OPM won’t answer the phone.” OPM, of course, is the Office of Personnel Management, the federal agency that administers the federal retirement systems—the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS). In recent weeks, a large majority of the callers to the NALC Retirement Department have started the conversation with the quote above, or similar words, often with horror stories of multiple attempts and long, long waits on hold, with no successful connection. That’s a problem, because retirees must communicate with OPM regarding any number of issues related to retirement, health insurance, life insurance and more.

The reason for the terrible phone service is not yet known. It is true that OPM received more than 15,000 retirement applications in January 2016. This is more than double the average monthly receipt of applications of about 6,000. But that January increase does not reasonably explain the phone debacle, because the number of applications spikes in a similar manner every January.

Whatever the reason, the long-term solution to OPM service problems (and they are many—consider the data breaches, retirement application delays and now the phone lines) lies in electing legislators to the House and Senate who will vote for laws in the interest of working people. It is no secret that the same ideologues who believe in shrinking the federal government to a size where it can be drowned in a bathtub, lobby and vote to underfund OPM. For them, OPM service problems are not bugs; they are desired features. We can counter the ideologues by writing to Congress, by voting and by contributing to the Letter Carrier Political Fund.

The short-term solution for retirees who are unable to get through to OPM via phone calls consists of communicating online or through the U.S. mail. NALC members can also seek assistance by calling the NALC Retirement Department. See phone numbers and hours below.

NALC members without Internet access should follow the advice of OPM: “If you write to us, please be sure to state your questions clearly and give your full name and annuity claim number (CSA number). This allows us to identify the proper records promptly. Our mailing address for general correspondence is: U.S. Office of Personnel Management Retirement, Operations Center, P.O. Box 45, Boyers, PA 16017-0045.”

NALC retired members with Internet access and CSA numbers should consider setting up their own online accounts. OPM operates a secure online portal for retirees. (Active employees, and those who have not yet received a CSA number, are not able to use the portal.) Here is the address: https://www.servicesonline.opm.gov.

After you set up an online account, OPM will mail you a secure temporary password. You use that password to create your own password and then you have the ability to perform any of the following actions online:

- Change your federal and state income tax withholding
- Change your mailing address
- Change your password
- Establish an allotment to an organization
- Request duplicate annuity booklet
- Set up a checking or savings allotment
- Sign up for direct deposit of your payment
- Update your e-mail address/opt-in to receive information electronically
- View/print annuity statement/verification of income
- View/print 1099-R tax forms
- View/print retirement services reference card (ID card)
- View/print a year-to-date summary of payments
- View/print verification of life insurance (FEGLI)
- View the status of your case while in interim pay

You can also communicate with OPM via email at the following address: retire@opm.gov.

OPM’s online portal can be a useful tool, but only for retirees who have the resources to access it. The online portal is not an adequate substitute for accessible phone service. The phone service problem needs to be fixed.

While we’re at it, we should fix the problem of repeated attacks by legislators and lobbyists on the retirement system itself, with a multitude of proposed laws in recent years to reduce annuities and increase the amount employees pay into the retirement systems. This November, we will have an opportunity to move in the direction of fixing the problems, by our votes.