

# Be Prepared For Life's Events



## A NARFE Guide for Federal Employees and Annuitants

THIS BOOKLET IS INTENDED FOR USE AND REFERENCE BY CURRENT  
AND PROSPECTIVE NARFE MEMBERS. THE TOPICS COVERED INCLUDE:

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# Guide for Annuitant & Survivor Benefits

Keep this guide with your important papers and notify someone of its location. Update the form to conform with changes in law or your own personal circumstances. Be sure to note changes in names, addresses and telephone numbers. Use a blank sheet of paper, if necessary, to ensure complete and accurate information. Your survivors will use this information to facilitate the smooth transition of your assets to your spouse or beneficiaries.

## Personal Information

Annuitant's or Survivor's Name

\_\_\_\_\_

First Middle Last

Address \_\_\_\_\_

Computer file name/location \_\_\_\_\_ Computer password \_\_\_\_\_

Name of Chapter Service Officer/Service Center Volunteer \_\_\_\_\_ Telephone number \_\_\_\_\_

NARFE Member Identification number \_\_\_\_\_ Date of birth \_\_\_\_\_  
Month/day/year

Place of birth \_\_\_\_\_

U.S. Citizen Yes / No (Circle One)

If married, enter date and place of present marriage:

\_\_\_\_\_

Date Place

Spouse's name \_\_\_\_\_

First Middle Last

If you are still employed in the federal service at the time of your death, your agency should be contacted.

Address of your personnel department (if you are still employed)

\_\_\_\_\_  
\_\_\_\_\_

Did you elect a survivor annuity for your spouse? Yes / No (Circle One)

Names, addresses, telephone numbers, e-mail addresses for children or other relatives

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

## Civil Service Benefits

CSA Number \_\_\_\_\_

CSF Number \_\_\_\_\_

If your annuity is paid by direct deposit to a bank or financial institution, enter the name, address, telephone number and your account number with the bank or financial institution. You should also enter the bank or financial institution's routing number, which you can get from the bank or financial institution.

\_\_\_\_\_  
Name of bank/financial institution and routing number      Account number

\_\_\_\_\_  
Address and telephone number of bank/financial institution

\_\_\_\_\_  
Name of bank/financial institution and routing number      Account number

\_\_\_\_\_  
Address and telephone number of bank/financial institution

If another person has signature authority on any of your accounts, identify the account and enter the name and address of the person(s).

-----  
Retirement date: \_\_\_\_\_

Name of agency from which retired: \_\_\_\_\_

## Military Service

Branch of service \_\_\_\_\_

Service Serial Number(s) \_\_\_\_\_

Period(s) of Service \_\_\_\_\_  
\_\_\_\_\_

If you receive active duty and/or reserve duty retirement pay, enter the branch of service and serial number under which the retired pay is made, as well as the address of the paying office.

\_\_\_\_\_  
Branch of service      Serial number      Paying office

\_\_\_\_\_  
Address of paying office

If the military retirement pay is paid by direct deposit, enter the name, address, routing number of the bank or financial institution to which the deposit is made, and your account number with that bank/financial institution.

\_\_\_\_\_  
Name of bank/financial institution and routing number      Account number

\_\_\_\_\_  
Address and telephone number of bank/financial institution

## Social Security Benefits

Social Security Number \_\_\_\_\_ Do you receive Social Security Payments? Yes / No (Circle One)

If payment is made by direct deposit to a bank/financial institution, enter the name, address, routing number of the bank or financial institution to which the deposit is made, and your account number with that bank/financial institution.

\_\_\_\_\_  
Name of bank/financial institution and routing number

\_\_\_\_\_  
Account number

\_\_\_\_\_  
Address and telephone number of bank/financial institution

## Insurance

Are you covered by

Federal Employees' Group Life Insurance (FEGLI)? \_\_\_\_\_  
Yes No

Veterans Group Life Insurance? \_\_\_\_\_ If yes, enter the policy number  
Yes No

and your Veterans Administration claim number

\_\_\_\_\_  
Veterans group life insurance policy number/VA claim number

Other life insurance policies? \_\_\_\_\_ If yes, enter policy numbers  
Yes No

and the names and addresses of the insurance companies.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Health Benefits and Medicare

Are you covered by a Federal Employees Health Benefits Program (FEHBP) health plan?

\_\_\_\_\_ Self-only \_\_\_\_\_ Self-and-family \_\_\_\_\_  
Yes No Yes Yes

Name of FEHBP plan and address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Are you covered by Medicare Part A, Part B or both?

Part A only \_\_\_\_\_ Date coverage began \_\_\_\_\_

Part B only \_\_\_\_\_ Date coverage began \_\_\_\_\_

Parts A & B \_\_\_\_\_ Date coverage began \_\_\_\_\_

Medicare number \_\_\_\_\_

Are there other benefits to be considered? \_\_\_\_\_ (attach list) \_\_\_\_\_  
Yes No

Are you registered to be an organ donor? \_\_\_\_\_  
Yes No

### Investments

List all banks, credit unions, savings and loan institutions (other than those listed on pages 3 and 4), including the Thrift Savings Plan, where you have an account, along with the account numbers and addresses.

\_\_\_\_\_

\_\_\_\_\_

List all investments

\_\_\_\_\_

\_\_\_\_\_

Do you have a will? \_\_\_\_\_ If yes, where is the original copy of the will located?  
Yes No

\_\_\_\_\_

Do you have a living trust or similar document? \_\_\_\_\_  
Yes No

If yes, where is the original copy of the living trust or similar document located?

\_\_\_\_\_

Do you have an attorney? \_\_\_\_\_ If yes, enter attorney's name, telephone number, and address:  
Yes No

Attorney's name Attorney's phone number

Attorney's address

Location and Number of Safe Deposit Box(es)

\_\_\_\_\_

\_\_\_\_\_

Location of Safe Deposit Box(es) key(s) \_\_\_\_\_

Real estate owned:

\_\_\_\_\_

\_\_\_\_\_

Where original abstract and/or Title Insurance Certificate is located

\_\_\_\_\_

\_\_\_\_\_

Attach a listing of real estate and other holdings if there are several.

\_\_\_\_\_

\_\_\_\_\_

# Benefits Payable After Death of an Annuitant

What is the process for claiming death benefits when a retired federal employee dies? What will a deceased retiree's survivors receive? The process is fairly straightforward. The types of benefits and the amounts will depend upon each particular case. Death benefits may be paid by Social Security, the Office of Federal Employees' Group Life Insurance, and the federal agency administering the retiree's retirement system. If you are still employed in the federal service at the time of your death, your agency should be contacted. The Office of Personnel Management (OPM) administers the Civil Service Retirement System (CSRS) and the Federal Employees Retirement System (FERS), the two that cover most federal employees, retirees and survivors.

Survivors and family members of deceased retirees can obtain valuable help from NARFE Chapter Service Officers and NARFE Service Center Volunteers. Ask your Service Officer or Service Center Volunteer for an F-107. The F-107 explains the roles of Service Officers and Service Center Volunteers, and has designated spaces for their names and telephone numbers, so they can be contacted when their help is needed.

## Three-Step Process

1. The eligible survivor or person reporting the retiree's death needs to return any uncashed annuity checks to the return address shown on the envelope in which the annuity or Social Security check arrived. If payments have been sent directly to a bank or other financial institution, the bank or financial institution must be promptly notified of the retiree's death. Any payments deposited after the date of the retiree's death must be left untouched. The agency that issued the payment will ask the Treasury Department to recover it.

2. The eligible survivor or person reporting the retiree's death should notify the agencies paying benefits of the death of the retiree by telephone (Social Security 1-800-772-1213, OPM 724-794-2005 and select option 6). If you cannot reach OPM by phone, you can report the death in writing by sending notice to the OPM Retirement Operations Center, P.O. Box 45, Boyers, PA 16017, or you can fax the notice to 724-794-1263.

3. Obtain certified copies of the retiree's death certificate to enclose with death benefits applications (e.g., from OPM, Office of Federal Employees' Group Life Insurance [OFEGLI], Social Security, etc.) In most cases, OPM will send out death benefits applications for retirement survivor benefits

and OFEGLI benefits.

## Un-negotiated Checks and Payments

Payments and checks issued after the date of the retiree's death must be returned to the Treasury Department because government payments to a deceased person cannot be negotiated by any other person, including the executor or administrator of the deceased retiree's estate. Any annuity that was accrued for the retiree through the date of his or her death will be included in the benefits payable to the eligible survivor(s).

## Notification of Death

Notifying the agency that pays the retiree's benefits of his or her death enables the agency (usually OPM) to begin helping the eligible survivor(s). OPM can be notified at 724-794-2005. The person reporting the retiree's death will need to provide the information in the Sample Notification included later in this pamphlet. You will be able to talk to a customer service specialist or you will be able to leave a message reporting the retiree's death.

You can use the Sample Notification to report the retiree's death and provide the agency with the information that it needs to identify the retiree's records. It can be mailed or faxed. Once the agency receives notification of

the retiree's death, it will stop benefits payments and notify the person or persons who are eligible for death benefits that they may apply for those benefits. OPM also has an expedited payment process (Express Pay) for the named survivors of deceased retirees. Once an application is received, OPM can finalize the survivor's death benefits including any applicable Federal Employees Health Benefits Program coverage for survivor annuitants.

### **Federal Employees' Group Life Insurance**

If the retiree had Federal Employees' Group Life Insurance (FEGLI) coverage, OPM will send out applications for benefits to designated beneficiaries or persons entitled to the life insurance under the FEGLI order of precedence. Survivors of a deceased retiree do not need to notify or contact the Office of Federal Employees' Group Life Insurance. OPM will notify OFEGLI and will certify that the retiree was covered by FEGLI and the amount of the retiree's life insurance coverage. After that, OFEGLI will make payments to eligible survivors who have submitted applications for benefits.

### **Date of Death**

The retiree's death certificate is important because it establishes the retiree's exact date of death for the agencies that pay death benefits. If

additional information is needed, it will be requested by the agency responsible for the payment of the death benefits for which applications have been submitted. Other evidence that might be requested may include copies of marriage certificates, birth certificates, divorce decrees, death certificates for deceased children or spouses, or other documents establishing identity or relationship to the deceased retiree (the types of personal records that any reasonably prudent person would keep in a safe place). OPM, Social Security, OFEGLI, etc., will only request evidence that is not already on file with the deceased retiree's records.

### **Keeping Family Members Informed**

Help family members by keeping them informed about what happens, and what needs to happen, when a retiree dies. Make sure that family members know how to contact your Chapter Service Officer or nearest Service Center volunteer. Survivor benefits must be applied for; they are not automatic.

### **NARFE Membership**

NARFE's National Office should be notified immediately after the death of a member (1-800-456-8410). If your spouse is not a member of NARFE at the time of your death, the remaining portion of your membership can be transferred (upon notifica-

tion) to your spouse for the balance of the annual period. You should point out to your spouse the advantages of being a NARFE member, especially during times of uncertainty regarding retirement and insurance benefits. Remember that your Chapter Service Officer and Service Center volunteers are ready, willing and able to help your spouse. They will answer questions, provide guidance, obtain information and assist in completing application forms.

If your NARFE national dues are being voluntarily withheld from your annuity, and if your spouse wishes to have his or her membership dues withheld, the spouse will have to fill out another form (NARFE DW-1) "Request and Authorization for Voluntary Allotment for Payment of Organization Dues." That form can be obtained from your chapter or the NARFE National Office.

# Death of an Annuitant's Spouse

When an annuitant's spouse dies, the annuitant should act as soon as possible to send OPM a copy of the spouse's death certificate, along with any other applicable requests and statements (See the Sample Notification at the end of this booklet). The annuitant can obtain assistance in notifying OPM from his/her Chapter Service Officer or local NARFE Service Center volunteer.

## Restoration to Full Annuity Rate

If an annuitant has elected a full or partial survivor annuity for his/her spouse, the annuitant can have the annuity restored to the full, unreduced rate if the spouse predeceases the annuitant. The restoration to the unreduced rate is effective as of the first day of the month after the date of the spouse's death. The annuitant should notify OPM that he/she wants to have the annuity restored to the full rate by writing to:

U.S. Office of Personnel  
Management  
Retirement Operations Center  
Post Office Box 45  
Boyers, PA 16017-4500

The Report of Death (Sample Notification) can be used to notify OPM, along with a copy of the spouse's death certificate.

## Important Items to Cover in the Notice of Death Letter

Items applicable to the individual annuitant's situation should be covered in the letter.

## Federal Employees Health Benefits Program (FEHBP)

The annuitant should request that his/her FEHBP enrollment be changed from self-and-family coverage to self-only coverage, *if* there are no other family members (i.e., minor children, disabled children, or eligible grandchildren) who are entitled to FEHBP coverage under the annuitant's enrollment. This matter can also be taken care of immediately by contacting OPM by phone at 1-888-767-6738 (202-606-0500 in the Washington, DC, metropolitan calling area).

## Designations of Beneficiary

If the annuitant wants to designate a new beneficiary or beneficiaries for his/her unassigned Federal Employees' Group Life Insurance coverage, and for any unexpended retirement monies in the Civil Service Retirement Fund (which covers both the CSRS and the FERS), he/she should request that OPM send new designation forms (SF 2823 for FEGLI, SF 2808 for CSRS, or SF 3102 for FERS).

## Family Life Insurance

If the deceased spouse was covered under the annuitant's Option C FEGLI Family Insurance, the annuitant should also request FEGLI form FE6-DEP, Statement of Claim, to file for the life insurance benefits.

## Thrift Savings Plan

The annuitant should contact the Thrift Savings Plan Service Office to request a TSP-3, Designation of Beneficiary form.

Thrift Savings Plan Office  
National Finance Center  
P.O. Box 61135  
New Orleans, LA 70161-1135  
Telephone 1-877-968-3778

## Federal or State Income Tax Withholding

If the annuitant wishes to change the amount of federal or state income tax being withheld from his/her annuity, he/she can use OPM's Internet "Services Online" at [www.opm.gov/retire](http://www.opm.gov/retire), or he/she can make the change(s) (using a touchtone phone) by calling 1-888-767-6738 (in the Washington, DC, Metropolitan area, call 202-606-0500). The annuitant will need to have the CSA retirement claim number and pin number or Social Security number. He/she can also write to OPM at the address shown above. OPM will change the tax withholding as requested by the annuitant. No special forms are required to make the tax-withholding changes.

## Taxes

If your retirement benefit was the primary source of family income, you may be taxed at a higher single rate. You may want to check your tax liability to be sure you do not end up owing payment on your income tax because you are under-withheld.

## Review of Will and Other Documents

The annuitant should consult with his/her legal advisor, and review his/her will, and all important financial and estate-related documents.



# Death of a Survivor Annuitant

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If your spouse is deceased, you may also want to complete a Designation of Beneficiary, Federal Employees' Group Life Insurance. If you do not receive this form when you report your spouse's death, you can request the form from the Office of Personnel Management

An executor or a surviving spouse of a deceased survivor annuitant must take certain actions pertaining to the survivor annuity of the deceased survivor annuitant as soon as possible. NARFE Chapter Service Officers and NARFE Service Center volunteers are available to assist in taking the necessary actions.

When a survivor annuitant dies, his/her entitlement to survivor annuity payments ends at the end of the month prior to the date of the survivor annuitant's death. Any uncashed or non-negotiated annuity checks sent to the survivor annuitant, regardless of when received, and any annuity payments direct deposited to a bank or financial institution after the date of death, must be returned.

## **The following actions must be taken promptly**

1. Return any uncashed or non-negotiated survivor annuity checks to the return mail address on the Department of Treasury envelope in which the check was mailed. If payments are going to a bank or financial institution, notify the bank or financial institution of the survivor annuitant's death, so that the bank/financial institution will not accept any more survivor annu-

ity payments for the deceased. Any payments deposited to the decedent's account after the date of death will be automatically returned to the Department of the Treasury. Any checks/payments issued after the date of the survivor annuitant's death will be recovered at the direction of OPM.

2. Send a letter reporting the survivor annuitant's death, along with a copy of the decedent's death certificate, to:

U.S. Office of Personnel  
Management  
Retirement Operations  
Center  
Post Office Box 45  
Boyers, PA 16017-4500

This letter should include the decedent's full name and address, civil service claim (CSF) number, Social Security number, date of birth, date of death, and the relationship of the decedent (if any) to the letter writer. The Report of Death form (Sample Notification) (or a copy) at the end of this booklet may be used for this purpose. OPM will remove the deceased survivor annuitant's name from the annuity rolls to prevent any further payments being sent. If the survivor annuitant had a Thrift Savings Plan account or annuity, the TSP Service Office should be contacted to report the death.

Thrift Savings Plan Office  
National Finance Center  
P.O. Box 61135  
New Orleans, LA 70161-1135  
Telephone 1-877-968-3778

If there are any questions about these procedures or help is needed carrying them out, contact the

nearest NARFE Chapter Service Officer or NARFE Service Center volunteer, who will be happy to assist and to answer questions. Contact the Member Records Department at 1-800-456-8410, and ask for the name, address and telephone number for the nearest Chapter Service Officer or Service Center volunteer.

## Sample Notification Information

*Please complete for your records.*

OPM

P.O. Box 45

Boyers, PA 16017

(724) 794-2005, select option 6\*, FAX (724) 794-1112

Report of Death by telephone is preferred by the Office of Personnel Management.

Name of deceased: \_\_\_\_\_

- Federal Annuitant  
 Spouse of a Federal Annuitant  
 Survivor Annuitant

Name of annuitant: \_\_\_\_\_

Claim Number: CSA (or CSF): \_\_\_\_\_

Social Security Number: \_\_\_\_\_

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

My relationship to the deceased is: \_\_\_\_ Spouse \_\_\_\_ Other (specify) \_\_\_\_\_

If spouse, my Social Security number is: \_\_\_\_\_

My date of birth is: \_\_\_\_\_

I request the following change in enrollment in the Federal Employees Health Benefits Program:

Change for Self-and-Family to Self-Only.

Continue Self-and-Family because the deceased is survived by other eligible dependents.

Death Certificate:  Enclosed.  Will be included with claims.

Please provide the undersigned with claim forms for available benefits, if any, at the address below:

Sincerely: \_\_\_\_\_ (signature/date)

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State: \_\_\_\_\_

Area Code and Phone Number: \_\_\_\_\_

Best time to call: \_\_\_\_\_

\*NOTE: To make a toll-free death report or for general inquiries, call the Retirement Information Office at 1-888-767-6738 (202-606-0500 in the Washington, DC, Metropolitan area).

# Service Officers and Centers

## What Every NARFE Member Needs to Know

Did you ever come across a problem related to your federal retiree or survivor benefits and wonder where you could go for help? The answer is your Chapter's Service Officer and the nearest NARFE Service Center. Service Officers and Service Center volunteers perform the same functions.

They play a vital role in meeting the needs of NARFE members and their families. They:

- Help individual members, their families and survivors take the proper actions to obtain and retain their annuities and survivor, health and federal group life insurance benefits;
- Provide emotional support to members having serious problems with their benefit arrangements and particularly to surviving spouses when they suffer the trauma of a death or serious illness;
- Make the availability of their services and assistance known to all members through newspaper/newsletter articles and reports at chapter meetings.

The Service Officers and Service Center volunteers are knowledgeable about:

- Federal procedures governing delivery of annuity payments
- Life insurance, federal employees health benefits, and long term care insurance
- Survivor benefits under current laws administered by OPM
- Change of beneficiary procedures
- Rights of divorced spouses to survivor benefits
- Death benefits
- State and federal income taxes as related to federal annuities and withholding
- Social Security referral information
- Requirements for other government programs.

A major aspect of the Service Officer and Service Center volunteer function is to assist members with problems involving programs managed by the Office of Personnel Management, Social Security Administration, Centers for Medicare & Medicaid Services, Federal Employees Health Benefits Program insurance carriers, the Office of Federal Employees' Group Life Insurance, and other federal and state benefits-paying agencies. In addition to facilitating communications between the members and the appropriate agency or company, Service Officers and Service Center volunteers frequently provide help to members so that the members can correctly prepare and forward forms and reports that are necessary for their claims for benefits.

So, when you have a problem related to your retiree or survivor benefits, help is only a phone call away. A phone call to your Chapter Service Officer or Service Center volunteer will bring you help, assistance and peace of mind. These Service Officers and volunteers have handled many cases like yours. They are highly competent, caring and hard-working members of NARFE. Call on them when you need help!

Chapter # \_\_\_\_\_

Service Officer: \_\_\_\_\_

Telephone #: \_\_\_\_\_

Service Center Telephone #: \_\_\_\_\_

Service Center Volunteer: \_\_\_\_\_



# NARFE

National Active and Retired Federal Employees Association

*Join NARFE today to find out more information about your rights and benefits because NARFE is the only organization that concentrates on the needs of federal retirees and their survivors. NARFE can answer all your questions and help you fill out the necessary retirement and benefits paperwork through its Benefits Service Department staffed by former Office of Personnel Management employees with a combined 90 years of experience in civil service retirement and insurance benefits. In addition, each of the 1,500 local chapters has a service officer to help you, along with numerous service centers throughout the 50 states.*

*Join the nearly 400,000 members around the world who get NARFE magazine, a monthly publication filled with informative articles, legislative issues and national, regional and local chapter events. Enjoy the discounts on car rentals and insurance; moving and travel services; dental, health, life and long-term care insurance; savings (CD and Money Market) accounts; and the major credit card that NARFE offers to its members.*

**Join NARFE Now!**  
**1-800-627-3394**  
E-mail: [rr@narfe.org](mailto:rr@narfe.org)



**National Active and Retired  
Federal Employees Association**

606 North Washington St.  
Alexandria, VA 22314  
703-838-7760  
[membersrvcs@narfe.org](mailto:membersrvcs@narfe.org)  
[www.narfe.org](http://www.narfe.org)