

# Frequently asked questions



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**T**he NALC Retirement Department has dedicated phone lines for members to call with questions or concerns about planning and applying for retirement as well as post-retirement issues that may arise. As a result, we receive a variety of questions from across the country. This article will cover some recent frequently asked questions.

**When is the Special Enrollment Period for Medicare Part B under the Postal Service Health Benefits Program?** The Special Enrollment Period (SEP) allows retirees not enrolled in Medicare Part B an

opportunity to enroll without being subject to the late enrollment penalty. The SEP began April 1 and will continue for six months. Eligible retirees will receive enrollment instructions through the mail.

**How far in advance should I apply for retirement?**

The Office of Personnel Management (OPM) recommends submitting your application to the Postal Service at least 60 days prior to separation. After you have separated from the Postal Service, it will forward the completed application to OPM for processing.

**What happens to my annual leave if it is more than 440 hours?** Generally, separating employees receive a lump-sum terminal payment for a balance of annual leave up to 440 hours. Leave in excess of 440 hours would typically be forfeited. However, MOU Re: Annual Leave Carryover for Leave Year 2024 (M-01993) provides that for leave year 2024, regular workforce career employees may carry over 520 hours of accumulated annual leave from leave year 2023 to leave year 2024. Because this memorandum temporarily expands the carryover limit, the maximum terminal leave in accordance with *Employee and Labor Relations Manual* Section 512.732 is also increased to 520 during the life of the memorandum, which is set to expire Dec. 31, 2024, at which time the carryover maximum would return to 440 hours.

**Can I get retirement counseling?** The Postal Service is obligated to provide individual retirement counseling when requested. Typically, counseling sessions will have multiple participants. It might be a benefit to hear others' questions, but if one needs or wants a one-on-

one session, they should be sure to specify that. The counseling sessions are on the clock if the retirement specialist is available to provide the session during the same tour as the employee. After you've requested and received your retirement application, you should call the Human Resource Shared Service Center to schedule your counseling session. Shop stewards should review M-01708 in NALC's Materials Reference System if counseling issues arise.

**What if the form Certified Summary of Federal Service (SF 3107-1) in my retirement application is blank?** A vital part of the retirement application is the service history. When completing the form Certified Summary of Federal Service (SF 3107-1), the employing agency (the Postal Service in our case) is supposed to fill out the form with the employee's service history. Then the employee will review the service history and certify whether or not the service history is complete. Of course, if the Postal Service fails to complete this form, the employee is not able to review or certify whether the service history is correct and complete. Employees can submit the form without their signature, and it should not delay the application. To read more about this issue, see the December 2023 Contract Talk titled "Retirement processing issues."

**How long will OPM take to process my retirement?**

Currently, OPM is taking 10 to 15 days to set up retirees in the system and establish interim payments. Then it takes an additional 50 to 90 days to review the application and calculate the benefits. OPM now provides a resource online to provide estimated time frames, which can be found at [opm.gov/retirement-center/quick-guide](https://opm.gov/retirement-center/quick-guide) (or use the QR code on this page). Retiring employees should take advantage of this guide.

**If you have unanswered questions, be sure to head to the NALC website to access the *Federal Employees Retirement System* or the *Civil Service Retirement System Questions & Answers* booklet or reach out to your branch to see if they have hard copies available. Members are always welcome to call the NALC Retirement Department at 800-424-5186 (toll free) Monday, Wednesday or Thursday, 10 a.m. to noon or 2 p.m. to 4 p.m. Eastern time, or by calling the NALC Headquarters switchboard at 202-393-4695 Monday through Friday, 9 a.m. to 4 p.m. Eastern time and asking for the Retirement Department.**

