



## How can they get me? Let me count the ways

**I**n the short time that I have been honored to serve in this position, in addition to the phone calls and letters that we have received, I have had the privilege to travel and meet several groups of retirees. While new to this office, I am not new to the thoughts, struggles and ideas of most retirees. After the initial banter about the NALC and its struggles for the active letter carriers, our conversation usually turns to current retiree issues. The Windfall Elimination Provision (WEP), the Government Pension Offset (GPO) and Premium Conversion as it relates to the “pre-tax” purchase of health insurance are at the top of the list.

These are not new agenda items for retirees and the NALC. For several years we have been attempting to get the WEP and GPO issues before Congress in the hopes of having them repealed. Both of these measures have a very negative effect on Social Security receipts for some, if not most, of our CSRS-eligible members. In the matter of Premium Conversion, the goal is to afford retirees the same benefit that is available to active workers—the right to reduce our income tax liability by the purchase of health insurance prior to determining our taxable income.

While bills were generated in both the House and the Senate during the past Congress, with sufficient signatures for consideration in both, we were not successful in having them brought to the floors for vote. With the convening of the 110th Congress in January of this year, those bills have expired and we must now once again call upon our elected friends to introduce and/or co-sponsor legislation for these items. Rest assured that the NALC will again take an active leadership roll in the introduction and, hopefully, the passage of legislation geared toward repealing or at least reducing the impact of these onerous provisions on current and future retirees.

This article is being prepared as the process of collecting co-signers for introduction is taking place. Postal reform did not come quickly, but with dogged determination we have been successful. We should expect no less in these battles to return fully our hard-earned benefits. By the number of people who now refer to me as “Bubba”, it is clear that our members are reading *The Postal Record*. Make sure that you continue reading as we will need to work in a joint effort to achieve these changes.

While action on these matters requires legislative help, there is one issue that I have already been contacted about numerous times that we can fix ourselves. That issue is the reduction of the annuity at age 62 because of failure to buy back military time prior to retirement. Numerous articles have appeared in this publication over the years in an attempt to make sure that our members were aware of the possible consequences if this time is not bought back. In spite of those articles, it appears that several of our members either did not get the message or failed to understand its future impact on their annuity.

If you are a Civil Service Retirement System (CSRS) eligible member, and you do not buy back your military years, you still get credit for those years when you retire. However, upon reaching the age of 62, if you are also eligible for Social Security, your annuity will be decreased for that portion of time that you did not repay. (This is usually 2 percent for each year that was not paid for.) If you buy the time back then no reduction will occur. If you are not eligible for Social Security when you reach the age of 62, then no deduction from your annuity will be made, so the payback would not be necessary. While CSRS participants must decide for themselves whether payback is their option of choice, we need to make sure that we are aware of any ramifications of making the other choice.

If you are a Federal Employees Retirement System (FERS) employee with military time, you must repay those years in order to receive time credit toward retirement. ☒

### NALC Retirement Department Toll-free number: 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.*

If your question concerns hospitalization and you are a member of the NALC Health Benefit Plan, call 888-636-6252.