Director of Retired Members

An introduction, and an overview of retirement planning at all ages

Dan Toth

Now that the dust has begun to settle since the installation of officers, it's time to introduce myself as the newly elected director of retired members.

I started my career as a second-generation letter carrier in 1982 in Elyria, OH, as a member of Branch 196. Shortly afterward, I transferred to Lorain, OH Branch 583, where I remained until I retired in 2014.

My father, a letter carrier, insisted I take the civil service exam back in '81. It was the best decision I ever made. For a short period of time, I had the pleasure of working with my father in Lorain until he retired in 1984. My son Matt has continued the family tradition as a letter carrier working in Elyria.

As a member of Branch 583, I was either elected or appointed to the positions of trustee, steward, vice president and president. In 1995, I attended Advocacy Training in Linthicum, MD. After completing that, I spent the next 10 years advocating cases within Region 11. In my opinion, the position of advocate is one of the best jobs in NALC.

As I continued my training, I also served as the director of education for the Ohio State Association, the Eastern Area Safety Task Force, the Northern Ohio Communications Task Force and as a member of the Northern Ohio Employee Assistance Team. In May 2005, then-NALC President William H. Young appointed me regional administrative assistant for Region 11, serving the letter carriers of Ohio and Upstate New York.

In 2009, President Young appointed me national business agent of Region 11. In 2010, I was elected to the position and again by acclamation in 2014. Now I am honored to serve the membership as national director of retired members.

I'm committed to educating all letter carriers on retirement, whether they're just starting their career, counting down their final days or long retired. This includes familiarizing all carriers with the retirement process, educating our younger members on the benefits of the Thrift Savings Plan, cautioning members about snake oil salesmen and explaining the benefits of retaining membership into retirement.

The first step: Determining eligibility

When planning your retirement, the first step is usually to determine when you are eligible to collect an annuity based on your service, estimate how much your annuity would be, and then deciding if you are ready and can afford to retire.

To be eligible to retire, you must have the required age and years of service. Employees hired on or before Dec. 31, 1983, were enrolled in the Civil Service Retirement System (CSRS). Under CSRS, you must be at least 55 years of age and have at least 30 years of service for an unreduced annuity.

Employees hired on or after Jan. 1, 1984, are enrolled in the Federal Employees Retirement System (FERS). If you are enrolled in FERS, you must be the minimum retirement age (MRA) with 30 years of service for an immediate and unreduced annuity. The MRA varies from 55 to 57 and is based on year of birth. However, you may retire under FERS at 60 years of age and 20 years of service, or 62 years of age and five years of service, for an immediate and unreduced annuity. If you are a FERS employee with a CSRS component, the FERS eligibility rules apply.

Obtaining annuity estimates

Annuity estimates can be obtained by contacting the Human Resources Shared Services Center at 877-477-3273 (choose Option 5) or through the LiteBlue web portal (liteblue.usps.gov). When you've made the personal choice that you are ready and can afford to retire, you'll want to request the retirement application or "blue book" and an annuity estimate through LiteBlue or by calling the Human Resources Shared Services Center. It's a good idea to request your application six months prior to your intended retirement.

The above information is not all inclusive but is intended to provide basic information on the retirement process. I plan on providing more detailed information in future articles.

When you call the Retirement Department, you will be assisted by Nina Kunkel or Cheryl Pugh. Nina and Cheryl are excellent resources and provide guidance based on your circumstances. The Retirement Department can be reached toll-free at 800-424-5186 Monday, Wednesday and Thursday from 10 a.m. to noon and 2 p.m. to 4 p.m. Eastern Standard Time.

Best wishes to Ron Watson

In closing, I wish my predecessor, Ron Watson, a long and healthy retirement. Ron has served the members of NALC for more than 35 years. No one comes close to Ron's passion in assisting letter carriers in their retirement and OWCP needs. He will be missed. I also want to thank Ron's wife, Val, for supporting Ron for so many years and sharing him with NALC. Enjoy your well-deserved retirement, Ron.