



FERS is Fair & Easy



FERS ★ **Federal Employees Retirement System**
OPM ★ **Office of Personnel Management**

FERS Provides Early Retirement Due to Medical or Psychological Conditions

- ★ Conditions prevent performing essential elements of the job for which you were hired.
- ★ Continued working in your current position will aggravate your conditions.
- ★ Impairments can be from any cause: age, congenital, personal injuries & work comp.

FERS Medical Disability: 60% of Salary First Year. 40% of Salary Following Years

- ◆ You can work outside the Federal government and make up to 80% of your Federal salary.
- ◆ Your FERS payments decrease by your earnings from work.
- ◆ **FERS Deadline!** Must file within one (1) year of last date of employment.
You can file for FERS early. You do not have to quit. You can wait and elect to go on FERS.

FERS is Easier than the Stricter Requirements for Social Security Disability (SSD)

- ◇ SSD: Your impairments must meet the Listings under Social Security Disability law.
- ◇ SSD: You cannot work in ANY sustained gainful employment.

FERS Examples:

- Crane operator with neck surgery fused by inserting rods in the bones in his neck.
 - Is FERS eligible. Backward neck movement will aggravate the neck.
 - Not SSD eligible. Employee can do other types of work.
- Secretary or computer user with carpal tunnel syndrome.
 - Is FERS eligible. Using a computer keyboard will aggravate your carpal tunnel.
 - NOT SSD eligible. Employee can do other types of work.

Basics on How to Apply for FERS:

Complete FERS form. Google FERS or ask your employer's personnel office .

Important! You need a doctor's expert medical opinion report that meets FERS requirements.

- www.EllisClinic.com → Appointments → FERS

You or employer send your FERS packet to Office of Personnel Management.

You apply for Social Security Disability. Instructions are in your FERS packet.

If SSD Approved. Yeah!

If SSD is denied then FERS applies.



Ellis Clinic, PC
5100 N. Brookline Ave #465
Oklahoma City, OK 73112
405-917-5336 • Fax 405-917-2250
www.EllisClinic.com
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Why Do Federal Employees & Vets Come from Across the Nation to Ellis Clinic?



**I've Got Doc Ellis
In My Corner**

Federal Workers' Compensation and VA Disability laws are fair administrative laws! They are supposed to be non adversarial. Unfortunately, Federal employees and Vets are treated unfairly.

- Many government employees are not trained in Federal Work Comp and VA laws.
- Federal and VA laws require doctor's expert medical opinions and forms.
- Whoops! Legal Medicine is not taught in medical schools.



**You Have the Right to Pick Your Doctor!
Let Ellis Clinic's Legal Medicine Team Assist You**



Federal Workers' Compensation ❖ OWCP Office of Workers' Compensation Programs

Successful Medical Rationale Causation reports and forms:

- ◆ Get your injury claims accepted and get treatment.
- ◆ Get Temporary Total Disability payments while off work.
- ◆ Gets fair Schedule Award Disability payments.
- ◆ Keep you protected from Supervisors and Agencies.

Legal Medicine Expertise & Consultation

- ◆ Does your doctor testify for you in Federal Oral hearings?
- ◆ Does your doctor testify for you in Federal Criminal Court?

Dr. Ellis has testified in over 1,500 trials. His testimony has never lost a case!

Dr. Ellis' curriculum vitae is in: www.EllisClinic.com



VA Disability ❖ Successful Medical Nexus Causation Reports

Just submitting your military and civilian medical records to the VA and hoping that the VA's rating doctor is trained and cares about vets can lead to denials. **DON'T GIVE UP!**

You'll have more success with Your Doctor's Medical Nexus Causation Opinion report!

Information Handouts • Seminars • Videos • Webinars • www.EllisClinic.com

Appointments & Questions • 405-917-5336 or www.EllisClinic.com



Ellis Clinic

Fair & Compassionate Occupational & Legal Medicine™

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FERS Appointment Protocol
FERS ★ Federal Employee Retirement System
OPM ★ Office of Personnel Management



FERS Deadline! You must file within 1 year of the last day as a Federal Employee.

FERS Medical Disability Has Simple Criteria: You cannot do the work for which you were hired or the work is harmful to you. FERS is easier than Social Security Disability (SSD) which requires the inability to perform any gainful employment. FERS 1st Year is 60% of salary then 40%. You can make up to 80% of your salary and stay on FERS. You get either salary or FERS. FERS requires a physician's medical opinion that follows the OPM Office of Personnel Management regulations.

First Middle Last Name _____
 Full Mailing Address _____
 Contact Phone/s _____ E-mail _____
 Social Security# _____ Date of Birth _____ Male Female
 Employer _____ Work Status: Still Working Date Last Worked _____
 Attorney/Rep None _____

Conditions, Diseases or Injured Body Parts That Make it Difficult to Work. Put Most Disabling on Top.

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____
- 6 _____
- 7 _____
- 8 _____

Additional conditions on separate page. Extensive conditions and records may require an additional charge.

FERS Fee: \$500 for Exam and Expert Medical Opinion Narrative report.
Summary List Fee: \$50 per Inch If You Request Ellis Clinic to Produce Your Summary List.
No Fee If You Provide a Summary List. See page 2 for Instructions for Order of Records and how to make a Summary List.

Total Payment \$ _____ \$500 FERS Report ❖ Plus _____ Inches records X \$50 = \$ _____

Payment Method Check to Ellis Clinic, PC • Card: Am Exp Discover MasterCard Visa Other _____

Date _____
 Card# _____ Exp _____ / _____ Security Code# _____
 Name on Card _____

Card Address: _____ **Card Zip Code:** _____

Mail this Protocol • Records & Summary List. Ellis Clinic will then contact you to set up an appointment.

FERS 🌟 **Federal Employee Retirement System** **OPM Office of Personnel Management**

Instructions for Records

Send Only Copies! Records Are Shredded and Not Returned.

Send only pertinent records: • Usually, only an Operative Report but not all the hospital records will be enough. Usually, you do not need every physician visit record for followup medical maintenance.

ORDER of RECORDS

- ★ **FERS Appointment Protocol**
- ★ **Typed Summary List of Records** Important! Your Summary List is attached to your report.
 - ◆ You can request Ellis Clinic to type your Summary List. Fee: \$50 per inch of records (if records in order).

Medical Record Sections:

- ◆ Insert a sheet of colored paper or a tab between each section.
 - ◆ Within each section put the most recent records on top.
 - ◆ Staple or clip together the pages of each operation, test, each physician, etc.
 - ◆ Do not make separate lists for each of your conditions, i.e. All Operations are listed together
1. **Official Job Description** (Code, Title & Description): Get from you HR Department or Google.
 2. **Operations:** Only the Operative Report.
 3. **Tests:** MRI, EMG/Nerve Conduction Study, Lab Blood test if positive for a disease, i.e. Diabetes
 4. **Hospital Records:**
 - If surgery, then usually only the Operative Report will be enough.
 - If surgery, then the Hospital Discharge Summary will usually be enough.
 5. **Physician Records:** Reports, Office Notes, etc.
 6. **Non Physician Records** (Optional): Physical Therapy, Functional Capacity Exam.

Example of a FERS Summary List

Medical Records: John Q. Doe, SSN 123-45-6789

1. Job Description
2. Operations
 - a. 11/2/2018 Right shoulder arthroscopic surgery.
 - b. 10/15/2017 Lumbar spine fusion L5-S1.
3. Tests:
 - a. 4/4/2018 MRI Right Shoulder
 - b. 4/5/2017 MRI Lumbar spine
 - c. 3/3/2010 blood test: Positive Rheumatoid Factor
4. Hospital Records:
 - a. 7/6/2003 - 7/4/2003 Mercy Hospital Discharge Summary: Motorcycle accident.
5. Physician Records
 - a. 11/8/2018 - 5/4/2015 Ima Cutter, DO
 - b. 6/8/2017 - 6/6/2013 Marcus Welby, MD

Mail this Protocol + Records + Summary List + Total Fee ❖ **Ellis Clinic will contact you to set up an appointment.**