

## **WHAT TO DO WHEN A LOVED ONE DIES: GUIDE TO APPLYING FOR FEDERAL SURVIVOR BENEFITS**

### **BENEFITS AVAILABLE TO SURVIVORS**

As a retired Federal employee, monetary benefits are available to my survivor (s). These benefits include: 1) a lump sum payment of my final month's annuity; 2) a continuing monthly benefit; and 3) your Federal Employees' Group Life Insurance proceeds; and 4) proceeds from your Thrift Savings Plan (TSP). Social Security survivor benefits may also be available depending on individual circumstances.

**HELP YOUR SURVIVOR** while she/he is still your SPOUSE! Approximately 75 percent of all survivor benefits are paid to widows. However, an increasing percent are being paid to widowers.

Make certain your spouse, designated survivor (s), and estate executor knows about entitlement to survivor benefits. As a minimum, keep these individuals informed of the following:

1. Your Survivor Benefit Annuity value changes annually with each Cost of Living Adjustment (COLA). The value of the survivor annuity (as well as the amount of the COLA) is listed in the Notice of Annuity Adjustment that you receive from the Office of Personnel Management (OPM) about January 1, each year.
2. Entitlement to your last month's annuity, prorated for each day of the month you lived;
3. Your Family and/or Basic Federal Employee's Life Insurance;
4. An explanation of the taxability of the survivor benefit with your spouse. **IRS Publication 721, Tax Guide to U.S. Civil Service Retirement Benefits**, covers this topic and,
5. Your benefits in the Federal Thrift Savings Plan

This Guide provides information for applying for survivor benefits and a reference to let your survivor (s) and estate Executors know about your personal affairs. Informing your survivor (s) and executor of the location of important papers, including this Guide with your Retirement Claim Number and Social Security Number included will save your loved ones time, energy, and worry.

There are many checklists available which outline in greater detail all the information and actions to be done in case of serious illness or death. Choose any checklist that you and your spouse find satisfactory and USE IT! The information in this Guide is specific for that portion of your affairs that are the result of your status as a Federal Annuitant.

### **ACTIONS NEEDED WHEN THE ANNUITANT DIES**

Notify OPM immediately. Usually, the best way is to call at 202.606.0500 or 1.888.767.6738. The telephone is available 24 hours a day, seven days a week. The automatic answering system guides a person through the menu offering an opportunity to report a death without waiting to speak to a Customer Service Specialist. Between 7:30 a.m. and 5:30 p.m., Eastern Time, Monday through Friday (excluding holidays), callers may stay on the line and speak to a Specialist. The person reporting the death should be prepared to provide the following information: **(See Next Page)**

**INFORMATION REQUIRED:**

Full name of the Decedent: \_\_\_\_\_

Retirement Claim Number: \_\_\_\_\_

Social Security Number of Decedent: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Date of Death: \_\_\_\_\_

Name of the Person Reporting the Death: \_\_\_\_\_

Survivor's Social Security Number: \_\_\_\_\_

Address of the Person Reporting the Death: \_\_\_\_\_

Telephone Number of the Person Reporting the Death: \_\_\_\_\_

The death can also be reported in writing. Your survivors should provide the above information plus a copy of the death certificate, if available, (if the death certificate is not available, it can be provided at a later date when submitting application for death benefits) to:

**U.S. Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0045**

The Notification of Annuitant's Death form letter (**see Page 5, of this printout**) may be used for reporting the death in writing. Just print the form letter, fill in the blanks and send the completed form to the OPM address listed on the form.

A death may also be reported via the Internet to the OPM < <http://www.opm.gov/> >. This link takes you to the OPM Index Page, from which you can further search their site for the information that you need.

As soon as OPM hears of the death, they will stop annuity payment and send Standard Form 2800, Application for Death Benefits, to the person who appears to be entitled to death benefits. If Federal Employee's Group Life Insurance is payable, OPM will also send an application for that benefit. They will have this information in their records. If you are due a life insurance payment and you do not receive an application for this benefit, contact them again.

To avoid any violation of law, all checks not cashed before death must be returned to:

**Director, Regional Financial Center  
U.S. Treasury Department  
P.O. Box 7367  
Chicago, IL 60680-7367**

A statement reporting the death should be included or written across the face of the returned check. If annuity payments are being deposited directly into a financial institution, the survivor should immediately notify the institution of the death.

If Thrift Savings Plan benefits are available, a form TSP-17, Information Relating to Deceased Participants, must be submitted together with a copy of the Certificate of Death to:

**TSP Service Office  
National Finance Center  
PO Box 61500  
New Orleans, LA 70161-1500**

TSP-17 may be obtained by writing to the TSP Service Office at the above address or by contacting them at 504.255.8777 or at their TSP Web Site: <<http://www.tsp.gov/general/textsitemap.html>> This Web site provides valuable information about payment of benefits, forms, publications, and calculators. [Note: If you get a "Name and Password Required" message, click the "Cancel" button and the page will probably load OK. If it doesn't, use the OPM link on page 2 and navigate from there.] Once the beneficiaries have been determined, the TSP Service Office will provide the beneficiaries with information about death benefit payments and a tax notice. Payments are made between 45 and 60 days after the notices to the beneficiaries.

#### **FACTS TO REMEMBER REGARDING RETIREE'S ANNUITY**

1. A retiree's annuity entitlement stops at midnight on the date of death.
2. Two Certificates of Death are usually required to claim benefits. One for a survivor's benefit and lump sum payment for final month's annuity, and one for a Group Life Insurance claim. These are submitted when returning claim forms to OPM.
3. Allow about 10 working days for OPM to return claim forms to the requesting person.
4. Allow about 30 working days after OPM receives completed claim forms for payment of survivor benefits.
5. A continuing monthly survivor benefit can be deposited directly into a financial institution account just like an annuitant's. Ask your institution for a SF-1199A to be completed by them and you. Return it to OPM with the Claim for Benefits.
6. There is no reason to involve an attorney in communication with OPM. Doing so may lead to delays and complications. If the deceased has left the needed information and briefed the survivor (s) or executor, there should be no difficulties.

#### **FACT TO REMEMBER REGARDING SURVIVOR'S ANNUITY**

A survivor's annuity (i.e., the surviving spouse of a Federal retiree) is for whole months only. There is not a benefit for the final month unless the survivor dies on the last day of the month. A Certificate of Death is usually not needed by OPM in conjunction with a survivor's death.

## **RELATED INFORMATION AND PUBLICATIONS**

Informational pamphlets with valuable information can be obtained by calling or writing to OPM at the above address or telephone number and providing your Retirement Claim Number and date of birth. These and many other informational publications are also available for downloading from the OPM Retiree Web Site at; <[www.opm.gov/retire](http://www.opm.gov/retire)>. [Same note as above re: page loading]. This web site is filled with a large variety of information for your perusal. The publications and the downloading of information are available free of charge.

### **PUBLICATION NAME and TITLE NUMBER**

1. Information for Annuitants on the Civil Service Retirement System: RI 20-59
2. Information for Survivor Annuitants: RI 25-26
3. Information for Retirees About the Federal Employees Group Life Insurance Program: RI 76-12
4. Information for Retirees and Survivor Annuitants About the Federal Employees Health Benefits Program: RI 79-2

**NOTIFICATION OF ANNUITANT'S DEATH**

**FROM:** \_\_\_\_\_  
(Full name of survivor, executor, etc.--**Please Print**)

\_\_\_\_\_  
(First line of address)

\_\_\_\_\_  
(City, State, & Zip Code)

\_\_\_\_\_  
(Date)

**TO: U.S. Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0045**

To Whom It May Concern:

\_\_\_\_\_ died on \_\_\_\_\_ .  
(Name of Annuitant/Decedent)

The retirement claim number of the decedent is \_\_\_\_\_.

Social Security Number of the decedent is \_\_\_\_\_.

Please send claim forms to me at the above address. I am the (check all that apply):

- \_\_\_\_\_ Widow
- \_\_\_\_\_ Widower
- \_\_\_\_\_ Child
- \_\_\_\_\_ Executor
- \_\_\_\_\_ Designated Beneficiary
- \_\_\_\_\_ Other \_\_\_\_\_  
(Explain Relationship)

My Social Security Number is \_\_\_\_\_. I can be reached during business hours  
at the following telephone number: (\_\_\_\_\_) \_\_\_\_\_.  
(Area Code)

Sincerely,  
  
\_\_\_\_\_