

# Organizational Change FAQs

Updated April 13, 2011

The following Frequently Asked Questions (FAQs) are based on the Postal Service's general organizational change process applicable to nonbargaining employees. (Assignment and separation of bargaining employees during an organizational change are governed by the applicable collective bargaining agreement.) Separate strategies to avoid and/or minimize the impact of a reduction in force (RIF) that may be or is conducted in the relevant competitive area(s) are developed for each particular organizational change and may include those discussed in these FAQs and/or others not mentioned here. For information specific to a national or other major organizational change involving your competitive area, refer to the [Organizational Changes](#) website ([https://liteblue.usps.gov/humanresources/organizationalchanges/oc\\_home.shtml](https://liteblue.usps.gov/humanresources/organizationalchanges/oc_home.shtml)), which will include an Organizational Change Process Timeline and an Organizational Change Process At-A-Glance showing important events that may or will occur during the organizational change process. For information specific to a non-national or other non-major organizational change involving your competitive area, including an Organizational Change Process Timeline and Organizational Change Process At-A-Glance, refer to your Area, District, and/or other local website.

## FAQ Categories:

Reduction in Force Process (RIF) and RIF Avoidance-Minimization Periods - General Inquiries	Federal Employees Health Benefits (FEHB)
Preference Eligible Employees	Medicare
Non-Preference Eligible Employees	Federal Employees Dental and Vision Insurance Program (FEDVIP)
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# Reduction in Force (RIF) Process and RIF Avoidance-Minimization Periods – General Inquiries

## 1. What is the RIF process?

The Postal Service must conduct the RIF process in a competitive area if at least one career employee and/or certain noncareer employees will be demoted or separated due to a reorganization. A reorganization can include, for example, a change in the number, type, level, and/or duty station of positions in a continuing competitive area, the closing of a competitive area, and/or the establishment of a new competitive area.

## 2. Does the RIF process include all employees throughout the Postal Service?

No. Only employees in a competitive area(s) undergoing organizational change may be subject to the RIF process. Depending upon the particular circumstances existing in a competitive area undergoing organizational change, the RIF process may or may not need to be conducted in that competitive area.

## 3. What is a competitive area?

The Postal Service divides its organizational structure into multiple competitive areas based on the following factors:

- organizational factors (separate operation, work function, staff, and personnel management authority); and
- geographical location factors.

The most current listing of competitive areas is found in the Postal Bulletin, which is referenced on the [Organizational Changes](https://liteblue.usps.gov/humanresources/organizationalchanges/oc_home.shtml?) website ([https://liteblue.usps.gov/humanresources/organizationalchanges/oc\\_home.shtml?](https://liteblue.usps.gov/humanresources/organizationalchanges/oc_home.shtml?)).

During the RIF process, employees in a competitive area may be assigned to positions only within their competitive area.

## 4. Is the RIF process conducted in the Postal Service in the same manner that it is conducted in other federal agencies?

The RIF statutes and the Office of Personnel Management's (OPM's) RIF regulations that apply to the RIF process for federal competitive service employees also apply to the RIF process for preference eligible Postal Service employees. In addition, the Postal Service's discretionary RIF policies apply to those components of the RIF process for preference eligible employees that are not governed by the RIF statutes and OPM's RIF regulations.

Only the Postal Service's discretionary RIF policies apply to the RIF process for non-preference eligible employees. Non-preference eligible Postal Service employees do not have any of the rights that other federal non-preference eligible employees have during the RIF process under the RIF statutes and OPM's RIF regulations.

#### **5. What are RIF avoidance-minimization periods?**

RIF avoidance-minimization periods are components of the Postal Service's organizational change process that the Postal Service within its discretion may implement to attempt to avoid the necessity of conducting the RIF process in a competitive area, or, if the RIF process must be conducted in a competitive area, to attempt to minimize the separations, demotions and reassignments that result from the RIF process. During RIF avoidance-minimization periods, the strategies the Postal Service may use within its discretion include, for example:

- offering voluntary early retirement opportunities to specific categories of employees after obtaining authority from the Office of Personnel Management; and/or
- offering employees opportunities to apply for posted jobs.

#### **6. What are the Organizational Change Timeline and Organizational Change At-A-Glance?**

The Organizational Change Timeline and Organizational Change At-A-Glance show the important events that will occur from the time the announcement of the organizational change in the competitive area is made to the end of the Reinstatement List period. If there is no national or other major organizational change pending in any competitive area, a generic timeline can be found on the [Organizational Changes](https://liteblue.usps.gov/humanresources/organizationalchanges/oc_home.shtml?) website ([https://liteblue.usps.gov/humanresources/organizationalchanges/oc\\_home.shtml?](https://liteblue.usps.gov/humanresources/organizationalchanges/oc_home.shtml?)). If there is a specific national or other major organizational change pending in a competitive area, the related Organizational Change Timeline and Organizational Change At-a-Glance will also be posted on the Organizational Changes website at the time of that organizational change announcement.

#### **7. How will I be notified that I will be separated, demoted, or reassigned due to the RIF process?**

If as a result of the RIF process you will be:

- separated;
- demoted;
- reassigned to a different position at the same level as your current position; or
- reassigned to the same position in a different finance number,

you will be notified in a Specific RIF Notice that will be sent to you by certified mail.

**8. If at the time of the announcement of the organizational change I am notified that I am an impacted employee in my competitive area, what opportunities do I have to find another Postal Service position? If a RIF is later conducted in my competitive area and I receive any of the types of Specific RIF Notices mentioned in the preceding question, what opportunities do I have to find another Postal Service position?**

The RIF avoidance-minimization strategies applicable to your organizational change may include one or more opportunities for employees to apply for posted jobs. If so, you will be provided information describing those opportunities, including the Organizational Change Timeline and Organizational Change At-A-Glance posted on the Organizational Changes website if your competitive area is involved in a national or other major organizational change. Some examples of job posting opportunities are listed below. These may or may not be a feature of the RIF avoidance-minimization strategies applicable to any one organizational change:

- You may be able to apply for job postings within your competitive area only.
- You may be able to apply for job postings in other competitive areas undergoing organizational change, either at the same time you are able to apply for job postings in your competitive area or at a later time.
- You may be able to apply for postings of jobs that were not filled in the initial phase(s) of job postings, which may occur under the regular posting process.

Vacancies that are posted may include ones that exist at the time the organizational change is announced and ones that arise after that time when employees retire or resign.

**9. If I apply for a job posting in my competitive area or in a different competitive area during a RIF avoidance-minimization period, am selected for the position, and then am placed into the position, is it possible for me to lose my new position before the organizational change process concludes?**

If the RIF process was conducted in the competitive area where your new position is located before you were placed into the position, there are limited circumstances in which you could lose your new position before the organizational change process concludes. For example, the preference eligibility status of an employee in the competitive area could change between the issuance of the Specific RIF Notices and the RIF effective date (i.e., the Specific RIF Notice period). In that event, the RIF process must be conducted again taking into account the employee's new preference eligibility status, which may change the results of the initial RIF process for that employee and one or more other employees in the competitive area.

If the RIF process was conducted in the competitive area where your new position is located after you were placed into the position, there are limited circumstances in which you could lose your new position before the organizational change process concludes. It is the Postal Service's policy not to post jobs that could be subject to impact in a later RIF process conducted in the competitive area. However, in limited circumstances, even a job that is posted may be subject to impact in a later RIF process conducted in the competitive area. For example, the preference eligibility status of an employee in the competitive area could change after the job is filled, which may in turn make that job subject to impact in a later RIF process conducted in the competitive area.

**10. If I have a question about the organizational change process specific to my situation and I didn't find the answer on the Organizational Changes website, where do I go for help?**

Headquarters and Headquarters-Related Field employees may contact the assigned HR liaison within their competitive area for assistance with questions and concerns. Area and District (non-Headquarters) employees may contact their Local Services representatives for additional information.

## Preference Eligible Employees

### 11. How is preference eligibility determined? (Updated 04/13/2011)

Preference eligibles are:

- certain individuals who served in the armed forces; and
- specified relatives of certain individuals who served in the armed forces.

Not all individuals who served in the armed forces are preference eligible, and not all individuals who are preference eligible served in the armed forces.

In addition, some individuals who retired from the armed forces are not preference eligible for RIF purposes, although they are preference eligible for hiring and other federal employment purposes.

The Office of Personnel Management's *VetGuide* available on its website at <http://www.opm.gov/staffingPortal/Vetguide.asp> describes in detail the criteria that an individual must meet to qualify as preference eligible for RIF and other federal employment purposes.

### 12. How can I find out whether the Postal Service has determined me to be preference eligible for RIF purposes? (Updated 04/13/2011)

The Retirement, Thrift, and Reduction in Force (RTR) system is the Postal Service's official system for determining an employee's preference eligibility status for RIF purposes. The RTR Employee Detail Report contained in your electronic Personnel Folder (eOPF) indicates your RIF Veterans' Preference Code. You can access your eOPF from a non-postal computer at the LiteBlue home page at [www.liteblue.usps.gov](http://www.liteblue.usps.gov). Choosing "eOPF" from the Employee Apps – Quick Links section at the center of the LiteBlue home page will take you to the [eOPF webpage](https://liteblue.usps.gov/humanresources/applications/eOPF.shtml) at <https://liteblue.usps.gov/humanresources/applications/eOPF.shtml>.

In addition, if it is determined that the RIF process may need to be conducted in your competitive area, a General RIF Notice and accompanying letter will be sent to employees who may be impacted so that they may be received at least 90 days before the potential RIF effective date. The letter accompanying the General RIF Notice also indicates the employee's RIF Veterans' Preference Code determined by the RTR system.

The RIF Veterans' Preference Codes in the RTR Employee Detail Report and the letter accompanying the General RIF Notice mean the following:

- Veterans' Preference Code AD – the employee is preference eligible for RIF purposes with a 30% or greater service-connected disability rating.
- Veterans' Preference Code A – the employee is preference eligible for RIF purposes without a 30% or greater service-connected disability rating.
- Veterans Preference Code B – the employee is not preference eligible for RIF purposes.

*NOTE: The Veterans' Preference Code (block 11) on your PS Form 50, Notification of Personnel Action, does not indicate whether the Postal Service has determined you to be preference eligible for RIF purposes. The Veterans' Preference Code on your PS Form 50 only indicates whether the Postal Service has determined you to be preference eligible for non-RIF purposes.*

If you believe that the Postal Service has incorrectly determined your preference eligibility status for RIF purposes, you should immediately contact the Human Resources Shared Service Center (HRSSC) at 1-877-477-3273, option 5; TDD/TTY 1-866-260-7507. It is important that you contact the HRSSC as soon as possible so that your RIF preference eligibility status can be corrected, if appropriate, before any RIF process that may be conducted in your competitive area.

**13. As a preference eligible Postal Service employee, do I have the same rights that preference eligible employees in other federal agencies have during the RIF process? (Updated 04/13/2011)**

The RIF statutes and the Office of Personnel Management's (OPM's) RIF regulations that apply to the RIF process for federal competitive service employees also apply to the RIF process for preference eligible Postal Service employees. Therefore, preference eligible Postal Service employees have the rights that preference eligible federal competitive service employees have in the RIF process. In addition, the Postal Service's discretionary RIF policies apply to those parts of the RIF process for preference eligible employees that are not governed by the RIF statutes and OPM's competitive service RIF regulations.

**14. Does my preference eligibility status guarantee me a position if the RIF process is conducted in my competitive area? (Updated 04/13/2011)**

No. It is possible for you as a preference eligible employee during the RIF process to be:

- separated;
- demoted to a lower-level position, either within or outside your local commuting area;
- reassigned to a different position type at the same level as your current position, either within or outside your local commuting area; or
- reassigned to the same position type in a different finance number, either within or outside your local commuting area.

As a preference eligible employee, you can be separated, demoted, or assigned as referred to above even when one or more of the following employees within and/or outside your competitive area are not:

- non-preference eligible employees; and/or
- preference eligible employees who have lower retention standing on the RIF retention register than you.

**15. My competitive area is closing down. What rights do I have in the RIF process as a preference eligible employee? (Updated 04/13/2011)**

During the RIF process, an employee can be assigned only to a position in his or her competitive area. Therefore, if a competitive area is closing down, there are no positions for any employee—whether preference eligible or not—to be assigned to during the RIF process. All employees who still remain in

positions in the competitive area on the date the RIF process is conducted will be issued a Specific RIF Notice of separation. All employees who still remain in positions in the competitive area on the RIF effective date (at least 60 days after the Specific RIF Notices are issued) will be separated (with certain exceptions when an employee issued a Specific RIF Notice of separation may be permitted to remain on the rolls for a limited period past the RIF effective date).

*NOTE: If you are notified that you are being moved to another continuing competitive area or a newly-established competitive area as a transfer of function, you will not be in your former closing competitive area when any RIF process is conducted in that competitive area. You will be included in any RIF process that is conducted in the continuing competitive area or newly-established competitive area to which you are moved.*

**16. My competitive area is continuing in the new organization. What rights do I have in the RIF process as a preference eligible employee? (Updated 04/13/2011)**

If you still remain in a position in your competitive area on the date any RIF process is conducted, you may have certain rights as a preference eligible employee to be assigned to a position in your competitive area over non-preference eligible employees and/or preference eligible employees who have certain lower standing on the RIF retention register than you.

Depending upon the particular circumstances existing in your competitive area, you may have the right to remain in your position type in the same or a different finance number, or to be assigned to a different position type that is held by another employee or is vacant at the same level or within 3 (and in limited cases 5) levels below your current position. The new position may be within or outside your local commuting area. You must be qualified for a position to be assigned to it. You will not have any right to be assigned to a position at a higher level than your current position held by another employee or that is vacant. If you have a current annual performance rating of record of "Non-Contributor" under the Performance Evaluation System (PES), you will lose some of your rights to be assigned to a position held by another employee or that is vacant.

If you do not have a right to remain in your position or to be assigned to a different position that is held by another employee or is vacant, the Postal Service may choose, under its discretionary RIF policies, to assign you to a vacant position in your competitive area that is at the same level or lower level than your current position. The new position may be within or outside your local commuting area. You must be qualified for a position to be assigned to it. You will not be considered for such an assignment if you have a current annual performance rating of record of "Non-Contributor" under the PES. In this part of the RIF process, as a preference eligible employee, you do not have any greater right to be assigned to a vacant position than any of the following employees in your competitive area:

- non-preference eligible employees; and
- preference eligible employees who have lower retention standing on the RIF retention register than you.

If your status or the status of another employee in your competitive area changes between the issuance of the Specific RIF Notices and the RIF effective date, the RIF process may need to be conducted again taking into account your or the other employee's new status. This may change the results of the initial RIF process

for you. For example, if after the issuance of the Specific RIF Notices a position becomes vacant in your competitive area on or before the RIF effective date, the RIF process may need to be conducted again taking into account the vacant position. This may change the results of the initial RIF process for you. (A position may become vacant in your competitive area between the issuance of the Specific RIF Notices and the RIF effective date due to, for example, the retirement, resignation, or selection for another position of an employee in your competitive area.)

*NOTE: If you are notified that you are being moved to another continuing competitive area or a newly-established competitive area as a transfer of function, you will not be in your former continuing competitive area when any RIF process is conducted in that competitive area. You will be included in any RIF process conducted in the continuing competitive area or newly-established competitive area to which you are moved.*

**17. If I am issued a Specific RIF Notice and I am a preference eligible employee, can I appeal to the Merit Systems Protection Board (MSPB)? (Updated 04/13/2011)**

Like preference eligible employees in the federal competitive service, if you are a preference eligible Postal Service employee, you can appeal to the MSPB if you are issued a Specific RIF Notice of separation or demotion. A Specific RIF Notice of demotion is one that assigns you to a position at a lower level than your current position, either within or outside your local commuting area. If you are issued a Specific RIF Notice of separation or demotion, that Specific RIF Notice, along with the accompanying documents, will provide information on how to appeal to the MSPB.

You are not entitled to appeal to the MSPB if you are a preference eligible employee and are issued a Specific RIF Notice of:

- reassignment to a different position type at the same level as your current position, either within or outside your local commuting area; or
- reassignment to the same position type in a different finance number, either within or outside your local commuting area.

**18. If I am issued a Specific RIF Notice of separation or demotion and am a preference eligible employee, what is the time limit for me to file an appeal with the Merit Systems Protection Board (MSPB)? (Updated 04/13/2011)**

You have 30 calendar days to file an appeal with the MSPB commencing on the day after the effective date of your separation or demotion. If the 30th day falls on a Saturday, Sunday, or a federal holiday, your filing periods includes the first workday after that date. This information will be included in the Specific RIF Notice and accompanying documents, which are issued so you can receive them at least 60 days prior to the RIF effective date.

**19. If I am a preference eligible for RIF and/or hiring purposes and I apply for a position either within my competitive area or in another competitive area that is posted during a RIF avoidance-minimization period, a Specific RIF Notice period, or a 30-day nonduty, nonpay status period, do I have any preference in the selection process? Does it matter if at the time of the announcement of the organizational change involving my competitive area I am notified that I am an impacted**

**employee in that competitive area? Does it matter if the RIF process is later conducted in my competitive area and I am issued a Specific RIF Notice? (Updated 04/13/2011)**

No. The RIF process, the RIF avoidance-minimization period, the Specific RIF Notice period, and the 30-day nonduty, nonpay status period are separate components of the Postal Service's organizational change process. An employee who is preference eligible for RIF and/or hiring purposes does not have preference in selection for any positions posted during any of those periods, either within or outside his or her competitive area. This is the case even if at the time of the announcement of the organizational change involving your competitive area you are notified that you are an impacted employee. This is also the case if the RIF process is later conducted in your competitive area and you are issued a Specific RIF Notice. Therefore, even if you are preference eligible for RIF and/or hiring purposes, the following employees can be selected over you for any position posted during a RIF avoidance-minimization period or Specific RIF Notice period:

- a non-preference eligible employee; or
- a preference eligible employee who has lower retention standing on the RIF retention register than you.

**20. As a preference eligible employee, do I have a right to retain my grade and/or salary if I obtain a position in another federal agency? (Updated 04/13/2011)**

No. It is up to you and the federal agency to negotiate your grade/step level/salary for the position. Any organizational change-related grade and/or salary retention policies afforded by the Postal Service only apply while you are employed by the Postal Service. If you are covered by a grade/salary retention policy from a prior organizational change, that protection will terminate when your employment with the Postal Service ends.

**21. As a preference eligible employee, can I be involuntarily assigned to a same-level or lower-level position during an organizational change involving my competitive area? (Updated 04/13/2011)**

Yes. When an organizational change involves a preference eligible or non-preference eligible employee's competitive area, he or she can be involuntarily assigned during the RIF process to the following positions in his or her competitive area:

- a lower-level position, either within or outside the employee's local commuting area;
- a different position type at the same level as the employee's current position, either within or outside his or her local commuting area; or
- the same position type in a different finance number, either within or outside the employee's local commuting area.

In addition, when an organizational change involves a preference eligible or non-preference eligible employee's competitive area, he or she can be given an involuntary directed reassignment outside the RIF process to the following positions within or outside his or her competitive area:

- a different position type at the same level as the employee's current position, either within or outside his or her local commuting area; or

- the same position type in a different finance number, either within or outside the employee's local commuting area.

Also, when an organizational change involves a preference eligible or non-preference eligible employee's competitive area, he or she can be moved as a transfer of function to another continuing competitive area or a newly-established competitive area, either within or outside his or her local commuting area.

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## Non-Preference Eligible Employees

### **22. As a non-preference eligible Postal Service employee, do I have the same rights that non-preference eligible employees in other federal agencies have during the RIF process? (Updated 04/13/2011)**

No. Only the Postal Service's discretionary RIF policies apply to the RIF process for non-preference eligible employees. Non-preference eligible Postal Service employees do not have any of the rights that non-preference eligible federal excepted service or competitive service employees have during the RIF process under the RIF statutes and OPM's RIF regulations.

### **23. My competitive area is closing down. What happens to me in the RIF process as a non-preference eligible employee? (Updated 04/13/2011)**

During the RIF process, an employee can be assigned only to a position in his or her competitive area. Therefore, if a competitive area is closing down, there are no positions for any employee to be assigned to during the RIF process. All employees who still remain in positions in the competitive area on the date the RIF process is conducted will be issued a Specific RIF Notice of separation. All employees who still remain in positions in the competitive area on the RIF effective date (at least 60 days after the Specific RIF Notices are issued) will be separated (with certain exceptions when an employee issued a Specific RIF Notice may be permitted to remain on the rolls for a limited period past the RIF effective date).

*NOTE: If you are notified that you are being moved to another continuing competitive area or a newly-established competitive area as a transfer of function, you will not be in your former closing competitive area when any RIF process is conducted in that competitive area. You will be included in any RIF process that is conducted in the continuing competitive area or newly-established competitive area to which you are moved.*

### **24. My competitive area is continuing in the new organization. What happens to me in the RIF process as a non-preference eligible employee? (Updated 04/13/2011)**

If as a non-preference eligible employee you still remain in a position in your competitive area on the date the RIF process is conducted, and depending upon the particular circumstances existing in your competitive area, you may remain in your position type in the same or a different finance number, or be assigned to a different position type that is vacant in your competitive area that is at the same level or lower level than your current position. The new position may be within or outside your local commuting area. You must be qualified for a position to be assigned to it. If you have a current annual performance rating of record of

“Non-Contributor” under the Performance Evaluation System (PES), you will lose the opportunity in some cases to be assigned to a different position.

If your status or the status of another employee in your competitive area changes between the issuance of the Specific RIF Notices and the RIF effective date, the RIF process may need to be conducted again taking into account your or the other employee’s new status. This may change the results of the initial RIF process for you. For example, if after the issuance of the Specific RIF Notices a position becomes vacant in your competitive area on or before the RIF effective date, the RIF process may need to be conducted again taking into account the vacant position. This may change the results of the initial RIF process for you. (A position may become vacant in your competitive area between the issuance of the Specific RIF Notices and the RIF effective date due to, for example, the retirement, resignation, or selection for another position of an employee in your competitive area.)

*NOTE: If you are notified that you are being moved to another continuing competitive area or a newly-established competitive area as a transfer of function, you will not be in your former continuing competitive area when any RIF process is conducted in that competitive area. You will be included in any RIF process conducted in that continuing competitive area or newly-established competitive area to which you are moved.*

**25. If I am issued a Specific RIF Notice and am a non-preference eligible employee, can I appeal to the Merit Systems Protection Board (MSPB)? Does it make any difference if I am also a supervisor, manager, or an employee engaged in non-clerical confidential personnel work who has the right to appeal an adverse action to the MSPB? (Updated 04/13/2011)**

No. Unlike non-preference eligible federal excepted service and competitive service employees who have certain MSPB RIF appeal rights, you cannot appeal to the MSPB if you are a non-preference eligible Postal Service employee issued any type of Specific RIF Notice. This includes a Specific RIF Notice of:

- separation;
- demotion to a lower-level position, either within or outside your local commuting area;
- reassignment to a different position type at the same level as your current position, either within or outside your local commuting area; or
- reassignment to the same position type in a different finance number, either within or outside your local commuting area.

The above applies even if you are also a supervisor, manager, or an employee engaged in non-clerical confidential personnel work who has the right to appeal an adverse action to the MSPB. For MSPB appeal purposes, RIF actions are excluded from adverse actions. Only preference eligible Postal Service employees who are issued a Specific RIF Notice of separation or demotion to a lower-level position can appeal to the MSPB.

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## Job Postings

**26. Is it possible to see a working list of expected job openings?**

No. However, once positions are posted they will be available in *eCareer* based on established timelines for specific organizational change.

**27. How soon will the job postings be filled?**

Selections will be made in accordance with established timeline of the specific organizational change.

**28. What is a Limited Area of Consideration (LAC)?**

As part of the RIF avoidance-minimization strategies applicable to a specific organizational change, the Postal Service may limit the standard areas of consideration for job postings. For example, the consideration may be limited by one or more of the following: impacted and non-impacted status, geographic boundaries, functional areas or specific jobs. LAC, if applicable, will be stated on the posting within the "Eligibility to Apply" section.

**29. If I apply for a position and I receive it, can I apply for a position in future postings in a different series of postings during the organizational change?**

It depends upon the RIF avoidance-minimization strategies applicable to the specific organizational change.

**30. Can I access *eCareer* using a postal or non-postal computer?**

Yes. From a postal or a non-postal computer you can go to <http://ecareer.usps.gov> and then click on *eCareer* from the LiteBlue home page.

**31. Can I search and apply for job postings during my work hours, at work?**

It is at the discretion of each individual manager whether or not you can utilize postal resources to apply for jobs.

**32. Is it necessary to address the job requirement portion of a vacancy announcement in *eCareer*, or may I instead request to be considered for the position noncompetitively?**

If the vacancy would be a promotion, you need to apply via *eCareer*, address all of the requirements, and compete with other employees. However, under normal procedures for vacancies at the same or lower level, employees may request noncompetitive consideration, and this type of request is outside of *eCareer*.

For lateral or lower level noncompetitive consideration, employees must submit a written request to the selecting official indicating their desire to be considered for the position noncompetitively. The written request can be either via email or hardcopy memo. Employees are **not** to submit noncompetitive requests through *eCareer*. Although not required, it is to the applicant's advantage when submitting a written request to the selecting official, to attach a copy of their *eCareer* Candidate Profile, including the Summary of Accomplishments section addressing the job requirements on the posting.

***NOTE: If the RIF avoidance-minimization strategies for a specific organizational change includes job postings, you may be required to compete for all vacancies, laterals and lower-level positions. If this is the process, you will be provided appropriate information on the procedures for applying for these vacancies via eCareer.***

**33. Do I have to use eCareer and address the requirements of the posting (Knowledge, Skills, and Abilities [KSAs]) when applying for a position that has the same occupation code and title as my current position?**

It is advantageous for you to address all the requirements of the position to give the selecting official sufficient information to evaluate you accurately. However, same occupation code is the same as a lateral reassignment; therefore, see answer directly above.

**34. During an organizational change, am I limited to applying for a new job that is lateral and/or is no more than three grades below my current position?**

No. During a RIF avoidance-minimization period when vacancies are posted, impacted employees may apply (and compete) for any posted vacancy for which the employee is eligible. The employee may also voluntarily request consideration for vacant positions at the same grade level or lower level, for which they believe they meet the qualifications. Voluntary requests for downgrades are not limited to positions that are three grades below that of the impacted employee.

**35. What do I do if a vacancy requires testing?**

Testing sessions will be offered for any vacancy that requires testing. HQ employees may contact the HR liaison for more information. Area and District (non-Headquarters) employees may contact their HR Local Services representatives for assistance.

**36. What is the selection process/criteria used to determine the best-qualified applicant for posted vacancies?**

The selecting official evaluates the qualifications (knowledge, skills, and abilities [KSAs]) of the candidates and follows existing guidelines to determine the best-qualified applicant. A candidate is responsible for addressing the requirements specific to the position, which may include work experience, knowledge gained through training, education or volunteer work.

**37. Are lateral noncompetitive reassignment positions available during RIF avoidance-minimization period postings?**

That would depend on each organizational change.

**38. I am a reservist. If I am activated, how will I be able to apply for jobs posted during RIF avoidance-minimization periods while I am on active duty?**

Active duty employees can apply for jobs posted during RIF avoidance-minimization periods from a home or

other non-postal computer by accessing <http://ecareer.usps.gov> and then clicking on eCareer from the LiteBlue home page, or by submitting letters and an eCareer Profile to selecting officials when applying noncompetitively for laterals or downgrades. Local service HR will provide information in order to keep active duty employees informed of the organizational change process in their competitive area.

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## Reemployment in Postal Service Positions

### **39. If I am separated as a result of the organizational change process, do I have any opportunities to apply to be reemployed in a Postal Service position? (Added 04/13/2011)**

Reinstatement to a career position: If you have reinstatement eligibility, you can in many cases apply, be considered, and appointed to with limited or no competition a vacancy for a career position. The appointing official may, but is not required to, consider and/or appoint you to the position. You have reinstatement eligibility if you meet the following conditions:

- You were a career employee.
- If you are not preference eligible for hiring purposes and you did not complete 3 years of substantially continuous career service (i.e., no break in service greater than 3 days), your reinstatement date must be on or before 3 years after your separation date. If you are preference eligible for hiring purposes or you completed 3 years of substantially continuous career service, you may be reinstated without time limitation.
- You meet the qualification requirements for the position, including any examination requirement(s). If you have not met the examination requirement(s) at the time of your application, the examination(s) may be administered to you on a noncompetitive basis.

Rehiring for a noncareer position: If you were a career employee, in many cases you can apply, be considered, and appointed to with limited or no competition a vacancy for a noncareer position. The appointing official may, but is not required to, consider and/or appoint you to the position. You must meet the qualification requirements for the position, including any examination requirement(s). If you have not met the examination requirement(s) at the time of your application, the examination(s) may be administered to you on a noncompetitive basis.

### **40. If I am separated as a result of the organizational change process, do I have any other opportunities to be reemployed in a Postal Service position? (Added 04/13/2011)**

A Reinstatement List is established on the 31st day following the RIF effective date for a competitive area if one or more employees in the competitive area are separated after being issued a Specific RIF Notice of separation and are found eligible for placement on the Reinstatement List. The Reinstatement List remains in effect for 2 years following its establishment or until no eligible individual remains on it, whichever is earlier.

You are eligible for the Reinstatement List if you meet the following conditions:

- You are issued a Specific RIF Notice of separation and are then separated on your RIF effective date.

If you retire on or after your RIF effective date, you are eligible for the Reinstatement List so long as you meet the other conditions.

*NOTE: Your RIF effective date may be after the RIF effective date for your competitive area. In certain circumstances, an employee issued a Specific RIF Notice of separation may be permitted to remain on the rolls for a limited period past the RIF effective for his or her competitive area.*

- Your last annual performance rating of record under the Performance Evaluation System before your separation was above “Non-Contributor”.
- You submit a completed *PS Form 999, Application for Reinstatement*, on or before 30 days following the RIF effective date for your competitive area.
- The placement administrator finds you at least minimally qualified for 1 or more positions identified on your *PS Form 999, Application for Reinstatement*, that are at the same level or lower level as the position you held at the time of separation (which is determined by the representative rates of the positions if they are in different pay systems).

Your placement on the Reinstatement List does not guarantee you reinstatement to a Postal Service position. When a vacancy for an authorized position occurs, all Reinstatement List applicants (RL applicants) who meet the following conditions are provided initial consideration for the vacancy before its advertisement:

- the position is within the RL applicant’s Reinstatement List area of consideration, which is the RL applicant’s competitive area and all other competitive areas within his or her local commuting area not undergoing a RIF;
- the position is at the same level or lower level as the position the RL applicant held at the time of separation (which is determined by the representative rates of the positions if they are in different pay systems); and
- the placement administrator has found the RL applicant at least minimally qualified for the position.

If the vacancy is not filled by one of such RL applicants during the initial consideration phase, then each of those RL applicants may then either be given further consideration for the vacancy on a competitive or noncompetitive basis or not be considered further. If the decision is made to not consider an RL applicant further for the vacancy, he or she remains on the Reinstatement List and can be considered for the following so long as the relevant conditions are met:

- another vacancy for that position type that occurs at a later date; and
- a vacancy for any other position type.

Your name will be taken off the Reinstatement List if the following occurs:

- you accept a career appointment with the Postal Service;
- you accept a career appointment with another federal agency or one that can lead to career status;
- you request in writing to have your name removed from the Reinstatement List;
- you decline or fail to reply to a written or telephone notification concerning an employment opportunity for a specific position identified in the RL process;

- you decline an interview or fail to appear for a scheduled interview, provided you are notified in advance of the interview and you do not take reasonable action to reschedule the interview; or
- you fail to provide the placement administrator with change(s) in your address and/or telephone number, thus preventing contact concerning potential employment opportunities.

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## Opportunities for Other Federal Positions

### **41. As a current Postal Service employee, do I have any special opportunities to obtain a position in another federal agency? (Added 04/13/2011)**

As a current Postal Service employee, under the appointing authority in Section 1006 of Title 39 of the United States Code, you may be able to apply, be considered, and appointed to with limited or no competition a job posting for a non-temporary competitive service position in another federal agency. This includes job postings open to application by “status candidates” (see the answer to the next question). The appointing official may, but is not required to, consider and/or appoint you to the position. You are eligible under this appointing authority to apply, be considered, and appointed to a non-temporary competitive service position if you meet the following conditions:

- Your current Postal Service appointment has no time limit.
- Immediately before appointment, you will have served in Postal Service employment for at least 3 months on a substantially full-time basis, or for at least 520 hours if employed less than full time.
- You meet the qualification requirements for the position.
- You will be appointed with no break in service from Postal Service employment.

*NOTE: You lose eligibility under this appointing authority if you have a break in service from Postal Service employment of 1 day or more or if you are appointed to a temporary position in another federal agency.*

If you meet the above conditions, you should request in your application that the federal agency consider you under this appointing authority.

If you are appointed to a non-temporary competitive service position under this appointing authority:

- You will receive a career-conditional appointment rather than a career appointment if you have not completed the service requirement for career tenure, which is 3 years of substantially continuous creditable service. This “substantially continuous creditable service” includes substantially continuous service under a non-temporary appointment in the Postal Service immediately preceding appointment.
- If you have not completed 1 year of service in the Postal Service at the time of your appointment, you must serve the remainder of a 1-year probationary period in your new federal agency.

### **42. Job postings issued by other federal agencies often state that they are open to application by “reinstatement eligibles” and/or “status candidates”. As a current Postal Service employee, or if I am separated as a result of the organizational change process, do I or will I qualify as such a “reinstatement eligible” and/or “status candidate”? (Added 04/13/2011)**

Former and current federal competitive service employees who have acquired “reinstatement eligibility” and/or “competitive status”, as applicable, can apply, be considered, and appointed to with limited or no competition job postings for federal competitive service positions open to application by “reinstatement eligibles” and/or “status candidates”, as applicable, so long as certain conditions are met.

As a current Postal Service employee, or if you are separated as a result of the organizational change process, you do not and would not acquire such “competitive status” or “reinstatement eligibility” because Postal Service positions are in the federal excepted service not the federal competitive service. However, as a current Postal Service employee, and if you meet certain conditions, you can apply, be considered, and appointed to with limited or no competition job postings for non-temporary competitive service positions in other federal agencies—including those open to application by “status candidates”—under the appointing authority of Section 1006 of Title 39 of the United States Code referred to in the answer to the preceding question.

*NOTE: If you previously served in a competitive service position in another federal agency (including the former Post Office Department), you may have acquired such “reinstatement eligibility”. This will enable you to apply, be considered, and appointed to with limited or no competition job postings for federal competitive service positions open to application by “reinstatement eligibles” and/or “status candidates”. If you are a current Postal Service employee and meet certain conditions, you also can apply, be considered, and appointed to with limited or no competition job postings for non-temporary competitive service positions in other federal agencies—including those open to application by “status candidates”—under the appointing authority in Section 1006 of Title 39 of the United States Code referred to in the answer to the preceding question. If you are eligible under both appointing authorities, the federal agency will determine which one to use.*

*NOTE: “Reinstatement eligibility” for federal competitive service positions is not the same as reinstatement eligibility for Postal Service positions referred to above.*

**43. Job postings by other federal agencies often state that they are open to application by current and former employees who are “eligible displaced or surplus employees” under the Interagency Career Transition Plan (ICTAP) or the Career Transition (CTAP). As a current Postal Service employee who will be separated as a result of the organizational change process, or if I am separated as a result of the organizational change process, do I or will I qualify as such an “eligible displaced or surplus employee”? (Added 04/13/2011)**

No. Current and former employees in other federal agencies who qualify as “eligible displaced or surplus employees” under ICTAP or CTAP, as applicable, may receive special selection priority for certain competitive service positions posted by their own or other federal agencies. However, current and former Postal Service employees who will be or are separated as a result of the organizational change process, as applicable, cannot qualify as such “eligible displaced employees”. It is recommended, though, that along with your application for any federal job posting you submit a cover letter and a copy of your Specific RIF Notice of separation and/or your separation *PS Form 50, Notification of Personnel Action*, explaining that you will be or were separated as a result of the organizational change process on the relevant date.

If you are a current Postal Service employee and you meet the relevant conditions, you should also apply for job postings for non-temporary competitive service positions in other federal agencies under the appointing authority in Section 1006 of Title 39 of the United States Code referred to above.

**44. Do I have any other special opportunities to obtain a position in another federal agency? (Added 04/13/2011)**

You may be eligible to apply, be considered, and appointed to with limited or no competition positions in other federal agencies under other appointing authorities, including those relating to preference eligibles, veterans, disabled veterans, and persons with disabilities. For more information on these appointing authorities, refer to the Office of Personnel Management's website at [www.opm.gov](http://www.opm.gov).

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## Severance Pay

**45. If I am separated from the Postal Service as a result of a RIF action, will I receive any severance pay for a specific period of time after separation? (Updated 04/13/2011)**

Any career employee who is separated as a result of a RIF action and has been employed continuously by the Postal Service and/or other federal agency for at least 12 consecutive months (without a break in service of 3 or more consecutive days) immediately prior to the separation may be eligible for severance pay. The employee should refer to Part 435 of the *Employee and Labor Relations Manual* for more detailed information on severance pay policy, including eligibility requirements, determination of pay rate, and duration.

## Relocation Benefits

**46. What relocation benefits are available during RIF avoidance? If I request a downgrade to a position outside my commuting distance, will I get applicable relocation benefits?**

If your permanent duty station is closed or you are transferred because of consolidation or a reduction in force (RIF), you are eligible for relocation benefits whether you accept a lateral transfer or lower-level position (this applies to EAS employees). However, you must meet the 50-mile distance requirement and provide a copy of the RIF letter showing that you were RIF impacted. The benefits authorized will be based on the level of the position you are vacating, regardless of whether you accept a lateral transfer or a lower level position. Contact the Relocation Unit on 202-268-8700 for any questions in this matter.

**47. If I accept a position outside of my competitive area, will I receive any relocation benefits?**

If your permanent duty station is closed or you are transferred because of consolidation or a reduction in force (RIF), you are eligible for relocation benefits whether you accept a lateral transfer or lower-level position (this applies to EAS). However, you must meet the 50-mile distance requirement and provide a copy of the RIF letter showing that you were RIF impacted. The benefits authorized will be based on the

level of the position you are vacating, regardless of whether you accept a lateral transfer or a lower level position. Contact the Relocation Unit on 202-268-8700 for any questions in this matter.

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## Grade and Pay Retention

### **48. What happens if I have "indefinite" saved grade protection due to a prior organizational change, and I am now being impacted by another organizational change?**

Current rate retention policies now apply—ending the indefinite saved grade protection—and you begin a new two-year period of saved grade protection (at the current saved grade) starting with the effective date of your new assignment in accordance with Part 415 of the *Employee and Labor Relations Manual*.

### **49. What happens to my salary if I accept a position in a lower grade due to an organizational change?**

Salary and grade protection will be provided in accordance with Part 415 of the *Employee and Labor Relations Manual*. Pay-for-Performance awards will be paid in accordance with the PFP Pay Rules for the appropriate fiscal year.

### **50. What happens if I currently have two years saved grade protection from a prior organizational change, the two-year protection has not yet expired, and I am now impacted again by an organizational change?**

You will continue in your prior saved grade status until the original expiration date. At that time you will be provided saved grade for your subsequent change to lower level. The saved grade protection on the subsequent change in grade will expire two years from the effective date of the placement into the new position. Salary treatment will be in accordance with Part 415 of the *Employee and Labor Relations Manual*.

### **51. I am at the end of my saved grade period and am now in my saved salary period. What happens to my grade and pay if I am voluntarily or involuntarily assigned to a lower level position due to a new organizational change?**

You will be provided with two years of saved grade. Salary treatment will be in accordance with Part 415 of the *Employee and Labor Relations Manual*.

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## Retirement and Separation

### **52. What are the different types of retirement?**

There are several different types of retirement.

For Civil Service Retirement System (CSRS) employees there are optional retirement, discontinued service retirement (DSR) and deferred retirement, which are explained in this section. There are also disability retirement and voluntary early retirement (VER) under a VER authority from the U.S. Office of Personnel Management (OPM), which are not explained here. If there is a VER offer, eligible employees will be notified separately.

For Federal Employees Retirement System (FERS) employees there are optional retirement, reduced optional retirement based on Minimum Retirement Age + 10 years of service, discontinued service retirement (DSR) and deferred retirement, which are explained in this section. There are also disability retirement and voluntary early retirement (VER) under a VER authority from the U.S. Office of Personnel Management (OPM), which are not explained here. If there is a VER offer, eligible employees will be notified separately. For more information on VER, see the [VER website](https://liteblue.usps.gov/humanresources/retirement/ver/ver_home.shtml?) ([https://liteblue.usps.gov/humanresources/retirement/ver/ver\\_home.shtml?](https://liteblue.usps.gov/humanresources/retirement/ver/ver_home.shtml?)).

### **53. What are the requirements for Optional Retirement?**

To qualify for an immediate voluntary optional retirement annuity as a **CSRS or CSRS Offset** employee, you must meet one of the following age and service requirements:

- Age 55 with at least 30 years of service.
- Age 60 with at least 20 years of service.
- Age 62 with at least 5 years of service.

Other requirements:

- Your creditable service must include at least five (5) years of civilian service
- You must separate from a position subject to CSRS coverage
- An employee must be covered by CSRS for at least one (1) year within the two-year period immediately preceding the separation on which the annuity is based.

To qualify for an immediate voluntary optional retirement as a FERS employee, you must meet one of the following age and service requirements:

- Age 62 with 5 years of service.
- Age 60 with 20 years of service.
- Minimum Retirement Age (MRA) with 30 years of service. (The MRA is the earliest age an employee with 30 years of creditable service is eligible for voluntary retirement without any reduction due to age; you may refer to the MRA chart below to find your MRA.)
- MRA with at least 10 years of service (subject to reduction as explained below).

Other requirements:

- Your creditable service must include at least five (5) years of civilian service.

- You must separate from a position subject to FERS coverage.
- There is no "1 out of 2" requirement under FERS as there is with CSRS. Thus, the employee who elects to transfer to FERS does not have to be under FERS for one (1) year to be eligible to retire.
- Under FERS, post-1956 military service cannot be used unless the employee makes the military deposit before retirement.

### FERS Minimum Retirement Age (MRA) Chart

If your Year of Birth is:	Your Minimum Retirement Age (MRA) is:
Before 1948	55
1948	55 and 2 months
1949	55 and 4 months
1950	55 and 6 months
1951	55 and 8 months
1952	55 and 10 months
1953 -1964	56
1965	56 and 2 months
1966	56 and 4 months
1967	56 and 6 months
1968	56 and 8 months
1969	56 and 10 months
1970 and after	57

If you do not qualify by being age 62 with at least five (5) years of service, or age 60 with 20 years, or MRA with 30 years, you may still qualify for an immediate voluntary optional retirement as a FERS employee at MRA with at least 10 years of service, but your annuity is **subject to reduction**. The annual annuity will be reduced by five-twelfths of one percent (1%) for each full month or five percent (5%) for each year the employee is under age 62 at the time of retirement. The reduction is permanent and does not stop when the retiree reaches age 62. The retiree may postpone receiving the annuity to lessen the reduction and begin it as late as age 62.

#### 54. What are the requirements for Discontinued Service Retirement (DSR)? (Updated 04/13/2011)

##### CSRS Discontinued Service Retirement (DSR)

OPM requirements for receiving a discontinued service annuity are discussed below.

To qualify for a discontinued service annuity, which may be reduced, as a CSRS or CSRS Offset employee you must meet the following requirements:

- at least age 50 with at least 20 years of creditable service, or
- any age with at least 25 years of creditable service as of the effective date of your involuntary separation, and
- “reasonable offer” requirement.

If you are impacted by the RIF and refuse a reasonable offer of another position, you will not qualify for a DSR annuity. For DSR annuity purposes, a job offer is considered reasonable if the following requirements are met:

- The offer is made in writing.
- You meet the qualifications for the position being offered.
- The position offered is:
  - within your local commuting area, unless geographic mobility is a condition of the employee's employment;
  - another career position;
  - with the same work schedule, that is, part-time or full-time;
  - not more than the equivalent of two grade or pay levels below your current grade or pay level; and
  - within the employee's agency.

Other requirements:

- Your creditable service must include at least five (5) years of civilian service.
- You must separate from a position subject to CSRS coverage
- An employee must be covered by CSRS for at least one (1) year within the two-year period immediately preceding the separation on which the annuity is based.
- Your accrued and unused annual leave or donated leave may be used to meet either the age or service years requirement to qualify for a discontinued service retirement.
- You may request to be placed on approved annual leave beyond the effective date of the involuntary separation notice so that you may use enough leave to satisfy the age or service years requirement.
- Your remaining annual leave balance, if any, will be paid in a terminal leave payment.
- You may not use sick leave to meet minimum age and service requirements.

### **FERS Discontinued Service Retirement (DSR)**

You may be eligible for an immediate FERS discontinued service annuity if you meet the following requirements:

- at least age 50 with at least 20 years of creditable service, or
- any age with at least 25 years of creditable service as of the effective date of your involuntary separation, and
- “reasonable offer” requirement.

If you are impacted by the RIF and refuse a reasonable offer of another position, you will not qualify for a DSR annuity. For DSR annuity purposes, a job offer is considered reasonable if the following requirements are met:

- The offer is made in writing.
- You meet the qualifications for the position being offered.
- The position offered is:
  - within your local commuting area, unless geographic mobility is a condition of the employee's employment;
  - another career position;
  - with the same work schedule, that is., part-time or full-time;
  - not more than the equivalent of two grade or pay levels below your current grade or pay level; and
  - within the employee's agency.

Other requirements:

- Your creditable service must include at least five (5) years of civilian service.
- You must separate from a position subject to FERS coverage.
- There is no "1 out of 2" requirement under FERS as there is under CSRS. Thus, the employee who elects to transfer to FERS does not have to be under FERS for one (1) year to be eligible to retire.
- Your accrued and unused annual leave or donated leave may be used to meet either the age or service years requirement to qualify for a discontinued service retirement.
- You may request to be placed on approved annual leave beyond the effective date of the involuntary separation notice so that you may use enough leave to satisfy the age or service years requirement.
- Your remaining annual leave balance, if any, will be paid in a terminal leave payment.
- You may not use sick leave to meet minimum age and service requirements.

**55. Is it possible to qualify for more than one type of retirement?**

It is possible to qualify for more than one type of retirement. If this applies, employees should discuss these options with the HR Shared Service Center.

**56. If I do not find a job with the Postal Service during the organizational change period, can I officially retire at age 50 with 31 years of service (or in another combination of years and service that meet Discontinued Service Retirement requirements) and receive an immediate annuity, or do I have to wait until age 62 to begin retirement benefits?**

If you receive a specific RIF separation notice and you are not placed into a job by the RIF effective date and you qualify under the requirements explained in the preceding question, you will be able to receive an immediate annuity under discontinued service retirement (DSR).

**57. Will my annuity be reduced if I take a CSRS or FERS Discontinued Service Retirement?**

**CSRS/CSRS Offset Covered Employees:** If you are under age 55, your annuity will be computed using a voluntary optional retirement annuity calculation based on total creditable years and months of service and average high-3 salary. Then, your annuity will be reduced at the rate of two percent (2%) for each year (or

by 1/6th of one percent (1%) for each full month) that you are under age 55. This reduction is permanent—your annuity is not recomputed when you reach age 55.

**FERS Covered Employees with a Frozen CSRS Component:** The portion of your annuity based on a benefit that you accrued and retain under CSRS frozen service is subject to the reduction mentioned above for CSRS/CSRS Offset covered employees.

**FERS Covered Employees without a CSRS Component:** No reduction.

## **58. What are the requirements for Deferred Retirement? (Updated 04/13/2011)**

### **CSRS Deferred Retirement**

An employee who separates from service or transfers to a position that is not covered by the retirement system is entitled to a deferred annuity commencing at age 62 if he or she:

- Is not eligible for an immediate annuity within one (1) month of separation.
- Completed at least five (5) years of creditable civilian service to be eligible for a deferred retirement.
- Does not take a refund of retirement deductions after separating from service.
- Has been employed under the retirement system for at least one (1) year within the two-year period immediately preceding the separation on which the deferred annuity is based.

Other requirements:

- Accrued and unused sick leave to an employee's credit at date of separation is not creditable for eligibility or computation purposes in a deferred annuity.
- A deferred annuity is based on the length of service and average salary in effect at the time of separation.
- Employees who want to make a deposit for post-1956 military service must make the deposit before separation in order to receive credit for the military service in the computation of the deferred annuity.
- Military service is not used to meet the five-year minimum civilian service requirement.
- No survivor annuity is paid to a former employee's spouse, former spouse, or children if the former employee has titled to a deferred annuity but dies before attaining age 62. The same is true if the former employee attains age 62, but dies before filing an application for retirement.
- If you receive a deferred annuity you are not eligible to continue any health benefits or life insurance coverage you had while employed.
- The deferred annuity commences on your 62nd birthday, no matter when you apply for it.
- Send your application to the U.S. Office of Personnel Management 60 days before reaching your 62nd birthday.

### **FERS Deferred Retirement**

A former employee is eligible to receive a deferred retirement annuity if he or she:

- Is not eligible for an immediate annuity within one (1) month of separation.

- Have at least five (5) years of creditable civilian service.
- Does not take a refund of retirement deductions after separating from service (or transferring to a non-covered position).
- Is age 62 with at least five (5) years of creditable service or the minimum retirement age (MRA) with at least ten (10) years creditable service.
- You may refer to the MRA chart shown under the Optional Retirement section above to find your MRA.
- Your deferred retirement annuity is not reduced if you completed at least 5 years but less than 10 years of creditable service. Your annuity will begin after you reach age 62.
- Your deferred retirement annuity is not reduced if you completed at least 30 years of creditable service. Your annuity will begin after you reach your MRA.
- If you completed at least 10 years, but less than 30 years, of creditable service before you left Federal service, your annuity will be reduced if it begins before age 62 (this is the case for an annuity that begins at your MRA).
  - Such a deferred annuity is reduced by five-twelfths of one percent (1%) for each full month by which the commencing date of annuity precedes the 62nd birthday of the employee. The reduction is five percent (5%) for each full year the employee is under age 62.
  - The former employee may postpone the commencing date of the annuity to avoid or decrease the reduction.
  - A former employee may eliminate the reduction by postponing the commencing date of the annuity to age 60 with at least 20 years of creditable service or to age 62 with at least 10 years of creditable service.
- There is no “1 out of 2” requirement under FERS as there is under CSRS.

Other requirements:

- Accrued and unused sick leave to an employee's credit at date of separation is not creditable for eligibility or computation purposes in a deferred annuity.
- A deferred annuity is based on the length of service and average salary in effect at the time of separation.
- Employees who want to make a deposit for post-1956 military service must make the deposit before separation in order to receive credit for the military service in the computation of the deferred annuity.
- Military service is not used to meet the five-year minimum civilian service requirement.
- If you die before applying for a deferred annuity and you have less than 10 years of creditable service or no eligible survivor, any contributions remaining in the retirement fund are paid in a lump sum (with interest) to your designated beneficiary or an individual in order of precedence as set by law. If you have 10 or more years of creditable service for which withholdings or deposits remain in the retirement fund (five years of which is creditable civilian service) and your spouse was married to you at the time of your separation, he or she would be eligible for a survivor annuity. Your surviving spouse may elect to receive a lump-sum payment of your retirement contributions in lieu of a survivor annuity.
- If you receive a deferred annuity you are not eligible to continue any health benefits or life insurance coverage you had while employed.
- Former employees who receive a deferred annuity are not eligible for the FERS Special Retirement Supplement.
- The deferred annuity commences on your 62nd birthday, no matter when you apply for it, unless you qualify to receive it at your MRA, when it commences on the first day of the month after you reach the MRA (unless you elect to postpone receiving the annuity to lessen the age-based reduction).
- Send your application to the U.S. Office of Personnel Management 60 days before reaching your 62nd birthday or your MRA if you have at least 10 years of creditable service.

**59. How much money can I expect to receive in my retirement annuity on a monthly basis? (Updated 04/13/2011)**

National Retirement Counseling System (NARECS) annuity estimates are automatically mailed twice a year to employees who are currently eligible to retire. Employees who are within five years of retirement, based on the retirement computation date on the PS Form 50, may request a NARECS annuity estimate through [PostalEase](https://ewss.usps.gov/esymain.htm) (https://ewss.usps.gov/esymain.htm). The annuity estimate provides you the approximate amount of your benefit and also provides other pertinent information, such as the estimated amount of any terminal leave payment, and the estimated cost of health and life insurance in retirement.

Full time employees within five (5) years of retirement eligibility can also use [eRetire](https://liteblue.usps.gov/humanresources/applications/eretire.shtml?) (https://liteblue.usps.gov/humanresources/applications/eretire.shtml?) on LiteBlue to request or view their NARECS annuity estimate if they are:

- Within five (5) years of retirement eligibility.
- Currently eligible for optional retirement.

Annuity estimates for part-time employees and Postal Inspectors are processed manually. Requests for these types of annuity estimates must be made through the HR Shared Service Center. Annuity estimates for employees impacted by a Voluntary Early Retirement (VER) Authority or RIF are provided by the HR Shared Service Center.

**60. Will early retirement be available for all or some employees in competitive areas undergoing organizational changes?**

In order to offer voluntary early retirement (VER) to employees, the Postal Service must obtain authority from the Office of Personnel Management (OPM). Any Voluntary Early Retirement Authority (VER) issued by OPM will designate the categories of positions covered. A VERA can cover positions that may be impacted by organizational changes as well as positions that are non-impacted. Employees occupying non-impacted positions who accept a VER can potentially provide placement opportunities for employees occupying positions that may be impacted. The Postal Service may obtain more than one VERA that applies to a particular organizational change. The Postal Service is not required to offer VER to all employees occupying positions that are covered by the VERA(s). The Postal Service will notify those employees separately who are being offered VER.

**61. I am a potentially impacted employee who plans to retire before the RIF effective date. Do I need to take any action prior to the RIF effective date?**

Yes. If you are optionally eligible you can retire on any date of your choosing but no later than close of business (COB) on the RIF effective date. Refer to the [Retirement](https://liteblue.usps.gov/humanresources/retirement/home.shtml?) (https://liteblue.usps.gov/humanresources/retirement/home.shtml?) section on LiteBlue for detailed information about planning and applying for retirement.

**62. Is there a deadline for optionally eligible retirees to change their mind?**

Only if you have submitted a signed Application for Immediate Retirement and no longer wish to retire. Your written request to withdraw your retirement application must be received at the HR Shared Service Center no later than close of business (COB) on the effective date of your retirement.

### **63. How will my CSRS accrued unused sick leave be computed towards my annuity?**

The days of accrued unused sick leave are used only to determine the number of years and months of service for annuity computation purposes. Accrued unused sick leave cannot be used to compute high-3 average pay or to meet the minimum length of service required for retirement eligibility. Only whole years and months of service are counted in the annuity computation.

### **64. How will my FERS accrued unused sick leave be computed towards my annuity?**

FERS employees who retire from October 28, 2009, through December 31, 2013, will receive credit for 50 percent (50%) of their accrued unused sick leave towards their total service for the purpose of computing their annuity. If the employee's retirement is after December 13, 2013, 100 percent (100%) of the accrued unused sick leave hours will be added to the total service for the purpose of computing the annuity. Accrued unused sick leave cannot be used to compute high-3 average pay or to meet the minimum length of service required for retirement. Only whole years and months of service are counted in the annuity computation.

### **65. What is the FERS Special Retirement Supplement?**

**FERS employees only:** It is an annuity supplement only for FERS covered employees paid by the U.S. Office of Personnel Management (OPM—a separate government agency that administers the federal insurance and retirement plans). The Special Retirement Supplement estimates the Social Security benefit earned by your FERS covered years of service. It is paid until you become eligible for a Social Security benefit at age 62. However, under discontinued service retirement (DSR), this supplement is payable only if you have reached your Minimum Retirement Age (MRA)—your earliest optional retirement age, which ranges from 55 to 57, depending upon your year of birth. (A chart showing the MRA for year of birth is shown above under the Optional Retirement question.) If you are retiring at less than your MRA under a discontinued service retirement, the supplement **will not be paid** until you reach your MRA.

FERS employees are eligible for the FERS Special Retirement Supplement if they retire:

- at MRA with 30 years of service;
- at age 60 with 20 years of service; or
- upon involuntary early retirement (age 50 with 20 years of service or any age with 25 years of service). Under a discontinued service retirement, this supplement is payable only if you have reached your MRA. If you are separating at less than MRA the supplement will not be paid until you reach your MRA. If you are eligible for the supplement it cannot be paid until your retirement application has been adjudicated by the U.S. Office of Personnel Management (OPM—a separate government agency that administers the federal insurance and retirement plans).

### **66. How is the FERS Special Retirement Supplement computed?**

**FERS employees only:** The supplement is computed as if you were age 62 and eligible for a Social Security benefit when the supplement begins. By law, OPM first estimates what your full career (40 years)

Social Security benefit would be. Then it calculates the amount of your civilian service under FERS and reduces the estimated full career Social Security benefit accordingly. For example, if your estimated full career Social Security benefit is \$1,000 monthly and you have worked 30 years under FERS, OPM will divide 30 by 40 (0.75) and multiply ( $\$1,000 \times 0.75 = \$750$  monthly). The result would be your Special Retirement Supplement, before any reductions.

**67. Do salary or wages earned after I retire affect the Supplement? (Added 04/13/2011)**

**FERS employees only:** Yes. Your Special Retirement Supplement, like Social Security benefits, is subject to an earnings test. It is reduced if you earn more than the exempt amount of earnings (determined each year by Social Security) in the immediately preceding year. Under OPM rules, the earnings history does not include certain monies you may receive, and these amounts are not included in the earnings test:

- earnings during the year in which an employee separates for an immediate retirement,
- pensions or annuities paid as retirement income, including a FERS annuity,
- your terminal annual leave payment, or
- a separation incentive.

Your FERS basic benefit cannot be reduced because of earnings over the earnings test limit.

**68. How long will I continue to receive the Special Retirement Supplement? (Added 04/13/2011)**

**FERS covered employees only:** The Special Retirement Supplement will continue until the earlier of (1) the last day of the month before the first month for which you would be entitled to Social Security benefits, or (2) the last day of the month in which you reach age 62.

**69. Can I get the Special Retirement Supplement as a FERS covered employee with a CSRS component?**

**FERS employees only:** Yes, if you had one (1) full calendar year of service subject to FERS and otherwise meet the requirements.

**70. For my CSRS annuity, how is the Cost-of-Living Adjustment (COLA) determined?**

The U.S. Department of Labor calculates the change in the Consumer Price Index (CPI) for urban wage earners and clerical workers from the third quarter average of the previous year to the third quarter average for the current year.

For CSRS annuitants, the increase percentage is applied to your monthly benefit amount before any deductions, and is rounded down to the next whole dollar.

To get the full COLA, a retiree must have been in receipt of annuity payments for a full year. If not, the increase is prorated. Prorated accounts receive one-twelfth of the increase for each month they have received benefits.

### **71. For my FERS annuity, how is the Cost-of-Living Adjustment (COLA) determined?**

FERS COLA increases are not provided until age 62 (except for disability retirements, unless the disability annuity is based on 60 percent (60%) of the high-3 salary, and also for survivor benefits).

The U.S. Department of Labor calculates the change in the Consumer Price Index (CPI) for urban wage earners and clerical workers from the third quarter average of the previous year to the third quarter average for the current year.

For FERS annuitants, if the increase in the CPI is two percent (2%) or less, the COLA is equal to the CPI increase. If the CPI increase is more than two percent (2%) but no more than three percent (3%), the COLA adjustment is two percent (2%) . If the CPI increase is more than three percent (3%) , the adjustment is one percent (1%) less than the CPI increase. The new amount is rounded down to the next whole dollar. Under FERS, for an annuitant with a CSRS component in the annuity, the CSRS component is subject to the CSRS COLA calculation described above.

To get the full COLA a retiree must have been in receipt of annuity payments for a full year. If not, the increase is prorated. Prorated accounts receive one-twelfth of the increase for each month they have received benefits.

### **72. How is the high-3 average salary determined in computing an annuity?**

Your high-3 average salary is the highest figure obtained by averaging your basic salary during any three (3) consecutive years of service, with each rate weighted by the length of time it was in effect. Basic salary includes higher-level pay and cost-of-living adjustments (COLAs), but does not include territorial cost of living allowance (TCOLA), overtime, bonuses, night differential, premium pay, military pay, lump sum terminal leave, or annual leave exchange payments, etc. In most cases, the last three (3) years of basic salary are the high-3 years. If you have a period of higher basic salary prior to the last three (3) years of employment, OPM will compute your annuity based on that earlier period, even if that period of service was with another federal agency. The high-3 calculation for part-time employees may differ; such employees may request a NARECS annuity estimate through the HR Shared Service Center and the high-3 amount will be shown on it.

### **73. When will my annuity start?**

- CSRS voluntary retirement annuities commence the first day of the month after the employee separates from service and meets the age and service requirements. Under the three-day rule, annuities of employees who serve in a pay status for three (3) days (or fewer) in the month of retirement commence on the day after separation or the day after pay ceases and the age and service requirements are met. For example, if your date of retirement is October 31st, your annuity commences on November 1st, or if your date of retirement is March 3rd your annuity commences on March 4th.
- FERS voluntary retirement annuities commence the first day of the month after separation for retirement. Unlike CSRS, there is no special provision for employees who serve three days or less in the month of retirement or any provision allowing a voluntary retirement annuity to begin on the day after the last day of pay. For example, if your date of retirement is October 31st, your annuity commences on November 1st, or if your date of retirement is March 3rd, your annuity commences on April 1st.

- A discontinued service annuity commences on the day after separation.
- Deferred annuities commence on the former employee's 62nd birthday. FERS deferred annuities based on having at least 10 years of service and reaching their Minimum Retirement Age (MRA) begin after reaching the MRA.

**74. How can I get credit for time worked in a position for which no retirement contributions were deducted from my pay?**

**CSRS/CSRS Offset Covered Employees:** If the service was performed before October 1, 1982, it is creditable in full toward retirement eligibility and in computing your annuity if you make a deposit. However, if you don't make a deposit for this service, your annuity will be reduced by ten percent (10%) of the amount of the unpaid deposit, plus interest. If the service was performed on or after October 1, 1982, it will be used to determine retirement eligibility, but is not creditable for annuity computation purposes unless you make a deposit, with interest, for this service.

**FERS Covered Employees with a Frozen CSRS Component:** The portion of your annuity based on a benefit that you accrued and retained under CSRS frozen service is subject to the creditability rules and calculations as mentioned above for CSRS/CSRS Offset covered employees.

**FERS Covered Employees without a CSRS Component:** If the service was performed before January 1, 1989, it will not count toward retirement eligibility or in computing your annuity unless a deposit, with interest, is made before the final adjudication of your retirement application. If your service was performed on or after January 1, 1989, it is not creditable under FERS, and a deposit cannot be made for this service.

**75. What impact will a previous withdrawal of my retirement contributions have on my retirement annuity?**

**CSRS/CSRS Offset Covered Employees:** If you are a CSRS employee and you previously worked for the Postal Service or another federal agency where retirement deductions were withheld from your pay and later refunded to you, you can apply to make a **redeposit** of those funds for that period of service. CSRS covered employees whose refunded service ended **before** March 1, 1991, will receive retirement eligibility and annuity computation credit for the length of the refunded service. However, ***unless the redeposit is paid in full, plus interest, your annuity will be actuarially reduced***, based on your age and the amount of redeposit. If the refunded service ended on or after March 1, 1991, you will receive credit for eligibility but you must pay the redeposit in full, plus interest, to receive credit for the service in the annuity computation. [Note that the March 1, 1991, date applies to non-disability annuitants whose separation from service occurs on or after October 28, 2009; otherwise, the refunded service must have occurred prior to October 1, 1990.]

**FERS Covered Employees with a Frozen CSRS Component:** The portion of your annuity based on a benefit that you have accrued and retain under CSRS frozen service is subject to the creditability rules and calculations as mentioned above for CSRS/CSRS Offset covered employees. For the portion of your annuity based on a benefit that you accrued under FERS, please see the next paragraph.

**FERS Covered Employees without a Frozen CSRS Component:** The 2009 National Defense Authorization Act (NDAA) changed the rule that FERS participants who took refunds of their retirement

contributions irrevocably lost service credit for the period covered by the refund. Now, if you had a prior period of service covered by FERS and withdrew your FERS retirement contributions, you have the opportunity to make a redeposit of the amount refunded, plus interest, and receive credit for the refunded period of service under FERS. Retirement regulations have just been announced that give you credit for determining your eligibility to retire even if you do not make a redeposit. ***However, if the redeposit is not paid in full, plus interest, no credit is allowed for calculating your annuity.***

#### **76. How can I receive credit for military service if I'm receiving military retired pay?**

To receive credit, you must waive your retired pay and you must make a post-1956 deposit, unless your retirement is based on exception criteria. Contact the HR Shared Service Center at 1-877-477-3273, option 5; TDD/TTY 1-866-260-7507 if you were injured in combat or in the line of duty.

#### **77. When should I make my Post-1956 military deposit?**

Completed deposits plus applicable interest are required before retirement; however, you may initiate this payment while completing the retirement application package. The payment is acknowledged and full credit is allowed.

If you currently have a military deposit in progress through payroll deductions or periodic lump sum payments, contact the HR Shared Service Center at 1-877-477-3273, option 5; TDD/TTY 1-866-260-7507 to determine the remaining balance of your military deposit. For more information related to Post-1956 military deposits, access the retirement Seminar Online at [www.liteblue.usps.gov](http://www.liteblue.usps.gov), My HR tab, and enter "Retirement" in the search My HR box.

#### **78. Will CSRS Voluntary Contributions I previously made be refunded to me?**

If you have elected to make CSRS Voluntary Contributions, there will be no automatic refund, but you may apply for a refund (including a rollover to a traditional Individual Retirement Account [IRA], a Roth IRA, or an eligible employer plan) at any time before you receive an annuity based on these contributions. Otherwise, your CSRS annuity will be increased according to the Voluntary Contributions regulations.

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## **Social Security**

#### **79. When can I begin receiving Social Security benefits?**

If you qualify for Social Security, you may receive full retirement benefits beginning between age 65 and 67, depending on your date of birth. You may apply to receive actuarially reduced benefits as early as age 62. Employment covered by CSRS is not creditable towards Social Security. Employment covered by FERS or by CSRS Offset is creditable towards Social Security.

#### **80. Will my Social Security benefit be reduced because I receive a CSRS annuity?**

Your Social Security benefit may be reduced under the Windfall Elimination Provision (WEP). WEP lowers the percentages used to compute benefits for all workers who have less than 30 years of Social Security-covered employment and who have earned an annuity from employment not covered by Social Security, such as a CSRS annuity. The Social Security Administration publishes information on this provision on its website available at <http://www.ssa.gov/gpo-wep/>.

#### **81. What is the Government Pension Offset?**

This provision in the Social Security law affects the Social Security benefit of a CSRS retiree who did not pay Social Security taxes, but expects to receive a Social Security benefit as a spouse or surviving spouse. This provision does NOT affect CSRS Offset and FERS covered annuitants. The Social Security Administration publishes information on this provision on its website available at <http://www.ssa.gov/gpo-wep/>.

#### **82. How do I obtain more information about Social Security?**

Social Security offers several pamphlets, books and fact sheets. For more information or to obtain free publications, contact your local Social Security office, or call 1-800-772-1213, or refer to the website available at <http://www.ssa.gov>.

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## **Federal Employees Health Benefits (FEHB)**

#### **83. What happens to my health insurance if I am separated as a result of a RIF action and I'm not eligible for retirement?**

If you are not eligible for optional retirement or a discontinued service retirement, your health insurance coverage will terminate following an automatic 31-day temporary extension of coverage. Your health insurance enrollment will terminate on the last day of the pay period in which you are separated.

The 31-day temporary extension of coverage begins the day after the regular coverage ends. However, if you are confined in a hospital on the 31st day of the temporary extension, your benefits will continue during confinement up to a maximum of 60 more days, unless you convert to an individual policy. These temporary extensions of coverage are without cost to you, and they apply to all covered family members.

#### **84. What happens to my health insurance if I am separated as a result of a RIF action and I am eligible for retirement?**

If you are eligible for optional or discontinued service retirement, your current health benefits coverage will transfer into retirement provided you meet the eligibility requirements of:

- retiring on an immediate annuity, and
- continuous coverage in the FEHB program for the five (5) years of service immediately preceding or since your first opportunity to enroll (if less than five years).

For employees who do not qualify under the preceding requirements, the Office of Personnel Management (OPM—a separate government agency that administers the federal insurance and retirement plans) has the authority to grant waivers to employees who fail to satisfy the five-year or first opportunity requirement due to exceptional circumstances. If you request a waiver, you must provide OPM with evidence that:

- you had intended to have FEHB coverage as a retiree;
- the circumstances that prevented you from meeting the 5-year or first opportunity requirement were essentially outside your control; and
- you acted reasonably to protect your right to continue FEHB coverage into retirement. (This includes reading and acting on information provided and requesting information if none is given automatically.)

If OPM does not approve your waiver request, you have two options, as follows:

1. Convert to a nongroup contract (individual policy) with the carrier of the plan you are enrolled in at the time of your separation.
2. Elect 18 months of coverage under the Temporary Continuation of Coverage (TCC) provisions of the FEHB Program.

The HR Shared Service Center will notify you that your group health insurance coverage will terminate and provide information about continuing your health insurance coverage beyond the 31-day temporary extension.

**85. I do not meet the eligibility requirements to transfer my health benefits into retirement as described in the preceding question. What happens to my health benefits if I retire under a Voluntary Early Retirement Authority (VERA)?\***

For employees who do not qualify under the requirements in the preceding answer, the U.S. Office of Personnel Management (OPM) has the authority to grant pre-approved waivers to employees who have been:

- covered under the FEHB program continuously since the beginning date of the OPM-approved VER; and
- retire during the OPM-approved VER period; and
- take the VER offering.

\*The rules are different if an incentive is offered. In the event of an incentive offering, additional information will be provided.

If you do not qualify under the eligibility requirements to transfer your health benefits into retirement as described in the preceding answer, and you do not qualify to receive a pre-approved waiver as described above, OPM has the authority to grant waivers to employees who fail to satisfy the five-year or first opportunity requirement due to exceptional circumstances. If you request a waiver, you must provide OPM with evidence that:

- you had intended to have FEHB coverage as a retiree;

- the circumstances that prevented you from meeting the 5-year or first opportunity requirement were essentially outside your control; and
- you acted reasonably to protect your right to continue FEHB coverage into retirement. (This includes reading and acting on information provided and requesting information if none is given automatically.)

If OPM does not approve your waiver request, you have two options, as follows:

- Convert to a nongroup contract (individual policy) with the carrier of the plan you are enrolled in at the time of your separation.
- Elect 18 months of coverage under the Temporary Continuation of Coverage (TCC) provisions of the FEHB Program.

The HR Shared Service Center will notify you that your group health insurance coverage will terminate and provide information about continuing your health insurance coverage beyond the 31-day temporary extension.

**86. If I am eligible for optional or discontinued service retirement, will coverage I have under TRICARE/CHAMPUS count toward the FEHB five (5) year or first opportunity requirement? (Updated 04/13/2011)**

Yes, as long as you are covered under an FEHB enrollment at the time of retirement. In addition, you must have enrolled in the FEHB program within 60 days after you lost coverage under TRICARE/CHAMPUS\* for it to be considered part of the continuous FEHB coverage.

\* CHAMPUS is the former health care program established to provide health coverage for active duty family members and retirees and their family members. TRICARE replaced CHAMPUS in 1994. Benefits covered under CHAMPUS are now covered under TRICARE Standard.

**87. Will a period of health benefits termination due to leave without pay (LWOP) greater than 12 months count as a break in the continuous coverage necessary for continuing FEHB coverage into retirement?**

No. The termination of your health benefits due to 365 days in LWOP status is not considered a break in the continuous coverage necessary for continuing FEHB coverage into retirement. However, the period during which the termination is in effect does not count toward satisfying the required five (5) years of continuous coverage. In addition, you must have re-enrolled within 60 days of returning to pay and duty status, or at the end of the first pay period your pay became sufficient to cover your premium to meet eligibility requirements.

**88. If I retire, will my health benefits costs increase?**

Your premium payment will increase to the level paid by all other federal annuitants (and federal employees) rather than receiving the more favorable Postal Service employer health benefits contribution. This means the same health plan may be noticeably more costly for an annuitant than for a Postal Service employee.

As an annuitant, you would pay for health coverage through monthly withholding from your annuity, instead of paying through biweekly withholding from your paycheck (12 payments annually instead of 26 payments annually). Of course, each payment is higher when you pay on a monthly basis.

Tax regulations do not permit you to receive the tax break as an annuitant that you receive as an employee under the pretax payment of health insurance premiums provided by the Postal Service.

**89. What happens if I cancel my health benefits enrollment when I retire?**

If you cancel your FEHB enrollment as an annuitant, you will NEVER be able to reenroll, unless you become reemployed in a position that conveys coverage, or you canceled your FEHB to enroll in a Medicare-sponsored health plan, Medicaid or TRICARE, and that coverage ends.

**90. If I cancel my FEHB enrollment to be under my spouse's FEHB enrollment, will I be able to re-enroll under my own coverage at a later date?**

Yes. As long as you are continuously covered under an FEHB enrollment, you remain eligible to make any of the same enrollment elections/changes that an active employee would be eligible to make.

**91. What happens to my health insurance if I receive a deferred annuity?**

If you receive a deferred annuity you are not eligible to continue any health benefits you had while employed.

**92. What happens to my health insurance if I postpone my retirement?**

If you are eligible for a FERS annuity under the Minimum Retirement Age (MRA) and 10 years of service provision **at the time of separation** (explained in the Retirement and Separation section above) but you elect to postpone your annuity to lessen reductions to it:

- You may choose to resume your health insurance coverage on the date your annuity begins (provided you are otherwise eligible for FEHB continuation of coverage).
- During the postponed retirement period, you will be eligible for Temporary Continuation of Coverage (TCC) or to convert to an individual contract.

If you are a CSRS employee, you must retire on an immediate annuity to receive FEHB.

**93. If I am not eligible to keep my FEHB for any reason, what are the options for continuing my health insurance coverage?**

You have two options, as follows:

- Convert to a nongroup contract (individual policy) with the carrier of the plan you are enrolled in at the time of your separation.
- Elect 18 months of coverage under the Temporary Continuation of Coverage (TCC) provisions of the FEHB Program.

The HR Shared Service Center will notify you that your group health insurance coverage will terminate and provide information about continuing your health insurance coverage beyond the 31-day temporary extension.

#### **94. How do I apply for an individual policy?**

When your enrollment terminates, the Postal Service must give you a notice of your right to convert to an individual policy on the SF 2810, *Notice of Change in Health Benefits Enrollment* form. You should be provided with this notice immediately upon your enrollment termination, but no later than 60 days from the termination date.

To apply for conversion, complete the back of your copy of the SF 2810 and take or mail it to the carrier of your plan within 31 days from the date of your employing office's notice to you (part H of SF 2810), but no later than 91 days from the date your enrollment terminates (Part A, item 8 of SF 2810).

#### **95. How do I elect Temporary Continuation of Coverage (TCC)?**

You must complete and submit SF 2809, *Employee Health Benefits Registration* form, to the HR Shared Service Center within 60 days of the following, whichever is later:

- The date of separation.
- The date you received notification from the HR Shared Service Center about options available for continuing your health insurance coverage.

#### **96. What plan choices do I have under TCC?**

You may choose any FEHB plan, option, or type of coverage that you are eligible to select. A list of participating plans and corresponding monthly premium rates is provided in Booklet RI 70-5, *Guide to Federal Benefits for Temporary Continuation of Coverage and Former Spouse Enrollees*, which is available from the HR Shared Service Center or online at <http://www.opm.gov/insure/health/planinfo/guides/index.asp>. If you elect TCC, you will be responsible for the full premium cost plus a two percent (2%) administrative surcharge.

#### **97. If I elect one of the options available for continuing my health insurance coverage, when is coverage effective?**

The effective date of coverage for both options is the day after the expiration of the 31-day temporary extension. When TCC expires after 18 months, you will be entitled to a free 31-day temporary extension of coverage for the purposes of converting to a nongroup contract (individual policy) with the plan.

#### **98. Where can I find more information on health insurance?**

For additional information, you may go online at <http://www.opm.gov/insure/health/> or contact the HR Shared Service Center at 1-877-477-3273, option 5; TDD/TTY 1-866-260-7507.

## Medicare

### **99. Am I eligible for Medicare?**

Generally, you are eligible for Medicare if you or your spouse worked for at least 10 years in Medicare-covered employment and you are 65 years or older and a citizen or permanent resident of the United States.

### **100. How do I obtain more information about Medicare?**

Call 1-800-MEDICARE (1-800-633-4227), or refer to the website: <http://www.medicare.gov>

## Federal Employees Dental and Vision Insurance Program (FEDVIP)

### **101. Can I continue my dental and/or vision insurance (FEDVIP) coverage into retirement? (Added 04/13/2011)**

There is no 5 year requirement for continuing your dental and/or vision insurance into retirement under the Federal Employees Dental and Vision Insurance Program (FEDVIP). If you have FEDVIP coverage when you retire, it will automatically continue into retirement, no matter how long you have had the coverage.

To be eligible for FEDVIP you must have retired with an immediate annuity. (A FERS Minimum Retirement Age plus 10 annuity, postponed, counts as an immediate annuity.).

### **102. Will my premiums change when I retire? (Added 04/13/2011)**

No, your premiums or benefits will not change after retirement. Your premiums, however, will be post-tax and will be withheld from your monthly annuity. Pre-tax premiums, which reduce your cost, are available only to employees, not to annuitants, survivor annuitants or compensationers.

### **103. Do I need to contact BENEFEDS to let them know that I have retired and FEDVIP premiums need to come out of my annuity payments instead of my Postal Service pay check? (Added 04/13/2011)**

You are not required to contact BENEFEDS. However, you can speed up the process of having premiums withheld from your annuity (so you have to catch up on fewer premiums) by contacting BENEFEDS.

In most cases, changing from payroll deduction to annuity deduction is automatic, but may take one to three months to occur because premiums cannot be deducted from your annuity while you are receiving "special"

or "interim" pay. Once your annuity is finalized, premium deductions will begin, assuming your annuity is sufficient to cover the premiums.

If you miss one or more premium payments before your annuity is final, BENEFEDS may send you a direct bill which you must pay. If you do not pay the bills, your coverage may be cancelled.

**104. If I'm not enrolled now, and I retire, can I enroll during retirement? (Added 04/13/2011)**

Yes, you can enroll during an Open Season as an annuitant.

**105. What happens to my dental and/or vision insurance (FEDVIP) if I am involuntarily separated by the RIF and I'm not eligible for retirement with an immediate annuity? (Added 04/13/2011)**

You cannot enroll or continue FEDVIP enrollment after you leave the Postal Service. There is no 31 day temporary extension of coverage or opportunity to convert to private coverage. Your coverage ends on the last day of the pay period during which you separate. If you are only eligible for deferred retirement (this means you cannot receive a retirement annuity immediately, but you can receive an annuity at a future date) you cannot enroll in or continue FEDVIP.

**106. How do I contact BENEFEDS and where can I find additional information about FEDVIP? (Added 04/13/2011)**

You can find additional information at <https://www.benefeds.com> or by calling 1-877-888-FEDS (3337), TTY 1-877-889-5680.

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## Federal Employees Group Life Insurance (FEGLI)

**107. If I am separated as a result of a RIF action, or retire, or resign, can I continue my life insurance?**

You may continue your current FEGLI if you meet the following eligibility requirements:

1. retiring on an immediate annuity, and
2. continuous coverage of each election in the FEGLI program for the five (5) years of service immediately preceding retirement or since your first opportunity to enroll if less than five (5) years, and
3. You did not convert to an individual life insurance policy.

Accidental death and dismemberment coverage ends when your employment ends. After you make your life insurance election, you may have opportunities to reduce your coverage, but not to increase it. Employees who assigned their insurance or have taken living benefits may not reduce or cancel their coverage.

**108. If I am not eligible for retirement benefits, or I do not meet the requirements in the preceding answer, will my life insurance coverage terminate upon separation?**

Your life insurance coverage will terminate following an automatic 31-day temporary extension.

**109. Do I have any other options to continue my life insurance coverage? (Updated 04/13/2011)**

Yes. After you are separated, HR Shared Service Center issues SF 2819, *Notice of Conversion Privilege, Federal Employees' Group Life Insurance Program*. This notice advises that your group life insurance coverage will terminate and gives you information about your right to convert to an individual direct-pay policy. However, if you have assigned your life insurance coverage to another party, only the assignee (or assignees) may convert the insurance coverage.

**110. How do I convert my life insurance to a nongroup contract? (Updated 04/13/2011)**

If you are eligible, complete the appropriate eligibility statement on SF 2819, *Notice of Conversion Privilege, Federal Employees' Group Life Insurance Program*, and mail it to the following address:

By regular mail:

OFGLI  
P.O. Box 8149  
Long Island City, NY 11101-8149

By overnight delivery:

OFGLI  
FEGLI CONVERSION TEAM, 5th Floor  
27-01 Queens Plaza North  
Queens, NY 11101

You must mail your eligibility statement within 31 days after either of the following, whichever is later:

- The date of separation.
- The date you received notification from the HR Shared Service Center about your right to convert.

Note: An individual policy will not include disability or accidental death or dismemberment benefits.

**111. How much will a nongroup life insurance contract cost?**

The premiums for a nongroup life insurance contract will be determined by the type and amount of the coverage and your age and class of risk on the day following termination of your group coverage. You will be responsible for the total premium cost of the nongroup life insurance contract.

### **112. If I elect to convert to a nongroup life insurance contract, when will coverage begin?**

If you elect to convert to a nongroup life insurance contract, coverage and premium payments will be effective retroactive to the day after the 31-day temporary extension ended. Any insurance policy purchased under the conversion privilege is a private business transaction between you and the insurance company.

### **113. If I retire, will my premium costs increase?**

Basic insurance: If you are eligible and continue your coverage, you will pay premiums, which will be withheld from your annuity, until after you turn 65. Then, if you elected the 75% Reduction, you will not pay any more premiums. If you elected 50% Reduction or No Reduction coverage, you will continue to pay premiums, although the cost will not increase with your age. You may compute the cost of your premiums on OPM's FEGLI Calculator at <http://www.opm.gov/calculator/worksheet.asp>.

Optional insurance: The cost of optional insurance depends on your age; see the Rates on the OPM website for information on what coverage costs enrollees. You may compute the cost of your premiums on OPM's FEGLI Calculator at <http://www.opm.gov/calculator/worksheet.asp>. When you reach age 65 or if you are age 65 or older when you retire, whether you continue to pay premiums depends on what reduction schedule you have chosen. Option A is free after you reach age 65; however it then starts to reduce at the rate of two percent (2%) per month until it reaches 25 percent (25%) of the pre-retirement amount or \$2,500.00. Option B and Option C are free if you choose the Full Reduction, but they begin to reduce at age 65 by 2 percent (2%) per month until they reach zero. If you elect No Reduction for your Option B and/or Option C coverage, then you continue to pay the premiums and coverage continues unreduced until you die or change to Full Reduction. NOTE: Rates may change in the future.

Employees who assigned their insurance or have taken living benefits may not reduce or cancel their coverage.

### **114. Will the life insurance coverage amounts change if I retire?**

Basic insurance: If you are eligible and continue your coverage, you elect a 75% Reduction, 50% Reduction or No Reduction in coverage. If you elect No Reduction, your coverage stays the same; otherwise, it begins to reduce when you turn 65.

Optional insurance: If you are eligible and continue your coverage:

- Option A (Standard) continues until you turn 65, when it begins to reduce at the rate of two percent (2%) per month until it reaches 25 percent (25%) of the pre-retirement amount or \$2,500.00.
- You elect how many multiples of Option B (Additional) and/or Option C (Family) you wish to continue and whether you want a Full Reduction or No Reduction for your Option B and/or Option C coverage. With No Reduction, your coverage stays the same; otherwise, it begins to reduce when you turn 65.

Employees who assigned their insurance or have taken living benefits may not reduce or cancel their coverage

### **115. Where can I find more information on life insurance in retirement?**

To learn more about life insurance during retirement, the U.S. Office of Personnel Management (OPM—a separate government agency that administers the federal insurance and retirement plans) provides extensive information. Do NOT call OPM. They cannot respond to questions from employees. Refer to the OPM website at <http://www.opm.gov/insure/life>. You may compute the cost of your premiums on OPM's FEGLI Calculator at <http://www.opm.gov/calculator/worksheet.asp>.

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## **Federal Long Term Care Insurance Program (FLTCIP)**

### **116. Can I continue my long term care insurance into retirement? (Added 04/13/2011)**

Retirement will not affect your FLTCIP coverage. Your coverage will remain in effect as long as you continue to pay premiums. If you pay your premiums through payroll deduction, you will need to contact Long Term Care Partners at 1-800-LTCFEDS (1-800-582-3337), TTY 1-800-843-3557 to make other billing arrangements. In most cases, you can have your premiums deducted from your annuity once it has been finalized.

### **117. If I'm not enrolled now, and I retire, can I enroll during retirement? (Added 04/13/2011)**

Yes, you can apply at any time after you retire.

### **118. Are deferred annuitants eligible to apply? (Added 04/13/2011)**

Yes. If you separate from service with title to a deferred annuity you can apply at any time. You do not need to wait until you are actually receiving your deferred annuity.

### **119. What happens to my long term care insurance if I am involuntarily separated by the RIF and I'm not eligible for retirement? (Added 04/13/2011)**

This will not affect your FLTCIP coverage. Your coverage will remain in effect as long as you continue to pay premiums. If you pay your premiums through payroll deduction, you will need to contact Long Term Care Partners at 1-800-LTCFEDS (1-800-582-3337), TTY 1-800-843-3557 to make other billing arrangements. You may also complete the Billing Change Form which can be found at <http://www.ltcfeds.com>.

### **120. Where can I find additional information about FLTCIP? (Added 04/13/2011)**

You can find additional information at <http://www.ltcfeds.com> or by calling Long Term Care Partners at 1-800-582-3337, TTY 1-800-843-3557.

## Thrift Savings Plan (TSP)

### **121. If I am separated as a result of a RIF action, or retire, or resign, can I continue to contribute to TSP?**

No. Once you separate, you are not eligible to make additional contributions to or borrow money from your TSP account. However, you may continue to reallocate money in your TSP account among the various investment choices: the Government Securities Investment (G) Fund, Fixed Income Index Investment (F) Fund, Common Stock Index Investment (C) Fund, Small Cap Stock Index Investment (S) Fund, International Stock Index Investment (I) Fund, and L Funds (lifecycle funds).

### **122. Can I transfer my TSP funds directly to an individual retirement account (IRA) or another qualified plan?**

Yes. When you transfer TSP funds directly to an IRA or another qualified plan, the funds are not taxed upon transfer. The funds will be taxed when you withdraw them from the IRA or another qualifying plan.

### **123. If I am separated as a result of a RIF action, or retire, or resign, can I withdraw funds from my TSP?**

Yes. When you separate, the HR Shared Service Center will provide a TSP withdrawal package that includes the booklet, *Withdrawing Your TSP Account After Leaving Federal Service*, necessary forms, and tax information.

### **124. How long will it take me to get my money from TSP?**

You should expect that several weeks will elapse between the time that you submit your completed request and the time that payment is sent. Your withdrawal could take longer if you have an outstanding TSP loan, or if you submit forms that are not properly completed. If you are using the web to complete your withdrawal form, you will not be allowed to begin the withdrawal online unless your TSP record indicates that you are separated and that you have no outstanding loans.

### **125. If I am separated as a result of a RIF action, or retire, or resign, are there any special TSP advantages, penalties or rules that apply?**

There are no differences in TSP provisions for employees who are separated as a result of a RIF action, or retire under optional or early retirement, or resign. You will have the same withdrawal choices and tax consequences as any other separated or retired employee with the same separation or retirement date and age.

### **126. What tax consequences should I consider when withdrawing funds from my TSP account?**

All contributions to TSP and the earnings on these contributions are tax-deferred and, therefore, considered taxable income upon withdrawal. You must understand and carefully consider the tax consequences of each withdrawal option. Be sure to review the tax information in the TSP withdrawal package you will receive from the HR Shared Service Center.

**127. Will I have to pay the ten percent (10%) early withdrawal penalty tax on my TSP withdrawals?**

The federal early withdrawal penalty tax may apply if you receive a TSP distribution before you reach age 59½. In addition to regular income tax, you may have to pay an early withdrawal penalty tax equal to 10 percent (10%) of any portion of the distribution not transferred or rolled over. The additional 10 percent (10%) tax generally does not apply to payments that are:

- paid after you separate from service during or after the year you reach age 55;
- annuity payments;
- automatic enrollment refunds;
- made as a result of total and permanent disability; \*
- made because of death;
- made from a beneficiary participant account;
- made in a year you have deductible medical expenses that exceed 7.5 percent (7.5%) of your adjusted gross income; \*
- ordered by a domestic relations court; or
- paid as substantially equal payments over your life expectancy.

\* For the disability and medical expenses exceptions, the TSP cannot certify to the Internal Revenue Service (IRS) that you meet these exemption requirements when your taxes are reported; therefore, you must provide the justification to the IRS when you file your taxes.

**128. Will I forfeit my agency automatic one percent (1%) contribution or earnings on those contributions as a FERS covered employee, or am I vested?**

You will forfeit these amounts only if you have not completed a time-in-service requirement of three (3) years for FERS employees. Once you've completed the three years, you are vested. All Postal Service and other federal civilian service counts toward vesting, not just service while you are a TSP participant.

**129. Will I forfeit my employee contributions, or agency matching contributions, or earnings on those contributions, as a FERS covered employee, or am I vested?**

As a FERS employee, you will never forfeit these amounts. You are immediately vested in your own contributions and in any earnings they accrue. You are also immediately vested in Agency Matching Contributions and in any earnings they accrue.

**130. Will I forfeit my employee contributions or earnings on those contributions as a CSRS covered employee, or am I vested?**

As a CSRS employee, you will never forfeit these amounts. You are immediately vested in your own contributions and in any earnings they accrue.

**131. I only have a small amount in my TSP account. Do I have any options concerning these monies?**

If your vested account balance is less than \$200 when you separate, the TSP will automatically send you a check for the amount in your account. The check will be mailed to the address in your TSP account record. You cannot leave this money in the TSP or make any other withdrawal election.

**132. Does my spouse have any rights concerning how I withdraw my TSP funds?**

Your spouse does have certain rights as explained in TSP materials you will receive.

**133. What happens if I have a TSP loan and I am separated as a result of a RIF action, or retire, or resign?**

Your loan must be closed in one of the following ways within approximately 90 days of the Postal Service reporting your separation to TSP:

- you prepay your loan in full;
- you partially prepay your loan, and you receive a taxable distribution on the reduced outstanding balance; or
- you receive a taxable distribution of the entire outstanding loan balance.

Note: TSP cannot process a withdrawal from your TSP account until your loan has been closed.

The Postal Service will report to TSP that you have separated from service. Then, TSP will mail you a notice with instructions. If TSP does not receive payment in full from you for your loan by the required date shown on the notice, TSP will declare a taxable distribution of your loan (this is reported to the IRS). If a taxable distribution is declared on any portion of your outstanding loan amount, you may be subject to the IRS 10 percent (10%) early withdrawal penalty tax, unless you are separated or retire or resign in the calendar year that you are age 55 or older.

**134. Who can help me with questions about my TSP account?**

After you separate, you must contact the TSP Service Office for assistance with your TSP account or if you have TSP questions. It is extremely important to inform the TSP Service Office of any changes in your address. A change of address form is included in the withdrawal package sent to you by the HR Shared Service Center. Contact the TSP Service Office at 1-877-968-3778, TDD (for deaf and hard of hearing participants) use 1-877-847-4385; or access the TSP website at <http://www.tsp.gov>.

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## Flexible Spending Account (FSA)

**135. As an FSA participant, what happens to my FSA if I am separated as a result of a RIF action, or retire, or resign?**

You may request payment only for the eligible expenses of services or items received up to and including your termination date. Any services or items received after that date are not eligible for payment. However, if you terminate employment on December 31, you are eligible for the FSA Grace Period of two and a half (2 ½) months, which means you may request payment for the expenses of services or items received up to and including March 15 of the year after the plan year. You cannot continue your FSA enrollment after you separate.

**136. Can I still file FSA claims if I am separated as a result of a RIF action, or retire or resign?**

Your deadline for submitting FSA claims does not change—they still will be processed if they are received by September 30 of the year after the plan year.

**137. Will I still have to pay the full contribution that I pledged if I am separated as a result of a RIF action, or retire, or resign?**

If you are enrolled in FSA, you must pay a full pay period contribution for any pay period during which you are on Postal Service rolls. If you are on Postal Service rolls even for only the first day of a pay period, you will still have to pay your full FSA contribution for that pay period. (The payroll system does not prorate your FSA contribution.)

The collection of FSA contributions (including the collection of missed contributions) relates strictly to the amount of the contributions you were scheduled to make each pay period while you were an FSA participant. What you actually claim, whether it is more or less than what you were scheduled to contribute each pay period while you were an FSA participant, does not affect what you must pay in contributions.

If you missed contributions you were scheduled to make from your paychecks because you were on Leave Without Pay (LWOP) or had low pay, you must make up the missed contributions. If you missed contributions, you cannot reduce what you owe by not filing claims. These rules apply to any type of separation, including if you are separated as a result of a RIF action, or retire, or resign.

**138. Can I continue my FSA account coverage if I am separated as a result of a RIF action, or retire, or resign?**

Participation in the Postal Service FSA program is not available to you after your employment ends. (Under Internal Revenue Service tax rules, FSAs are for employees, not retirees or separated employees.) However, as noted above, your deadline for submitting FSA claims does not change—they still will be processed if they are received by September 30 of the year after the plan year.

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## Leave

**139. If I am separated as a result of a RIF action, or retire, or resign, what will happen to my accumulated sick leave?**

No payments are made for accumulated sick leave.

If you take an optional or early retirement, your sick leave may be creditable in the computation of your annuity, in whole months, as follows.

**CSRS/CSRS Offset Covered Employees** – The years of service used to compute the annuity are a combination of creditable Postal Service and other federal service + unused sick leave hours converted to creditable service. Sick leave is used in the annuity computation, but cannot be used to meet the service credit eligibility requirements for optional or early retirement.

**FERS Covered Employees with a Frozen CSRS Component** – The National Defense Authorization Act (NDAA) allows credit for FERS sick leave. If your retirement is effective anytime from October 28, 2009, through December 31, 2013, fifty percent (50%) of your accrued unused sick leave hours accumulated during service covered by FERS will be added to your total service for purposes of computing the FERS-related portion of your annuity. If your retirement is effective after December 31, 2013, one hundred percent (100%) of your accrued unused sick leave hours accumulated during service covered by FERS will be added to your total service for purposes of computing the FERS-related portion of your annuity. You still receive one hundred percent (100%) credit for earned unused sick leave from your CSRS-covered service no matter when you retire. Sick leave is used in the annuity computation, but cannot be used to meet the service credit eligibility requirements for Voluntary Early Retirement (VER).

**FERS Covered Employees** – The National Defense Authorization Act (NDAA) allows credit for sick leave. If your retirement is effective anytime from October 28, 2009, through December 31, 2013, fifty percent (50%) of your accrued unused sick leave hours will be added to your total service for purposes of computing your annuity. If your retirement is effective after December 31, 2013, one hundred percent (100%) of your accrued unused sick leave hours will be added to your total service for purposes of computing your annuity. Sick leave is used in the annuity computation, but cannot be used to meet the service credit eligibility requirements for Voluntary Early Retirement (VER).

**140. If I am separated as a result of a RIF action, or retire, or resign, what will happen to my earned and unused annual leave?**

If you have completed your qualifying period, which is 90 days of service for most employees, you may be eligible for a lump sum leave payment as explained below. (Note: Annual leave in excess of the carryover limit cannot be carried forward to the next leave year.)

- a. *Nonbargaining Unit Employees.* Nonbargaining unit employees may receive a lump sum leave payment for accumulated annual leave carried over from the previous year; accrued annual leave for the year in which they separate, including amounts over the carryover maximum; any unused donated leave; and for full-time and part-time regular employees, holidays that fall within the terminal leave period.
- b. *Bargaining Unit Employees.* Bargaining unit employees may receive a lump sum leave payment:

- a. If separating other than under Voluntary Early Retirement Authority (VERA), for accumulated annual leave carried over from the previous year; accrued annual leave for the year in which they separate, up to the carryover maximum for their bargaining unit; any unused donated leave; and for full-time and part-time regular employees, holidays that fall within the terminal leave period. Any part of the unused annual leave earned during the leave year of separation that is in excess of the maximum carryover amount is granted prior to separation rather than paid out in the form of a lump sum payment. No payment is made for unused leave that the employee would have been required to forfeit at the end of the leave year.
- b. If separating under VERA, for accumulated annual leave carried over from the previous year; accrued annual leave for the year in which they separate, including amounts over the carryover maximum for their bargaining unit; any unused donated leave; and for full-time and part-time regular employees, holidays that fall within the terminal leave period.

**141. If I am separated as a result of a RIF action, or retire, or resign, and have earned and unused annual leave, will I be paid holiday leave for any holidays which occur after my separation date but before my annual leave would have been exhausted?**

Yes. Subject to the restrictions in the preceding answer, annual leave is spread over the appropriate number of days following your separation date and extended one day for each postal holiday that occurs during that time period. For example, if you have 160 hours of earned and unused annual leave and two holidays would occur in the four weeks (40 hours per week) after the date of your separation, you would receive terminal leave pay for 176 hours (160 hours of earned and unused annual leave plus 16 hours of holiday leave).

**142. What effect will participation in the Annual Leave Exchange Program have on my terminal leave payment?**

As stated in the letters notifying individuals who are eligible to participate in the Annual Leave Exchange Program:

"When an employee retires or separates from the Postal Service before earning sufficient leave to cover the amount exchanged, the excess leave exchanged will be offset against the previously accumulated leave balance when calculating the employee's terminal annual leave payment."

**143. If I am separated as a result of a RIF action, or retire, or resign, what will happen if I am indebted to the Postal Service for unearned annual or advanced sick leave?**

If you are indebted to the Postal Service for unearned annual or advanced sick leave, you must refund the amount paid for the unearned leave. If you do not refund the amount of the indebtedness, deductions will be made from any funds that you are due upon your separation. (Collection is not required in cases of death or in the case of separation due to a disability that prevents an employee from returning to duty or continuing in the Postal Service.)

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## Commuter Program

**144. Can I make commuter purchases if I am separated as a result of a RIF action, or retire, or resign?**

No. The Commuter Program is a commute-to-work program. Upon separation, you cannot make an election and no further purchases will be processed for you. Mass transit passes or tickets, vanpool vouchers or passes, or parking you purchased before your separation will be provided as scheduled. You cannot receive a refund.

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## Unemployment Compensation

**145. If I am separated as a result of a RIF action, can I apply for unemployment compensation?**

Yes. At the time of retirement or separation, you will receive an SF-8, *Notice to Federal Employees About Unemployment Insurance*, advising you of your right to file a claim for unemployment compensation. While any employee who is separated may apply for unemployment compensation, most states exclude from eligibility those applicants who have voluntarily retired from employment. Furthermore, federal law requires states to reduce the weekly unemployment amount by the weekly amount of any government or other pension, retirement, or retired pay.