Preparation for Retirement (Pre-Separation, 30-days or Less)

If you are within 30-days of Federal retirement, aside from meeting with a retirement counselor, there are things you can do to ensure you have everything you need when you leave. The information below includes helpful tips and resources to assist you in your transition from employee to retiree

Print and Review your electronic Official Personnel File (eOPF)
Visit https://eopf.opm.gov/nationalguard and set up your account if you have not done so already. Click on "My eOPF Print Folder," Select all folder sides (if not already selected), select either print single or double-sided, and submit. Then select the "My eOPF Print Status" tab on the top of the screen and refresh every few minutes until the request reflects "View." It will take several minutes. While waiting, read the password instructions so you know what password to use when opening the document. Once you're able, click "View," type of the password, and you will have a pdf version of your personnel file. Print a copy, or print to Microsoft pdf to save it without password protection, and keep it for your records

Print/Copy Military Records (if applicable)
It is always a good idea to obtain military personnel records while you're still a member. It's easier, and cheaper. It also allows you the opportunity to review the files and provide any missing documents (if needed) prior to separation
-Army: Access your military personnel record in iPERMS at https://iperms.hrc.army.mil/login/, log in with CAC (you cannot access this once separated) > select the Documents tab > click the Download button
-Air Force: Access your military personnel record through ARPC/PRADA

Pull Information from Set up log-ins for CAC-enabled websites
If you are separating from the military, your CAC will be disabled on the mil separation date. If you are a T5 employee, your CAC will be disabled once the separation SF50 is processed. You will no longer be able to access information on your government computer, so ensure you save or print any information you may need or want prior to separation. You will also lose the ability to sign in to websites with your CAC. Some of those sites allow you to create a username/password login. Some sites to consider:
- Milconnect: https://milconnect.dmdc.osd.mil/milconnect/
- MyPay: https://mypay.dfas.mil/#/
-VA: https://www.myhealth.va.gov/mhv-portal-web/user-login

Other Helpful Information
- When to expect FERS retirement pay: Visit https://www.opm.gov/retirement-services/my-annuity-and-benefits/annuity-payments/#url=New-Retiree
- TSP Withdrawal Options for Separated Employees: Visit www.tsp.gov and review publications section – you will find a pamphlet discussing those options

Helpful Information for Federal Retirees (Post-Separation)

Upon retirement, Federal employees are considered “Annuitants,” and fall under the Office of Personnel Management (OPM) for all HR and Pay matters. Listed below are helpful websites and contact information for retirees/annuitants:

- **OPM’s Retirement Services Online Portal**: https://www.servicesonline.opm.gov/

Getting Started with Retirement Services Online: You will receive a welcome letter in the mail from OPM when your retirement is officially approved. Your welcome letter includes your Civil Services Annuitant (CSA) number, also called a claim number. Within a few days of receiving your welcome letter, you'll also get a letter with a temporary password to access OPM Retirement Services Online. You'll have 30 days to sign in with your temporary password before it expires. Once signed in, you'll be prompted to create a new password and create security questions and answers. If your temporary password has expired, contact OPM to send you a new one so you can start using your online account. This account allows you to do the following:

- Get your monthly annuity payment statement
- Get your annual summary of payment
- Verify life insurance enrollment (FEGLI)
- Get your 1099-R tax form
- Change your federal and state income tax withholdings
- View or print your retirement card
- Check your interim retirement pay status
- Start or change direct deposit
- Start or change a checking or savings account allotment
- Start or change allotment to an organization
- Request a copy of your annuity booklet
- Update your profile and contact information
- Change your mailing address

Things you can do without logging in to your retirement account:

- Reporting missing Payment: https://rsreporting.opm.gov/MissingPayment
- Reporting death of an Annuitant: https://rsreporting.opm.gov/AnnuitantDeath

- **Contacting OPM Directly**

Always have your Civil Service Annuitant (CSA) number available when contacting OPM (email, phone, or by mail). Your CSA number can be found on the Retirement Services Card that OPM mails to you upon retirement. It is also listed on most correspondence you receive from OPM (Ex: annuity statements, 1099R tax statement, retirement benefits booklet, etc).

Website: https://www.opm.gov/retirement-services/retirees-or-family-members/
Phone: 1-888-767-6738 (Hours: Monday-Friday from 7:30 am - 5:30 pm EST)
Email: retire@opm.gov

Mailing Address: Office of Personnel Management, Retirement Operations Center, P.O. Box 440, Boyers, PA 16017-0440

- **Thrift Savings Plan (TSP)**

Website: https://www.tsp.gov
Phone: 1-877-968-3778 - Automated Response System Available 24/7, call Mon – Fri 0700 – 2100 EST to speak to a participant service representative
Fax: 1-866-817-5023
Mailing Address: Thrift Savings Plan, P.O. Box 385021, Birmingham, AL 35238
Forms and Publications: https://www.tsp.gov/forms/index.html

TSP Death Benefits Claims: You must include the TSP-17/ U-17 along with a death certificate, or other documentation relating to the deceased participant.
Fax Number: (703) 592-0170
Mailing Address: TSP Death Benefits Processing Unit, P.O. Box 4450, Fairfax, VA 22038-4450

- **Social Security Office**

Visit https://www.ssa.gov/myaccount/ to create or log in to your online account
Phone: 1-800-772-1213 - Automated System available 24/7, call Mon – Fri 0700 – 2100 EST to speak to a participant service representative

Moving After Retirement?

Things to think about before moving
- **Mailing Address**: ensure this gets updated in your Retirement Services Online account, and set up forwarding with USPS just in case
- **Banking**; are you changing your direct deposit account/bank? If so, ensure you do not close the current one until the new one is officially receiving the direct deposits
- **FEHB***: does your health benefit plan serve the future geographic location? Compare new plans at https://www.opm.gov/healthcare-insurance/healthcare/plan-information/plans/. (If plan change is needed, email OPM at retire@opm.gov with your CSA #, state that you've moved outside of your current health benefit plan coverage area, provide your new health plan/code)
- **Dental & Vision Insurance**: Visit BENEFEDS to determine if your Dental and Vision plans cover you in your new location. Change or compare plans at: https://www.benefeds.com/
- **State Tax**: if moving to a new state, does that state require state taxes on retirement income? If so, do they participate in the voluntary withholding program? Adjust tax withholdings as necessary (States currently participating in the income tax withholding: AK, AZ, CA, CO, CT, DE, DC, GA, ID, IN, IA, LA, ME, MD, MI, MN, MS, MO, MT, NE, NJ, NM, NC, ND, OH, OK, OR, RI, SC, UT, VT, VA, WV, WI)
- **Update Contact Info (email, phone, etc)**: ensure to update on Retirement Services Online