

Frequently asked retirement questions



**Dan
Toth**

The NALC Retirement Department has dedicated phone lines for members to call with questions or concerns about planning and applying for retirement as well as post-retirement issues that may arise. As a result, we receive a variety of questions from across the country. This article will cover some recent frequently asked questions.

How do I file for regular retirement?

Although the process has changed to utilize the Office of Personnel Management's (OPM) Online Retirement Application (ORA), it still begins the same way it used to, by calling the Human Resource Shared Service Center (HRSSC). They will take your email address and inform you on the next steps of the process.

How do I file for disability retirement?

Disability retirement applications are still completed on paper. To begin the process, call HRSSC at 877-477-3273. They will send you the application (Standard Form 3112). Read more about disability retirement in the December 2025 retirement column.

Can my family continue their health insurance after I die?

As an annuitant, if you are enrolled in a self-and-family plan at the time of your death and a monthly survivor benefit is payable to your surviving spouse, your spouse and eligible dependents can continue coverage under your Postal Service Health Benefits (PSHB) plan.

If you were enrolled in self-plus-one, only your designated eligible family member will be able to continue enrollment, as long as they are entitled to a survivor annuity.

How do I file for deferred or postponed retirement?

A deferred or postponed retirement is for former employees who separated from service without immediately filing for retirement. They start the process by completing RI 92-19, Application for Deferred or Postponed Retirement, and submit it directly to OPM (approximately 60 days before you want benefits to begin). Employees should be sure to fully understand the po-

tential impacts of deferred or postponed retirement before separating.

How do I get help completing my application?

We recommend that everyone schedules counseling with HRRSC after requesting a retirement application. Best practice is to begin the application and keep track of any questions you might have so that you can get your answers during the counseling, which the NALC Retirement Department is here to provide support, retirement counselling sessions must be conducted by the HRSSC.

How long does it take to start survivor benefits?

According to OPM's Retirement Processing Times web page, survivor annuity claims are currently taking 26 days. However, this is only from the time OPM has received the complete application. When first calling OPM or reporting a death online, it takes six to eight weeks for OPM to just mail the application. Therefore, it can take much longer than 26 days from the date of death to begin a survivor annuity. When possible, it would be a good idea to keep some savings handy to bridge the gap between a death and survivor annuity payment.

The fastest way to report the passing of an annuitant is at opm.gov (no login necessary).

How do I verify my life insurance?

Calling OPM and getting a person on the other end of the line can test your patience. Another way to verify life insurance is to log into OPM's web portal, Retirement Services Online. In addition to verifying life insurance, you can get a variety of information, such as annuity statements, 1099-Rs, or make modifications to tax withholdings, direct deposit and contact information.

Can I email OPM?

The OPM used to recommend emailing retire@opm.gov as a good alternative to calling. However, OPM has recently abandoned this email. There is still a way to submit a request to OPM Retirement Services without logging on to Services Online. Visit www.opm.gov/support/retirement/contact and scroll down to: "Submit a help request." Fill in the fields and submit; one of OPM's customer specialists will reply back to you. You can also call OPM at 888-767-6738 or access your account through Retirement Services Online as needed.

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Men's health (continued)

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specific areas of awareness, the real impact comes from continued action throughout the year. Other programs you will have support for:

- ✓ Smoking cessation or quitting tobacco—Program choices or enrollment will depend on program enrollment (High Option or CDHP).
- ✓ Managing diabetes, high blood pressure or cholesterol with the Priority Health Coaching program.
- ✓ Behavioral healthcare and mental and emotional well-being resources are available through Optum Health® or Cigna Healthcare. Program choices or enrollment will depend on program enrollment (High Option or CDHP).
- ✓ Strengthening joint and muscle health through Hinge Health®.
- ✓ Virtual care for gastrointestinal or digestive issues—OSHI Health™.

Director of City Delivery

City Delivery updates (continued)

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Chapter 7 of the Postal Service's *Employee and Labor Relations Manual (ELM)* covers training and development. Section 715.2 states:

Postal Orientation

An orientation program is required at all levels for new career employees on their first day of official duty.

It is vital for non-career employees to attend the orientation required by *ELM* Section 715.2 on the first day of their official duty as a career carrier. It is during this orientation that they can review all of the new benefits they are now eligible for with the Postal Service, includ-

ing annual leave, the Postal Service Health Benefits Program, Thrift Savings Plan, Federal Employee Group Life Insurance and flexible spending accounts. Enrollment in these programs can be time sensitive, which adds to the importance of participation in the orientation on the first day of a carrier's career appointment.

If you have recently been converted to a career carrier position and local management failed to provide you with an orientation on the first day of your career appointment, request to speak with your shop steward or branch officer and request that a grievance be filed on your behalf.

Be sure to read my article each month and visit nalc.org for more information.

Director of Retired Members

Retirement questions (continued)

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How can I suspend my health insurance coverage?

Annuitants can apply any time to suspend PSHB coverage to use TRICARE, CHAMPVA or a Medicare Advantage plan. Call OPM at 888-767-6738 to obtain a suspension form. Remember that there is a difference between canceling (permanent) and suspending (indefinite) health insurance. Beware: Annuitants who cancel PSHB cannot re-enroll later.

If you have unanswered questions, be sure to head to the NALC website to access the *Federal Employees Retirement System* or the *Civil Service Retirement System Questions & Answers* booklets or reach out to your branch to see if they have 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 HQ switchboard at 202-393-4695 Monday through Friday, 9 a.m. to 4 p.m. Eastern time and asking for the Retirement Department.