

OPM's retirement services web portal



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In last month's retirement column, I wrote about the Social Security Administration (SSA)'s web portal, appropriately named "my Social Security." In this article, I will discuss the Office of Personnel Management (OPM)'s web portal, "Services Online."

OPM is the government agency responsible for administering our retirement plans, the Civil Service Retirement System and the Federal Employees Retirement System. OPM promulgates the rules and creates the retirement forms that are supplied by the Postal Service. After a letter carrier completes his or her

retirement paperwork (sometimes referred to as the bluebook), the Postal Service will review the forms and send the application to OPM.

After OPM receives the retirement application, it will send the retiree a welcome letter, along with a retirement card that contains their Civil Service Active (CSA) number. Within a few days of the carrier receiving the welcome letter, OPM also sends the carrier a letter with a temporary password to access Services Online. The CSA number is a seven-digit number that will be included in all correspondences from OPM. Think of your CSA number as your retiree identification number. Spousal survivors who earn entitlement to an annuity upon a retiree's death will receive their own identification number (a Civil Service Final, or CSF).

Unlike "my Social Security," OPM's "Services Online" is available only to retirees. When employees are still active with the Postal Service, OPM has no knowledge or record of the employee. But when new retirees first receive their CSA number from OPM, they can, and I recommend doing so, access their account at "Services Online." Those who are retired and want to find their CSA number should look at any correspondence received from OPM. This might include the retirement card, annuity payment statements or the 1099-R tax form.

The temporary password to "Services Online" for new retirees will expire after 30 days, so new retirees should be sure to sign in and create a new password, as well as set security questions and answers before the temporary password expires. If the password has expired, contact OPM and the agency will send out a

new temporary password. OPM manages all online account creations to protect annuitants' security.

Once you are logged into your account, you can access several features that make up a majority of the tasks you'll ever need to do through OPM. You can get your monthly annuity payment statement and annual summary of payment, verify your Federal Employees' Group Life Insurance enrollment, view your 1099-R tax form, adjust your federal and state income tax withholdings, view or print your retirement card, check your interim retirement pay status, start or change direct deposit, start or change an allotment, request a copy of your annuity booklet, or update your profile and contact information.

Even if you don't create an account or aren't logged into "Services Online," you can still report a missing annuity payment or report an annuitant death. You may want to inform your spouse about these services to help them should the need arise.

Remember to take the security of your "Services Online" account seriously. The last thing anyone wants is to check his or her bank account and see that a usual deposit hasn't been made. Some tips to keep your account secure are: never reveal your password to others, use different passwords for different accounts, use longer passwords, and add complexity with numbers and symbols.

Actions you won't be able to do on a "Services Online" account include anything to do with Social Security or the Thrift Savings Plan, each of which has its own portals and provide tools tailored to its services and benefits. These can be found at ssa.gov and tsp.gov, respectively.

My office continues to receive calls from retired members who, despite tremendous efforts, have difficulty connecting to a live person at OPM when they need service. This has become a common theme over the years, one that has not been addressed. Any person who spends a career serving the federal government and earned his or her right to a modest retirement should have the right to receive assistance when managing their annuity or when they have questions that need to be addressed by OPM.

Although I will continue my discussions with OPM regarding proper staffing and a phone system that doesn't drop calls, the silver lining is that the "Services Online" web portal can help many avoid these long hold times and dropped calls. If you have access to a computer with an internet connection, I recommend heading to your account at "Services Online" when you need assistance, prior to pulling out the phone.