

**§ 843.411 Direct payments to children.**

For purposes of section 8466(c) of title 5, United States Code, persons who have attained age 18 are considered adults, regardless of the age of majority in the jurisdiction in which they reside.

**Subpart E—Insurable Interest Annuities****§ 843.501 Purpose.**

This subpart explains the benefit payable under FERS to an insurable interest beneficiary based on the death of a retiree who elected to take an annuity reduction to provide such benefits.

**§ 843.502 Eligibility.**

An insurable interest beneficiary is eligible for an annuity under this subpart upon the death of a retiree if the retiree had elected (under § 842.606 of this chapter) to receive an insurable interest rate with the insurable interest beneficiary as his or her survivor.

**§ 843.503 Commencing and terminating dates.**

(a) An annuity under this subpart commences on the day after the retiree dies.

(b) An annuity under this subpart terminates on the last day of the month before the insurable interest beneficiary dies.

(c) A survivor annuity accrues on a daily basis, one-thirtieth of the monthly rate constituting the daily rate. An annuity does not accrue for the 31st day of any month, except in the initial month if the survivor's (of a deceased employee) annuity commences on the 31st day. For accrual purposes, the last day of a 28-day month constitutes 3 days and the last day of a 29-day month constitutes 2 days.

**§ 843.504 Rate of annuity.**

The amount of an annuity under this subpart is 55 percent of the retiree's annuity after the insurable interest reduction.

**PART 844—FEDERAL EMPLOYEES' RETIREMENT SYSTEM—DISABILITY RETIREMENT****Subpart A—General Provisions**

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Section 844.201 also issued under 5 U.S.C. 1104.

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**Subpart A—General Provisions****§ 844.101 Purpose.**

This part establishes the requirements under the Federal Employees' Retirement System (FERS) for eligibility to receive a disability annuity, application procedures for disability annuities, rules for computing a disability annuity, and the conditions and

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procedures under which a disability annuity is terminated and reinstated.

### § 844.102 Definitions.

In this part:

*Accommodation* means a reasonable adjustment made to an employee's job or work environment that enables the employee to perform the duties of the position. Accommodation may include modifying the worksite; adjusting the work schedule; restructuring the job; obtaining or modifying equipment or devices; providing interpreters, readers, or personal assistants; and retraining the employee.

*Basic pay* means the pay an employee receives that is subject to deductions under FERS.

*Commuting area* has the meaning given the term "local commuting area" in § 351.203 of this chapter.

*Disabled and disability* means unable or inability, because of disease or injury, to render useful and efficient service in the employee's current position.

*FERS* means the Federal Employees' Retirement System established under chapter 84 of title 5, United States Code.

*Medical condition* means a health impairment resulting from a disease or injury, including a psychiatric disease. This is the same definition of "medical condition" that is found in § 339.104 of this chapter.

*Medical documentation* means a statement from a licensed physician, which may be supplemented by a statement from another appropriate practitioner, that provides information OPM considers necessary to determine an individual's entitlement to benefits under this part. Such a statement must meet the criteria set forth in § 339.104 of this chapter.

*Military reserve technician* has the same meaning given this term in 5 U.S.C. 8401(30).

*OPM* means the Office of Personnel Management.

*Permanent position* means an appointment without time limitation.

*Physician and practitioner* have the same meaning given these terms in § 339.104 of this chapter.

*Qualified for reassignment* means able to meet the minimum requirements for

the grade and series of the vacant position in question.

*Same grade or pay level* means, in regard to a vacant position within the same pay as the position the employee currently occupies, the same grade and an equivalent amount of basic pay. A position under a different pay system or schedule is at the same pay level if the representative rate, as defined in § 532.401 of this chapter, equals the representative rate of the employee's current position.

*Useful and efficient service* means acceptable performance of the critical or essential elements of the position; and satisfactory conduct and attendance.

*Vacant position* means an unoccupied position of the same grade or pay level and tenure for which the employee is qualified for reassignment that is located in the same commuting area and, except in the case of a military reserve technician, is serviced by the same appointing authority of the employing agency. The vacant position must be full time, unless the employee's current position is less than full time, in which case the vacant position must have a work schedule of no less time than that of the current position. In the case of an employee of the United States Postal Service, a vacant position does not include a position in a different craft or a position to which reassignment would be inconsistent with the terms of a collective bargaining agreement covering the employee.

### § 844.103 Eligibility.

(a) Except as provided in paragraph (c) of this section, an individual must meet the following requirements in order to receive a disability annuity:

(1) The individual must have completed at least 18 months of civilian service that is creditable under FERS, as defined in § 842.304 of this chapter;

(2) The individual must, while employed in a position subject to FERS, have become disabled because of a medical condition, resulting in a deficiency in performance, conduct, or attendance, or if there is no such deficiency, the disabling medical condition must be incompatible with either useful and efficient service or retention in the position;