

Federal Benefits
Information from
NARFE



Affairs in Order: Benefits Guidance for Survivors of Federal Annuitants

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What Happens When a Federal Annuitant Dies?

It is important for a widow or surviving child of a federal annuitant to know what happens once the death is reported to the Office of Personnel Management (OPM).

As soon as an annuitant's death is reported to OPM, the annuity is immediately stopped. If the death is reported earlier in a month, it is likely that the survivor will not see another annuity check deposited into the annuitant's bank account. If the passing is reported later in the month, it may be too late for OPM to stop the payment. In this case, the payment may go to the bank. It should not be spent, as OPM will recall the payment. If there is a prorated amount due for the final month of the annuitant's life, it will be paid once the claim is settled.

Next, OPM will put together the packet of forms necessary for the survivor(s) to claim any benefits provided by the annuitant. This may include life insurance or a survivor annuity benefit. The forms are typically mailed in three to six weeks. Once the forms are completed and ready to return to OPM, please mail them via a trackable method. NARFE recommends sending them via certified mail with return receipt.

If there is a survivor eligible for a survivor annuity, the survivor will be issued a CSF number. CSF stands for Civil Service Final indicating that person is the final person who can access benefits based on the annuitant's work record. This number is critical in dealing with OPM. Should you need to contact OPM, you will be asked to provide this number. You should write it down and be sure the executor of your estate knows the number or how to locate it.

If you are a surviving spouse, covered under your deceased spouse's Federal Employee Health Benefits (FEHB) plan, and a survivor annuity election was made for you, your health benefits will continue. Once the claim for benefits has been finalized, you will





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receive a new insurance card issued in your name. This may take several months. Rest assured, you are covered while the paperwork is processing.

At the time of the composition of this white paper, OPM was dealing with an unprecedented backlog of survivor benefit claims. It is important for you to be prepared to go four months (or longer) without receiving a survivor annuity check.

Reporting the Death of an Annuitant

Trying to prepare for the loss of a loved one makes many of us anxious, sad and uncomfortable.

Here are some things to be aware of regarding your or your loved one's federal benefits when the unthinkable, but inevitable, happens.

- The CSA (retiree) or CSF (survivor) number is needed when signing into OPM's Services Online account or when you call or write to OPM.
- Report the death as soon as possible
 - ◇ **Office of Personnel Management**
 - Call: 888-767-6738
 - Online: <https://rsreporting.opm.gov/AnnuitantDeath>
 - ◇ **Thrift Savings Plan**
 - Call: 877-968-3778 or TDD at 877-847-4385
 - Online: tsp.gov/forms; complete Form TSP-17, Information Relating to Deceased Participant
 - ◇ **Social Security Administration (SSA)**
 - The funeral home will generally report the death to SSA as part of its services.
 - Call 800-772-1213 or TTY 800-325-0778
 - In person, if the local offices have reopened
 - ◇ **BENEFEDS**
 - Call 877-888-3337 or TTY 877-889-5680
 - » Federal Dental and Vision Insurance Program (FEDVIP)
 - » Federal Long Term Care Insurance Program (FLTCIP)
 - ◇ **NARFE**
 - Call NARFE Headquarters at 800-456-8410 to report a death
- Federal annuities or Social Security (SS) benefits issued after the retiree's death must be returned to the Treasury Department. Notify the bank where the direct deposits are made so these payments can be returned. If a spouse or qualifying dependent was already receiving SS benefits based on the deceased's record, the benefit will automatically convert to a survivor's benefit.





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- Certified copies of the decedent's death certificate should be obtained to enclose with death benefits applications.
- A copy of the marriage certificate will be needed with the application to claim a survivor annuity and Federal Employees' Group Life Insurance (FEGLI).
- Other evidence needed to apply for survivor benefits may include copies of birth certificates, divorce decrees, or death certificates for deceased children or spouses. These documents, if necessary, will be needed when the application is submitted.
- OPM will change FEHB enrollment from Self Plus One or Self and Family to Self Only coverage, if necessary.
- If the annuitant is a veteran, some Department of Veterans Affairs (VA) benefits may be available for both the eligible veteran and the surviving spouse.
 - ◊ Call: 800-827-1000 to ask about benefits entitlement.

NARFE members have access to a booklet, "Be Prepared for Life's Events: What Your Survivors Should Know," that can be prepared and updated regularly. It helps organize personal and financial information in one location so survivors will have the information they need to handle affairs upon death.

Social Security Survivor Benefits

As a surviving spouse of a federal retiree, in addition to CSRS or FERS survivor's benefits, you may also be entitled to widow's benefits based on the SS benefit of your late spouse. If you were already receiving SS benefits based on your spouse's work record while they were living, this benefit should automatically change to the widow's benefit once the death is reported to SSA.

As a surviving spouse, you can collect up to 100% of your late spouse's benefit if you have reached your full retirement age. If your late spouse started to receive retirement benefits before their full retirement age, Social Security cannot pay the full retirement age benefit amount on their record. Generally, if the person who died was receiving reduced benefits, then the survivor's benefit is based on that amount. The actual amount of your payment will differ according to your age and family circumstance. Examples of monthly benefit amounts are below.

- Widow or widower, full retirement age or older: 100%
- Widow or widower, age 60 to full retirement age: 71.5 to 99%
- Disabled widow or widower, age 50 through 59: 71.5%
- Widow or widower, any age, caring for a child under age 16: 75%

There are other considerations that might affect your SS benefits as well. If you are





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receiving a pension that you earned from work not covered by Social Security such as a CSRS annuity, your widow's benefit may be reduced, and often eliminated, by the Government Pension Offset (GPO). The GPO reduces a spouse or widow's benefit amount by two-thirds of the non-covered pension amount. For example, if the CSRS benefit is \$3,000/month, then the Social Security widow's benefit would be reduced by \$2,000/month (two-thirds of \$3,000). If you are receiving CSRS survivor's benefits, this will not cause the GPO to reduce your SS widow's benefit amount. If you retired under CSRS Offset and were covered by Social Security for the last 60 months of your federal career, you may be exempt from the GPO. Be sure to explain this when applying for SS widow or widower benefits.

You will not receive a survivor benefit in addition to your own retirement benefit; Social Security will generally pay the higher of the two amounts. If you are below full retirement age and still working, your survivor benefit could be affected by Social Security's earnings limit.

It does not matter whether you worked long enough to qualify for Social Security on your own. You can still collect benefits on the deceased spouse's work record. If a widow(er) remarries after they reach age 60 (age 50 if disabled), the remarriage will not affect their eligibility for survivor's benefits.

To learn what is needed to apply for widow or widower's benefits, visit <https://www.ssa.gov/forms/ssa-10.html>.

You should notify SSA immediately when a person dies. However, you cannot report a death or apply for survivors benefits online. In most cases, the funeral home will report the person's death. You should give the funeral home the deceased person's Social Security number if you want them to make the report. If you need to report a death or apply for benefits, call 1-800-772-1213 (TTY 1-800-325-0778).



Social Security Benefits for Surviving Children

Eligible children can receive up to 75% of the deceased parent's basic SS benefit. But there is a limit to the amount of money Social Security can pay to a family. The family maximum payment is determined as part of every SS benefit computation. It can be from 150% to 180% of the parent's full benefit amount. If the total amount payable to all family members exceeds this limit, each person's benefit is reduced proportionately (except the parent's) until the total equals the maximum allowable amount.

Your unmarried child can get benefits if they are:

- Younger than age 18
- Between ages 18 and 19 and a full-time high school student





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- Age 18 or older with a disability that began before age 22

Under certain circumstances, benefits may also be paid to a stepchild, grandchild, stepgrandchild or adopted child. To get benefits, a child must have either:

- A parent who is disabled or retired and entitled to Social Security benefits
- A parent who died after having worked long enough in a job where they paid Social Security taxes

To learn what is needed to apply for children's benefits, visit <https://www.ssa.gov/forms/ssa-4.html>.

Social Security Benefits for Surviving Dependent Parents

Although it is rare, if you are the surviving parent, you may be entitled to benefits based on your child's Social Security work record. You must have been receiving at least half of your support from your child and you must not be eligible to receive a retirement benefit that is higher than the benefit that could be paid on your child's record. Generally, you also must not have married after your child's death; however, there are some exceptions. In addition to natural parent's eligibility, a stepparent or adoptive parent may receive benefits if they became your child's parent before they were age 16. As a surviving parent, you may be entitled to 82.5% of your child's benefit, but if there are two surviving parents, the benefit is reduced to 75% to each parent.

To learn what is needed to apply for parent's benefits, visit <https://www.ssa.gov/forms/ssa-7.html>.

Social Security Benefits for Surviving Divorced Former Spouse

Divorced spouses who were married at least 10 years are eligible for Social Security on the ex-spouse's record. If you are caring for a child under age 16 or disabled and who receives benefits on the record of your former spouse, you do not have to meet the length-of-marriage rule. The child must be your former spouse's natural or legally adopted child. If you remarry after you reach age 60 (age 50 if disabled), the remarriage will not affect your eligibility for survivor's benefits. Generally, the same payment rules apply to divorced spouses as to current spouses. Your local Social Security office representative can provide an estimate of the benefit you can receive based on your former spouse's earnings record. You'll need to show your marriage certificate and divorce decree to prove eligibility. You also must provide your former spouse's Social Security number or, if you don't have that, their date of birth, place of birth and parents' names so Social Security can locate the relevant work record.

If you need to report a death or apply for benefits, call 1-800-772-1213 (TTY 1-800-325-0778). You can speak to a Social Security representative between 8 a.m. and 7 p.m. Monday through Friday.





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Federal Benefits Available to Adult Children Incapable of Self-Support

Navigating the resources available for adult children incapable of self-support can be a daunting task.

Eligibility

To determine whether your adult child is incapable of self-support, your child's earnings, condition and prognosis will be taken into consideration. The equivalent of the GS 5, step 1 is generally considered an income for someone capable of self-support; however, it isn't the only factor. The criteria to determine eligibility are generally the same for the FEHB program, FEDVIP, and FEGLI. Employing offices make the determination for employees and place the documentation in your Official Personnel Folder (or equivalent). OPM makes the determination for retirees. The determination may be permanent, or it may be conditional where you need to provide additional information to continue your child's eligibility.



Documentation of disability must include:

- Doctor's signature
- Doctor's office address
- Adult child's full name
- Statement supporting that child is incapable of self-support because of physical or mental disability
- Type of disability
- How long the disability has existed
- The disability's expected future course and duration (must show disability is expected to continue for more than one year).

Federal Employees Health Benefits Program

An adult child who is incapable of self-support because of a physical or mental disability that existed before the child reached age 26 may remain covered under the parent's FEHB. Additional information can be found at www.opm.gov/healthcare-insurance/healthcare/reference-materials/reference/family-members/.





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Federal Employees Dental and Vision Insurance Program

An adult child who is incapable of self-support because of a physical or mental disability that existed before the child reached age 22 may remain covered under the parent's FEDVIP. Your agency or OPM must contact BENEFEDS within 60 days of your child's enrollment or 22nd birthday (if already enrolled) to confirm eligibility. Additional information can be found at www.benefeds.com/education-support/eligibility-fed.

Federal Employees' Group Life Insurance

FEGLI Option C (Family Coverage) includes coverage for children who are unmarried and incapable of self-support because of a mental or physical disability that existed before the child reached age 22. Additional information can be found at www.opm.gov/healthcare-insurance/life-insurance/reference-materials/publications-forms/feglihandbook.pdf.

Federal Long Term Care Insurance Program

Children aged 18 and older of living employees and retirees may apply for long-term care insurance through FLTCIP. They would be eligible only if they can pass the full medical underwriting requirement. More details are available at www.ltcfeds.com/.

CSRS and FERS Children Survivor Benefits

Upon the death of a federal employee or retiree covered under CSRS or FERS, there is a monthly children's survivor benefit available at no cost to you for unmarried disabled dependent children who are incapable of self-support if the disability occurred before age 18. Under FERS, the benefit payable to any child of the deceased employee or retiree is reduced (offset) by the total amount of any SS survivor benefit payable to all children based on the SS earnings of the deceased employee or retiree. In many cases, the FERS benefit is reduced to \$0. The amount of this benefit in 2021 was \$552/month/child (maximum is \$1,659 divided by eligible children) if one parent survives and \$663/month/child (maximum \$1,990 divided by eligible children) if child is orphaned. This amount increases with annual cost-of-living adjustments. This benefit is provided by law. An employee or retiree does not need to elect it. Additional information: www.opm.gov/retirement-services/publications-forms/csrsfers-handbook/c073.pdf.





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Survivors of Active Federal Employees: Accessing Benefits

There are many benefits to protect a surviving spouse and dependent children in the unfortunate event that a federal employee passes away while in service.

If an employee dies with at least 18 months of creditable civilian service under FERS, a survivor annuity may be payable if:

- the surviving spouse was married to the deceased for at least nine months, or
- the employee's death was accidental, or
- there was a child born of the marriage to the employee.

To start the process, contact the personnel office of the federal agency where the employee worked. If you are not sure where to begin, you may locate a personnel list by contacting the Agency Benefits Officer at the agency, found at <https://www.opm.gov/retirement-services/benefits-officers-center/agency-benefits-officers>. You will need to provide court documents appointing the executor or administrator and a copy of the Taxpayer Identification Number (TIN). Be prepared to provide information on any prior marriages as well as the names and ages of any children, including children who may be deceased. If the employee's death occurred as a result of an accident (as opposed to natural causes), submit the coroner's report and supplemental news clippings or police reports documenting the accident. To claim payable benefits, you will need multiple copies of the death certificate. The employee's service history and salary determine the value of survivor benefits. Look for copies of Standard Form 50 - "Notification of Personnel Action" statements and Leave and Earnings Statements, or meet with the human resources specialists at the deceased's employing agency to be sure there is adequate documentation of the federal service.



Several other documents may be necessary:

- If you are the spouse, you will need copies of your marriage certificate.
- If there are surviving dependent children, you will need to provide a copy of each child's birth certificate.
- If you are the former spouse, you will need copies of your divorce decree or Court Order Acceptable for Processing.
- If the employee was receiving benefits due to a work-related injury through the Federal Employees Compensation Act (FECA), you will need the claim number to file for benefits. Medical evidence must show that the work-related condition contributed to the death. If you are filing on behalf of the beneficiary, you may need a copy of the appointment papers naming you as the attorney-in-fact for the beneficiary.





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- To access online accounts such as the TSP, insurance coverage, Social Security and other investments and retirement accounts, you will need the usernames and passwords to determine current coverage/value.

Eligible survivors are entitled to the same Federal Employees Health Benefits (FEHB) plan and government contribution as active employees enrolled in the same plan. The survivor's share of the premium is normally deducted from his or her annuity payment. If the survivor is not

Reporting the Death of a Spouse Designated for a Survivor Benefit

When you retired from federal service, you were given the opportunity to elect a survivor benefit for your spouse. What happens if your spouse predeceases you?

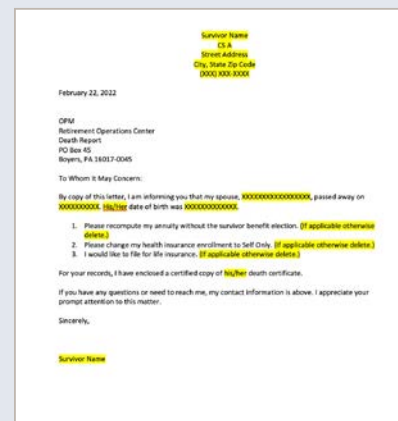
- The annuitant can have their annuity restored to the full, unreduced rate if the spouse predeceases the annuitant and they had elected to provide a survivor annuity.
- You should designate a new beneficiary or beneficiaries. Complete the following forms:
 - ◊ FEGLI Designation of Beneficiary SF 2823
 - ◊ CSRS Designation of Beneficiary SF 2808 or FERS Designation of Beneficiary SF 3102
 - ◊ TSP Designation of Beneficiary TSP 3
- If the deceased spouse was covered under the annuitant's Option C FEGLI Family Insurance, the annuitant also should request FEGLI form FE-6 DEP, "Statement of Claim," to file for the life insurance benefits.

You will need to inform OPM of your spouse's passing. Unfortunately, this cannot be done online. You can call OPM at 888-767-6738 or you can mail a letter. NARFE has a [letter template](#) available for members.

The letter and a certified copy of the death certificate can be via certified mail with return receipt to OPM at:

OPM
Retirement Processing Center
Death Report
PO Box 45
Boyers, PA 16017-0045

- BENEFEDS
 - ◊ Call 877-888-3337 or TTY 877-889-5680
 - Federal Dental and Vision Insurance Program (FEDVIP)
 - Federal Long Term Care Insurance Program (FLTCIP)





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entitled to a monthly annuity (typically for employees who worked more than 18 months but less than 10 years), arrangements can be made to pay the Office of Personnel Management (OPM) directly. Survivors are not eligible for FEHB benefits if the deceased was not enrolled in either a Self Plus One or Self and Family plan on the date of death. If enrollment doesn't continue, survivors may qualify for Temporary Continuation of Coverage (TCC).

There are informational pamphlets and forms on OPM's website, www.opm.gov, that are helpful for survivors:

- SF 3114 - "Applying for Death Benefits: FERS" pamphlet
- SF 3104 - "Application for Death Benefits: FERS"
- SF 3104B - "Documentation and Elections in Support of Application for Death Benefits When Deceased Was an Employee at the Time of Death: FERS" (spouse or former spouse with court-ordered benefits)
- SF 2800 - "Application for Death Benefits: CSRS"

Survivors may be entitled to additional benefits. Be sure to discuss the Federal Employees' Group Life Insurance (FEGLI) with the agency personnel office. Also contact the Thrift Savings Plan (TSP) and Social Security Administration to determine other eligible benefits.

Conclusion

Death is an unpleasant topic for anyone. Thoughtful end-of-life planning is a tremendous gift you can leave for those who will be left behind. Death represents change that is hard to comprehend before it happens. As your final kindness, you can lighten their burden by ensuring they have all the information they need to handle your affairs effortlessly.



Active and Retired Federal Employees ... Join NARFE Today!

The only organization dedicated solely to protecting and preserving the benefits of all federal workers and retirees, NARFE informs you of any developments and proposals that affect your compensation, retirement and health benefits, AND provides clear answers to your questions.

Who Should Join NARFE?

If your future security is tied to federal retirement benefits—federal retirees, current employees, spouses and individual survivors—you should join NARFE.



NARFE MEMBER BENEFITS

- Access the NARFE Federal Benefits Institute for powerful resources to help you fully understand and manage your benefits.
- Visit the Legislative Action Center to contact your representatives about bills affecting federal benefits.
- Get *NARFE Magazine* with news and insights for the federal community.
- Save time, hassle and money with NARFE Perks.
- The opportunity to get involved at the local level by joining a chapter in your area.

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NARFE MEMBERSHIP APPLICATION

YES. I want to join NARFE for the low annual dues of \$48.

Mr. Mrs. Miss Ms.

Full Name

Street Address

Apt./Unit

City State ZIP

Phone

Email

I am a (check all that apply)

- Active Federal Employee Active Federal Employee Spouse
 Annuitant Annuitant Spouse Survivor Annuitant

Please enroll my spouse

Spouse's Full Name

Spouse's Email

PAYMENT OPTIONS

- Check, Money Order or Bill Pay (Payable to NARFE)
 Bill me (*NARFE membership will start when payment is received.*)
 Charge my:
 MasterCard VISA Discover AMEX

Card No.

Expiration Date ____ / ____
mm yyyy

Name on Card

Signature

Date

TOTAL DUES

\$48 Annual Dues X _____ = _____
Per Person # Enrolling Total Dues

Dues payments are not deductible as charitable contributions for federal income tax purposes.

LOOKING TO MEET OTHERS in the federal community and participate in NARFE at a local level? Call 800-456-8410 to learn about a NARFE chapter in your area.

Would you like to receive a FREE one-year chapter membership? Choose one:

Chapter closest to home OR Chapter # _____

MAY WE THANK SOMEONE? Did someone introduce you to NARFE? Please provide their Name and Member ID.

Recruiter's Name

Recruiter's Membership ID

NARFE respects the privacy of our members. Personal information is used to provide content and relevant communications to our members, and will not be sold or rented to third parties.

THREE EASY WAYS TO JOIN

1. **Complete this application** and mail with your payment to NARFE Member Services / 606 N Washington St / Alexandria, VA 22314-1914.
2. Join online at **www.NARFE.org**.
3. **Call 800-456-8410**, Monday through Friday, 8 a.m. to 5 p.m. ET.