

**Contract Administration Unit**

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# Individual retirement counseling

**A**s letter carriers reach retirement eligibility and decide to hang up the satchel, an important benefit that should be taken advantage of is the individual retirement counseling provided by the Postal Service. The Office of Personnel Management (OPM) is the government agency that creates the rules and regulations concerning the Federal Employees Retirement System (FERS) and Civil Service Retirement System (CSRS) that federal agencies must follow. Certain articles of our National Agreement require the Postal Service to follow them. Article 21.3 of the National Agreement incorporates Title 5 of U.S. Code, Chapters 83 (CSRS) and 84 (FERS). Article 5 incorporates management's obligations under the law, and Article 19 incorporates handbooks and manuals.

**OPM places responsibility on the Postal Service** to guide employees through the retirement process and to supply all of the information that employees may need about their retirement. OPM's *CSRS/FERS Handbook*, Chapter 40, Planning and Applying for Retirement, Sec. A2.1-1.B states in part:

It is the agency's responsibility to guide the employee through the retirement process, supplying all of the information the employee may need about retirement and continuing insurance coverage into retirement. The agency is responsible for giving the employee an all-inclusive presentation of the retirement process that the employee needs for successful retirement planning. The agency provides the information an employee needs in planning for retirement, but the agency should not advise or counsel the employee what to do. The purpose of this Chapter is to help agencies assist retiring employees so that they have an uncomplicated transition from their Federal careers to retirement.

**The Postal Service's *Employee and Labor Relations Manual (ELM)*.** Chapter 5 covers employee benefits. Section 569.14 explains that employees may request individual counseling, and that such counseling sessions are on the clock if the session is during the employee's tour. *ELM* 560 addresses CSRS provisions. The corresponding FERS provisions are found in Section 580:

## **569.141 Nature of Individual Counseling**

As part of the retirement process, employees may request individual retirement counseling from the Human Resources Shared Services Center (HRSSC). Counseling is provided by a retirement specialist at the HRSSC who can provide detailed information on retirement health benefits, life insurance, and other retirement-related benefits programs. These counseling sessions are conducted via telephone primarily, and they may involve use of a computer and/or electronic media, as appropriate. The retirement specialist may also direct the employee to other sources to obtain in-

formation specific to certain topics, including TSP and Social Security. The sessions are on the clock if the retirement specialist is available to provide such counseling during the same tour as the employee.

See *ELM*, Section 569.142 for additional counselling session content.

**A national-level settlement dated Sept. 11, 2009, (M-01708** in NALC's Materials Reference System) explains counseling in further detail:

If an employee who is eligible for and has requested individual retirement counseling wishes to have this counseling on the clock, local management will arrange reasonably private space for this purpose and will permit the employee's spouse and or advisor to be with the employee during this process. If the employee's spouse or advisor is a Postal Service employee only the employee receiving the requested retirement counseling will be on the clock.

If such an employee is not able to call the Human Resources Shared Services Center to begin or complete the individual retirement counseling process without assistance, local management will offer assistance to facilitate completion of the individual retirement counseling. The District Manager, Human Resources will be contacted and will determine who will provide such assistance. Such assistance will include but not be limited to completion of Standard Form 2801 and any other forms related to Life/Health/TSP/ Beneficiary and any Military or civilian service deposit selection issues. Whether an employee who requests individual retirement counseling is unable to start or complete the retirement counseling will be determined jointly by management and union at the local level on a case-by-case fact circumstance basis. This will include employees who have started and request assistance during the individual retirement counseling process.

**Letter carriers should ensure a smooth transition to retirement** by using the provided counseling. If necessary, the provisions above can be enforced via Articles 5, 19 and 21 of the National Agreement.

## **Update to October Contract Talk**

October's Contract Talk was about leave provisions and M-01928, which increased the leave carryover from 440 hours to 520 hours for leave year 2020 to leave year 2021. Although M-01928 did not affect the *ELM* provisions for payment of accumulated leave, after further discussion, the Postal Service has confirmed that employees who retire during leave year 2021 can receive a terminal leave payment of up to 520 hours. Employees retiring Pay Period 2 of 2021 (which starts Jan. 2, 2021) through the 2021 leave year can receive a terminal leave payment of up to 520 hours.