Election
 - h. Payment Information
 - i. Marital Information
 - j. Dependent Information
 - k. Tax Withholding Information
 - l. Designation of Beneficiaries
 - m. Review
 - n. Important Signing Instructions

2. Select each topic by clicking on the link and following the prompts to complete the information as it pertains to your retirement application. Answer all questions and provide all necessary data. *NOTE: As each topic is completed, the **red flags** will change to **green check marks**.

The Retirement Dashboard topics are related to the SF 3107 and SF 2801, *Application for Immediate Retirement*, forms. The clickable Retirement Dashboard topics are matched with the hard copy form sections on the following pages:

A. Dashboard Section 1: Identifying Information

Completes portions of Section A of the SF 3107 and SF 2801, *Application for Immediate Retirement*. Reminder to complete all * required fields.

B. Dashboard Section 2: Employment Information

Completes portions of Section A of the SF 3107 and SF 2801, *Application for Immediate Retirement*.

- Complete all * Required data fields. (**Hint**: Your specific command should auto populate. If it does not, please change this information to reflect your current command/agency/organization)

C. Dashboard Section 3: Military Service

Completes portions of Section B and Schedule A and B of the SF 3107 and SF 2801, *Application for Immediate Retirement*.

- If you answer 'no' for the question 'Have you performed active honorable service in the Armed Forces or other uniformed services of the United States?', select 'Done' and proceed to Dashboard 'Insurance Information' section
- If you answer 'Yes' to the above question, proceed to complete the additional information requested by adding all active-duty military service periods to the Dashboard. You will need to click the + Add New Military Service at the bottom left for each period of service.

IMPORTANT! All service periods should be entered as they appear on all DD-214s. DO NOT include periods for which you do not have DD-214s to verify your service.

- Once you have added your military service periods, answer the next question, 'If any of your military service occurred on or after 1/1/1957 have you paid a deposit to your agency for this service? *' and select 'Next'.
- Answer the remaining questions based upon your military service:
 - a. Are you receiving or have you ever applied for military retired or retainer pay?
IMPORTANT: Answer "yes" if you are receiving payments from the Department of Veterans Affairs in lieu of your military retirement pay. Generally, applies to those who are receiving 40% or less for service-connected VA disability. Answer 'no' if your military retirement pay is not taken in lieu of VA disability.
 - b. Was your military retired or retainer pay awarded for reserve service under Chapter 1223, Title 10, US Code, Section 12731 through 12739? **IMPORTANT:** This means if you are a retired military reservist and waited to retire until age 60, select 'yes'. You will also need to upload a copy of your 20-Year letter or copy of your retirement orders to the Retirement Dashboard or Documents GRB Section (see Section 4: 'Uploading Your Retirement Documents to GRB...').

- c. Was your military or retainer pay awarded for a disability incurred in combat or caused by an instrumentality of war? **IMPORTANT:** Answer 'yes' if you were placed on a Temporary Disability Retirement List (TDRL)/Permanent Disability Retirement List (PDRL) for disability that was caused in the line of duty during a deployed period. Answer 'no' if this does not apply to your military service/retirement.
- d. Are you waiving your military retired or retainer pay to receive credit for military service for FERS retirement benefits? **IMPORTANT:** If you retired with 20+ years of active-duty military service and have paid a deposit to use your military service toward your federal civilian retirement, you will be required to write a brief statement declaring your intent.

Select 'Done' once you have completed these questions.

D. Dashboard Section 4a: Insurance Information – Part I

Completes Section D of the SF 2801 or Section E of the SF 3107, *Application for Immediate Retirement*.

Answer the following questions based upon your current Insurance elections:

1. Are you eligible to continue Federal Employees Health Benefits (FEHB) coverage as a retiree?*
- a. Do you currently carry FEHB, and have you had the coverage for five consecutive years or since your first opportunity to elect coverage as an employee? If you have questions regarding your eligibility, click [here](#).
2. Does a court or administrative order require that you provide health benefits coverage for one or more children?*
- a. If you have a court order that requires you pay for a child/children health benefit, select 'Yes'.
3. Are you eligible to continue Federal Employees' Group Life Insurance (FEGLI) coverage as a retiree?*
- a. Do you currently carry FEGLI coverage, and have you had the coverage for five consecutive years or since your first opportunity to elect

coverage as a federal employee? If you aren't sure, click [here](#) for more information about the 5-Year Test requirement.

4. Are you currently enrolled in the Federal Long Term Care Insurance Program (FLTCIP)?* <provide responses based upon your current enrollment>
5. Are you currently enrolled in the Federal Dental and Vision Insurance Program (FEDVIP)?* <provide responses based upon your current enrollment>

Select 'Next'

E. Dashboard Section 4b: Insurance Information – Part II

Completes the SF 2818 – *Continuation of Life Insurance Form*. **IMPORTANT!** Pertains to your **CURRENT ELIGIBLE** coverage. If you are unsure about how much FEGLI coverage you currently have, visit <https://abc.chra.army.mil> and select the 'EBATS' icon (CAC-authentication is required).

Type 1: Basic Life Insurance

The first question in this section pertains to Basic Life Coverage ONLY. If eligible, answer 'Yes' if you wish to continue coverage into retirement. If eligible and you do not wish to carry your Basic FEGLI into retirement, select 'No'. If you received a [full Living Benefit](#), select 'I received a full Living Benefit'.

IMPORTANT! If eligible, there are three levels of Basic coverage available to you in retirement:

- a. 75% Reduction – When you turn 65, your Basic insurance will reduce by a fixed amount each month, equal to 2% of the amount of Basic insurance you carried into retirement. Your Basic insurance will continue to reduce until 25% of the original amount remains. There is no cost for this option after age 65.
- b. 50% Reduction – When you turn 65, your Basic insurance will reduce by a fixed amount each month, equal to 1% of the amount of Basic insurance you carried into retirement. Your Basic insurance will continue to reduce until 50% of the original amount remains. There is a premium for this choice.
- c. No Reduction – This means your Basic insurance will not reduce. There is a premium for this choice.

- Select your level of Basic Life Insurance coverage (Hint: 75% Reduction/50% Reduction/No Reduction)
- To make a more informed decision about your FEGLI insurance coverage, visit [OPM.gov](https://www.opm.gov) for a FEGLI Calculator.

Type 2: Option A Life Insurance

Option A-Standard Optional Insurance coverage is a standard \$10,000 policy. You must carry Option A coverage for at least five consecutive years or consecutively since the first opportunity to elect as a new employee.

- Select 'Yes' if eligible and wish to carry Option A into retirement
- Select 'No' ONLY IF eligible and you do not wish to carry Option A into retirement
- Select 'I don't have Option A' if you are ineligible for Option A coverage in retirement

Type 3: Option B Life Insurance

Option B-Additional Optional Insurance coverage is Additional coverage and equals 1 to 5 multiples of your annual basic pay, rounded up to the nearest \$1,000. **(Hint: If you retire with a high-3 average of \$56,487 annually, your Option B coverage will equal \$57,000 for each eligible multiple.**

- Select 'Yes' if eligible and you wish to carry one to five multiples of Option B coverage into retirement
- Select 'No' ONLY IF eligible and you do not wish to carry any Option B multiples into retirement
- Select 'I don't have Option B' if you are ineligible for Option B coverage into retirement
- You may carry any combination of eligible Full Reduction or No Reduction multiples of Option B coverage:
 - ✓ **Full Reduction:** Your coverage will reduce by a fixed amount each month, equal to 2% of the original amount, for 50 months, at which time coverage will end completely. Reductions begin at age 65 and coverage is no cost beginning the first day of the month after you turn age 65.

- ✓ **No Reduction:** Your coverage will not reduce. You will continue to pay premiums for the rest of your life, or until you cancel the insurance or change to Full Reduction

Type 4: Option C Life Insurance

Option C-Family Optional Insurance coverage is for your eligible family members, to include your current spouse and any eligible child under the age of 22. You may carry 1 to 5 multiples of coverage. Each multiple for your current spouse is \$5,000 and each multiple for eligible children is \$2,500 (max coverage for spouse is \$25,000 and for child is \$12,500).

- a. Select 'Yes' if eligible and you wish to carry at least one multiple of coverage into retirement.
- b. Select 'No' ONLY IF eligible and you do not wish to carry any Option C coverage into retirement.
- c. You may carry any combination of eligible Full Reduction or No Reduction multiples of Option C coverage:
 - ✓ **Full Reduction:** Your coverage will reduce by a fixed amount each month, equal to 2% of the original amount, for 50 months, at which time coverage will end completely. Reductions begin at age 65 and coverage is no cost beginning the first day of the month after you turn age 65.
 - ✓ **No Reduction:** Your coverage will not reduce. You will continue to pay premiums for the rest of your life, or until you cancel the insurance or change to Full Reduction

Select 'Done' once you have completed this section.

Dashboard Section 5: Marital Information

Completes Section C of the SF 3107 and Section E of the SF 2801, *Application for Immediate Retirement*. **IMPORTANT!** Please complete ALL sections, as this information is important.

- Answer the questions below:

- 'Are you currently married?*' If yes, complete the Spouses Information. Select 'Next' once complete. If no, select 'Next' once complete.
- Have you been divorced?* If no, select 'Done'. If yes, answer the question 'Do you have a living former spouse(s) from whom you were divorced on or after May 7, 1985 ,and to whom a court order gives a survivor annuity?*

Select 'Done'

Dashboard Section 6: Dependent Children

Completes Section G of the SF 3107 and SF 2801, *Application for Immediate Retirement*. **IMPORTANT!** This section is optional; however, completion may expedite the processing of any survivor benefits claims in the event of your death.

1. Do you have unmarried dependent children?
 - If you select 'Yes', you will be prompted to enter the names of your unmarried DEPENDENT children under the age of 18 OR any child who is over the age of 18 and is incapable of self-support due to mental or physical disability incurred prior to the age of 18.
 - Select '+Add New Dependent Child' and complete the data in the prompts. Select 'Done'
 - If you select 'No',

Select 'Done'

Dashboard Section 7: Workers' Compensation

Completes information in Section B of the SF 3107 and the SF 2801, and Schedule C.

1. Are you receiving, or have you ever received workers' compensation from the Department of Labor because of a job-related illness or injury?*
- a. If you select Yes you will be asked to + Add New Claim on the next screen. You will need to have your Compensation Claim #, Type of Benefit and the dates in which you received compensation. You should contact the Department of Labor if you do not have this information readily available.

Select 'Next'

2. Have you applied for, but are not receiving workers' compensation from the Department of Labor because of a job-related illness or injury?*
- a. If you select Yes, you will be asked additional questions on the next screen including the Compensation Claim # and whether it is awaiting OWCP decision or the claims was denied. If the claim was denied you will be asked to provide the claim denial date.

When you have added all of the above requested information, select 'Next'

3. You will be asked to acknowledge the following statements:
 - a. Except for scheduled compensation awards, workers' compensation and CSRS benefits cannot be paid for the same period of time. Do you agree to notify the Office of Personnel Management promptly if the status of your workers' compensation claim changes?*
 - b. Do you authorize the Office of Personnel Management and/or the Office of Workers' Compensation Programs (OWCP) to collect any overpayment if we later find you are not eligible for both compensation and annuity payments covering the same period?*

Select 'Done'

Dashboard Section 8: Previous Retirement Claims

Completes Section B of the SF 3107 and SF 2801, *Application for Immediate Retirement*. This section pertains to any past applications you have made with OPM, including previous retirement application, service credit deposit or redeposit, refund of contributions, etc.

1. Answer the following question: Have you previously filed any application under the Civil Service Retirement System or Federal Employees Retirement System for retirement, refund, etc.?* If yes, then select each of the following that applies. You will be asked to either enter the claim number or select Unknown.
 - a. Retirement
 - b. Refund
 - c. Refund of Excess Deductions
 - d. Deposit or Redeposit
 - e. Voluntary Contributions

Dashboard Section 9: Annuity Election

Completes Section D of the SF 3107 and Section F of the SF 2801. To complete this section, the **Marital Information (Section 5) must be complete**. **IMPORTANT!** There are five Annuity Election options. You **must** choose at least one. Pay close attention to the important additional signature requirements or additional documentation requirements for each option. Your Survivor Annuity Elections for FERS employees are as follows:

Option 1 – Full Survivor Annuity: In the event of your passing, this option pays your spouse 50% of your unreduced retirement annuity check. This lasts until your spouse's passing and costs 10% of your retirement annuity each month. (Hint: If your FERS Annuity is \$1,100 per month, your annuity will be reduced by \$110 per month and your spouse will receive \$550 per month in the event of your passing)

Option 2 – Partial Survivor Annuity: In the event of your passing, this option pays your spouse 25% of your unreduced retirement annuity check. This last until your spouse's passing and costs 5% of your retirement annuity each month. Your spouse **MUST** complete the SF 3107-2, Spouse's Consent to Survivor Election, which must be signed in front of a notary public. (Hint: If your FERS annuity is \$1,100 per month, your annuity will be reduced by \$55 per month and your spouse will receive \$275 per month in the event of your passing)

Option 3 – Annuity Payable Only During Your Lifetime: **IMPORTANT!** It is common for those who are unmarried to choose this option. In the event of your passing, this option will not pay anything to anyone and there is no charge taken from your monthly annuity payment. **IMPORTANT!** If you are currently married, your spouse **MUST** complete the SF 3107-2, Spouse's Consent to Survivor Election, which must be signed in front of a notary public.

Option 4 – Insurable Interest Annuity: This is an uncommon option, due to the cost and the requirement of medical evidence to choose this type of survivor annuity. If you are married and choose this annuity option, your spouse **MUST** complete the SF 3107-2, Spouse's Consent to Survivor Election, which must be signed in front of a notary public. For monthly cost information, please see the chart on the following page:

| Age of the Person Named in Relation to That of Retiring Employee | Reduction in Annuity of Retiring Employee |
|---|--|
| Older, same age, or less than 5 years younger | 10% |
| 5 but less than 10 years younger | 15% |
| 10 but less than 15 years younger | 20% |
| 15 but less than 20 years younger | 25% |
| 20 but less than 25 years younger | 30% |
| 25 but less than 30 years younger | 35% |
| 30 or more years younger | 40% |

Option 5 – Annuity Payable Only to a Former Spouse(s): **IMPORTANT!** You cannot choose this option and provide a maximum survivor annuity for your current spouse. In the event of your passing, this option pays your former spouse(s) a court-ordered amount. You must list the name(s) and address(es) of your former spouse(s) to whom you are required by court order to leave a survivor annuity in the event of your passing. You must provide the following with this option:

- a. Copies of your divorce decree(s) for all former spouses for whom you elect to provide a survivor annuity
- b. If currently married, your spouse **MUST** complete the SF 3107-2, Spouse’s Consent to Survivor Election, which must be signed in front of a notary public

**For more information regarding Survivor Annuity options, please visit [OPM.gov](https://www.opm.gov).

Dashboard Section 10: Payment Information

Completes a portion of Section H on the SF 3107 and SF 2801, *Application for Immediate Retirement*.

1. You will be asked to select the following payment methods
 - a. Please send my annuity payments to my checking or savings account
 - b. Please send my annuity payments to my Direct Express debit card
 - c. My permanent payment address is outside the United States in a country not accessible via Direct Deposit/Direct Express.
2. You will be required to enter the Financial Institution Information.

Select 'Done'

Dashboard Section 11: Tax Withholding

Completes Section H of the SF 3107 and SF 2801, *Application for Immediate Retirement*.

IMPORTANT! All federal civilian retirement income is taxable. If you do not wish to make a tax election, **your tax rate will be set at Married with three dependents**.

1. Do you want Federal income tax withheld?*
2. Do you want to have Federal income tax withheld at the rate currently withheld from your salary?*
3. Complete the following to specify your Federal income tax withholding
 - a. Marital Status: Single, Married, Married, but withholding at higher Single rate
4. Number of Allowances
5. Additional amount, if any, to withhold
6. **Hint:** If you are uncertain how to determine your tax election, visit [OPM.gov](https://www.opm.gov) for a federal withholding tax calculator)

Select 'Done'

Dashboard Section 12: Designation of Beneficiaries

Partially completes forms SF 2823 – *Designation of Beneficiary (FGLI)*, SF 1152 – *Designation of Beneficiary (Unpaid Compensation)* and SF 3102 – *Designation of Beneficiary (FERS Contributions)/SF 2803 – Designation of Beneficiary (CSRS*

Contributions). **IMPORTANT!** Completing a new beneficiary form will **require two witnesses to your signature** who are not listed as beneficiaries.

1. Select 'New Designation' if you wish to complete a new beneficiary form for your retirement contributions and your FEGLI.
2. Select 'No change at this time' if you do not wish to complete new beneficiary forms for these two benefits.
 - a. Select 'Done/Next', this will bring you to the Designation of Beneficiaries screen if making a new beneficiary designation. Click on 'Add New Beneficiary' and follow the prompts to complete the data fields. Once you have completed the data for your beneficiary, select 'Add'. If you desire more than one beneficiary on the form, select 'Add New Beneficiary' again and follow the prompts. Once you have completed adding your beneficiaries, select 'Next'.

Prepare to Review your Retirement Application, Download and Sign Forms

Once you have completed all the above sections **and** the Retirement Dashboard has all green checkmarks, the 'Review' button will be available for you to select.

- Select "Review"
 - DO NOT "Submit" yet

Before proceeding, it is **extremely important** that you first select, open, and read the "Important Signing Instructions" link bolded in blue. These instructions will guide you in the very crucial next steps: digitally signing your forms.

The final steps prior to submission of your application, will be to upload the required, completed and digitally signed forms and supporting documentation.

Section 3: Uploading Your Retirement Documents to GRB Platform

From the Retirement Dashboard Review page, in GRB Platform, follow the instructions on the screen to upload the signed versions of your documents to replace the forms in GRB that are not yet signed. This will need to be completed one document at a time.

1. Check the box to the left of the document you wish to upload, then select 'Upload'.
2. Browse your list of documents until you find the signed copy of the corresponding document. Select 'Open'. This will replace the unsigned document with the signed copy.
3. Repeat this process for all unsigned documents listed. Once ALL signed documents are uploaded, you are ready to submit your retirement packet.
4. Supporting documentation, such as a marriage certificate or DD-214 can be scanned and uploaded to GRB Platform by selecting the 'Documents' icon (looks like stacked paper) in the upper left-hand corner. Simply follow the upload instructions provided. Once uploaded, saved documents will appear in a list in the 'Documents' window. If you are unsure what supporting documentation you may need, visit the ABC-C Website's [Retirement Forms](#) page and refer to the Retirement Checklists.
5. You will receive an automated email at your MyBiz email address of record once the packet has been received by Army Benefits Center. The packet will be reviewed by intake personnel for completion, and you will be emailed at your MyBiz email address of record if any additional documentation or information is required. This response time will vary depending upon production volume.
6. Once your packet has been assigned to a Retirement Specialist, you will receive an additional email notification to your MyBiz email address of record.

Section 4: Checking the Status of Your Retirement Application

To check the status of your Retirement Application, visit <https://abc.chra.army.mil> and select the EBATS icon from the homepage or contact Army Benefits Center-Civilian, Monday through Thursday, 0800 to 1600 CST. Agency-specific contact phone numbers and email addresses can be found on the [ABC-C Contact Us](#) webpage.