

April 21, 2022

Financial Services and General Government Subcommittee  
Committee on Appropriations  
U.S. House of Representatives  
200 Rayburn House Office Building  
Washington, DC 20515

Dear Chairman Quigley:

On behalf of the National Active and Retired Federal Employees Association (NARFE), which represents the interests of federal employees, retirees, and their survivors, I write to request the inclusion of more robust report language in the Financial Services and General Government appropriations bill for fiscal year 2023 to ensure greater transparency regarding the operations of the Office of Personnel Management's (OPM) Retirement Services (RS) division.

We are concerned about significant retirement processing delays and the inability of annuitants and their families to connect with OPM (via phone, email or other method) to receive needed assistance. Our members have notified us that they have experienced lengthy delays receiving their survivor benefits, updating their health insurance benefits and requesting other changes from OPM; these delays are negatively affecting their retirement security. We ask for your assistance in assessing the state of OPM RS operations.

To ascertain the degree of the problem, we request the inclusion of the following report language in the Financial Services and General Government appropriations bill for fiscal year 2023:

*Retirement Services.* The Committee is concerned with the level of customer service provided to annuitants and their families seeking help from OPM regarding retirement benefits. The Committee is concerned about the lengthy delays to process retirement and survivor claims, update health insurance benefits, and make other critical changes that impact retirement benefits. These delays cause hardships for Federal annuitants and their families, and the Committee directs OPM to brief the Committee quarterly on OPM's efforts and progress toward reducing these delays. OPM is directed to post on its website monthly reports indicating the length of time it takes to process initial retirement claims, applications for survivor benefits, annuitant health benefit adjustments, and other FEHB and FEGLI adjustments. Additionally, the Committee expects OPM to continue the quarterly briefings on the measures OPM is taking to decrease the processing delays and improve customer service levels, including the average time it takes a caller to reach an OPM operator, and the number and percentage of unanswered calls.

NARFE is particularly concerned that surviving spouses must wait multiple months to receive the survivor annuities to which they are entitled. Our association has received numerous complaints and pleas for help from surviving spouses who report OPM's slow processing times – upwards of six months or more. These survivors are not receiving their entitled benefits and income during the lengthy delays. Many are afraid they will lose their homes and not be able to afford food and medication while waiting for OPM to clear its backlog. Surviving spouses are entitled to their benefits and should not have their health and wellbeing jeopardized by OPM's lags. While OPM has figured out how to stop payments to deceased annuitants quickly, it has not figured out how to commence survivor annuities with the same urgency.

We have also been informed by numerous federal retirees that they are experiencing lengthy delays in adjusting their annuities and health insurance following the death of a spouse. Based on the complaints NARFE has received, it appears there is a routine five- to seven-month delay for many of these adjustments.

For example, NARFE was alerted to delays processing changes to the Federal Employees' Group Life Insurance (FEGLI) program. If an annuitant wants to decrease or cancel coverage, it is taking five months or more to make the change. In the meantime, the annuitant is left paying for costly unneeded coverage, given the higher premiums enacted in 2021.

Additionally, we continue to hear that our members are unable to get through to OPM to receive assistance with their problems. This longstanding complaint seems to have gotten worse, not better, recently.

NARFE understands that staffing shortages exacerbated by the COVID-19 pandemic may be hampering OPM's ability to process requested changes from annuitants in a timely manner. But it is also critical that OPM address and correct these issues. Based on feedback we have received from NARFE members about the financial hardship this is causing, we believe OPM should place a higher priority on tackling these issues.

If you have any questions or concerns with this request, please contact NARFE Staff Vice President for Policy and Programs John Hatton at [jhatton@narfe.org](mailto:jhatton@narfe.org) or 571-483-1267.

Sincerely,



Ken Thomas  
National President