

## DEATH OF AN ANNUITANT'S SPOUSE

### 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 the Office of Personnel Management (OPM) that he/she wants to have the annuity restored to the full rate by calling toll free 1-888-767-6738. They will send you a form to be completed and returned to them with a copy of the Death Certificate. If you cannot reach OPM by phone, 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 annuitant's CSA Number or Social Security Number and Death Certificate must be provided.

The form will also cover the following possible benefits:

**1. 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).

**2. 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).

**3. 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.

**4. THRIFT SAVINGS PLAN**

If the annuitant is participating in the Thrift Savings Plan, The Thrift Savings Plan Service Office should be contacted to request a TSP-3, Designation of Beneficiary form. Telephone 1-877-968-3778.

**5. 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 <https://www.servicesonline.opm.gov/>, 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. OPM will change the tax withholding as requested by the annuitant. No special forms are required to make the tax-withholding changes.

**6. 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.

**7. 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.