

# **S.O.S. NEWSLETTER**

## **SERVICE OFFICERS FOR SERVICE**

**SERVICE OFFICER NEWSLETTER**

**VOLUME 13-1**

**JULY 2014**

### **EDITORS COMMENTS**

*This Newsletter is a little late because of the lack of time to prepare. This year started with my efforts to assist the Federation in providing District training. Unfortunately, there was still a low number of Service Officers in attendance but I was encouraged by those who did attend who gave me their email addresses.*

*During the Southern California training in May 2014, the Federation President Richard Ostergren took the opportunity to recognize and honor Long Beach Service Officer Jeannie Sprenger with an award of Service Officer of the Year for the California Federation of Chapters and for Region VII. I wish to congratulate Jeannine for this well deserved recognition. Congratulation also goes to Charles Burrell of North Carolina for the award of National Service Officer of the Year for 2014.*

*Mary Venerable  
Chair, Service Committee*

### **FEDERATION OFFICERS**

President – Richard (Dick) Ostergren  
Exec. VP – Dee Shallenberger  
Secretary – H. Ray Harrington  
Treasurer – Forney A. Lundy  
Immediate Past President – Jeanette Schmidt  
Region VIII Vice President – Helen I. Zajac

### **DISTRICT VICE PRESIDENT'S**

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Dist. VIII – Linda Ingram  
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Dist. X – Linda Eldridge

### **SERVICE COMMITTEE MEMBERS**

**Chair** - Mary E. Venerable, #478 (951) 443-4551 – [maryv65@earthlink.net](mailto:maryv65@earthlink.net)  
**Vice Chair** – Duane A. Peterson, #0531 (925) 825-2109 – [duane428@astound.net](mailto:duane428@astound.net)  
**Dist. I** - Jeannine Wolfe, #1271 (858) 674-6357 – [xyadellj@aol.com](mailto:xyadellj@aol.com)  
**Dist II** - Jeannie Sprenger, #0021, (562)425-1392 – [cesprenger@aol.com](mailto:cesprenger@aol.com)  
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**Dist. VI** - Phyliss Conary #1680 – (916) 929-0139 – [phyconary@att.net](mailto:phyconary@att.net)  
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**Dist. VIII** - Yoggi Riley, #061 (818) 768-4383 - [yoggiriley@sbcglobal.net](mailto:yoggiriley@sbcglobal.net)  
**Dist. IX** - Lynn Kritsch, #068 (661) 392-6265 – [playdirt@aol.com](mailto:playdirt@aol.com)  
**Dist. X** - Millie Rogers, #1245 (530) 898-1510 [millie6@sbcglobal.net](mailto:millie6@sbcglobal.net)

### **NARFE SERVICE CENTERS IN STATE OF CALIFORNIA**

**# 1** – CSFC District III, NARFE Service Center, Residence – 12736 Hideaway Lake Rd., Valley Center, CA. (909) 437-3250 – Vaudis Pennell - By Appointment, [quovau@sbcglobal.net](mailto:quovau@sbcglobal.net)  
**# 4** – CSFC District VII, NARFE Service Center, Vallejo, Ca. (707) 552-2546 Gordon Triemert, - By Phone – 946 Heartwood Ave., Vallejo, CA 94591 [jay94591@yahoo.com](mailto:jay94591@yahoo.com)  
**#12** – CSFC District 1, Oceanside Senior Center, 455 Country Club Lane, Oceanside, CA. 92054 – (760)-

499-8933 Marcy Rose, (760) 722-5309 By Phone or Appt. [marcyrose@aol.com](mailto:marcyrose@aol.com)

#21 – CSFC District I, Service by phone (619) 460-7992 – William Doll – after 9 a.m.

[imadoll@earthlink.net](mailto:imadoll@earthlink.net)

# 35 – CSFC District IX, Residence of JoAnne Rowles 3916 Marilyn Place, Bakersfield, Ca. 93309-5924 (661) 833-1647– By Appt. [jrowles@bak.rr.com](mailto:jrowles@bak.rr.com)

#42 – CSFC District VII, Marie O’Hanlon, 2961 Jason Dr., Sana Rosa, CA 95405 (707) 578-0957

#55 – CSFC District VII, NARFE Service Center, 1524 Jefferson St., Napa, CA 94558 (707) 257-2228 – Mon-Sat By Appointment Only. Oliver (Rocky) E. Sheridan -830 Pueblo Ave., Napa, CA (707-226-5665

#78 – CSFC District IX , Charles Hedrick, (559)299-4207.

Service provided by Phone.

#133 – CSFC District X, Service by Phone, Jean Stone, – (530) 222-2321 – [logeneaa@netscape.net](mailto:logeneaa@netscape.net)

#145 – CSFC District IX, Service Center at Naval Air Weapons Station, 1 Admin. Circle, Mail Stop 1323, China Lake, CA. – Eva Bien, 760-375-0978 Mon. – Friday from 9 to 11 a.m. & 1-3 p.m.

[retiredactivities@mchsi.com](mailto:retiredactivities@mchsi.com)

# 171 – CSFC District IX, Service by phone - Gerald Sprouse, 1650 Christina Ct., Paso Robles, CA. 93446 (805) 237-0051 [Jerrysprouse@charter.net](mailto:Jerrysprouse@charter.net).

#202 – CSFC District I, Service Center at Norman P. Murray Com. & Senior Center, 24932 Veterans Way, Mission Viejo, CA. 92692, (949) 470-3063. 2<sup>nd</sup> & 4<sup>th</sup> Mondays 1 to 3 p.m.

**Notice:** For up-to-date information see the Federation’s website at [www.CSFCnarfe.org](http://www.CSFCnarfe.org). Please notify Vaudis Pennell of changes by calling (909) 862-7685 or E-mail at [quovau@sbcglobal.net](mailto:quovau@sbcglobal.net)

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**YOUR ATTENTION IS INVITED TO THE FOLLOWING WEBSITES OF INTEREST**

NARFE National Office at <http://www.narfe.org>  
*Issues of all SOS Newsletters and a Directory of Topics are available on line on the NARFE California Federation’s Website in*

**Publications at:** <http://www.csfcnarfe.org>

Publications on FEGLI Life Insurance at:  
<http://www.opm.gov/insure/life Index.htm>. Or (800) 633-4542

OPM Retirement at: [www.opm.gov.retire](http://www.opm.gov.retire) for inquiries and changes.

**NEW WEB SITES**

OPM has a new Web Site:

[www.opm.gov/insure/quickguide.asp](http://www.opm.gov/insure/quickguide.asp)

It is well organized. It includes information on FEHBP, FEGLI, and civil service retirement. It also includes a section on retirement planning, tools to calculate federal income taxes, a menu of publications for downloading and printing, and links to other federal agencies as well as to NARFE Web Site

OPM Services on line: <https://www.servicesonline.opm.gov>  
Services Online – call at 1-888-767-6738 to get PIN, or email at [retire@opm.gov](mailto:retire@opm.gov).

**OTHER IMPORTANT WEB SITES**

**Social Security and Survivor Benefit Plan for military:**

<http://www.military.com/newcontent/0>,

<http://www.military.com/resources/resources>,

For copy of DD Form 214: <http://www.archives.gov/research/room/vetrens/index.html>. Army – [www.Army.mil](http://www.Army.mil); Navy – [www.Navy.mil](http://www.Navy.mil); Air Force – [www.af.mil](http://www.af.mil); Marines – [www.usmc.mil](http://www.usmc.mil)

**Legal matters/legal assistance** <http://www.military.com/benefits/legal-matters/legal-assistance>.

**Military Surviving Benefits** – Covers Survivor Family Benefits, e.g. Dependency and Indemnity Compensation (DIC), Death Gratuity Death Pension, TriCare, and other survivor related benefits. <http://www.military.com/benefits/survivor-benefits-family-benefits>

**U.S. Coast Guard**, Benefit Information and Financial Education Department – Military Officers Association of America at 800-234.6622, x-106 (703) 838-8106 & website at [www.moaa.org](http://www.moaa.org)

**Medicare Part D Plan premiums**

<http://www.cms.hhs.gov/MedicareAdvgtg>

**FREE Cell phone number for 411.** Information Calls (800) Free 411 - (800) 373-3411 -- *This also works on your home phone .*

**California Legislative Bills:** Telephone number to make your voice heard. The number is (961)-445-2841.

**White House Comment Line:** (202) 456-1111 - E-mail – [president@whitehouse.gov](mailto:president@whitehouse.gov)

**NARFE Capitol Hill Toll Free No: (866) 220-0044** Call this number, give the name of your Senator or Representative and you will be switched to their office.

**NARFE Legislative Hotline by phone – (877-217-8234) (Toll-Free)**

**Links to Forms** (including interactive), Publications and NARFE Online Reports are found on the Leadership Home Page in the Left panel.

**VETERANS AMINISTRATION WEBSITES OF IMPORTANCE**

**VA Military website – Spouse’s entitlement to Veterans benefits after divorce.**

<http://www.military.com/benefits/retiree/uniformed-services-former> spouses protection-act;

**Dept. of Veterans Affairs Home page**

<http://www.va.gov/>

**Directory of Veterans Service Organizations**

<http://www1.va.gov/vso/index.cfm?template=view>

**Center for Women Veterans –**

<http://www1.va.gov/cwomenvet/>

**Homeless Veterans –** <http://www1.va.gov/homeless/>

**Power of Attorney –**

<http://www.warms.vba.va.gov/admin21/>

**VA Publications Manuals –**

<http://www1.va.gov/vhapublications/publications.cfm>

**Websites to see Disability Examination Worksheets -**

[www.vba.va.gov/bln/21/Benefits/exams/index.htm](http://www.vba.va.gov/bln/21/Benefits/exams/index.htm)

**Website to search for Title 38 regulations to print out**

– [www.warms.vba.va.gov/TOCindex.htm](http://www.warms.vba.va.gov/TOCindex.htm)

**New Service Officer BLOG.** The Service Officers Bulletin Board or **SOBB** can be accessed at [www.narfe.org/sobb](http://www.narfe.org/sobb).

What is a 'blog'? The word blog is a blend of the older term ‘*weblog*’ and is a website where you can enter comments that are commonly displayed and read by others users who have a Blog, you can access the site anytime the system is available. Supported by David B. Snell, Director, Federal Benefits Services Department [dsnell@NARFE.org](mailto:dsnell@NARFE.org) 571-483-1269

*Current Service Officers can now create their own messages instead of commenting on existing ones found under the four different categories. When you log on just click on “Create New Entry” and a screen will come up that allows you to title and write your message. David Snell, Director, Retirement Benefits Service Department suggests that you should give it a try – your will like it.*

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**REMINDER ABOUT PIN NUMBER**

This is a reminder for Federal Retirees who wish to make changes to their OPM Personal Account or Records. They must have a PIN number to make changes. Unfortunately, we have found that if you don’t periodically use the PIN it will expire and you must get a new PIN.

I ask David B. Snell, Director of NARFE, and Federal Benefits Service Department who provided current information about getting a PIN number. He provided the following:

- Call the OPM Help Desk at 478-757-3030, choose the PIN option and request a new PIN. The Help Desk will mail your new PIN the next day. or
- For those with internet capability he suggested that you go to the following website:  
<https://www.serviceline.opm.gov/Security/requestpassword.aspx>.

It is suggested that you change your PIN to something easy to remember and be sure to keep your PIN in a safe place. You won't be able to use Employee Express until you get your new PIN. **Also note that the time you must use the PIN number has been extended to 15 months** since last used before the current password becomes stale and users must get a new one.

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**TIPS FOR SERVICE OFFICERS**

I received the following from Jeannie Sprenger some time ago (*recent awardee of Service Officer of the Year*). It is particularly appropriate now and in the future for Service Officers to read and take important note.

She stated:

Dear Mary:

“I attended the October District II Presidents' Council Meeting last week and was surprised to hear a comment from a Chapter President to the effect that "Our Service Officer never gets any calls. I guess no one has problems.

I feel that the Service Officer in question is probably not promoting what he/she does for members. In view of this, I think that in your next SOS Newsletter you should stress the importance for Service Officers to:

- solicit questions from members, either at Chapter Meetings or in Chapter Newsletters.
- be proactive. One example of this is to

send letters to families of deceased members offering assistance in notifying OPM or completing the applications for benefits (Survivor Annuity/FEGLI).

NOTE: I find many deceased members by reviewing the obituaries in the local Press Telegram. I get many a call for help this way.

As you know, I am very passionate about the job of Service Officer and what we do (or should do) for members. Anything you can do to promote our efforts would be appreciated."

Jeannie

I thanked Jeannie for her suggestions and comments. This has been one of my frustrations over the years. I agree and have emphasized that the Service Officer need to promote their availability as well as arranging for speakers to increase the members' knowledge

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**New FEHB Option Available 2016  
Self Plus One**

This new provisions becomes effective on January 1, 2016 as a new Federal Employees Health Benefits (FEHBP) option. The new provisions will be available to Federal Employees and annuitants who are eligible for FEHB coverage. During the Open Season beginning November 9, 2015, all FEHB carriers will offer the Self Plus One and Self and Family options. The Self Plus One enrollment type will cover the enrollee and one eligible family member.

**OPM RESPONSIBILITIES:**

OPM's Healthcare & Insurance (HI) is taking the lead in implementing Self Plus One for all Federal employees and annuitants. Retirement Services is doing its part to make sure retirement systems, procedures and forms will be updated as needed to provide this new benefit option to eligible annuitants and survivor annuitants.

Update information will be provided as it becomes available concerning the evolving process of implementing this new option.

However, one decision has been made and that is the 3-digit enrollment codes for Self Plus One will end in a 3 or a 6. For example; the Blue Cross codes will be:

- 111 – Basic Self 104 – Standard Self
- 112 – Basic Self and Family 105 – Standard Self and Family
- 113 – Basic Self Plus One 106 – Standard Self Plus One

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**Survivor Eligibility for FEHBP**

The following information pertains to survivor eligibility for FEHBP when death occurs during a suspended enrollment.

**QUESTION:** *If an annuitant dies during his or her suspended enrollment in the Federal Employees Health Benefits Program (FEHBP), would the survivor be eligible to re-enroll in the FEHBP?*

**ANSWER:** As long as the annuitant was enrolled in family coverage when he or she suspended the FEHBP coverage and made arrangements to leave a survivor's annuity, the survivor could re-enroll in the FEHBP. You have two important things to remember. First, your spouse must be covered under your FEHBP family plan when you suspend your health coverage, and you must have elected a survivor's benefit for your spouse. Therefore, if you suspended your self-only FEHBP plan, your spouse is not eligible to reinstate the insurance upon your death.

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**AGING POPULATION FACTORS**

The world's population is aging, rapidly. So much so in fact that roughly one in six people is expected to be 65 and older by 2050, double the proportion today, according to a recent [Pew Research Center](#) report. Put another way, the global population of people ages 65 and older is expected to triple from 530.5 million in

And all that aging is, well, likely to affect your, and more likely, your children's retirement plan. How so?

### **Social Security and Medicare**

First off, Social Security and Medicare are likely to change dramatically in the coming four decades.

Consider: Public expenditures around the world on pensions and health care — driven largely by aging — are generally projected to increase as a share of gross domestic product (GDP), according to Pew. Read *Attitudes about Aging: A Global Perspective*.

The good news for U.S. citizens, at least, is that pension expenditures are predicted to represent a lower percent of GDP than in other parts of the world. For instance, public pension expenditures are expected to consume about 15% of GDP by 2050 in several European countries, according to Pew. By contrast, U.S. pension expenditures are projected to rise from 6.8% of GDP in 2010 to 8.5% in 2050.

### **How to choose a financial adviser**

Here are a few tips on how to choose and work with a financial adviser.

Meanwhile, public health-care expenditures as a percent of GDP are rising even faster than pension expenditures in most countries, according to Pew. In the U.S., public-health expenditures — due in part to the graying of the population as well as cost inflation — are projected to more than double, from 6.7% of GDP in 2010 to 14.9% in 2050.

And all that spells change. “Our Social Security and Medicare systems are not sustainable under current law, and thus we have no choice but to eventually reduce the level of promised benefits or increase [taxes](#),” said Jeff Brown, a professor at the [University of Illinois](#). “But we are still at a point where, if we act soon, we can make these changes without fundamentally threatening retirement security or economic growth. Of course, if we continue to kick the can down the road, then the choices will become much starker in the years ahead.”

Now, in response to public-pension expenditures representing a larger and larger percent of GDP over time, Pew reports that

many countries have or plan to implement reforms, such as increasing the retirement age, as a way to stem the rate.

The good news for U.S. citizens — born and not yet born — is that the expected rise in pension expenditures is lower among the developed economies because they are currently aging up at a less rapid pace than other countries and because many have implemented reforms that are expected to limit the growth in pension expenditures, Pew wrote.

In the U.S., for example, the original Social Security full retirement age of 65 has been gradually on the rise since 1983, Pew noted. It is scheduled to level off at 67 for people born after 1959.

Brown said it's worth looking at increasing Social Security's full retirement age above 67, but it can't be done without a great deal of thought. “We may also want to consider gradually raising the early entitlement age for Social Security, although this is tricky to do because some occupations, for example, firefighters, may still have good reason to retire early,” said Brown.

To be sure, it's hard to predict whether lawmakers in the U.S. will ever increase Social Security's full retirement age above 67. But one should at least consider that in their retirement plan.

Other experts, meanwhile, note that public expenditures on pensions and health care rising as a percent of GDP isn't always a bad thing. “Pension and health care spending will increase but don't confuse budget issues of one segment of the economy with an economic issue,” said Teresa Ghilarducci, a professor at The New School's New School for Social Research. “Government expenditure is another sector's income — spending equals income — and the aging economy in the U.S. will be the source of new jobs and innovation.”

### **Working longer, living longer**

No matter whether lawmakers increase this nation's full retirement age, current and future citizens of the U.S. will have to contemplate working longer and living longer.

Two issues are at play. One is longevity and the other is the old-age dependency ratio.

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## Change to Actuarial Reductions – Present Value Factor

On May 21, the Office of Personnel Management (OPM) issued notices in the Federal Register indicating that the present value factors for CSRS and FERS will be changed, effective October 1.

The last time OPM changed the present value factors was nearly three years ago. So, what are present value factors? Why do they change? And what impact might they have on you? They change when an analysis done *Present value factors are based on economic assumptions and demographic factors* by the Board of Actuaries of the Civil Service System determines that those assumptions and factor have changed enough to warrant a revision in the tables. Present value factors apply to:

- \* Retirees who elect to provide a survivor annuity to a spouse they marry after they retire, and

- \* retiring employees who: elect the alternative form of annuity; owe certain redeposit if they received a refund of their retirement contributions before March 1, 1991; or want to get credit for certain kinds of service with non-appropriated instrumentalities.

Present value factors have a broad span. If you are under CSRS, they range from 324.2 at age 40 to 49.2 if you are 90. For those covered by FERS whose annuities aren't increased by COLAs before are 62, it's 214.6 to 49. The numbers for those whose annuities are increased by COLAs, the range is from 291.8 at age 40 to 204.3 at age 62, at which point the numbers for all those covered by FERS are the same.

Let me illustrate how that works in practice. Suppose you are a CSRS employee who took a refund of his retirement contributions before March 1, 1991, came back to the government, and now owes a redeposit. Now you want to find out if it would be better to redeposit that

money or accept a reduction in your annuity. Divide the present value factor for your age into the Redeposit money you owe and you'll have a figure on which to base your decision.

For example, suppose you met the age and service requirements to retire (55 and 30), had a high-3 of \$80,000, and owed a redeposit of \$18,000 (refunded amount plus accrued interest). If you made a redeposit, your annuity would be \$45,000 per year or \$3,750 per month. If you decide not to redeposit the money, the actuarial reduction would depend on your age. At age 55, your present value factor would be 253.6. So, your reduction would be \$70.97 ( $\$18,000 \div 253.6$ ), resulting in a new monthly annuity of \$3679.03. On the other hand, if you were age 62, the numbers would look like this: present value factor 212.1, annuity reduction, \$84.86 ( $\$18,000 \div 212.1$ ), new monthly annuity, \$3665.14. Once you've done the arithmetic, you can make up your mind if it is better to pay in that money and have a higher annuity for the rest of your life or accept the reduction instead. **Published:** Wednesday, July 11, 2014

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## Message from NARFE President Joseph A. Beaudoin

“As we near the two-year anniversary of the phased retirement option becoming law, we’ve heard from NARFE members who are frustrated this management tool is not yet an option, as the final regulations haven’t been published. Some of these NARFE members have taken their plea to the press, and NARFE continues to push the Office of Personnel Management (OPM) to complete the regulations. Read more about this issue and NARFE’s earned media success below.”  
[Phased Retirement by the Start of the Fiscal Year?](#)

In an [interview](#) with Federal News Radio, and in response to numerous listener questions, OPM Director Katherine Archuleta told Mike Causey that phased retirement should be

implemented by the start of the fiscal year, October 1. *Federal Times* reporter Andy Medici also [wrote](#) about the announcement that long-awaited regulations for phased retirement would be issued this year. NARFE Legislative Director Jessica Klement was quoted in the article, along with two NARFE members, on a subject that is of critical importance to federal employees nearing retirement. ([Media Coverage January-May 2014](#))

Reporters at major news outlets, including [CNN](#) and the [Washington Post](#), continue to go to NARFE as a source for information and views on issues that affect the federal workforce and retirees. By anticipating and being quick to respond to legislative developments in Congress, NARFE also was mentioned and/or quoted in more than two dozen articles in publications that intensely cover Capitol Hill and federal employee issues, such as [The Hill](#), Politico, [Federal Times](#) and [Government Executive](#), in the past five months. ***These articles both spur interest in NARFE by mainstream news outlets and visibly position the Association as expert in federal employee issues among current and prospective members and the general public.***

### Preparing for Future Coverage

NARFE is taking full advantage of the less chaotic legislative year to introduce NARFE and federal workforce and retiree issues to reporters. As with legislative advocacy, relationships with reporters are crucial in media outreach. NARFE members who have had Letters to the Editor published should find future placements easier to obtain, having successfully personalized NARFE's LTE templates and been published the first time. Thank you to all the NARFE members who took the time to submit these LTEs.

### Obtaining the Hotline

This weekly legislative message is available to telephone callers (703-838-7780 and toll-free at 1-877-217-8234); posted on the NARFE website, [www.narfe.org](http://www.narfe.org); made available to

requesting NARFE leaders. Should you have any questions regarding the information provided in the Hotline, please email NARFE's Legislative Department at [leg@narfe.org](mailto:leg@narfe.org) or call 703-838-7760.

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### **NEW INFO ABOUT OPM SECURE EMAIL SYSTEM**

The US Office of Personnel Management's secure email system (Smail.opm.gov) has been upgraded. As a Smail user this announcement is intended to inform you of these changes. If you do not use email to contact OPM about questions or problems then you have no need for the Smail system and you can ignore the rest of this message.

As of April 14<sup>th</sup> no new messages have been added to the old system. All new messages containing personal data leaving OPM have been sent using the new system. Our new system is simpler and more secure than the old system.

Smail.opm.gov **will still function** for current users **for another 5 months** then it will be decommissioned and be un-accessible.

**Users of Smail.opm.gov are encouraged to forward their messages out of the system if they need the information.** The restriction on sending messages out of the system has been revised. Now users may forward messages to any e-mail address. To ensure the information stays secure this forwarded message will be routed through the new secure mail system. If the destination e-mail system will accept the messages in a secure fashion, they will be delivered directly to the user's inbox. If the destination e-mail system will NOT accept the messages securely, a new registration on the new system will be required.

**If current Smail users need the ability to send messages securely TO OPM after the Smail system is decommissioned, contact [smail-help@opm.gov](mailto:smail-help@opm.gov) for potential alternatives.** IF you have any questions, contact [smail-help@opm.gov](mailto:smail-help@opm.gov).