



## Who Are You Going to Call (or Click or Write)?

Looking for the path of least resistance to access your federal benefits to make or confirm changes or to find out the status? A secure website is the most efficient and convenient way to find answers to questions, change an address, view a statement, etc. If that doesn't work, calling or writing may be the best way to do the job.

### THE INFORMATION YOU NEED MAY BE ONE CLICK AWAY:

Before the internet, finding reliable and current information was much more complicated. Some publications were often outdated, or you could contact your human resources office if you were employed at a federal agency or the Office of Personnel Management (OPM) once you retired. These options took time and were sometimes less than reliable. Today, user-friendly websites created by the agencies that administer federal retirement and insurance benefits are always available and generally updated. You may use websites to view your personal accounts or update your address or banking information. You might even find an application to download to your cell phone to access your Thrift Savings Plan (TSP) and Flexible Spending Accounts (FSA). Many agencies now require login.gov, found at <https://login.gov/>, to access these sites and view personal information. Here is a list of commonly used websites:

OPM: <https://www.servicesonline.opm.gov/>

TSP: <https://www.tsp.gov/access-your-account/>  
Federal Flexible Spending

**TODAY, USER-FRIENDLY WEBSITES CREATED BY THE AGENCIES THAT ADMINISTER FEDERAL RETIREMENT AND INSURANCE BENEFITS ARE ALWAYS AVAILABLE AND UPDATED.**

Account Program (FSAFEDS): <https://www.fsafeds.gov/>  
BENEFEDS: <https://www.benefeds.gov/> is used to access your account information for:

- Federal Flexible Spending Account Program (FSAFEDS): <https://www.fsafeds.gov/>
- Federal Employees Dental & Vision Program (FEDVIP): <https://www.benefeds.gov/learn/fedvip/fedvip-plans>

- Federal Long-Term Care Insurance Program (FLTCIP): <https://www.ltcfeds.gov/>  
Social Security Administration (SSA): <https://www.ssa.gov/myaccount/>  
Medicare: <https://www.medicare.gov/account/login>  
Federal Long-Term Care Insurance Program (FLTCIP): <https://www.ltcfeds.gov/>  
Veterans Administration (VA): <https://www.va.gov/>

### SOMETIMES, IT MAKES SENSE TO SEND AN EMAIL:

Sending an email is a convenient way to make a general inquiry about your benefits that you can't find on the website. When emailing sensitive personally identifiable information (PII), save it in a separate document and password-protect or encrypt it. Send the encrypted document as an email attachment and provide the password to the recipient in a separate email or by phone. Here are the email addresses that you may need to use:

- OPM: [retire@opm.gov](mailto:retire@opm.gov), provide your Civil Service Active (CSA) number
- TSP: [thriftline@tsp.gov](mailto:thriftline@tsp.gov)
- FSAFEDS: <https://www.fsafeds.gov/contact>, log into your online account and select "Contact Us," then "Secure Message Center."
- BENEFEDS: <https://www.benefeds.gov/contact>
- SSA: <https://secure.ssa.gov/emailus/>
- FLTCIP: <https://www.ltcfeds.gov/contact>

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## BENEFITS RESOURCES

**NARFE OFFERS MEMBERS** a wide range of information on federal benefits. Visit [www.narfe.org/federal-benefits-institute](http://www.narfe.org/federal-benefits-institute).

- NARFE: <https://www.narfe.org/federal-benefits-institute/about-federal-benefits-institute/>

### PICK UP THE PHONE AND CALL:

Some of us like to speak with a representative if we cannot access the information needed online. However, as we all know, a phone call may not provide immediate access to a “real person,” so this option may require patience and perseverance. Customer service representatives are available Monday through Friday during regular business hours.

OPM	888-767-6738
TSP	877-968-3778
FSA	877-372-3337
BENEFEDS	877-888-3337
SSA	800-772-1213
Medicare	800-633-4227
FLTCIP	800-582-3337

### USEFUL TIPS:

- Try calling OPM at 7:40 a.m. EST for the least amount of time “on hold.”
- Wednesday through Friday tends to be less busy.
- Use an earpiece or speaker, as you can be on hold for a while.
- Have your CSA number handy.

### WHEN TO WRITE

OPM has an online system designed to report a death at <https://www.opm.gov/retirement-center/my-annuity-and-benefits/life-events/death/report-of-death/>. However, this also involves completing a form as well as providing a copy of a death certificate, so this will eventually need to be done by mailing documents to OPM and the Office of Federal Employee Group Life Insurance (FEGLI) at <https://www.opm.gov/healthcare-insurance/life-insurance/death-claims/#url=Overview>.

If your spouse predeceases you, you may need to report the death, request to increase your annuity back to the unreduced amount to eliminate the survivor benefit reduction and change your health insurance to self-

only coverage. Survivors, family, or estate representatives are required to notify OPM as soon as possible following the death of an annuitant. Life events, such as marriage/divorce, death of spouse, or reemployment, can affect benefits and must be reported to OPM immediately.

OPM can be contacted by email at [retire@opm.gov](mailto:retire@opm.gov) or by phone at (888) 767-6738 — TTY: 1 (855) 887-4957. Hours of operation are 7:40 a.m. until 5 p.m. EST.

All payments received from OPM after the annuitant’s date of death must be returned to the Treasury Department. If payments are made by check (write the beneficiary’s date of death on the check and return the check to the Treasury Department address on the envelope). If payments are made by electronic deposit, inform the financial institution of the death. Also, mailing a form can reduce or change your life insurance or Civil Service Retirement System (CSRS), Federal Employee Retirement System (FERS), or FEGLI beneficiary designation.

The TSP beneficiary is now changed online by accessing your account at [www.tsp.gov](http://www.tsp.gov). Be sure to seal sensitive PII in an opaque envelope or container and mail using first class, priority mail, or a traceable commercial delivery service (e.g., UPS or FedEx).

Depending on the situation, you may need to use a specific address for the TSP, such as divorce decrees, court orders, guardianship, etc. See <https://www.tsp.gov/contact/> for more information.

### WHEN TO VISIT

It is generally not feasible to make an in-person visit to the agency that you need to do business with. If you need in-person help with Social Security, you must make an appointment at your local office. You can do this by calling the national number at 800-772-1213 or locating your closest office at <https://www.ssa.gov/locator/> ■

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—MICHELE BOLLIER IS A RETIREMENT AND BENEFITS SPECIALIST WITH RETIRE FEDERAL.