REDUCTION IN FORCE (RIF) - GENERAL INQUIRIES

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What is RIF avoidance and how does it differ from a RIF?

Reduction in Force (RIF) avoidance and RIF are components of the organization change process (i.e., reorganizations, restructuring, and downsizing). RIF Avoidance is a period of time that begins after the change is approved and the manager meets/notifies the employees of the change. During the RIF avoidance period, management helps employees identify vacant authorized positions for which the affected employees can apply.

1. When are RIFs necessary?

RIF procedures are required when there is an organization or staffing change AND at least one employee will be demoted or separated.

2. What is the RIF timeline?

The RIF timeline shows the activity that occurs during RIF avoidance through the end of the RIF period. It includes nine (9) major components (including Employee Notification, General and Specific RIF Notice, RIF Effective Date) and three (3) primary phases (RIF Avoidance Period, Specific RIF Notice Period, and Reinstatement List Period). The entire timeline with applicable dates is available on the Organization Change Management website.

3. Does a RIF include all career employees?

RIFs are limited to competitive areas where the organization/staffing change meets the criteria for invoking RIF procedures. Career employees in a competitive area undergoing organizational change may be subject to RIF. The most current listing of competitive areas is found in the Postal Bulletin, which is referenced on the Organization Change Management website.

4. What is a competitive area?

A competitive area is an organizational unit under separate management authority within which career employees compete during a RIF

5. How will I know if my competitive area will conduct a RIF?

After the proposed organization/staffing change is approved, your manager will provide you with the details of the change. This information may include:

o Identifying the elimination of work,

- o identifying the positions that are likely to be affected,
- o Providing the new organization and staffing information,
- o Indicating whether RIF procedures are necessary, and
- o Identifying important milestones and dates.

6. How will I be notified if I am affected by the RIF?

Any employee whose position is potentially impacted is notified by his or her Manager.

7. As a RIF impacted employee, what opportunities do I have to find another Postal Service position?

You have five opportunities to find another Postal Service position:

- 1. Phase I vacancy postings within your competitive area only. Impacted and non-impacted employees may apply for promotions, same grade positions, or lower level positions within their competitive area. Specific dates when job positions will be available during Phase I will be posted on the Organization Change Management website.
- 2. Phase II vacancies throughout the area undergoing RIF avoidance, not just the competitive area. Impacted and non-impacted employees may apply for positions in the same manner as Phase I. The specific dates for Phase II will be communicated on the Organization Change Management website.
- 3. After Voluntary Early Retirement (VER). VER eligible employees who accept the VER increase the number of potential landing spots for impacted, non-VER eligible employees.
- 4. After the beginning of year retirements.
- 5. Postings of vacancies, which may occur under the regular posting process.

8. Will I be notified if I am no longer a potentially impacted employee? When and how will I be notified?

No specific notification is necessary. Your notification will be a copy of the PS Form 50, which processes your assignment to another position.

9. What is the overall employment strategy at the USPS; will there be RIFs within other competitive areas?

We are moving forward with a focused approach to organizational change within all functions. Not all competitive areas have potentially impacted employees.

10. Who can I call or where can I go for help with questions and to find more information on the RIF process?

The most updated information on the current Reduction in Force (RIF) process is

available on the Organization Change Management website. Headquarters and Headquarters-Field Related employees may also contact the HR liaison within their competitive area for assistance with questions and concerns. Area and District (non-Headquarters) employees may contact their Local Services representatives for additional information.

PREFERENCE ELIGIBLE

11. What is Veterans' preference, and is it different in a RIF avoidance than in a RIF?

Veterans have advantages over non-veterans in a RIF. By law, veterans who are disabled or who served on active duty in the Armed Forces during certain specified time periods or in military campaigns are entitled to preference over others in hiring from competitive lists of eligible employees and also in retention during reductions in force.

Preference is given to veterans who are preference eligible during the RIF, but there is no preference during RIF avoidance.

The preference eligible is on equal footing with all non preference eligibles during the RIF avoidance period. If the preference eligible is not selected for an authorized position during the various vacancy posting phases, he or she will be processed through the RIF procedures. It is during that process that the preference will be applied.

12. It is my understanding that "Veterans' preference" does not apply during a RIF avoidance period to RIF-impacted job opportunities that are currently being posted. Is this correct?

That is correct. Preference is given to veterans who are preference eligible during a RIF, but there is no preference when applying for vacancies in non-RIF or RIF-avoidance circumstances.

13. Are veterans offered any different benefits/placement if they are unable to find a job during the RIF period?

Preference eligible employees receive preference during the RIF process for jobs within a competitive area that is undergoing an organizational change. However, in competitive areas that are being eliminated, all jobs are abolished and any employee (preference eligible and non-preference eligible) who has not successfully found another position within the Postal Service by the RIF effective date will be separated.

14. When the competitive area is closing, do preference eligible employees receive indefinite saved grade and saved salary?

Preference eligible employees who request a voluntary reassignment to a lower level during the RIF avoidance phase receive two years of saved grade followed by indefinite saved salary. See Salary Memo dated April 2, 2004 from Mr. Potter for more details.

15. Can management involuntarily direct preference eligibles to lower level positions?

There are four ways in which employees can be assigned to lower level positions:

- 0. By RIF procedures
- 1. Voluntary request by the employee
- 2. For cause
- 3. Reclassification of a position

16. May I appeal a RIF; what are my rights?

Preference eligible veterans who receive a Specific RIF Notice, will be provided the Merit System Protection Board (MSPB) appeal information necessary to appeal a RIF assignment or RIF separation.

17. When does the clock begin running for preference eligibles for the 30 day MSPB appeals?

The 30 calendar-day period for filing an appeal with the Merit Systems Protection Board (MSPB) commences on the effective day of the RIF. Information regarding the appeals process is provided with the Specific RIF Notice issued 60 days prior to the RIF effective date.

18. If I am a preference eligible employee and I do not apply for any position and a RIF occurs, will I have bump and retreat rights to a position within three grades given to a non-preference eligible?

The RIF regulations relative to the bump and retreat rights do not apply when a competitive area is being eliminated. All positions are abolished and any employee (preference eligible and non-preference eligible) who has not been successfully placed in a position elsewhere in the Postal Service will be separated on the RIF effective date. Preference eligibles in competitive areas undergoing organization change will be processed during the RIF process, and if they are determined to be qualified for positions occupied by non preference eligibles or preference eligibles with a lesser retention standing, bumping rights will be applied.

19. I am a reservist. If I am activated for 30 days in a year during a RIF, how will I be able to apply for current postings when on active duty? Upon my return, I know the Postal Service must place me in a position similar to the

one I vacated. Like my colleagues, I want to be able to select the type of work and work location, if possible. Can you provide me with some information or refer me to a source where this info can be found?

Active duty employees can apply for vacancies from a home or a non-postal computer by accessing http://ecareer.usps.gov/ and then clicking on eCareer from the LiteBlue home page if available during an organization change or submit letters and an eCareer Profile to selecting officials when applying for laterals or downgrades. Local service HR will provide information in order to keep active duty employees informed as organizational changes are implemented.

20. To what extent does Veterans' preference apply during or after a competitive area is abolished on the RIF effective date? As a veteran, do I receive preference when seeking a USPS job in another competitive area?

Where a competitive area is abolished, all employees who remain within the competitive area on the effective date of the RIF will be separated. Since the competitive area is closing, there are no opportunities for assignment within that competitive area. Further, preference eligibles and non preference eligibles are on equal footing when applying for positions within other competitive areas.

21. As a disabled veteran, will I retain my salary and grade indefinitely if I go to another agency?

No. It is up to you and the receiving agency to negotiate the salary at that agency. The salary retention policies are afforded by the Postal Service only while employed by the Postal Service. When employment with the Postal Service is severed for one workday or more, salary retention terminates.

JOBS

22. Is it possible to see a working list of expected job openings offered during the Phase I posting?

Positions available during Phase I will be posted on *eCareer* based on established timeline for specific organizational change. All information will be posted on the Organization Change Management website.

23. How soon will the Phase I job postings be filled?

Selections will be made in accordance with established timeline of the specific organizational change.

24. What are Limited Areas of Consideration?

LAC's are limited postings for employees where an organizational change is occurring. Vacancies will be open and posted for Limited Area of Consideration (LAC) within your competitive area according to the established timeline for that

specific organizational change. All information will be posted on the Organization Change Management website. Postings will include the appropriate LAC language: "All impacted and non-impacted, qualified EAS career Postal employees who occupy positions in are eligible to apply for this position."

25. If I apply for a position in Phase I and I receive it, can I apply for a position in Phase II?

Yes.

26. Can I apply using a postal computer at this time?

Yes. You can search and apply for vacancies on-line in *eCareer* using your postal computer by logging into Blue, clicking on the My Life tab, and then under Jobs clicking on *eCareer*. From your home computer or a non-postal computer you can search and apply for vacancies by accessing http://ecareer.usps.gov/ and then clicking on *eCareer* from the LiteBlue home page. Applying for a job in *eCareer* is a four-step process:

- 0. Build your Candidate Profile (if you have not already done so),
- 1. Search for a job vacancy,
- 2. Apply for the job, and
- 3. Submit your application (before the closing date of the posting).

27. Is it necessary to address the job requirement portion of a vacancy announcement in *eCareer*, or may I instead request to be considered for the position noncompetitively?

If the vacancy would be a promotion, then you need to apply via *eCareer*, address all of the requirements, and compete with other employees. However, for vacancies at the same or lower level, employees may request noncompetitive consideration, and this type of request is outside of *eCareer*. For lateral or lower level noncompetitive consideration, employees instead must submit a written request to the selecting official indicating their desire to be considered for the position noncompetitively. The written request can be either via email or hardcopy memo. Employees are <u>not</u> to submit noncompetitive requests through *eCareer*. Although not required, it is to the applicant's advantage when submitting a written request to the selecting official, to attach a copy of their *eCareer* Candidate Profile, including the Summary of Accomplishments section addressing the job requirements on the posting.

You can search and apply for vacancies on-line in *eCareer* using your postal computer by logging into Blue, clicking on the My Life tab, and then under Jobs clicking on *eCareer*. From your home computer or a non-postal computer you can search and apply for vacancies by accessing http://ecareer.usps.gov and then

clicking on *eCareer* from the LiteBlue home page.

28. Do I have to use *eCareer* and address KSAs when applying for a position that has the same occupation code and title?

Same occupation codes are the same as a lateral reassignment; therefore, see above answer.

29. Regarding job postings, am I limited to applying for a new job that is lateral and is no more than three grades below?

During the RIF avoidance period, affected employees may apply for (and compete for) any posted vacancy via *eCareer* and may also voluntarily request consideration for vacant positions at the same grade level or lower level, for which they believe they meet the qualifications. Voluntary requests for downgrades are not limited to positions that are three grades below that of the RIF impacted employee.

You can search and apply for vacancies on-line in *eCareer* using your postal computer by logging into Blue, clicking on the My Life tab, and then under Jobs clicking on *eCareer*. From your home computer or a non-postal computer you can search and apply for vacancies by accessing http://ecareer.usps.gov/ and then clicking on *eCareer* from the LiteBlue home page.

30. What do I do if a vacancy requires testing?

Testing sessions will be offered for any vacancy that requires testing. Headquarters and Headquarters-Field Related employees may contact the HR liaison within their competitive area for assistance if they are interested, and the HR liaison will work with Corporate Personnel Management to schedule those employees for a test. Area and District (non-Headquarters) employees may contact their Local Services representatives for assistance.

31. What is the selection process/criteria used to determine the best-qualified applicant?

The selecting official evaluates the knowledge, skills, and abilities of the candidates and follows existing guidelines to determine the best-qualified applicant. A candidate is responsible for addressing the KSAs specific to the position, which may include work experience, knowledge gained through training, education or volunteer work. Details about completing a Candidate Profile and applying for a job are on the *eCareer* website, which can be accessed using your postal computer by logging into Blue, clicking on the My Life tab, and then under Jobs clicking on *eCareer*. From your home computer or a non-postal computer you can access the *eCareer* website by accessing http://ecareer.usps.gov/ and then clicking on *eCareer* from the LiteBlue home page.

32. If I accept a lower level position, can I, at a later date, apply for a position that opened up in my competitive area due to a retirement?

Yes.

33. Are lateral noncompetitive reassignment positions available during Phase I and II?

Yes. If interested in requesting consideration for a lateral reassignment or a change to a lower level position, employees must submit a written request to the selecting official indicating their desire to be considered for the position noncompetitively. The written request can be either via email or hardcopy memo. Employees are **not** to submit noncompetitive requests through *eCareer*. Although not required, it is to the applicants' advantage when submitting a written request to the selecting official, to attach a copy of their *eCareer* Candidate Profile, including the Summary of Accomplishments section addressing the job requirements stated on the posting.

34. What will the posting schedule be after Phase I and II?

It will revert to the regular posting schedule. Vacant positions may be posted in the *eCareer* system every Tuesday where they remain for a period of fifteen days. The key is to check *eCareer* often and maintain an updated profile in the system.

You can search and apply for vacancies on-line in *eCareer* using your postal computer by logging into Blue, clicking on the My Life tab, and then under Jobs clicking on *eCareer*. From your home computer or a non-postal computer you can search and apply for vacancies by accessing http://ecareer.usps.gov/ and then clicking on *eCareer* from the LiteBlue home page.

35. Is there a third round of postings planned, and if selected, can I receive saved grade for two years and indefinite salary protection?

Residual postings of vacancies may occur under the regular posting process. Salary protection is available to impacted employees throughout the RIF avoidance period and during the Specific RIF Notice period.

36. Once I have a RIF letter, am I eligible as a postal employee, to apply for job opportunities in other federal agencies under ICTAP (Interagency Career Transition Assistance Plan)? The job announcements sometimes contain the following statement:

"Interagency Career Transition Assistance Plan (ICTAP) eligibles: Current or former employees displaced from other agencies. Individuals seeking ICTAP eligibility must submit a copy of their Reduction in Force (RIF)

separation notice (Notification Letter or SF50) and a copy of their most recent performance rating."

Postal Service employees are excluded from using the ICTAP program. This is explained in a booklet on the OPM web site at http://blue.usps.gov/cgi-bin/good_bye.cgi?url=http://www.opm.gov/ctap/index.asp.

However, Human Resources strongly recommends submitting a cover memo to any application submitted for the federal government stating that you have been verbally informed that your job has been eliminated and providing the RIF effective date.

- 37. How long will I have federal status after resigning from the Postal Service or after I have separated during a RIF from federal employment? Does that mean that within that time period, I as a former federal employee am eligible to apply to any agency that requests "status candidates"?

 In accordance with section 1006 of title 39, United States Code Postal Service employees serve under excepted appointments. They do not acquire competitive
 - employees serve under excepted appointments. They do not acquire competitive status or noncompetitive reinstatement eligibility for competitive service jobs in other agencies. However, by law, an agency may give a noncompetitive appointment (transfer) to an employee of the Postal Service who meets all the following conditions:
 - 0. The employee's Postal Service appointment has no time limit; and
 - 1. Immediately before appointment in the competitive service, the employee served in the Postal Career Service for at least 30 months on a substantially full-time basis or for at least 520 hours if employed less than full-time; and
 - 2. The employee meets the qualification standard for the position; and
 - 3. The employee will be appointed to the competitive service with no beak in service from Postal Service employment

BENEFITS

- 38. If I am separated from the Postal Service due to a RIF, will I receive any severance pay or benefits for a specific period of time after separation?

 The Postal Service's severance pay provisions are located at Part 435 of the "Employee and Labor Relations Manual." It can be found at http://blue.usps.gov/cgi
 - bin/good_bye.cgi?url=http://www.usps.com/cpim/ftp/manuals/elm/html/elmc4_0 16.htm.
- 39. What relocation benefits are available during RIF avoidance? If I request a downgrade to a position outside my commuting distance, will I get applicable

relocation benefits?

Paid relocation benefits are based on whether or not the employee is considered under the competitive or noncompetitive process.

Example 1 - Employee volunteers for equal or lower grade and is selected and considered under the competitive process (along with the competitive applications), all relocation benefits as outlined in the F-15 Travel/Relocation handbook are paid by the Postal Service.

Example 2 - Employee volunteers for equal or lower grade and is considered under the noncompetitive process (no competitive applications considered), relocation benefits may be paid based on management's discretion.

Relocation benefits policy is covered in "Handbook F-15 - Travel and Relocation." It can be found at http://blue.usps.gov/cgi-bin/good_bye.cgi?url=http://blue.usps.gov/cpim/ftp/hand/f15/html/welcome.htm.

40. If I accept a position outside of my competitive area, will I receive any relocation benefits?

Relocation benefits policy, including eligibility requirements, is covered in "Handbook F-15 - Travel and Relocation." It can be found at http://blue.usps.gov/cpim/ftp/hand/f15/html/welcome.htm."

41. Is relocation available for lower level positions?

Relocation benefits policy, including eligibility requirements, is covered in "Handbook F-15 - Travel and Relocation." It can be found at http://blue.usps.gov/cpim/ftp/hand/f15/html/welcome.htm.

42. I understand a postal spouse of a RIF-impacted employee will be given consideration under the "normal" transfer process. Will this include consideration for jobs that have been frozen for RIF-impacted employees? (Example: non-impacted spouse is EAS-20 Postmaster. Will she be considered for frozen jobs level 18+?)

The trailing spouse will be considered for jobs after it has been determined that the job cannot be filled by a RIF-impacted employee. The trailing spouse will not receive priority consideration over the RIF-impacted employee.

43. What happens to my outstanding TSP loan if I am affected by the RIF?

Here are three possible scenarios, depending on how the RIF affects you: *Employee remains with the Postal Service in a lower grade level.* No change would occur with the amount of the TSP loan payments or the length of the loan unless the employee needs to reduce the payments. He or she could then request a

one-time re-amortization of the loan. However, the rules for minimum and maximum repayment periods still apply.

Employee transfers to another Federal agency. No change would occur with the amount of the TSP loan payments or the length of the loan. The employee must inform his or her new personnel office of the TSP loan and ask the office to continue the TSP loan payments. If the new payroll office does not begin allotments promptly, loan payments will be missed with possible significant adverse tax consequences to the employee.

Employee separates from the Postal Service. The terms of the TSP loan include a requirement that the employee repay the loan in full, including interest, when he or she leaves Federal service. After the employee leaves the Postal Service, he or she will be sent a notice with instructions to repay the loan. Thrift Saving Program information is available from the TSP website.

Thrift Saving Program information is available from the TSP website at http://blue.usps.gov/cgi-bin/good_bye.cgi?url=http://www.tsp.gov.

44. If I am a RIF-impacted employee and I had signed up for FSA contributions, but I transfer to another Federal Agency, will the withholdings continue, and will I be able to continue filing claims?

The Flexible Spending Accounts (FSA) program is specific to the Postal Service. You cannot continue it at another Federal agency. For more information refer to the following link http://blue.usps.gov/cpim/ftp/pubs/pub164.pdf Publication 164, Compensation, Relocation Benefits, and Reinstatement Policies for Career Employees in Transition: Q's and A's, then see Question and Answer 39.

SALARY

45. What happens if I have salary protection from a previous organization/staffing change?

Salary protection from a previous organization/staffing change is governed by Mr. Potter's letter dated April 2, 2004. See Salary Memo dated April 2, 2004 from Mr. Potter for more details.

46. I am a nonbargaining unit employee at the top of my grade. If I voluntarily request a reassignment to a lower level position in RIF avoidance, and I get two years of salary protection, am I still eligible to receive a lump sum merit payment?

Assuming your salary at the end of the fiscal year is above the maximum salary range for your saved grade level, you would be eligible for to receive a lump sum PFP merit. At the end of two years, indefinite salary protection applies, and if your salary is above the maximum of the lower level position, you will receive a lump sum PFP merit.

47. If a nonbargaining unit employee voluntarily accepts a lower level position with the two-year salary protection, will the salary go to the lower level if it is not at the maximum of that lower level position? How is the salary calculated after two years?

Employees who voluntarily accept a lower level position and have a salary that is within the lower level salary range, are slotted into the salary range. Saved grade and salary protection are not applicable, because the salary fits the lower level salary range.

RETIREMENT & SEPARATION

48. If I get separated in a RIF, can I get called back?

Employees separated by RIF procedures can request to be placed on the Reinstatement List for two years. The Reinstatement List is valid for vacancies for which they are qualified at or below the grade level at the time of separation within 50 miles of the competitive area from which they were separated.

49. Will early retirement be available for all or some employees in competitive areas conducting a RIF?

A Voluntary Early Retirement Authority approved by the Office of Personnel Management designated the employees covered by the authority. The Postal Service has several authorities that cover positions that may be potentially impacted by organization changes as well as other positions that are non-impacted. Employees occupying non impacted positions that accept a Voluntary Early Retirement can potentially serve as placement opportunities for impacted employees.

50. Will there be any type of incentives offered?

There are no plans to offer any incentives to employees to take early retirement.

51. If I do not find a job with the Postal Service during the RIF period, can I officially retire at age 50 (with 31 years of service) and receive an immediate annuity, or do I have to wait until age 62 to begin retirement benefits? If you receive a RIF separation and you are not placed into a job by the RIF effective date and you are in the Civil Service Retirement System (CSRS) you may be eligible to receive an immediate annuity under discontinued service

retirement (DSR) - provided that you meet either of the following minimum age and service requirements. You must be:

- o At least age 50 with at least 20 years of creditable service, or
- Any age with at least 25 years of creditable service as of the effective date of your involuntary separation.

The 2% reduction for each year under 55 will apply.

Employees under the Federal Employees Retirement System (FERS) must meet the same minimum age and service requirements as listed above.

Information on discontinued service retirement annuity can be found on the U.S. Office of Personnel Management (OPM) website at http://www.OPM.gov.

The DSR will provide an immediate annuity effective the day after the RIF separation date.

52. I am a potentially impacted employee who plans to retire before the RIF effective date. Do I need to take any action?

If you retire before the RIF effective date, you do not need to do anything during RIF avoidance. It is recommended, however, that you contact the HR Shared Service Center (HRSSC) at least 60-90 days before you plan to retire to begin the process of filling out the necessary forms and setting up counseling to go over your individual retirement situation. This will ensure timely processing of your retirement papers.

53. I am eligible for Voluntary Early Retirement (VER). If I submit my VER application and decide to retire by the irrevocable date, can I change that decision once I learn that a new vacancy has been posted?

The VER has a specific time and date when you can withdraw your retirement application by submitting a Request to Withdraw. After this irrevocable date for VER, you can no longer withdraw your application. There are no exceptions. See the VER website for important times/dates as well as other details at http://blue.usps.gov/hr/edr/csfp/ocg/hrssc_vera.htm

54. What happens to me if, as a potentially impacted employee, I do not take the Voluntary Early Retirement (VER) and I end up being RIF impacted?

If you receive a RIF separation and you are not placed into a job by the RIF

effective date and you are in the Civil Service Retirement System (CSRS) you may be eligible to receive an immediate annuity under discontinued service

retirement (DSR) - provided that you meet either of the following minimum age and service requirements. You must be:

- o At least age 50 with at least 20 years of creditable service, or
- o Any age with at least 25 years of creditable service as of the effective date of your involuntary separation.

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- 55. **Is there a deadline for optionally eligible retirees to change their mind?**No, there is no deadline to change their mind. Optional retirees can retire at any time of their choosing.
- 56. At age 53 and with 23 years of service I would be eligible for VER. However, if I choose to take my chances by not taking VER, and then the RIF period ends without me getting a job, would I be able to immediately begin drawing my reduced (for age & service years) annuity? Or would it be deferred until I reach some age criteria?

Based on your years of service 23, and your age 53, if you elect not to take the VER, and you are not placed in a job prior to the RIF effective date, you would be eligible for an immediate annuity under the discontinued service retirement process. You are not required to wait until age 62.

57. I work for an impacted unit and have a VERA question. I meet the age requirement and have 27 years of service. Is there a 2% penalty for every year of service under 30 years?

No. The 2% penalty referenced is applied to reduce a person's early retirement annuity by 2% for each year that he or she is under the age of 55 at the time of his or her retirement. A person eligible for retirement under the Voluntary Early Retirement Authority and who retires at age 53, for example, would have his or her retirement annuity reduced by 4%, regardless of his or her years of service. The retirement annuity will be computed based upon your 27 years of service

minus the percentage reduction for being under the age of 55.

58. Using the formula for severance pay, I would be eligible for about 27 weeks of severance pay. This is based on my current 18+ years of service. If I am involuntarily separated, would these 27 weeks be included in my service time for CSRS annuity calculations when I am old enough to collect?

In addition to credit for specific allowable periods of civilian and/or military service, credit for retirement computation purposes is given only for periods of time between an employee's appointment and separation from the Postal Service. Since severance pay is an allowance for employees who are involuntarily separated not for cause from the Postal Service (in accordance with the provisions of ELM 435), the period of time covered for severance pay is NOT creditable for retirement purposes.

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