

Frequently asked questions



Dan
Toth

The NALC Retirement Department has dedicated phone lines for members to call with questions or concerns about planning or applying for retirement. We receive a variety of questions from across the country. This article will cover some of the frequently asked question we receive.

Does my annuity estimate include Emergency Federal Employee Leave (EFEL)?

I previously wrote about my inquiry with the Postal Service and its obligation, under the law that created EFEL, when providing retirement estimates to ensure that the Emergency Paid Leave hours are subtracted from total service before computing

the estimated annuity. At this time, I still have not received an explanation from the Postal Service that it has effectively implemented this process into its estimates. While this issue gets resolved, I recommend that all employees keep a record of any EFEL used and understand its impact on your annuity computation.

Can I get retirement counseling?

The Postal Service is obligated to provide individual retirement counseling when requested. Typically, counseling sessions will have multiple participants; it may be a benefit to hear other's questions, but if one needs or wants a one-on-one session, they should be sure to specify that. The counseling sessions are on the clock if the retirement specialist is available to provide the session during the same tour as the employee. After you've requested and received your retirement application, you should call HRSSC and schedule your counseling. Shop stewards should review M-01708 in NALC's Materials Reference System if counseling issues arise.

What happens to my annual leave in excess of 440 hours?

Generally, separating employees receive a lump sum terminal payment for a balance of annual leave up to 440 hours. Leave in excess of 440 hours would typically be forfeited. However, MOU Re: Annual Leave Carryover for Leave Year 2022 (M-01940) provides that for leave year 2022, regular work force career employees may carry over 520 hours of accumulated annual leave from Leave Year 2021 to Leave Year 2022. Because this memorandum temporarily expands the carryover limit, the maximum terminal leave in accordance with the *Employee and Labor Relations Manual*, Section 512.732, is also increased to 520 hours during

the life of the memorandum, which is set to expire Dec. 31, 2022, at which time the carryover maximum would return to 440 hours.

How far in advance should I apply for retirement?

The Office of Personnel Management (OPM) recommends submitting your application to the Postal Service at least 60 days prior to your separation. After you have separated from the Postal Service, it will forward the completed application to OPM for processing.

How long will it take for OPM to process my retirement?

The time it takes OPM to finalize a retirement application varies. The average processing time has recently shot up to 95 days, well beyond the typical average of 60 to 70 days. Those with divorce decrees can expect to be on the long side of the average. With divorce decrees, OPM must use an attorney to review and process the decree, which normally adds processing time. Although the time to finalize an application may be multiple months, OPM will usually be able to start interim payments within 30 days.

How can I check the status of my retirement?

After OPM receives a retirement package from the Postal Service, it will notify the retiree and assign a claim number. After receiving this notification and claim number, a retiree can contact OPM to request an update on the status. The status of interim payments also can be reviewed online at OPM's Retirement Services Online web portal (see my November 2021 column).

How will my loved ones report my death?

We receive many calls from loved ones trying to figure out how to report a death to OPM and what, if any, benefits they might be entitled to. I strongly encourage retirees to ensure that their spouses or other beneficiaries are aware of any benefits, such as a survivor benefit, Federal Employees Group Life Insurance, or any NALC Mutual Benefit Association policies, as well as how to make a claim for each. Verification of life insurance and survivor benefits can be obtained from OPM if one loses track of his or her elections. These verifications can be obtained at OPM's Retirement Services Online, as well as by emailing or calling OPM to make a request.

If you have unanswered questions, be sure to head to the NALC website to access the *FERS* or *CSRS Questions & Answers* booklet or reach out to your branch to see if they have any hard copies available. Members are always welcome to call the NALC Retirement Department at 800-424-5186 (toll free) Monday, Wednesday or Thursday, 10 a.m. to noon or 2 p.m. to 4 p.m. (Eastern Time), or by calling the NALC Headquarters switchboard at 202-393-4695 Monday through Friday, 9 a.m. to 4:30 p.m. (Eastern time) and asking for the Retirement Department.