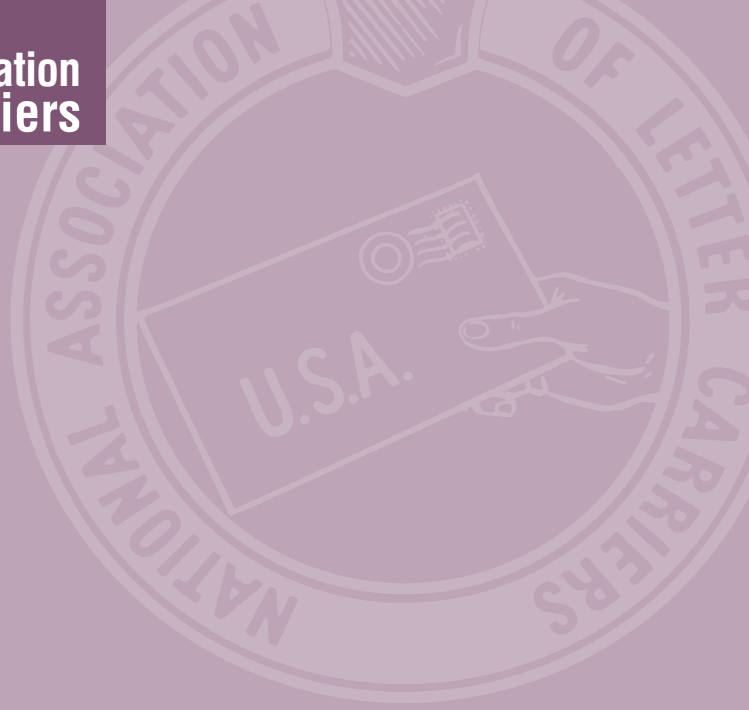





**National Association  
of Letter Carriers**



# Survivor's Guide

to the

-  Civil Service Retirement System
-  Federal Employees Retirement System
-  Social Security



Dear Survivor of an NALC Member:

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As the survivor of a letter carrier who was a member of the NALC, you undoubtedly have a number of questions about your spouse's retirement benefits and, in some cases, entitlement to Social Security benefits. Whether you are a survivor whose spouse was covered by the Civil Service Retirement System (CSRS) or a survivor whose spouse was covered by the Federal Employees' Retirement System (FERS), this booklet is designed to provide the answers to most of your questions.

This booklet is extremely informative, and I urge you to read it as soon as possible and then consult it whenever you have a specific question.

Sincerely yours,



Fredric V. Rolando

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**Civil Service  
Retirement System**

## Section I

### Types of Survivor Annuities

#### *What are the survivor annuity elections?*

1) Reduced annuity with maximum survivor annuity for a spouse; 2) Reduced annuity with a partial survivor annuity for a spouse; 3) Annuity payable only during annuitant's lifetime; no survivor annuity will be paid to the spouse after the annuitant's death and any Federal Employees' Health Benefits (FEHB) will cease; 4) Reduced annuity for a named person with an insurable interest; 5) Reduced annuity with survivor annuity for a former spouse.

#### *Can an employee choose which type of survivor annuity he/she wants?*

Yes, but if you are married at retirement, the law provides an annuity with full survivor benefits for your spouse unless your spouse consents to your election not to provide maximum survivor benefits.

#### *Can an annuitant ever change his/her type of survivor annuity?*

In some cases, it can be changed and in others it cannot:

- A survivor election may not be revoked or changed, or another survivor named later than 30 days after the date of the first regular monthly annuity payment. However, a retiree who was married at time of retirement and elected a self-only annuity, or a partially reduced annuity to a current spouse, former spouse or insurable interest designee may, no later than 18 months after retirement, elect an annuity reduction or an increased annuity reduction to provide a current spouse annuity.

If the marriage should terminate (by divorce or the death of spouse) before the retired employee dies, the amount of annuity will be increased by the amount previously deducted for the survivor annuity, and if the annuitant gets remarried, an election can be made to cover the new spouse for a survivor benefit. The election request must be received by OPM within two years of the date of the marriage.

- An employee who was not married at the time of retirement and later marries, can request that the annuity be changed to include the spouse for a survivor benefit. NOTIFY: U. S. Office of Personnel Management, Retirement Operations Center, P.O. Box 45, Boyers, Pennsylvania 16017, in writing of this intention no later than 2 years after the marriage.
- An employee retiring, unmarried, and who elected a survivor benefit to a named person having an insurable interest may change this if he/she gets married and elects the new spouse to be covered with a survivor benefit. This also must be done within 2 years after the marriage.

## Section II

### How to Claim Survivor Benefits (CSRS)

#### *When is the survivor annuity to the widow or widower paid?*

Benefits are effective the day after the employee or retiree dies and continue until the end of the month before the one in which the widow or widower remarries before age 55 or dies. Remarriage after age 55 does not affect the survivor annuity. For remarriages occurring after January 1, 1995, if the widow or widower remarries before age 55, and was married at least 30 years to the individual on whose service the survivor annuity is based, the survivor annuity will not be terminated.

#### *What should a survivor do to claim benefits under the Civil Service Retirement System (CSRS)?*

In cases of the death of an active employee, survivors should notify the employing agency, Human Resources Shared Service Center (HRSSC) at 877-477-3273.

Survivors of deceased annuitants should do the following:

1. Notify the U.S. Office of Personnel Management (OPM). This can be done by phone, online or in writing and it is not necessary to have a death certificate to do so.

To report the death of a deceased annuitant to OPM complete an online form: <https://www.servicesonline.opm.gov/> or send an email to [retire@opm.gov](mailto:retire@opm.gov) and include the personal information pertaining to the annuitant and survivor(s) (as may be entered on page 27 of this guide) or call OPM at 888-767-6738.

Once the death of an annuitant has been reported to OPM, the OPM will stop payment of the monthly annuity and mail the applicable claim forms to the survivor(s).

In most cases, two forms will be included in the packet:

- Application for Death Benefits (death benefits include survivor benefits and any unpaid annuity balance) and
- Application for Federal Employee' Group Life Insurance (FEGLI).

The packet also includes pre-addressed return envelopes, which are color-coded pink and blue.

2. Notify the bank where annuity payments are deposited, as well as any other of the retiree's financial institutions. Any annuity payments deposited after the date of the death will be returned to OPM.

3. Obtain enough death certificates for your needs from the mortuary.

4. If the retiree had a policy with NALC's Mutual Benefit Association, call 202-638-4318 or write to MBA, 100 Indiana Ave. NW, Washington, DC 20001-2144.

5. If the retiree had health insurance through the NALC Health Benefit Plan or any other FEHB plan, the OPM will inform the health plan. When a spouse is entitled to survivor benefits, he or she will continue to receive health insurance through the FEHB plan as long as he or she was covered under the spouse's FEHB plan at the time of death. The health plan will automatically convert to self only and to the surviving spouse's name.

6. If the retiree participated in the Thrift Savings Plan, contact the TSP at 877-968-3778.

## **Section II-A**

### **Eligibility to Receive Survivor Benefits Under CSRS**

#### ***To whom is a survivor annuity payable?***

A survivor annuity may be payable to the surviving spouse (widow or widower), and/or children of the deceased employee or deceased annuitant, or to a former spouse. It may also be payable to a person having an insurable interest and who was named by an employee at the time of retirement.

#### ***What conditions must the deceased employee have met to permit payment of a survivor annuity?***

He/she must have completed at least 18 months of civilian service and, at the time of death, must have held a position which was subject to the Civil Service Retirement System. If an employee does not have 18 months of service and dies, his or her spouse, survivors or estate is entitled to a lump-sum payment equal to the amount paid into the Civil Service Retirement Fund by the employee plus applicable interest, if any.

#### ***What conditions must the widow or widower of a deceased employee meet to be eligible for survivor annuity?***

A widow or widower must have been married to the employee for at least 9 months prior to the employee's death or, if married less than 9 months, be the parent of a child born of the marriage, or the death was accidental, and there is no court order awarding the total survivor annuity to a former spouse.

#### ***What conditions must a child of a deceased employee or annuitant meet to be eligible for a survivor annuity?***

The child must be unmarried and under age 18 or an unmarried child who is over 18 and is incapable of self-support because of a physical or men-

tal disability which began before age 18, or an unmarried child who is a student between the ages of 18 and 22.

## **Section II-B**

### **Amount of Survivor Annuity Under CSRS**

***How much survivor annuity will the widow or widower of a deceased employee receive?***

A spousal survivor annuity is 55 percent of an annuity computed as if the employee had retired at the time of death (this is called “earned annuity”) or the lesser of: 22 percent of the high-3 average salary or 55 percent of the amount the annuity would have been if the employee had continued working until age 60 at the same high-3 average salary.

***How much survivor annuity will the widow or widower of a deceased annuitant receive?***

The answer depends on the type of annuity elected, as described in Section I, on page 1. If the maximum survivor annuity was elected, that would be 55 percent of the basic annuity.

***Is a child’s survivor annuity payable in addition to the widow’s or widower’s annuity?***

Yes. Each eligible child, who has a surviving parent who was the spouse or former spouse of the deceased employee is entitled to a monthly survivor annuity. Each eligible child who has no surviving parent or whose surviving parent was never married to the deceased employee receives a higher amount. These amounts are reduced proportionately if more than three children are eligible for survivor annuities.

***When a child’s annuity stops, is the widow or widower’s annuity affected?***

No.

***Is it necessary to hire anyone to assist in settling a death claim?***

No.

## **Section III**

### **Survivor Predeceases Annuitant (CSRS)**

***What happens when the annuitant’s spouse predeceases the annuitant?***

The annuitant can have his/her annuity restored to the full life rate. If there are no dependent children, health benefits coverage can be changed to a self



only plan. The beneficiaries for life insurance and any lump sum (CSRS) benefit which could be payable to survivors may be changed. The annuitant may also change federal income tax withholding. These changes are made by the OPM upon proper notification. Members can call the NALC Retirement Department for guidance. The NALC will also provide the appropriate form letter and Designation of Beneficiary forms for the annuitant to submit to OPM. Call one of the NALC numbers in the back of this booklet.

## **Section IV** **Remarriage, Etc.**

***What should the survivor annuitant do when helshe remarries?***

Notify the U. S. Office of Personnel Management, Retirement Operations Center, P.O. Box 45, Boyers, Pennsylvania 16017. Send a copy of the marriage certificate accompanied by a letter from the survivor annuitant showing his or her date of birth, name of the deceased civil servant, CSF (claim) number, signature, and telephone number.

***Where would the survivor write to have their name changed on checks due to remarriage?***

The survivor should notify the U. S. Office of Personnel Management, Retirement Operations Center, P.O. Box 45, Boyers, Pennsylvania 16017. Be certain to provide signature, CSF (claim) number, and a copy of the marriage certificate as well as date of birth of the survivor. Request the name change for ALL records and future correspondence and survivor annuity payments.

## **Section V** **Dependent Children's Survivor Benefits (CSRS)**

***How long will each child continue to receive the survivor's annuity under CSRS?***

Until the unmarried child reaches age 18; or an unmarried child who is over 18 but is incapable of self support because of a physical or mental disability which began prior to age 18 either becomes self-supporting, marries or recovers from the disability; or an unmarried child who is a student between the ages 18 and 22 ceases to be a full-time student.

***If a child lost their annuity because of marriage, can the benefit be restored if the marriage terminates?***

Yes. The survivor's annuity and health insurance coverage can resume upon the end of the child's marriage and can continue until age 22 for chil-

dren who are not married and enrolled as students on a full-time basis. If a child is unmarried and incapable of self-support because of a disability which began before age 18, benefits can continue for life.

### ***Are survivor annuities paid directly to the child/children?***

Not usually. A child's annuity is paid to their legal guardian in most cases, but an adult student may be paid directly upon request.

## **Section VI**

### **Forms Used By Survivors Under CSRS**

#### ***What forms are used by survivors in filing for death benefits under CSRS?***

- Standard Form 2800 - Application for Death Benefits (survivor annuity or lump sum benefit).
- FE 6 - Claim for Death Benefits (life insurance).

#### ***Where may these forms be secured?***

If the letter carrier was an employee at the time of death, the Human Resources Shared Service Center, HRSSC will send forms. Call 877-477-3273.

If the letter carrier was retired at the time of death, Office of Personnel Management (OPM) will send forms. Call 888-767-6738. Upon request, the NALC will report the death of a retired member to OPM, or answer questions. Call one of the NALC numbers in the back of this booklet.

## **Section VII**

### **CSRS and Social Security**

#### ***May an individual receive a civil service annuity and Social Security benefits at the same time?***

Yes, if qualified for both benefits.

#### ***Does the Government Pension Offset apply to a survivor annuitant?***

The Government Pension Offset does not apply to the survivor annuitant unless the survivor was also employed by the federal government and earned a civil service pension. Otherwise, a survivor annuitant is entitled to all benefits earned under Social Security as well as the survivor annuity under CSRS.

## Section VIII

### Federal Employees' Group Life Insurance

***May a survivor annuitant keep life insurance coverage under the Federal Employees' Group Life Insurance after the retiree's death?***

No. All life insurance coverage ends at the death of the insured retiree.

***Are any life insurance benefits payable in addition to the Federal Employees' Group Life Insurance?***

It is possible. If you are unsure if someone has or had a policy, there are ways to find out, including looking at personal records, doing an online search, and contacting the Insurance Commissioner's office in your state. If you want to check whether the retiree had a policy with NALC's Mutual Benefit Association (MBA), call 202-638-4318 or write to MBA, 100 Indiana Ave. NW, Washington, DC 20001-2144.

If a member's death was the result of an accident the NALC, through the MBA will pay \$5,000. The survivor must notify MBA and the deceased must have been a member in good standing of the National Association of Letter Carriers.

## Section IX

### Continuation of Health Coverage

***May the survivor keep his/her health benefits coverage after the annuitant's death?***

Yes. If the survivor was covered under his/her spouse's plan while they were alive and if the survivor will receive a survivor annuity.

***If there are dependent or disabled children, can they keep health benefits coverage after the death of the annuitant?***

Yes, as long as the deceased was enrolled for Self Plus One or Self Plus Family at the time of his/her death; and at least one family member is entitled to an annuity as the survivor. Dependent (unmarried) children can be covered until they reach age 26. If there is a disabled child, OPM needs to receive a doctor's statement regarding when the disability occurred and the prognosis, etc. so that they can determine the length of eligibility to retain health benefits coverage.

***Will OPM automatically change health benefits coverage to self-only upon the death of the annuitant?***

Yes. If there are no children also eligible for an annuity and the survivor meets the eligibility requirements as stated above, he/she will have continuous coverage under a self-only plan. OPM will notify the health plan of the new enrollment and the survivor will receive the proper ID card.

***How does the survivor pay health benefits premiums?***

The premiums will be withheld from monthly survivor payments.

If the amount of the premiums is more than the monthly survivor annuity, the survivor may either change to a lower cost plan or pay the premium amount directly to OPM.

***If coverage under the Federal Employees' Health Benefit Program is cancelled, can a survivor reenroll when their spouse dies?***

No. Once coverage under the FEHBP **IS CANCELLED, IT CAN NEVER BE REINSTATED.**

## **Section X**

### **Income Tax on Annuities**

***Are survivor annuity payments subject to federal income tax?***

Yes. Under rules set forth and administered by the Internal Revenue Service.

***May the survivor have federal income tax withheld from annuity payments?***

Yes. Survivors should contact OPM to start, stop or change the amount of tax withheld.

***May the survivor choose not to have income tax withheld from annuity payments?***

Yes. The tax withholding is entirely voluntary. **NOTE: SURVIVOR ANNUITIES ARE TAXABLE.**

## **Section X-A**

### **Banking - Direct Deposit**

***If I wish to change direct deposit of payments, what is the procedure to follow?***

There is a section in the Application for Death Benefits titled "Payment Instructions" to enter the preferred bank account information.

A change of the direct deposit account for survivor annuity payments at a future point in time can be made via Online Services at [www.opm.gov](http://www.opm.gov), by phone or in writing to OPM. RI 38-128, Part A is a simple and useful form for this purpose.

# **Federal Employees Retirement System**

## Section XI Types of Survivor Annuities

### ***What are the Survivor Annuity Elections?***

1) Reduced annuity with maximum survivor annuity for a spouse; 2) Reduced annuity with a partial survivor annuity for a spouse; 3) Annuity payable only during annuitant's lifetime; no survivor annuity will be paid to the spouse after the annuitant's death and any health benefits will cease; 4) Reduced annuity for a named person with an insurable interest; 5) Reduced annuity with survivor annuity for a former spouse.

### ***Can an employee choose which type of survivor annuity he/she wants?***

Yes. A married employee is automatically granted the annuity with survivor benefits to widow or widower, unless the spouse waives his/her right to the survivor benefit.

### ***Can an annuitant ever change his/her type of survivor annuity?***

In some cases, it can be changed and in others it cannot:

- A survivor election may not be revoked or changed, or another survivor named later than 30 days after the date of the first regular monthly annuity payment. However, a retiree who was married at time of retirement and elected a self-only annuity, or a partially reduced annuity to a current spouse, former spouse or insurable interest designee may elect no later than 18 months after retirement, an annuity reduction or an increased annuity reduction to provide a current spouse annuity.

If the marriage should terminate (by divorce or the death of spouse) before the retired employee dies, the amount of annuity will be increased by the amount previously deducted for the survivor annuity, and if the annuitant gets remarried, an election can be made to cover the new spouse for a survivor benefit.

- An employee who was not married at the time of retirement and later marries, can request that the annuity be changed to include the spouse for a survivor benefit. NOTIFY: U. S. Office of Personnel Management, Retirement Operations Center, P.O. Box 45, Boyers Pennsylvania 16017, in writing of this intention no later than 2 years after the marriage.
- An employee retiring, unmarried, and who elected a survivor benefit to a named person having an insurable interest may change this if he/she gets married and elects the new spouse to be covered with a survivor benefit. This also must be done within 2 years after the marriage.

## Section XII

### How To Claim Survivor Benefits (FERS)

#### *When is the survivor annuity to the widow or widower paid?*

Benefits are effective the day after the employee or retiree dies and continues until the end of the month before the one in which the widow or widower remarries before age 55 or dies. Remarriage after age 55 does not affect the survivor annuity. For remarriages occurring after January 1, 1995, if the widow or widower remarries before age 55, and was married at least 30 years to the individual on whose service the survivor annuity is based, the survivor annuity will not be terminated.

#### *What should a survivor do to claim benefits under the Federal Employees Retirement System (FERS)?*

In cases of death of an active employee, survivors should notify the employing agency, HRSSC at 877-477-3273.

Survivors of deceased annuitants should do the following:

1. Notify the U.S. Office of Personnel Management (OPM). This can be done by phone, online or in writing and it is not necessary to have a death certificate to do so.

How to report the death of a deceased annuitant to OPM: Complete an on-line form: <https://www.servicesonline.opm.gov/> or send an email to [retire@opm.gov](mailto:retire@opm.gov) and include the personal information pertaining to the annuitant and survivor(s) (as may be entered on page 27 of this guide) or call OPM at 888-767-6738.

Once the death of an annuitant has been reported to the OPM, the OPM will stop payment of the monthly annuity and mail the applicable claim forms to the survivor(s).

In most cases, two forms will be included in the packet:

- Application for Death Benefits (death benefits include survivor benefits and any unpaid annuity balance) and
- Application for Federal Employees' Group Life Insurance (FEGLI).

The packet also includes pre-addressed return envelopes, which are color-coded pink and blue.

2. Notify the bank where annuity payments are deposited, as well as any other of the retiree's financial institutions. Any annuity payments deposited after the date of death will be reclaimed by the OPM.

3. Obtain enough death certificates for your needs from the mortuary.

4. If the retiree had health insurance through the NALC Health Benefit Plan or any other FEHB plan, the OPM will inform the health plan. When a spouse is entitled to survivor benefits, he or she will continue to receive health insurance through the FEHB plan as long as he or she was covered under the spouse's FEHB plan at the time of death. The health plan will automatically convert to self only and to the surviving spouse's name.

5. If the retiree participated in the Thrift Savings Plan, contact the TSP at 877-968-3778.

## **Section XII-A Eligibility to Receive Survivor Benefits Under FERS**

### ***To whom is a survivor annuity payable?***

It may be payable to the surviving spouse (widow or widower), and children of the deceased employee or deceased annuitant, or to a former spouse. It may also be payable to a person having an insurable interest and who was named by an employee at the time of retirement.

### ***What conditions must the deceased employee have met to permit payment of a survivor annuity?***

The deceased employee must have had at least 18 months of creditable civilian service under FERS (or CSRS) and have held a position covered by FERS at the time of death. If an employee does not have 18 months of service and dies, his spouse, survivors or estate is entitled to a lump-sum payment equal to the amount paid into the Civil Service Retirement Fund by the employee plus applicable interest, if any.

### ***What eligibility requirements must a surviving spouse meet to qualify for FERS survivor benefits?***

Widow/widowers must have been married to the deceased employee for at least nine months prior to the employee's death or, if married less than nine months, must be the parent of a child of the deceased employee. However, if the death resulted from an accident, these requirements are waived. There must not be a court order awarding the total survivor annuity to a former spouse.

### ***What eligibility requirements must a former spouse meet to qualify for FERS survivor benefits?***

A former spouse must have been married to the deceased employee for at least 9 months and have a court order or court-approved property settlement providing for the payment of survivor benefits.



## ***What conditions must a child of a deceased FERS employee or annuitant meet to qualify for survivor benefits?***

He or she must be:

- Unmarried and under age 18; or
- Unmarried and over age 18, but incapable of self-support because of a physical or mental disability which began before age 18; or
- Unmarried and a full-time student between the ages of 18 and 22.

## **Section XII-B** **Amount of Survivor Benefits Under FERS**

### ***What survivor benefits do eligible spouses of deceased employees receive under FERS?***

After 12/1/2020, eligible spouses (or former spouses) receive:

- A lump-sum payment of \$34,991.07 (the figure is adjusted annually to keep up with inflation); plus
- A lump-sum payment equal to 50 percent of the employee's final salary or high-3 average salary if higher; plus
- Any Social Security and Thrift Savings Plan survivor benefits that may be payable.

In addition, if deceased employees who died while subject to FERS deductions and had at least 10 years of creditable service, 18 months of which being civilian service, surviving spouses will also qualify for:

- A survivor annuity equal to 50 percent of the employee's accrued FERS annuity benefit.

### ***What survivor benefits do eligible spouses of deceased annuitants receive under FERS?***

For the spouse of a deceased non-disability annuitant, the full FERS survivor annuity is 50 percent of the annuitant's annuity before it is reduced by the cost of the survivor benefit. The survivor annuity may be 25 percent of the annuitant's unreduced annuity if the spouse agreed to that election.

For the spouse of a deceased disability annuitant, the benefit is the same as above if the disability annuitant died after reaching age 62. If death occurs before age 62, the amount of the survivor annuity is 50 percent (or 25 percent, if the annuitant and spouse jointly elected a partial survivor benefit) of an earned annuity computation with the time base increased by the amount of the time between retirement and the annuitant's 62nd birthday, and the

average salary increased by the COLAs the annuitant received.

In addition, if the surviving spouse is ineligible to receive Social Security survivor benefits, he or she may be eligible to receive a special supplemental annuity until the age of 60. The amount of the supplement is the *lesser* of:

- The portion of the Social Security survivor benefit payable to the surviving spouse at age 60 that is attributable to FERS service; or
- The difference between the survivor annuity payable by CSRS (55% of the deceased retiree's annuity) and the regular survivor annuity payable by FERS.

***Is a child's survivor annuity payable in addition to the widow's or widower's annuity?***

Yes. The amount of a child's survivor annuity under FERS is the same as that payable under CSRS except that the amount is less any benefit payable to the child by Social Security.

***When a child's annuity stops, is the widow or widower's annuity affected?***

No.

***Is it necessary to hire anyone to assist in settling a death claim?***

No.

## **Section XIII**

### **Survivor Predeceases Annuitant (FERS)**

***What happens when the annuitant's spouse predeceases him/her?***

The annuitant can have his/her annuity restored to the full life rate. If there are no dependent children, health benefits coverage can be changed to a self only plan. The beneficiaries for life insurance and any lump sum (FERS) benefit which could be payable to survivors may be changed. The annuitant may make a change in federal income tax withholding. These changes are made by the OPM upon proper notification. Members can call the NALC Retirement Department for guidance. The NALC will also provide the appropriate form letter and Designation of Beneficiary forms for the annuitant to submit to OPM. Call one of the NALC numbers in the back of this booklet.

## Section XIV

### Remarriage, Etc.

#### ***What should the survivor annuitant do when she remarries?***

Notify the U. S. Office of Personnel Management, Retirement Operations Center, P.O. Box 45, Boyers, Pennsylvania 16017 enclosing a copy of the marriage certificate with a letter from the survivor annuitant showing his or her date of birth, name of the deceased civil servant, CSF (claim) number, signature, and telephone number.

#### ***At what age may the survivor remarry and retain the existing survivor benefit including health benefits coverage under the Federal Employees' Health Benefits Program?***

Age 55. For remarriages occurring after January 1, 1995, if the widow or widower remarries before age 55, and was married at least 30 years to the individual on whose service the survivor annuity is based, the survivor annuity will not be terminated.

#### ***Where would the survivor write to have name changed on checks due to remarriage?***

The survivor should notify the U. S. Office of Personnel Management, Retirement Operations Center, P.O. Box 45, Boyers, Pennsylvania 16017. Be certain to provide signature, CSF (claim) number, and a copy of the marriage certificate as well as date of birth of the survivor. Request the name change on ALL records and future correspondence and survivor annuity payments.

## Section XV

### Dependent Children's Survivor Benefits (FERS)

#### ***How long can a surviving child receive FERS survivor benefits?***

The monthly survivor benefit to a child will terminate on the last day of the month before the child:

- Marries;
- Turns age 18, unless he or she is a full-time student;
- Turns age 22, even if he or she is a full-time student (except that a child whose 22nd birthday falls during the school year is considered not to have attained age 22 until July 1st);

- Is no longer either physically or mentally disabled.

***If a child lost their annuity because of marriage, can the benefit be restored if the marriage terminates?***

Yes. The annuity and health insurance coverage can resume upon the end of the child’s marriage (and can continue until age 22 for children who are not married and enrolled as students on a full-time basis).

If a child is unmarried and incapable of self-support because of a disability which began before age 18, benefits can continue for life.

***Are survivor annuities paid directly to the child/children?***

Not usually. A child’s annuity is paid to their legal guardian in most cases, but an adult student may be paid directly upon request.

## **Section XVI**

### **Forms Used by Survivors Under FERS**

***What forms are used by survivors in filing for death benefits under FERS?***

- Standard Form 3104 - Application for Death Benefits (survivor annuity, basic death benefits, or lump sum).
- FE 6 - Claim for Death Benefits (life insurance).

***Where may these forms be secured?***

If the letter carrier was an employee at the time of death, the Human Resources Shared Service Center, HRSSC will send forms. Call 877-477-3273.

If the letter carrier was retired at the time of death, Office of Personnel Management, OPM will send forms. Call 888-767-6738. Upon request, the NALC will report the death of a retired member to OPM, or answer questions. Call one of the NALC numbers in the back of this booklet.

## **Section XVII**

### **FERS and Social Security**

***Are FERS employees covered by Social Security?***

Yes. FERS employees are fully covered under the Social Security system.

***Are Social Security benefits received by a postal employee on the basis of a spouse’s Social Security work record reduced***

***by the Government Pension Offset rule that affects CSRS benefits?***

Not if the employee worked under FERS for at least five years.

***How does the Government Pension Offset rule affect a postal employee who transferred from CSRS and retires under FERS with less than five years of FERS employment?***

Any Social Security spousal benefit received by the retired postal employee on the basis of his or her spouse's Social Security work record will be reduced by two dollars for every three dollars in annuity received for service under CSRS.

## **Section XVIII**

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

***May a survivor annuitant keep life insurance coverage under the Federal Employees' Group Life Insurance after the retiree's death?***

No. All life insurance coverage ends at the death of the insured retiree.

***Is there any life insurance benefit payable in addition to the Federal Employees' Group Life Insurance?***

It is possible. If you are unsure if someone has or had a policy, there are ways to find out, including looking at personal records, doing an online search, and contacting the Insurance Commissioner's office in your state. If you want to check whether the retiree had a policy with NALC's Mutual Benefit Association (MBA), call 202-638-4318 or write to MBA, 100 Indiana Ave. NW, Washington, DC 20001-2144.

If a member's death was the result of an accident the NALC, through MBA will pay \$5,000. The survivor must notify MBA and the deceased must have been a member in good standing of the National Association of Letter Carriers.

## **Section XIX**

### **Continuation of Health Coverage**

***May the survivor keep his/her health benefits coverage after the annuitant's death?***

Yes. If the survivor was covered under his/her spouse's plan while they were alive and if the survivor will receive a survivor annuity.

***If there are dependent or disabled children, can they keep health benefits coverage after the death of the annuitant?***

Yes. Dependent (unmarried) children can be covered, potentially until they reach age 26, beginning January 1, 2011. If there is a disabled child, OPM needs to receive a doctor's statement regarding when the disability occurred and the prognosis, etc. so that they can determine the length of eligibility to retain health benefits coverage.

***Will OPM automatically change health benefits coverage to self-only upon the death of the annuitant?***

Yes. If there are no children also eligible for an annuity and the survivor meets the eligibility requirements as stated above, he/she will have continuous coverage under a self-only plan. OPM will notify the health plan of the new enrollment and the survivor will be sent the proper ID card.

***How does the survivor pay health benefits premiums?***

The premiums will be withheld from monthly survivor payments.

If the amount of the premiums is more than the monthly survivor annuity, the survivor may either change to a lower cost plan or pay the premium amount directly to OPM.

***If coverage under the Federal Employees' Health Benefits Program is cancelled, can a survivor reenroll when their spouse dies?***

No. Once coverage under the FEHBP IS CANCELLED, IT CAN NEVER BE REINSTATED.

## **Section XX**

### **Income Tax on Annuities**

#### ***Are survivor annuity payments subject to federal income tax?***

Yes. Under rules set forth and administered by the Internal Revenue Service.

#### ***May the survivor have federal income tax withheld from annuity payments?***

Yes. Survivors should contact OPM to start, stop or change the amount of tax withheld.

#### ***May the survivor choose not to have income tax withheld from annuity payments?***

Yes. The tax withholding is entirely voluntary. NOTE: SURVIVOR ANNUITIES ARE TAXABLE.

## **Section XX-A**

### **Banking - Direct Deposit**

#### ***If the survivor wants direct deposit of payments, what is the procedure to follow?***

There is a section in the Application for Death Benefits titled “Payment Instructions” to enter the preferred bank account information.

A change of the direct deposit account for survivor annuity payments at a future point in time can be made via Online Services at [www.opm.gov](http://www.opm.gov), by phone or in writing to OPM. RI 38-128, Part A is a simple and useful form for this purpose.

**Social Security**



## Section XXI Types of Benefits

### *What should a surviving spouse expect under Social Security?*

If a survivor starts drawing benefits at Full Retirement Age (FRA) they will receive 100% of the deceased's primary insurance amount (PIA) or continue to draw their own benefits if such benefit is greater. Before (FRA) a widow/widower can draw Social Security as early as age 60. Survivors who begin to receive benefits prior to (FRA) will have their benefits permanently reduced to take account of the longer period over which they will receive benefits.

### *Is there a lump-sum death benefit payable?*

Yes. After the death of a person (no matter what the age was at the time of death) whose work was covered by Social Security, some member of the family should inquire promptly by calling 800-772-1213 to learn if survivor's insurance benefits or a \$255 lump-sum death benefit is payable.

## Section XXII How To Claim Survivor Benefits Under SS

### *When is the survivor benefit to the widow or widower paid?*

To determine eligibility the survivor may contact the local Social Security office or call 800-772-1213 and he/she can be advised of the commencing date of the benefit.

## Section XXIII Amount of Survivor Annuity Under SS

### *What is the approximate amount of monthly benefits to family members?*

The amount of benefits payable to the worker's survivors is based on earnings of the person who died. The more they paid into Social Security, the higher the survivor's benefit would be. The monthly amount of the survivor's benefit is a percentage of the deceased's basic Social Security benefit. It depends on the survivor's age and the type of benefit he or she would be eligible to receive. The following are examples of the benefits that survivors may receive:

## Who Receives Survivor Benefits

Benefits Paid To:	Percent of Your PIA Payable*:
Widow(er) at FRA**	100%
Widow(er) at age 60	71.5
Disabled widow(er) at age 50-59	71.5
Widow(er) under age 61 with eligible child who is under age 16 or disabled	75.0
Each eligible child	75.0

\* Benefits may be limited by the family maximum.

\*\* As the full retirement age (FRA) for workers rises, this age will rise too (but starting two years later); also, see the following discussion if the deceased worker received reduced retirement benefits.

### Note

The earliest age for retirement is 62, but a widow(er) can receive survivor benefits at age 60. If there are eligible children, the widow(er) could receive benefits at any age. This can be a major financial windfall, particularly if the widow(er) did not work.

### ***Are a child's survivor benefits paid in addition to the widow or widower's annuity?***

The monthly benefit for an unmarried child of a worker who has died is 75 percent of the primary insurance amount. A child's benefit is paid until he or she reaches the age of 18; (19 if still in secondary school) or disabled.

### ***If there are more than two surviving children, how much does each child receive under SS?***

Each will receive less than 75% of the PIA because of the maximum family amounts.

### ***When a child's survivor benefits stop, is the widow or widower's SS benefit affected?***

No.

### ***Is it necessary to hire anyone to assist in settling a Social Security survivor benefit?***

No.

### ***How long will the widow or widower continue to receive the SS survivor benefit?***

If the surviving spouse or surviving divorced spouse remarries before age 60, benefits are not payable unless the subsequent marriage ends. Remarriage after attaining age 60 does not prevent or stop entitlement to benefits.

## Section XXIV Remarriage, Etc.

***What should the widow or widower do when he/she remarries?***

Notify the local office of the Social Security Administration or call 800-772-1213. If the name must be changed on payments, SSA should be so advised at that time.

***At what age may the survivor remarry and retain an existing survivor benefit from SS?***

Benefits are payable to widows/widowers who have remarried **after age 60** at the same rate they had been receiving before the remarriage occurred. However, if a remarried widow/widower is also entitled to a wife's (husband's) benefit, he/she will receive only the larger of the two payments.

## Section XXV Social Security and CSRS

***May a survivor receive SS benefits and civil service annuity?***

Yes, if eligible for both benefits.

## Section XXVI Social Security and FERS

***May a survivor receive SS benefits and FERS annuity?***

Yes, if eligible for both benefits.

## Section XXVII Continuation of Medicare Coverage

***May the survivor keep or receive Medicare coverage after the SS insured's death?***

To determine eligibility for Medicare, contact the local Social Security office or call 800-772-1213.

***Where should I write if I want to have Medicare premiums withheld from my CSRS annuity/FERS annuity or SS benefits?***

Centers for Medicare and Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244-1850. Be certain to furnish your Social Security

number as well as your Medicare number, if different. Or call Centers for Medicare Services (CMS) at 800-633-4227.

To have medicare premiums deducted from a CSRS or FERS Survivor Annuity, email [OPMmailbox@cms.hhs.gov](mailto:OPMmailbox@cms.hhs.gov) providing your name, CSA number, medicare claim number and phone number. CMS will email you instructions as to when you can disregard your next premium billing statement and the effective date of the deductions from your OPM survivor annuity.

## **Section XXVIII** **Income Tax on Social Security**

### ***Are the survivor benefits from SS taxable?***

Although benefits are tax-free for most people, those with high total incomes must include up to 85% of their benefits as income for federal income tax purposes.

## Section XXIX Survivors and the NALC

### ***Does the survivor of an NALC member pay union dues to NALC?***

No. Widows/widowers of NALC members are not required to pay union dues and may retain health benefits coverage under the NALC Health Benefit Plan.

### ***Will widows/widowers receive the Postal Record?***

No. Usually, the widow/widower will receive his/her last copy of the Postal Record when it contains their spouse's name under the "In Memoriam" column.

### ***Does the retiree have life insurance coverage through the NALC?***

It is possible that your spouse has a policy through the Mutual Benefit Association, NALC, 100 Indiana Avenue, NW, Washington, DC 20001, (202) 638-4318.

### ***Does the retiree have accidental life insurance coverage?***

Yes. The Mutual Benefit Association, NALC, 100 Indiana Avenue, NW, Washington, DC 20001, covers employees and retired members of the NALC for \$5,000 in case of accidental death.

### ***Do local branches of the NALC have any death benefits?***

There are some local branches of the NALC that have death benefits payable in the event of death of a member—the survivor should contact the local NALC branch upon the employee or retiree's death.

### ***Would a surviving child of a deceased employee or retiree still be eligible for the William C. Doherty Scholarship award?***

Yes. Applications must be submitted according to the guidelines set forth in the Postal Record.

## Section XXX

### Important Addresses for Survivors

***What general address should be used by survivors in corresponding with the U.S. Office of Personnel Management?***

U. S. Office of Personnel Management  
Retirement Operations Center  
Boyers, PA 16017

***Where can general information be obtained from OPM, SSA, TSP, or NALC via the Internet?***

[www.opm.gov/retire](http://www.opm.gov/retire)

[www.ssa.gov](http://www.ssa.gov)

[www.tsp.gov](http://www.tsp.gov)

[www.nalc.org](http://www.nalc.org)

***How can I determine whether or not the employee or retiree was a part of the Thrift Savings Plan (TSP)?***

Contact:

Thrift Savings Plan  
P.O. Box 385021  
Birmingham, AL 35238

**ThriftLine**  
**877-968-3778**

# Personal Information

## ABOUT THE RETIRED LETTER CARRIER:

Retired letter carrier's full name \_\_\_\_\_

CSA (claim) number: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Social Security number: \_\_\_\_\_

Federal Employees' Group Life Insurance

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, amount: \$ \_\_\_\_\_

If yes, beneficiary: \_\_\_\_\_

## ABOUT THE SURVIVOR:

Survivor's full name: \_\_\_\_\_

Relationship to deceased\*: \_\_\_\_\_

\*If spouse, is spouse entitled to a survivor annuity?

Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, enter monthly amount: \$ \_\_\_\_\_

Social Security number: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Minor/Disabled/Student Children:

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

SSN: \_\_\_\_\_

Date of birth: \_\_\_\_\_

## IMPORTANT PHONE NUMBERS

*Where can I call if I have questions/problems concerning my survivor benefits?*

*The Retirement Information Office of the U. S. Office of Personnel Management (OPM)*

888-767-6738

*Where can I call for Social Security information?*

800-772-1213

*The NALC Retirement Department is available to assist you with questions you may not find in this booklet. Contact us at:*

*National Association of Letter Carriers  
100 Indiana Avenue, N.W.*

*Washington, D.C. 20001-2144*

*800-424-5186 Monday, Wednesday and Thursday  
9-12:00 and 2-4:00 EST*

*202-393-4695 Monday-Friday 9-4:30 EST*







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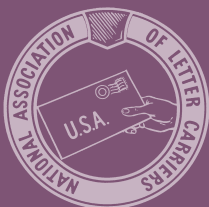
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