Useful Resources:

U.S. Office of Personnel Management (OPM) - Visit www.opm.gov to find information on the FERS retirement system as well as useful planning tools:

- ***FEGLI calculator*** — Determine the face value of various combinations of Federal Employees Group Life Insurance (FEGLI) coverage. Calculate the premiums for the various combinations of coverage, and see how choosing different options can change the amount of life insurance and the premiums. Evaluate how the life insurance carried into retirement will change over time.
- ***The Federal Ballpark E$timater*** — Includes projected Federal annuity and Thrift Savings Plan benefits to help you quickly identify approximately how much you need to save to fund a comfortable retirement.
- ***Federal Tax Withholding Calculator*** — Figure your monthly Federal income tax withholding.

The OPM may also be reached at 888-767-6738 for retirement information.

TSP – Thrift Savings Plan —Visit www.tsp.gov or call 877-968-3778.

Social Security – Visit www.ssa.gov or call 800-772-1213 for benefits estimates and other information.

DFAS – Defense Finance and Accounting Service— If you want your time in the military to count toward your civilian service time, visit www.dfas.mil to learn how to request and submit your Estimated Earnings during military service. The website has a tool that will give you ESTIMATES for both your military earnings and the associated cost to apply that service time towards your federal civilian retirement. While this tool only offers unofficial estimates, it can help you decide whether or not you want to start the formal military buy back process. You may also call DFAS at 888-332-7411 to obtain a copy of your DD214 or request estimated earnings for military service deposits.

Veterans' Affairs – to obtain information regarding military service or benefits, call 800-827-1000.

You may also call the NALC Retirement Department at 202-393-4695 Monday – Friday from 9:00 to 4:00 Eastern time.

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2026 Edition

National Association of Letter Carriers

Preparing for Retirement E-retire

Checklist for letter carriers during their final year at work

Retirement often is one of the most significant events in a person's life. At the time of retirement, a host of decisions are made, as to continuation of Federal Employees Group Life Insurance coverage, whether to make deposit for prior military or civilian service, Thrift Savings Plan options, survivor annuity elections and so forth. Prepare so that you can make fully informed decisions.

At least one year before retirement:

- ❑ Ascertain when you will be eligible to retire and wish to retire. Call the Human Resources Shared Services Center, HRSSC, at 877-477-3273 to check on eligibility or any period of service for which you might need or want to make a service credit deposit.
- ❑ Decide whether to make deposit for civilian and post-1956 military service. Ask HRSSC for the application forms and find out how such service would be credited if deposit is made. Deposit for military service must be paid in full before the date of separation; therefore, start the process at least one year before retiring. See the section entitled DFAS on how to get started.
- ❑ Review your Official Personnel File, which is available on http://liteblue.usps.gov, to ensure your service and benefits is correct, including health benefits, life insurance coverage and service credit for which deposit was made. It is recommended to save a copy of your entire e-OPF.
- ❑ Gather information about any other pensions or benefits for which you might be eligible (e.g. Social Security, Veterans' Affairs, pensions from private industry).
- ❑ Request an annuity estimate based on your intended retirement date. This will help you decide about survivor benefits, waiving military retirement pay and paying deposits or redeposits.
- ❑ To further aid your financial planning, estimate the monthly deductions (health benefits, life insurance, taxes, etc.). Keep in mind that the annuity estimate is an estimate, only; but hopefully it will be fairly close to the final annuity figure from the Office of Personnel Management (OPM).
- ❑ Think about when and how you wish to receive Thrift Savings Plan (TSP) funds. Pay off any TSP loans before retirement to avoid any delays in receipt of TSP distributions. Call the Thriftline 877-968-3778 or visit www.tsp.gov.

Start the Online Retirement Application (ORA) process as early as six months before retirement:

- ❑ The ORA is a mandate from the OPM. Retirement applications can be submitted via computer, smartphone and/or tablet. Anyone without a smartphone or **computer access** will need to make accommodations to complete the retirement application. Using a computer of a friend, family member, library or your NALC branch may be a good option.
- ❑ *As of 01/01/2026, the ORA is still new, and the retirement initiation process will continue to evolve.*

1. Call HRSSC. Your HR representative will confirm that you are eligible to retire, then invite you by email to access your application once they have initiated your retirement application and set up your account.
2. In 3-5 business days you will receive another email, this time from the OPM: DoNotReply@retire.opm.gov to log in and begin your retirement application.

To access the ORA, you must have a login.gov account (created by you, the employee). Be sure to use the same personal email address for login.gov as provided to the HRSSC in step 1.

3. When you log in to the ORA, some of your information will be prepopulated. Review the prefilled information carefully.
4. If you don't want to make any changes, you can make your elections and **Submit to HR**. If you do need to make changes, make them, and if you get stuck, write your issue in the Applicant Comments box above the *Submit to HR* button, then **Submit to HR**.
5. HR will **Review** the application for completeness, then completes the HR Documents section, managing any necessary documents for the retirement application.
6. Once HR confirms all documents are accurate and complete, the status will become **HR Finalize**. The applicant will receive an ORA Alert to their personal email address to review and **Certify Application** with a 4-digit signature PIN. Before you certify, you should check your service history, which will now be listed.

Schedule retirement counseling by calling HRSSC or via liteblue's e-retire, early enough to allow time to answer any questions you may have before you certify the application. The USPS Benefits & Wellness team also offers a weekly Retirement Seminar series on the 1st, 2nd & 3rd Wednesday of the month at 9:00 a.m. and 6:00 p.m. On the 4th Wednesday, a Q&A session is held from 9:00-11:00 a.m. Join through Zoom using Webinar ID: 161 204 8439 and Passcode: 321538, or via LiteBlue > MyHR > Retirement > Planning for Retirement.