CLC Director of Retirees
Agenda for Progress

By Anita Guzik Candidate for NALC Director of Retirees

- **BE ACCESSIBLE:** The Director of Retirees should be focused on insuring current and future NALC retirees receive support they need. The NALC web page currently lists the NALC Retiree Departments hours as Monday, Wednesday, and Thursday between 10 am and noon and 2pm to 4 pm. I am committed to expanding the hours of availability for all time zones. In addition, establish a 24/7 online retiree rapid response platform.

- **RETIREMENT PLANNING:** All active Letter Carriers are future retirees. Active Letter Carriers need opportunities to gain a better understanding of their retirement and TSP benefits. Retirement planning is essential for a prosperous and secure retirement.

- **STRIVE TO NEGOTIATE & IMPLEMENT PHASED RETIREMENT INTO THE POSTAL SERVICE:** OPM published final regulations to implement phased retirement on August 8, 2014. Federal Agencies began using phased retirement on November 6, 2014. The Federal Phased Retirement Program allows eligible full-time civil service employees to transition into retirement by working a 50% part-time schedule while receiving 50% of their salary and a partial retirement annuity, backed by mandatory mentoring provisions. Participation is voluntary and requires mutual agreement between the employee and their employing agency. Employees in a phased retirement status continue to work on a part-time basis and draw partial retirement benefits during their continued employment. Phased retirees must commit 20 percent of their new part-time work schedule to mentoring activities as outlined in the phased retirement guidelines.

- **OPM RETIREMENT BACKLOG AND PROCESSING DELAYS:** A Three to Five months delay in processing retirement application is unjust for those who have loyal and faithfully served for decades. Federal employees frequently encounter recurring challenges when applying for or receiving OPM retirement benefits, including processing delays and customer service issues. The NALC Retirement Department will be there to help you navigate the complex and bureaucratic system that's OPM. The Retiree Department will be committed to be responsive to a very frustrating situation. In addition, will take a proactive approach by providing training at the Regional and Branch level to assist with retirement process with the goal of eliminating application errors.

- **CREATE A JOINT RETIREE DEPARTMENT AND NALC HEALTH BENEFIT TEAM:** To assist retirees better understand and get the most out of their NALC health benefits and Medicare part B. In addition, work with the NALC Legislative Department to lower the cost of Health Care.

- **LEGISLATION:** Two NALC legislative priorities directly affecting current and future retirees are stalled in committee this session of Congress—and that is unacceptable. The Federal Retirement Fairness Act HR 1522 if passed provides approximately 132,000 Letter Carriers who worked in non-career positions to receive retirement credit for time spent as a TE, CCA, or casual. And, I believe that active Letter Carriers who buy back this time should also receive a like amount of time towards their step increases. The Equal COLA HR 491/S 624 Act would correct the current inequity of CSRS Retirees who get FULL COLA while FERS employees do not. This is not fair. Both Bills have an impact on current and future retirees and deserves greater attention than they received. There are 435 House Members (218 Republicans, 212 Democrats and 1 Independent). It is inexcusable that the best we can do is get 157 co-sponsors for the Federal Retirement Fairness Act and 86 co-sponsors for the Equal COLA Act. My experience as Legislative Activist coupled with years spent as a State Officer in Michigan and California gives me the insight needed to shepherd important retiree Bills into laws.

- **EROSION OF RETIREMENT BENEFITS:** Today, Letter Carriers contribute 4.4% of their base pay to FERS retirement, while USPS contributes 10.9%. Just a few years ago the employee contribution was 0.08% and the USPS was 11.3% of base pay. At the same time costs have gone up Letter Carrier pay has dropped dramatically by $14,000 per year for entry level Letter Carriers. This represents the difference in starting pay between table 1 and table 2. So, Letter Carriers are now earning less and paying more for their retirement. Wages have gotten so low Letter Carriers are choosing between buying groceries and paying the rent or contributing to TSP. But it doesn’t end there, congress has advanced proposals to eliminate the FERS Special Annuity Supplement a crucial bridge payment for those retiring before 62. Congress has also proposed shifting the annuity calculations from the current high 3 to the high 5 thereby reducing future retirees’ check. Recognizing the threat is only half of the solution, the other half is a willingness to take on the fight to turn things around.