

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.

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. To report the death by telephone (preferred) call (Social Security 1-800-772-1213, OPM 1-888-767-6738). The retiree's death can also be reported to OPM at their web site. The address is <https://apps.opm.gov/retire/death/death.cfm>. If you cannot reach OPM by phone or internet, you can report the death in writing by sending a letter to the OPM Retirement Operations Center, P.O. Box 45, Boyers, PA 16017-0045. The person reporting the retiree's death to OPM will need to provide the deceased's CSA number or Social Security Number and date of death. When reporting the death by phone, you will be able to talk to a customer service specialist (preferred) or to leave a message reporting the retiree's death.
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 1-888-767-6738 or internet at <https://apps.opm.gov/retire/death/death.cfm>. The person reporting the retiree's death will need to provide the deceased's CSA number or Social Security Number. You will be able to talk to a customer service specialist (preferred) or to leave a message reporting the retiree's death.

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 notification) 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.