



Creditable service?

While most managers might not have considered my work performance to be creditable, I still got paid for it. With very rare exceptions, the fact that I was on the clock required payment to me. However, when it comes to Creditable Service Time, what you worked *may not* give you credit when it comes time for you to retire. Creditable Service is that time that is counted toward (or credited for) retirement under the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS). The type of retirement system, the type of service, as well as *when* it was performed comes into play when determining this credit. Below is a listing of creditable service recognized by OPM at retirement.

- **All service whereby contributions were made to the CSRS or FERS retirement system** (which includes CSRS Offset employees).
- **Leave without pay—Up to six months or less in a calendar year.** This would mean that a person who has over six months LWOP in a calendar year loses one day of service credit for each day *over* the six-month period.
- **Worker's compensation (while active on employment rolls)**—If a person is separated from service and elects to remain on compensation (OWCP), service credit time stops upon date of separation.
- **Part-time service—Full credit for all time prior to April 6, 1986.** For part-time work performed after April 7, 1986, all time is credited toward retirement eligibility, but is *pro-rated* when calculating the CSRS or FERS annuity.
- **Intermittent service—Up to 260 days in a calendar year.** This is normally not applicable for letter carriers, but might be for other prior government service.
- **Non-deduction service (temporary or casual time)**—This will be different for those in the CSRS and the FERS system. Usually a deposit plus interest must be made to make this service totally creditable for retirement purposes. FERS employees can make a deposit for non-deduction service *prior to* January 1, 1989 to make it creditable. FERS employees cannot make a deposit for this time if it was on or after January 1, 1989.
- **Re-deposit—refers to a break in service.** If the contributions to the CSRS or FERS retirement were not withdrawn, all the service is creditable. If CSRS contributions were withdrawn, and the contributions are not fully re-deposited, plus

interest, the service is not fully creditable for retirement under CSRS. If FERS contributions were withdrawn, once rehired, no re-deposits are allowed and this service is not creditable at all.

- **Active military service—A federal employee must waive** active military retirement pay at retirement to get credit for that service under their civilian service. The exceptions are combat disability and Title 10 of the Reserves.

It is suggested that active workers look at their PS Form 50 and make sure that all time has been credited toward your retirement computation date. This will be in Block 16 of the PS Form 50 and is the date that has been determined to reflect the basis for your retirement. That date is when you have been considered to begin working toward your retirement. If you believe that this date is in error or is not reflective of all your service time, you need to contact the Human Resources Shared Services Center at 888-477-3273 as soon as possible to start the correction process. The earlier it is corrected, the smoother your retirement application will be. Also, anytime that you receive a Form 50, check it against the prior one to make sure these dates have not changed.

While we have not been successful this congressional session in our WEP, GPO and premium conversion issues, rest assured that we are not done. The recent hearings by Senator Kerry on Windfall Elimination is part of the ongoing battle on this matter. Additionally, while we are protected somewhat in regard to health care, we must continue to recognize that one American without health care is too many.

The events of this new year will provide each of us an opportunity to improve many things, chief among those being the direction of our country. May we each take part in it. Continue to contact your representatives and senators on issues that affect our income, our jobs and our future. ✉

NALC Retirement Department
Toll-free number: 1-800-424-5186
Available Monday, Wednesday and Thursday only
from 10 a.m. to noon and from 2 to 4 p.m. (Eastern time)
*This toll-free number is answered ONLY during these hours
on the days indicated.*