

# Federal Disability Retirement & Social Security Disability Offsets

Formula = SSD plus (OPM minus Offset)

SSD is  
Primary

First year on OPM Disability  
OPM \$ minus 100% of SSD

Second year on OPM Disability  
OPM \$ minus 60% of SSD

## Example:

SSD = \$1,500/mo

High 3 = \$50,000

First year on OPM = \$30,000, \$2,500/mo

Second year on OPM = \$20,000

First Year \$1,500SSD + (\$2,500-\$1,500=\$1,000)OPM = \$2,500/mo Total

Second Year \$1,500SSD + (\$1,667-\$900=\$767)OPM = \$2,267/mo Total