

The List: A Retirement Resources Guide

By Tammy Flanagan

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Last week, I presented [The Index](#), my annual guide to past columns. This week, it's The List: a compilation of resources that I use on a daily basis to back up what I say to you and to any federal employee that asks me a retirement benefits question. These resources are credible, add to your knowledge base and help you confirm that important rules haven't changed.

The sources below provide information you should want to know so that you can prepare for a smooth transition to retirement. As they say in the carpentry business, "measure twice, cut once." Ask questions until you understand. It's easy to leave government, but a lot harder to come back if you left without knowing exactly what you are entitled to receive.

The Big Three

Three organizations are important in administering federal retirement benefits: The Office of Personnel Management, The Thrift Savings Plan and the Social Security Administration. If it's been awhile since you visited their websites, you owe it to yourself to see what's new.

[Office of Personnel Management](#)

- [Civil Service Retirement System](#)
- [Federal Employees Retirement System](#)
- [Federal Employees Health Benefits Program](#)
- [Federal Employees Dental and Vision Insurance Program](#)
- [Federal Long Term Care insurance Program](#)
- [Federal Flexible Spending Account Program](#)
- [Federal Employees Group Life Insurance Program](#)

[Thrift Savings Plan](#)

Provides online access to your account and a withdrawal wizard you can use to make it a little easier to apply for post-separation withdrawals from your account.

- [Plan Participation](#)
- [Investment Funds](#)
- [Retirement Calculators](#)
- [Life Events](#)

[Social Security Administration](#)

Do you have a mySocialSecurity account? Do you have questions about when you should claim benefits? Are you married, widowed or divorced? Are you receiving a CSRS or CSRS Offset retirement benefit? Details about all of the above and more can be found at SSA's website.

Federal Insurance Benefits

I also have several go-to websites that provide analysis, explanation and comparison of federal benefits in ways the administering agencies can't. With these and other independent sources of information, be sure to check out anything that sounds too good to be true.

[Consumers' Checkbook Guide to Health Plans for Federal Employees and Annuitants](#)

An FEHBP plan comparison tool that can help you determine what plan is best for you. The guide is in its 37th year.

[National Active and Retired Federal Employees of New York](#)

This organization has compiled a wealth of resources to help with key retirement planning decisions.

Retirement Income Calculators

If you're looking for do-it-yourself software to estimate your retirement annuity, there are programs available for that task. It's very important that you provide detailed and accurate information when you use these programs.

- [Decision Support Software](#)
- [FedBens](#)

Retiree Advocacy

[The National Active and Retired Federal Employees Association](#)

Supports legislation beneficial to current and future federal annuitants and advises them of their rights under retirement laws and regulations.

Divorce and Federal Retirement

[FERSGUIDE](#)

Federal employee divorce services and FERS retirement guides.

Financial Planning

[Investor.gov](#)

A service of the Securities and Exchange Commission where you can check out a financial adviser's background, registration status and more.

Tax Planning

[Internal Revenue Service](#)

- [Tax Guide to U.S. Civil Service Retirement Benefits](#)
- [Health Savings Account and other Tax Favored Health Plans](#)
- [Individual Retirement Arrangements](#)

[Kiplinger State-by-State Guide to Taxes](#)

Preparing for Life After Retirement

[U.S. News & World Report/Money Best Places to Retire](#)

Road Scholar: Educational adventures created by Elderhostel.

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<http://www.govexec.com/pay-benefits/retirement-planning/2016/01/list-retirement-resources-guide/125308/>