# OPM's Online Retirement Application

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The Office of Personnel Management (OPM) is the government agency that administers Federal Employees Retirement System (FERS) and Civil Service Retirement System (CSRS) benefits. It issues the rules and regulations that the Postal Service must follow such that eligible employees can retire and apply for benefits.

In the spring of 2025, OPM announced that all agencies would transition from a paper retirement application to an electronic application called the Online Retirement Application (ORA), which is a web portal created and administered by OPM.

The Postal Service has now implemented the use of the online application for optional immediate retirement, effective Jan. 1, 2026. Any retirement applications submitted prior to Jan. 1, 2026, regardless of the retirement effective date, will continue to be processed using the paper-based process and do not need to be resubmitted, but as of Jan. 1, it is not possible to submit paper applications. Those applying for disability retirement will continue to file a paper application until further notice.

The Postal Service affirms that the ORA is a secure, fully digital system and will allow applicants to complete retirement applications online, track the application status, and expedite processing time. Hopefully the benefits of this transition will be shared with the applicants, leading to an easier application process, more transparency, and quicker processing to ensure retirees start receiving the benefits they are entitled to. Our retirees deserve great customer service for the benefits they've earned over their entire career.

**To initiate the optional retirement application process,** you can log into LiteBlue.usps.gov › My HR › Planning for Retirement › click on the eRetire link, or by calling the Human Resources Shared Service Center (HRSSC) at 877-477-3273 and selecting Option 5. Once your retirement eligibility is established, you will receive a confirmation email from the HRSSC. Approximately three business days later, you will receive an email from the OPM's address: DoNotReply@retire.opm.gov, containing a link to begin the ORA retirement application.

Of course, to receive an email, you are required to provide a valid personal email address. Those without a personal email can use any of the free email services. Gmail (Google) and Yahoo are popular options.

Secondly, you must establish a login.gov account, using the same email address. Visit login.gov to sign up. Your login.gov account will be used for other web portals such as OPM's Services Online, Social Security and the Thrift Savings Plan. Anyone without a smartphone or computer access must make accommodations to complete the retirement application. Friends, family, libraries and branch computers may be good options.

Sign up for retirement counselling via eRetire or by calling the HRSSC. We also recommend signing up for the HRSSC's retirement seminars, which can be found linked under myHR.

OPM provides some helpful videos and information on its website at retire.opm.gov/help. Additional guidance is to be posted in myHR shortly. As the NALC receives more information on this process, we will share it through the website and other avenues.

**Meanwhile, at OPM, the backlog of retirement claims** has reached by far the highest inventory that I've seen since I became the director of retirees about seven years ago. The inventory of backlogged cases as of December exceeded 50,000. However, despite the transition to the ORA, the number of claims processed each month is only slightly higher than it was before the ORA. Hopefully OPM will staff properly and continue to improve its processes to ensure our retirees have their claims processed in a timely manner and start receiving the benefits they've earned.

What this means for future retirees: Be sure to have money set aside so that you can cover expenses while OPM finalizes your retirement.

**The electronic application may make things easier** for some retirees and muddle the process for others. No matter your comfort or familiarity with electronic forms, everyone should be sure to schedule their retirement counseling with HRSSC and begin completing the application as early as six months in advance, if possible. As questions come up, be sure to make a notation so that you can seek clarification during the counseling.