

Moving Checklist For Federal Retirees

www.federalretirement.net

Retirement Moves? Take These Steps Now.

Moving is always stressful no matter if you are working or retired. My wife and I moved 11 times since we first married 47 years ago! Each move had its own unique issues that we had to handle at different times in our lives. If you are retired there are a number of actions that you must take to maintain your federal retirement benefits and it helps to have a checklist to walk you through the process. Registering for [OPM's Online services](#) can assist you with this process. You can take care of a number of key issues there including changing your mailing address and direct deposit information, state tax withholding if applicable, and you can change your mailing address, all with one visit to their site.

If you are planning a move keep a copy of the following checklist to help you along the way. Forward this article to others that you know are planning a move. A downloadable PDF Checklist is available.

Moving Checklist

Prior to Moving

- Do you need to change banks?** If your current financial institution doesn't have branches in your new area establish an account with a local bank.
- FEHB (Health Care Benefits)** Does your current plan provide coverage at your new home? If you have an HMO or other local plan you will probably have to change plans. The nationwide plans such as Blue Cross and Blue Shield and GEHA will travel with you and provide benefits anywhere you live stateside.
 - Review [health care plans](#) for your new location.
 - Find and compare [health care plans by zip code](#).
 - Locate a new PCP for your new area that is an approved provider for your FEHB plan.
- Dental and Vision Care Coverage in New Area** - Visit [BENEFEDS](#) to confirm that your current Dental and Vision plans are available in the new area. It should be noted that premiums are based on where you live in some situations such as dental care.
- Review OPM's [Benefit Guides for Federal Retirees](#)** for additional guidance.
- Does the state you are moving to tax federal annuities?** If so, you can specify the dollar amount of State tax you want withheld from your monthly payments. The withholding must be in whole dollars. The minimum amount OPM can withhold for State income tax is \$5. Use [Services Online](#) to start, change, or stop the State tax withheld from your annuity payment. You can also [Contact OPM](#) to change your withholding amount. If you write, your letter should include your claim number and the monthly amount in dollars you want withheld. If you do not know the monthly amount you want withheld, contact your State tax office for information or assistance.
 - [NARFE State Tax Treatment Guide](#)
- General Items**

- If you keep your current cell phone number, confirm with your carrier that when dialing 911 you will contact emergency services at your new location. Here is more [information about 911 wireless services](#) for cell phones from the FCC.
- Download a copy of our FREE [Retiree's Master Contact List](#) that provides phone numbers for most benefit areas.
- Confirm that your utilities at your new home are transferred to your name and the utilities at the address you are leaving are either terminated or transferred to the new owner or renter.
- Initiate a mail forwarding, a Change of Address Request, at your local Post Office or visit [USPS.com](#) to forward your mail for the next 12 months. There is no fee for this service.

After Moving

- **Change your mailing address for the following:**
 - Postal Service, the USPS will forward your mail for one year to your new location
 - OPM
 - Credit cards
 - Financial Institutions including TSP
 - Insurance companies, etc
 - Loans
- **Contact OPM to change your direct deposit information** so that your annuity will be sent to your new bank account. You can do this using their online services if you are a registered user or call their phone number. Your bank can also [submit a Form 1199 A](#) Form by mail or fax to OPM.
- **Change your FEHB plan** if your current plan doesn't cover the area you moved to. Contact OPM at **1-888-767-6738**. Provide them with the following information:
 - CSA Number
 - Statement that you moved outside the current health benefit plan's service area
 - Name of the new health benefit plan you identified prior to moving
 - Provide the three-digit enrollment code for your new FEHB plan
- Visit [BENEFED](#) to change your dental and/or vision plans that you identified before moving.

(OPM) Office of Personnel Management (Retirement Support Site)

Web Address: <http://www.opm.gov/retirement-services/>, E-Mail: retire@opm.gov

Retirees can call toll free 1-888-767-6738, TTY: 855-887-4957 weekdays between 7:40 a.m. to 5:00 p.m. (Eastern Time) Monday through Thursday and 8:30 a.m. to 3:00 p.m. (Eastern Time) Friday or email questions to retire@opm.gov anytime to ask questions or request assistance with their personal retirement issues.

NOTE: There line is frequently busy, call early or late in the day to get through and you must have your retirement claim number or Social Security number available. When I get a busy signal I hang up and immediately click on speed dial to call again. I keep doing this until I get connected. I often have a 20 to

40 minute or longer wait when I call. OPM advises that *"the internet is not a secure environment for transmitting personal information via email."* Replies via email typically take 15 days or more.

Mailing Address:

U.S. Office of Personnel Management
Retirement Operations Center
Post Office Box 45
Boyers, PA 16017

Download our FREE [Retiree's Master Contact List](#) and keep a copy with your retirement paperwork.