

# Retirement resources



**Dan Toth**

**T**here are lots of places to get information these days, especially about retirement. Whether it's co-workers, stewards and branch officers, management, scores of online resources or directly from the Office of Personnel Management (OPM), there are many ways to get the answers to your retirement questions. This article will talk about some of the resources available, and how to get correct and reliable information.

**The No. 1 source for retirement information is OPM**, since it is the government agency that administers FERS, CSRS, FEHB and FEGLI, to rattle off a few acronyms. OPM produces a wealth of information that is available online. This comes in the form of Q-and-As, booklets,

pamphlets, slideshows and manuals. All the resources are valuable, but which resource you prefer depends on your current knowledge, how much you are looking to learn or how technical you want to get. You could even go straight to the laws that implement the above programs, but I generally do not recommend that. The laws, although they lay out a foundation for these programs, do not always get into the fine details and can be harder to read and understand.

Generally, OPM's Q-and-As will get you the information you need in an easy-to-understand format. Just make sure you are asking the right questions. But if you are looking for more, I recommend heading to the *CSRS/FERS Handbook*. This is a handbook available online that contains almost 50 chapters of specific topics. For instance, if you wanted to read about return-of-excess contributions (FERS employees who were transferred from CSRS), you would head to Chapter 33. This chapter explains who may receive a return-of-excess contribution, the amount of return, employee responsibility, agency responsibility and OPM's responsibility. These *CSRS/FERS Handbook* chapters are indispensable for the aspiring retirement guru and will expose you to topics you did not even know existed. You can find the *Handbook* online at [opm.gov/retirement-services/publications-forms/csrsfers-handbook](http://opm.gov/retirement-services/publications-forms/csrsfers-handbook).

OPM also produces a *FEHB Program Handbook*, which is the go-to resource for all your Health Benefit Program questions, including eligibility, enrollment and leave-without-pay status. It can be found online at [opm.gov/healthcare-insurance/healthcare/reference-materials/fehb-handbook](http://opm.gov/healthcare-insurance/healthcare/reference-materials/fehb-handbook).

**Information about the Thrift Savings Plan (TSP) can be obtained directly from the TSP.** The TSP does a great job helping participants get the information they need through a well-organized website and comparison tools, as well as

fact sheets and other useful publications. Additionally, the TSP ThriftLine (877-968-3778) has good customer service and will help you get the right forms and information you need. The website for the TSP is [tsp.gov](http://tsp.gov).

**The Social Security Administration (SSA) has valuable information and tools online.** Additionally, SSA has brick-and-mortar offices across the country (approximately 1,230 field offices) that are a great resource, especially for those who are less inclined to jump on a computer. But if you can, be sure to head over to [ssa.gov](http://ssa.gov) to create an account, if you have not already done so.

**The Postal Service also provides resources targeted to employees preparing for retirement.** These can be found in LiteBlue via eRetire. It even has hours of video clips viewable online to cover the most common topics, along with associated workbooks. These can be found online at [usp-retirement.connectlive.com](http://usp-retirement.connectlive.com).

In addition to information and resources, the Postal Service is obligated to provide retirement counseling. This obligation is echoed in the *Employee and Labor Relations Manual*, Section 589 (see Section 569 for CSRS employees). This provides carriers with an important opportunity to get help with the application and any final questions they may have.

**Of course, NALC also has produced many retirement resources over the years**, which we continue to improve and update. I would recommend these resources for the one-stop shopper. The *NALC Questions and Answers on FERS* is an 80-page booklet available online at [nalc.org/workplace-issues/retirement](http://nalc.org/workplace-issues/retirement) that compiles all the need-to-know information specific to carriers. This booklet is broken down into four parts that cover Social Security, FERS, the TSP and general retirement information. There is a booklet for CSRS as well. It is a useful collection of easy-to-understand information that every carrier should review prior to retirement.

Also, other useful publications such as the *Survivor's Guide to CSRS, FERS, and Social Security* and *When a Retired Letter Carrier Dies* might be helpful for a loved one someday.

Additionally, you can always talk to your local retirement guru. Some branches and regions have experts that either provide retirement trainings or can provide direct assistance in completing the retirement application. Be sure to use and appreciate these valuable resources that can help you through a major life transition.

The Retirement Department is always here for you as well. We can be reached by calling 800-424-5186 (toll-free) Monday, Wednesday or Thursday, 10 a.m. to 12 p.m. or 2 p.m. to 4 p.m. (Eastern time), or by calling NALC Headquarters at 202-393-4695 from Monday through Friday, 9 a.m. to 4:30 p.m. (Eastern time) and asking for the Retirement Department.