Payment Integrity Scorecard

Program or Activity
Federal Retirement Services

Reporting Period
Q4 2026

FY 2025 Overpayment Amount ($M)* **$265**

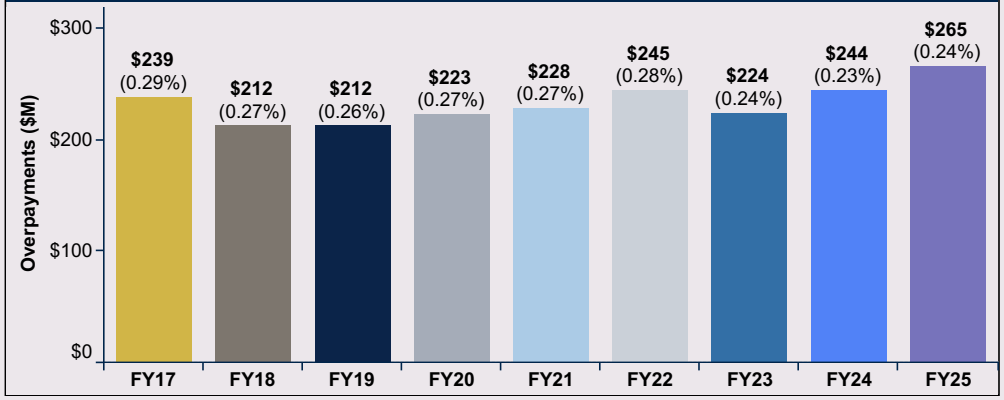
*Estimate based a sampling time frame starting 10/2024 and ending 9/2025

OPM
Federal Retirement Services

Brief Program Description & summary of overpayment causes and barriers to prevention:

RS provides Federal employees, retirees and their families with benefits that offer choice, value, and quality to be a competitive employer. Eligible retirees and survivors generally receive recurring monthly benefits. The status of an annuitant may change and result in a change to the benefits due. Life event changes may occur (i.e. a death, marriage, termination of a marriage, child eligibility, or earnings limitations). A known barrier is reliance on self-reporting by annuitants and on other sources. Delayed or the absence of reporting can result in improper payments. To mitigate improper payments, RS conducts various surveys and matches. An additional barrier is the legacy system doesn't provide the needed granularity for root cause.

Historical Payment Rate and Amount ($M)
(Overpayment as Percentage of Total Outlays)



Discussion of Actions Taken in the Preceding Quarter and Actions Planned in the Following Quarter to Prevent Overpayments

Retirement Services (RS), through its Retirement Eligibility & Services Integrity team, continues to review inquiries involving alleged fraud and data integrity concerns to identify and prevent improper payments, including overpayments. As part of the Do Not Pay (DNP) project, RS conducted monthly comparisons of annuitant records against nationally reported death information available through the DNP portal. Sources included the Department of State, Department of Defense, American Infosource–Probate, American Infosource–Obituary, and the full Death Master File (DMF). Potential death matches were reviewed and verified using open and closed source investigative tools. Upon confirmation of an annuitant's death, the annuity account was deactivated to prevent continued improper payments.

	Accomplishments in Reducing Overpayment	Date
1	RS reviewed over 12,600 reported deaths from five data sources in the Do Not Pay (DNP) Portal. The team verified deaths and deactivated approximately 2,000 active accounts of deceased annuitants and prevented continued improper payments of more than $4.3 million.	Sep-26
2	RS and OCIO successfully launched the Marital Survey on Retirement Services Online. This marks the third survey deployed on RSO, following the Disability Earnings Report and the FERS Annuity Supplement Earnings Report, and expands access to electronic survey completion.	Sep-26
3	Do Not Pay Onboarding was successfully completed in compliance with EO 14249. This included OMB approval of the matching notice, bi-agency approval of Addendum A between Treasury and OPM, testing of the data transfer, and transition to production using the DNP web portal.	Sep-26

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	Goals towards Reducing Overpayments	Status	ECD
1	The Retirement Services Inspections Branch will continue to run reports within the enhanced Do Not Pay (DNP) portal and adjudicate the reports within 45 days. The branch will strengthen program integrity by proactively identifying, preventing, and reducing improper payments through targeted reviews using the Department of the Treasury, Bureau of the Fiscal Service's Death Record Confidence Scoring Tool (DRCST).	On-Track	Sep-27

	Recovery Method	Brief Description of Plans to Recover Overpayments	Brief Description of Actions Taken to Recover Overpayments
1	**Recovery Activity**	Retirement Services will continue to perform the existing actions which is to collect off-roll debt when the debtor is not on the annuity roll or their entitlement is insufficient to recover the debt on a reasonable recovery schedule.	Off-roll debts were collected from debtors no longer on the annuity roll or their entitlement was insufficient to recover the debt on a reasonable recovery schedule.
2	**Recovery Activity**	Retirement Services will continue to perform the existing actions which is collect on-roll debts by withholding a portion of the debtors' monthly benefits until their entire debt is collected.	Overpayments were collected from debtors on the annuity roll by withholding a portion of the debtor's monthly benefit until the entire debt is paid.
3	**Recovery Activity**	Retirement Services will continue to perform the existing actions which is to recoup improper payments from an annuitant's financial institution. We also plan to utilize the Department of Treasury's reclamation process to recover overpayments.	Continue to perform reclamations which are recovery actions to recoup improper payments from an annuitant's financial institution. OPM utilizes the U.S. Department of Treasury's reclamation process.

Amt($)	Root Cause of Overpayment	Root Cause Description	Mitigation Strategy	Brief Description of Mitigation Strategy and Anticipated Impact
$265M	Overpayments that occurred because of a Failure to Access Data/Information Needed.	OPM did not detect unauthorized dual benefits or overlapping payments between benefit paying agencies timely.	Audit - process for assuring an organization's objectives of operational effectiveness, efficiency, reliable financial reporting, and compliance with laws, regulations, and policies.	OPM will conduct a FERS Annuity Supplement match to identify annuitants who have not reported qualified excess income (as defined by the SSA) while in receipt of the FERS annuity supplement and have exceeded the minimum level of earnings (MLE) set by the SSA.
		RS needs to continue to audit individuals under the age of 60 who are in receipt of a disability annuity and whose earnings have been identified as near or exceeding the allowable 80 percent earnings limit.	Audit - process for assuring an organization's objectives of operational effectiveness, efficiency, reliable financial reporting, and compliance with laws, regulations, and policies.	RS will conduct the Disability Earnings Match to identify annuitants under age 60 that are not entitled to their disability retirement due to exceeding their 80% earnings threshold. If a person meets the threshold, the disability annuity is terminated.
		System limitations preventing OPM from expanding reporting in the root causes categories in OMB's A-136. However, we believe this OMB category is the closest to the root cause. "Overpayments exists when there is delayed reporting of death or sometimes no reporting of death.".	Audit - process for assuring an organization's objectives of operational effectiveness, efficiency, reliable financial reporting, and compliance with laws, regulations, and policies.	RS will continue to conduct corrective actions aimed at reducing customers receiving payments after death. RS conducts matches to identify discrepancies between the annuity roll, Fiscal Services' DRCST and DNP. Collection actions are initiated for overpayments.