

# Retirement Services Services Online



**Frequently Asked  
Questions about  
Accounts and Passwords**

[www.servicesonline.opm.gov](http://www.servicesonline.opm.gov)

## What Is Services Online?

Services Online is a mobile-friendly website that Retirement Services has created to allow retirees and survivors to manage their own retirement accounts.

You can make changes to your contact information, your direct deposit, allotments, and taxes online. You can print statements and forms. You can research your payments. A full list of capabilities is available on the home page of the website, [www.servicesonline.opm.gov](http://www.servicesonline.opm.gov).

## Am I Required to Use Services Online?

No, but give us a try! It is the fastest and easiest way to manage your account, day or night. You can view needed information, update your account, and answer most account-related questions. Login at least once to setup communication preferences, telling us how you want to hear from us.

You can contact Retirement Services: (1) by email; (2) by phone; (3) through the mail; or (4) visiting the walk-in center in Washington, DC (see contact information on REVERSE).



## How Do I Login the First Time to Services Online?

To log in to Services Online for the first time, you will need your [claim number](#) and the [temporary password](#) (see [GLOSSARY](#)). You should have received a letter in the mail following our letter to you announcing that your claim for benefits has been accepted and that interim payments have started.

## How Do I Enter My Claim Number in Services Online?

When entering your claim number in Services Online, you will need to use the prefix letter in addition to the number, as indicated on your identification card that you received in your welcome packet. You should reference your claim number in all correspondence with Retirement Services.

<b>A</b>	<b>1234568</b>	<b>0</b>
<u>Prefix</u>		<u>Suffix</u>
If Retiree → "A"	If Retiree → "0"	
If Survivor → "F"	If Survivor →	Refer to your ID card for your suffix

## What If I Forgot My Password?

(1) You can use the automated password reset tool from the "[Forgot Password?](#)" link on the login page after logging in to Services Online the first time and establishing an email address and security questions. You will want to complete the process in one sitting, as the verification email that will be sent to your account email address has a short expiration period;

(2) Call to request that a temporary password be emailed to your account email address. You should receive this temporary password by email the day following your request at the latest. This temporary password does expire, but lasts longer than the automated reset process;

(3) If you haven't set up an email address and security questions, call us to request that a new temporary password be sent to you via postal mail to your street address on file (see contact information on Reverse).

## RESET PASSWORD REQUEST

**Do NOT request a password reset, if:**

- You have already requested a password reset

## **What Happens When I First Login?**

After logging in to Services Online the first time using your claim number and temporary password, you will be directed to create a complex password. You will also need to provide Retirement Services with an email address, and to create security questions for your account.

## **How Often Do I Need to Login to Services Online?**

You should login to Services Online at least every 15 months to keep your account active. You will be directed to the "[Forgot Password?](#)" link if your password is expired.

If your account is locked due to inactivity, please call to unlock your account and reset your password (see contact information on REVERSE).

## **Why Do I Need to Provide an Email Address?**

Security guidelines require Retirement Services to capture an email address for all Services Online users. Users who make changes to their account will receive emails that report that changes were made using Services Online, allowing you to verify that the changes were authorized by you and alerting you to unauthorized changes to your account. Having an email address on file is also necessary to use the automated password reset process in Services Online. Make sure to provide security questions and remember or record the responses to use the automated password reset process going forward.

## **Can I Change My Insurance Benefits on Services Online?**

No. During Open Season (see [GLOSSARY](#)) you can make changes to your benefits on the [Open Season](#) webpage, or due to a [qualifying life event](#) by contacting us directly (see contact information on REVERSE). You should contact your carrier or provider for information about possible online management of your benefits.

## GLOSSARY

**ANNUITY** The recurring monthly payments to a former employee who has retired, or a deceased employee's or retiree's survivors.

**CLAIM NUMBER** The unique identifier assigned to your claim for retirement benefits after OPM has verified your eligibility.

**COMPLEX PASSWORD** Unlike a simple password, which does not have rules for length, use of multiple types of characters, capitalization, symbols, or the like, a complex password has rules attached. The password rules for complex passwords are described on the password reset screen of the automated reset tool and in the password letter.

**INTERIM PAY (SPECIAL PAY)** An estimated monthly annuity benefits sent immediately upon determination that an individual is entitled to an annuity to cover the period until full regular payments are both determined and begun.

**OPEN SEASON** A period that runs from the Monday of the second full workweek in November through the Monday of the second full workweek in December when retirees can change their health insurance elections. A retiree can cancel or reduce FEGLI coverage at any time.

**PROCESSING TIME** The time period between when OPM receives a retirement application from the separating agency and when OPM finishes work on the retirement case.

**QUALIFYING LIFE EVENT (QLE)** A term defined by OPM to describe events deemed acceptable by the IRS that may allow premium conversion participants to change their participation election for premium conversion outside of an Open Season. Our website offers more information (see contact information on REVERSE).

**TEMPORARY PASSWORD** A number provided in a letter to a newly qualified recipient of an annuity to allow access to Services Online.



# **United States Office of Personnel Management**

## **For Retirement Information**

[www.opm.gov/retire](http://www.opm.gov/retire)

[retire@opm.gov](mailto:retire@opm.gov)

1-888-767-6738

M-F 7:40 a.m.—5:00 p.m. (ET)

### **MAILING ADDRESS**

Retirement Operations Center  
Post Office Box 45  
Boyers, PA 16017

### **WALK-IN CENTER**

Retirement Information Office  
U.S. Office of Personnel Management  
1900 E. Street, NW, Room 1323,  
Washington, DC 20415  
M-Th 8:00 a.m.—4:00 p.m. (ET)  
F 8:30 a.m.—3:00 p.m. (ET)