



## Making deposits for military service

**A**s planning for retirement is on the minds of many of our members, we're reprinting this article, last published in November, about how to make deposits toward retirement for time spent in military service.

The law that permits certain veterans to make deposit for their time in the military to count toward Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) retirement (eligibility and amount of annuity) requires the employee to completely pay the full amount of the deposit prior to separation for retirement.

This column begins with a general introduction to making a deposit for military service, follows with discussion of the Postal Service's obligation to provide accurate and complete counseling regarding deposits for military service, and ends with a review of the exception to the general rule that military deposits must be completed prior to separation.

Under the CSRS and the FERS, an individual's "years of service" is a determining factor to establish eligibility to retire and to calculate the amount of the retirement pension. Generally, years of service are computed for a retiring employee by measuring the elapsed time between the start date of career service and the date of separation for retirement.

Military veterans can, in most cases, increase their years of service by making a deposit for their time in the military. Many veterans will find this advantageous because doing so may enable them to retire earlier and receive a higher pension. The amount of the deposit depends on which retirement system a veteran is in, how much they earned in the military and when the deposit is made.

The Office of Personnel Management (OPM) is the federal agency that has authority over CSRS and FERS retirement matters. OPM regulations require that deposits for military service be paid in full prior to the date of retirement. The

deposit must be made to the employing agency (in our case, the Postal Service). The amount of the deposit is 7 percent of basic military pay under CSRS, or 3 percent of basic military pay under FERS. Interest will begin to accrue two years after beginning career employment at the Postal Service, and is compounded annually. However, if the deposit is completed prior to the third year, there is no interest charged.

The Uniformed Services Employment and Reemployment Rights Act (USERRA) provides an alternative method to calculate the deposit under certain conditions. Where military service interrupts creditable civilian service and reemployment, the deposit payable may not exceed the amount that would have been deducted and withheld from basic pay during civilian service if the employee had not performed the period of military service. The Postal Service, when applicable, should calculate the deposit under the normal method and the alternate method under USERRA. The deposit will be the lesser of the two.

OPM regulates federal employers, including the Postal Service, when it comes to retirement matters. OPM provides the following guidance in a Benefits Administration Letter (BAL 17-101) dated Jan. 27, 2017:

- Each federal employing agency...must have the capacity to counsel, calculate, collect and to post all payments related to employees' deposits for military service...
- Agencies are required to provide accurate and complete counseling to all employees who seek to make post-1956 military deposit; this includes counseling as to the effect of paying or not paying the deposit(s) as well as the proper calculation of the deposit(s).
- Agencies are responsible for including accurate information about the accrual of interest on military deposits and to accurately determine and apply the Interest Accrual Date in any given request to make deposit for a period of military service.
- In general, an [agency] administrative error occurs when in response to an employee's inquiry, the employing agency provides material misinformation concerning

the deposit and the consequences of not making the deposit prior to separation... In addition, if an employee, at the time of election, affirmatively asks for information regarding the amount of the military deposit or the consequences of failing to make a deposit, the government commits administrative error if its response either misrepresents the dollar amounts in question, or is so indirect, inaccurate, or incomplete as to confuse the employee as to the amount of the deposit or the effect of any failure to make the deposit on the annuity recalculation.

It is clear from the above that the Postal Service is required to provide accurate and complete counseling regarding making deposit for military service to any employee requesting such counseling. There have, however, been instances where the Postal Service provided inaccurate and incomplete advice about making deposit for military time. Fortunately, there is an exception to completing the full deposit prior to separation: If a veteran did not make deposit prior to separation due to administrative error by the employing agency, the former employee may have the opportunity to make or complete a military deposit after separation.

If a veteran does not make deposit for military service prior to retirement because of a Postal Service administrative error or incorrect advice, they can write to OPM and request belated deposit. OPM will investigate and make a decision allowing or disallowing the request. Adverse decisions by OPM on such a request can be appealed to the Merit Systems Protection Board.

**Veterans can access the above-quoted OPM Benefits Administration Letter at [opm.gov](http://opm.gov).**

Alternatively, you may contact the NALC Retirement Department at 202-393-4695 or 800-424-5186 (Monday, Wednesday or Thursday) to request a mailed copy.

To begin the military deposit process, contact the Human Resources Shared Services Center at 877-477-3273, Option 5, or TTD/TTY at 866-260-7507.

## Veteran profile: Amanda Greer

**F**rom the time she was a child, St. Paul, MN Branch 28's **Amanda Greer** worked hard. She had a disciplined life as a child, waking up early on Saturday mornings to get her chores done with her family. But due to a rocky relationship in her teen years, she was kicked out of her house by her mother when she was 16.

She described that time in her life as "a lot of partying, drinking, drugs." She slept anywhere she could, saying "sometimes I had to sleep outside," although she often was able to sleep on friends' and family members' couches. While at a friend's place, she was left alone with three young children and an armed drug dealer. "I was so scared, and I didn't know what to do," she said, so she snuck herself and the kids out the window to ensure they would be safe.

"It was a hard time in my life," she said, her voice unsteady.

Despite the difficulties she experienced at the time, she was resolute that, "no matter what I go through or where I'm at, I will finish [high school]."

Hoping to put an end to her unstable living arrangements, she decided to enlist in the Navy about a year after graduating.

"It literally was either the streets for me at that time or the Navy," Greer said.

Greer feels strongly about her identity as a woman. She viewed the Navy as the branch that would allow her to "maintain her femininity," as she perceived the branch to be less associated with traditionally masculine culture compared to other military branches. She also recalled her uncle telling her sister that the Navy was the best branch for women, a sentiment that influenced her when she enlisted. As for the Navy, it was going through a time of change where women were concerned.

At the beginning of the 1990s, women made up just 9.8 percent of the enlisted sailor population, increasing to 12.8 percent by the end of her enlistment in 1998, according to a report released by the Government Accountability Office about women's changing roles in the service in the 1990s. That compares to 21.3 percent of enlisted sailors being women in 2023, according to data from Statista.

In 1992, women in the Navy still faced restrictions on the roles they could serve in. They were not permitted to serve on combat ships or submarines, participate in special operations, command combat units or fly combat missions. During that year, a presidential commission studied the restrictions put on women's service, which had been enacted with the 1948 Women's Armed Forces Integration Act.

The National Defense Authorization Act for Fiscal Years 1992 and 1993 removed legal prohibitions on women serving in combat aircraft, giving military leaders the authority to assign women to those roles, although they did not immediately do so.

In 1993, a year into Greer's service, Secretary of Defense Les Aspin directed the military to expand opportunities for women, including opening combat aviation roles and increasing their assignments on Navy ships wherever legally possible.

By 1994, Congress officially repealed legislation prohibiting women from serving on Navy combat ships. That same year the Department of Defense created a new policy that allowed women to serve in all positions for which they were qualified other than on-the-ground combat roles, of which there are few in the Navy compared to other branches.

Following these changes, thousands of additional positions were



**Amanda Greer entered the Navy in 1992 and worked as a plane captain (inset).**



opened to women across the military. By the end of Greer's service in 1998, 90 percent of military occupational specialties and 80 percent of total positions were open to women.

After boot camp, Greer worked at the Naval Air Station Miramar in California as a plane captain. She would go to sea on an aircraft carrier for two or three weeks at a time. She was part of a training squadron that aided pilots practicing taking off and landing on the carrier. By the time she arrived, there were women who were already a part of her squadron, but they had been some of the first women to be on that ship.

"These guys were starting to learn how to coexist with us and work with us and be around us," Greer said. "Some were more than welcoming. Some were very hesitant, like, 'Are they gonna be able to do this job?' It is a very hard job. You have to prove yourself twice as hard when you're working next to men who have done this job forever and [in roles that] women weren't accepted [for] before. So, it was really hard, but I've never been one to shy down a challenge or to think that I'm any less than anybody."

The year she joined, the Navy implemented mandatory sexual harassment training.

"The guys were not talking to us... We thought... they must hate us," she

## Veteran profile: Greer (continued)

said, but she later found out from a male sailor on her ship that they had been through months of sexual harassment training, and he had said that they were scared of interacting with the women, lest it be misinterpreted.

In spite of these difficulties, she said, “I loved being on aircraft carriers. Oh my gosh. They were dangerous, and the adrenaline, though, and watching the jets land and take off—it was so cool.”

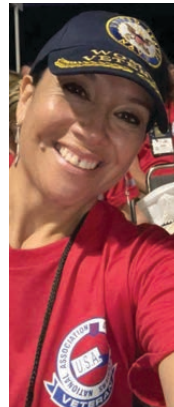
After she performed her plane captain role for two years, she went to “A” school to learn her occupational specialty, or rating, and trained and transitioned to work as an aviation ordnance technician working with bombs and weapons. She was the only woman in her training school for the role.

As determined as ever, she said, “I couldn’t let those guys think that they were smarter than me,” and she graduated second in her class, “which I’m very proud of.”

Greer “experienced a lot” of gender-based prejudice and discrimination from her peers daily, she said.

“It would make me angry, even though I couldn’t really use my voice in the service because I would just get shut down,” Greer added. “Knowing that that was happening to me, I knew it was happening to all the other females, too. So that’s when I became like the mama bear. I would keep talking to them and saying, ‘You can do this. Don’t let them get to you. We’re just as good as them, if not better.’ I was always [giving] words of encouragement.”

The most egregious discrimination Greer recalled is when she was ordered to be on an aircraft carrier at sea about a year after her daughter was born. She was in the middle of a divorce and if she accepted those orders, she would be forced to leave her daughter for two years to be at sea. She attempted to get her orders



**Greer joined the Postal Service in 1999 and has delivered mail for 27 years.**

changed to an overseas base where she could raise her daughter and still serve in the military and remembered being told, “You women wanted to be on aircraft carriers. You’re going to an aircraft carrier because I’m giving all my overseas shore billets to my men.”

After that incident, she chose to leave the Navy in 1998.

Despite her experience, she still asserts, “I loved, absolutely loved, my time in the Navy. I have no regrets whatsoever.”

Her experience as a woman in the military shaped her strong advocacy for letter carriers, especially women in the Postal Service.

“I know because of the military how to get my point across,” Greer said. “I know how to make my voice heard. Even though I would get shut down in the military, the Post Office couldn’t do that to me, so my voice got even stronger.”

When she joined the Postal Service in 1999, she became deeply involved in the union.

Greer credits former Branch 28 President **Pam Donato** for encouraging her union leadership.

“She blew me away with her knowledge, with the way she was so em-

powering when she spoke,” Greer said. Donato encouraged Greer to advocate for other carriers, especially for women.

Over her 27 years as a letter carrier, Greer served in numerous roles including shop steward, state coordinator and recording secretary. Greer even participated at an international level, being sent to London for early discussions and testing related to the Postal Service’s Next Generation Delivery Vehicles.

In the past few years, Greer has taken a step back from union involvement, focusing on informally advising her peers and delivering her route while she prepares for retirement in the next few years.

“I love my job,” she said. “I love being a letter carrier. Making my customers happy—that is the most important thing for me.”

At the same time, Greer continues to push for a more supportive workplace for women, adding, “We don’t want you to feel bad for us. We just want you to have our backs.”

### Join the NALC Veterans Group

The NALC Veterans Group is designed to provide NALC members—both active and retired letter carriers—who are also military veterans the ability to connect with fellow NALC veterans and stay informed on issues of importance to letter carrier veterans. It is free to join.

Members receive a pin as a symbol of gratitude for their military service and membership in NALC.

If you are interested in joining the group, complete the sign-up card at [nalc.org/veterans](http://nalc.org/veterans).