

# Getting the Word Out

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**M**any people who retired or left the government since Dec. 22 have the option of applying for membership in the Federal Employees Retirement System. The switch to FERS will protect their future Social Security benefits and can be made even though they no longer work for Uncle Sam or are already retired.

The opportunity to sign up for FERS is a bonanza for people who quit or retired unaware of a last-minute change Congress made just a few days before the Dec. 31 deadline to switch from the old Civil Service Retirement System to FERS.

Workers who retire under the old CSRS system and who collect an unearned (spousal or survivor) Social Security benefit will have that benefit reduced \$2 for every \$3 they receive in federal pension. The reduction is a result of the public pension offset law. It applies only to an unearned Social Security benefit, not to one the worker earned himself.

On Dec. 22, Congress decided that employees who switched to FERS by Dec. 31 would be exempt from the public pension offset, even if they worked only one day under FERS. But many employees who would have switched to FERS had they known of the change didn't get the word until the open season deadline had passed. Because of that, the Office of Personnel Management and the Social Security Administration last month decided that employees who would have switched to FERS had they known of the public pension offset ruling could do so by June 30. The signup option was first reported here April 21 and confirmed, after some false starts, by OPM on April 25.

On Friday, an official of OPM's retirement policy office

said the signup option for retirees and those who have otherwise left the government applies to persons who left on or after Dec. 22 and who affirm that they would have switched to FERS had they known of the last-minute congressional action that exempted FERS enrollees from the public pension offset policy. If their agency accepts their application, their future spousal or survivor Social Security benefits won't be reduced if they get a public pension as well.

Details of the FERS opportunity for recent retirees are outlined in an OPM Retirement Counselor Letter (No. 88-108, dated May 11). People considering the switch should read the policy, and all its potential ramifications on their pensions, before making the move. Although OPM's letter explains the complex policy in detail, it went to only 100 agency retirement counselors. That means that most of the people affected by the policy—who have left or retired—probably haven't gotten the word, unless they happen to be married to a retirement counselor.

OPM and the Social Security Administration are to be commended for working out a system to right a wrong (a wrong done by Congress) to thousands of present and future retirees. But OPM's system of getting the word out to potential beneficiaries, after it had done the decent thing, needs a lot of work.

## Retirees to Meet

The Gaithersburg chapter of the National Association of Retired Federal Employees meets at 12:30 p.m. tomorrow at the Asbury Methodist Village in Gaithersburg. The chapter will elect officers and commemorate the 200th anniversary of the Constitution. Call Roma Diehl at 869-7348. On June 17, the chapter's luncheon speaker is to be Rep. Constance A. Morella (R-Md.).

## THE LOTTERIES: May 21