



Battling for retirement planning

In the not so distant past, letter carriers who were readying themselves for retirement were able to get assistance with their plans from a retirement counselor from the Postal Service. All that you needed to do was schedule a date and time to meet, and a complete review of the necessary steps would be completed. Retirement papers could actually be signed and ready by the date selected by the employee at this interview. The interview was generally held *on the clock!* Decisions such as survivor annuity for a spouse, life insurance options, continuation of health insurance and so on were made at this session. This assistance was extremely valuable to the employees, as most had never spent much time making plans to retire. Many also found themselves in the awkward position of having to retire too early as a result of illness or injury and were therefore completely unprepared for retirement.

In the past, everyone was under the Civil Service Retirement System (CSRS), but since 1984 and the introduction of the Federal Employees Retirement System (FERS), counseling for those on the cusp of retirement has become even more important. Now there are many more options to deal with, requiring a lot more planning and causing a lot more confusion. Three different elements make up the FERS retirement plan—the actual FERS benefit, the Thrift Savings Plan, and Social Security.

Additionally, many employees were erroneously placed in the *wrong* retirement system, making the planning stage even more vital. Can you imagine anything more necessary for a retiring employee than to be able to discuss and review the options before having to make an irreversible decision?

Incredibly, the Postal Service is now eliminating the local personnel offices, and with them, the local services they are mandated to give employees. In many areas, there will be nobody available to personally discuss retirement options with employees in the final stages of their careers. Now the Postal Service expects employees to telephone them at a call center in North Carolina to make these sensitive and critical decisions.


When the Postal Service was previously testing this program, retirement services were not included. Now, however, many offices are relocating most of their services, including retirement counseling, to the Human Resources Shared Service Center in Greensboro, North Carolina. The NALC has objected to the relocation of these services and has made many attempts to have the program shelved. Unfortunately, the discussions have gone nowhere and we are now engaged in talks

on this being an interpretive contractual issue.

While we are continuing our efforts to correct this gross injustice to our members, we are beginning to experience the frustration felt by our members at having been denied retirement help at the local level.

The result of this incredibly degrading and insensitive action is already being felt in the NALC Retirement Department. We are receiving a steadily increasing barrage of calls from union members seeking some guidance on *preparing* for their retirement, a responsibility borne only by the USPS. The union cannot process retirement papers for an employee; only the Postal Service can, and now they are trying to bail out on that, too!

We are keeping pace as best we can, and all of our books and pamphlets have recently been updated to provide the most current information possible. Question-and-answer booklets on both the CSRS and the FERS systems are available through your local branch, your NBA, the retirement office, or online at www.nalc.org. Information on the Thrift Savings Plan is available at www.tsp.gov. In addition, you can get valuable information on your Social Security account at www.socialsecurity.gov. And finally, the Office of Personnel Management, which is responsible for all federal retirements, has an extremely helpful web page at www.opm.gov. Clearly, the assistance provided by the NALC pales in comparison to the rights you previously enjoyed under the provisions found in the *Employee and Labor Relations Manual (ELM)* regarding the handling of your retirement counseling. I earnestly hope that we are able to remind the Postal Service how vitally important this issue is to our members and how vitally important our members have been to the Postal Service.

If you do not have computer access to browse the helpful pages listed herein, you can always contact our office at the numbers listed in the box below. 

NALC Retirement Department

Toll-free number: 1-800-424-5186

**Available Monday, Wednesday and Thursday only
from 10 a.m. to noon and from 2 to 4 p.m. (Eastern time)**
*This toll-free number is answered ONLY during these hours
on the days indicated.*

**If your question concerns hospitalization and you are a
member of the NALC Health Benefit Plan, call 1-888-636-6252.**