

PLANNING TO RETIRE?

INFORMATION FOR NALC MEMBERS PLANNING TO RETIRE SOON

While the Office of Personnel Management (OPM) makes all decisions regarding retirement entitlement, current employees are required to apply for retirement through the USPS Human Resources Shared Services (HRSSC).

HRSSC can be reached by calling **877-477-3273, option 5**.

When calling HRSSC, be prepared to provide your Employee ID and PIN.

Upon request, HRSSC will:

- Mail an individualized annuity estimate based on a projected retirement date provided by the employee;

- Schedule and provide telephonic individual pre-retirement counseling;

- Mail a packet of information (usually called the “blue book”) of forms and guidance.

HRSSC retirement services can alternately be accessed by employees close to retirement eligibility online using **LiteBlue eRetire** application. Employees must know their Employee ID and USPS Pin numbers to access **eRetire**. The **LiteBlue** application allows the following:

- View and print individualized annuity estimates;

- Request and obtain a retirement application packet in one of two ways:

- Download and print a retirement application packet;

- Order a retirement application packet and receive it in the mail

- Schedule a retirement counseling session.

In addition to information available from the USPS HRSSC, retirement information is available from OPM; and retirement information and advice is available to NALC members from the **NALC Retirement Department**.

The **NALC Retirement Department** publishes a leaflet titled “*Preparing for Retirement,*” and Question & Answers booklets on retirement matters for CSRS and FERS. These pamphlets can also be obtained by calling Branch 343 Union Hall at 314-241-4297.

RETIREMENT COUNSELING

Letter carriers approaching retirement eligibility have a contractual right to **individual** pre-retirement counseling from the Postal Service, upon request. The purpose of the counseling is to promote fully informed retirement decisions by employees.

The Postal Service individual counseling is provided telephonically by a retirement specialist at the USPS Human Resources Shared Services Center (HRSSC).

Letter carriers initiate and schedule the counseling session by calling HRSSC at **877-477-3273 option 5, or online at the LiteBlue application.**

Letter carriers have a right to this individual counseling on the clock if desired. When a letter carrier wishes to receive the counseling on the clock, local management must arrange reasonably private space. The letter carrier has the right to have his or her spouse and/or advisor present during the counseling. The counseling will include (but not be limited to) assistance with completing forms (e.g., StandSF2801 and any other forms related to FEGLI, FEHB, and TSP) and military and civilian service deposit issues. If a letter carrier is unable to begin or complete a scheduled individual retirement counseling session, that issue will be addressed at the local level jointly by the union and management.

The Postal Service is required to provide individual and group retirement counseling. That obligation flows from law (the Civil Service Retirement Act and Federal Employees Retirement Act), Office of Personnel Management guidance (OPM is the federal agency that has authority to administer the CSRS and FERS), USPS Employee and Labor Relations Manual provisions, and national level settlements with the NALC. Should you encounter any difficulties obtaining individual retirement counseling, contact the **NALC Retirement Department** for assistance.

ANNUITY ESTIMATES

HRSSC mails individualized computer-generated report called the annuity estimate twice each year to the home address of those employees currently eligible for retirement. Employees who are within three years of retirement eligibility may request and receive individualized annuity estimates by calling HRSSC. Employees within five years of retirement eligibility may view and print individualized annuity estimates on-line at **LiteBlue** using the **eRetire** application.

The NALC Retirement Department provides generalized monthly charts showing annuity estimates under both CSRS and FERS.

(Courtesy nalc.org)

EXTREMELY IMPORTANT!!!

If you are planning to retire in the near future and intent to carry some form of **FEHBP (Federal Employees Health Benefit Plan)**, you must have been covered under some form of **FEHBP for the last five years of your postal service.** If you are currently covered under the insurance of a loved one and you are planning to retire under a **FEHBP** provider, you will **not** be eligible.