



***Retirement and Insurance Service
Benefits Administration Letter***

Number: 99- 107

Date: August 31, 1999

Subject: Retirement Benefits Booklet – Handbook

Purpose This is to provide agencies with the comprehensive handbook attached. This handbook shows all of the possible information retiring employees can expect to find in the personalized booklet entitled, ***Your Federal Retirement Benefits***, which they will receive within 3-4 weeks after OPM completes processing their retirements.

The first retirees to receive ***Your Federal Retirement Benefits*** will be those placed on OPM's annuity roll on or after August 30, 1999. OPM currently has no mechanism for providing booklets to annuitants whose retirements are completed prior to that date.

A handwritten signature in black ink, appearing to read "Sidney M. Conley".

Sidney M. Conley
Assistant Director
for Retirement Programs

Attachment

YOUR FEDERAL RETIREMENT BENEFITS

Handbook

This handbook presents all of the possible text which may appear in the personalized booklet, “Your Federal Retirement Benefits” which OPM will send to every newly retiring Federal employee who retires under a retirement system administered by OPM. The explanations of the text paragraphs included in this Handbook are designed to help both OPM retirement personnel and agency personnel answer any questions retired or retiring employees may have about the retirement benefits booklet.

YOUR FEDERAL RETIREMENT BENEFITS

Dear [FIRST M. LAST]

I am pleased to let you know that we have completed the process of establishing your retirement benefits.

...To Serve Those Who Have Served... That is what we at OPM's Retirement and Insurance Service are here to do. Our mission is to provide you with friendly, efficient, accurate, and timely benefits.

Your retirement benefits are described in this personalized booklet. You need to read everything that is here; it all applies to you. If, after reading it, you still have questions, we are just a phone call away.

Sidney M. Conley
Assistant Director
Office of Retirement Programs

This introductory page contains uniform language for every booklet. The retiree's name appears here as it appears in OPM's automated retirement records. The only exceptions to this are:

1. If the annuitant's last name exceeds 11 characters, "Retiree" appears in place of the name.
2. If the annuitant's first name exceeds 6 characters, "Retiree" appears in place of the name.
3. If a representative payee is to receive payment on behalf of the retiree, "Retiree" appears in place of the name.

In these instances, the system cannot reliably reproduce the retiree's name and therefore defaults to "Retiree".

The annuitant's CSA number appears in the bottom left corner of every page of the booklet.

PERSONAL STATISTICS

This Explanation of Benefits was prepared
as of **[Month, X, XXXX]**

Name: **[FIRST M. LAST]**

Civil Service Annuity (CSA) Number: **CSA [X XXX XXX]**

Social Security Number: **[XXX-XX-XXXX]**

Date of Birth: **[MO/DY/YEAR]**

Retirement System: **[CSRS/FERS/ORDS/
FERS Special]**

Beginning Date of Benefits: **[Commencing Date]**

Current Correspondence Address: **[Mailing Address]**

Direct Deposit, Type of Account: **[Checking or Savings]**

Account Number: **[XXXXXXXXXXXX]**

Routing Number: **[XXXXXXXXXXXX]**

The amounts shown in this booklet are based upon employment records on file with us as of **[Month X, XXXX]** and your retirement application. If you believe any of this information is incorrect, please contact us at once. See the chapter "How to Contact Us" in this booklet for instructions. Please keep this with your personal records for future reference.

This page shows personal statistics reflecting information in our automated retirement records system as of the date the booklet was produced. Changes sent to OPM after we begin work on the individual's retirement may not reach us in time for us to adjust our records before the booklet is produced.

Annuitants should report significant errors to make sure our information is up-to-date and correct. They can handwrite corrections in their own booklets, if they wish, after bringing them to our attention.

OPM does not presently have the capacity to produce updated, corrected or current booklets for individuals already retired.

Direct Deposit account information only appears if retiree has arranged to have annuity payments made electronically into his or her savings or checking account.

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The Table of Contents page contains the same entries in the same order for every booklet, with one exception:

“**INFORMATION FOR DISABILITY RETIREES**” only appears for disability retirees.

Page numbers for sections listed in the Table of Contents vary from booklet to booklet depending upon volume of text. Total pages may vary from 20 to 30 pages. No actual booklet will have as many pages as this reference document.

YOUR MONTHLY BENEFIT

Monthly Benefit

Your benefits began: [Month XX, XXXX]
 Date of first regular monthly payment: [Month XX, XXXX]
 Your initial gross monthly retirement benefit is: [\$XX,XXX.XX]

That amount changed effective [Month XX, XXXX] to: [\$XX,XXX.XX]

Your retirement benefit is payable on the first business day of each month. Each monthly payment represents benefits for the prior month. (e.g., the [Month 1, Year] payment is for the month of [Month].

Your Voluntary Contributions Benefit

Your voluntary Contributions were: [\$XXX,XXX.XX]
 Your additional monthly annuity is: [\$X,XXX.XX]

Because you made additional payments to the retirement fund prior to retirement, you are eligible for this Voluntary Contributions benefit in addition to your monthly benefit shown above.

This additional voluntary contributions benefit will be paid with your regular monthly benefit. Your voluntary contributions annuity is not increased by cost-of-living adjustments. Future COLA's will be applied only to your regular monthly benefit.

Your FERS Benefit Supplement

Because you retired under [FERS/FERS Special] but are not yet eligible for Social Security retirement benefits, you will receive a FERS Benefit Supplement of [\$XX,XXX.XX], in addition to your monthly annuity benefit shown above. The Benefit Supplement will continue until you become eligible for Social Security, generally at age 62, subject to data provided in the annual Annuity Supplement Survey.

This is the first of 2 pages describing the retiree's annuity benefit. Only applicable text appears.

The date retirement benefits begin (annuity commencing date), date of first regular monthly payment and the current amount of the gross monthly annuity payment, appear for each retiree.

This sentence appears if any change to the gross amount occurs between the annuity commencing date and final adjudication.

This paragraph appears for every retiree.

This section appears to explain how the voluntary contributions annuity works only if additional annuity will be paid to the retiree based on voluntary contributions.

This section only appears if a FERS benefit supplement is paid, with "FERS" or "FERS Special" as appropriate.

YOUR MONTHLY BENEFIT

Monthly Additions And Deductions

The net amount of your first regular payment: **[\$XX,XXX.XX]**

There are no deductions scheduled from your payment at this time.

If the net amount ever changes for any reason, we will send you a Notice of Annuity Adjustment explaining the change.

Current Gross Monthly Benefit **[\$XX,XXX.XX]**

Less:/Plus:

Health Insurance Premium **[-X,XXX.XX]**

Basic Life Insurance **[-X,XXX.XX]**

Voluntary Contributions Annuity **[+X,XXX.XX]**

FERS Benefit Supplement **[+X,XXX.XX]**

Net Monthly Benefit **[\$XX,XXX.XX]**

See Retroactive Benefits Explanation for adjustment payment information.

Please note that although your retirement benefit provides for survivor benefits, (see Survivor Benefits chapter), you will not see separate monthly deductions for that coverage. Instead, the cost of the survivor benefit was factored into the computation of your gross monthly benefit shown above.

As you know, we will be withholding a portion of your monthly benefit to the extent provided for in the qualifying court order we received.

This second page of retirement annuity information shows deductions and additions to the basic annuity.

This sentence appears for every retiree.

This sentence appears **only** if there are no deductions.

This sentence appears for every retiree.

This section appears if any deductions or additions apply to the first regular payment. The net should be the actual amount of the first regular monthly retirement payment. The deductions and additions listed here are samples of the 68 different deductions and additions that might appear.

This sentence appears if there is an adjustment payment.

This paragraph appears if there are survivor benefits.

This paragraph appears if there is a court order deduction.

YOUR BENEFIT COMPUTATION

Many factors go into the computation of your monthly benefit. The following information summarizes the major components of your benefit computation.

Type Of Computation

You received the regular retirement computation

Average Salary

The "high-3" average salary in your case is: **[\$XX,XXX.XX]**

Your benefit is based, in part, on the highest average salary during any three year period while you were employed. This three year period does not always occur in the last three years of employment. We have ensured that the average salary we computed is the highest average applicable to your salary history.

Length Of Service

Your benefit is also based, in part, on the amount of Federal service you performed as an employee. Your retirement records showed the following:

Military service included in total: **[XX Years, XX Months]**

Sick leave included: **[X,XXX Hours]**

Total Federal Service: **[XX Years, XX Months]**

We convert the sick leave hours to years, months, and days. Then we add that amount to your other Federal service. Only years and full months are used in the computation; partial months are not counted. The lesser of the amount of sick leave you had at retirement, and the amount you had when you transferred to FERS, was used in your computation.

This page, explaining the type of computation and elements that go into it, appears for every retiree in this general format.

Except for special retirements we can positively identify on the system: disability, Congressional, law enforcement/firefighter, air traffic controller, deferred, ORDS (non-disability) and FERS Special (non-disability) all other types of retirement are described here as "regular".

Sick leave line appears only if sick leave is used in computation.

First 2 sentences in this paragraph only appear if sick leave is used in the computation.

Last sentence appears only for a FERS case in which there is a sick leave amount in the computation.

YOUR BENEFIT COMPUTATION

Other Significant Factors

Your retirement benefit was reduced because you were under age 55 at the time of your retirement. The reduction percentage is 1/12 of 2% for each full month you were under 55.

Your retirement benefit was reduced because you were under age 62 at the time of your retirement. The reduction percentage is 1/12 of 5% for each full month you were under 62.

Your computed annuity exceeds the legal maximum of 80% of average salary. Your annuity will therefore be paid at 80%. See Contributions and Tax Information chapter.

Your computed annuity exceeds the legal maximum of 70% of average salary. Your annuity will therefore be paid at 70%. See Contributions and Tax Information chapter.

We credited your payment of [~~XX,XXX.XX~~] to cover your military service performed after December 31, 1956. Your payment amount is included in the retirement contributions shown in the Contributions and Tax Information chapter. That payment will permit you to continue to receive credit for all of your military service after you become eligible for Social Security benefits.

This second Computation page appears if any of the “Other Significant Factors” paragraphs listed here apply.

ORDS maximum cases only.

SURVIVOR BENEFITS

In the event of your death, your survivors should call our Retirement Information Office at **1-888-767-6738**. Customers within the Washington, DC, calling area must call **(202) 606-0500**.

You elected to provide survivor benefits as follows based upon **[the full amount, half or a portion]** of your annuity.

The reduction to provide survivor benefits is made from your basic annual annuity at retirement. There are no separate monthly deductions for providing survivor annuities.

Surviving Spouse

Name: **[First M. Last]**
 Social Security Number: **[XXX-XX-XXXX]**
 Date of Birth: **[MO/DY/YEAR]**

Current Gross Monthly Survivor Annuity: **[\$XXX.XX]**

Former Spouse

Name: **[First M. Last]**
 Social Security Number: **[XXX-XX-XXXX]**
 Date of Birth: **[MO/DY/YEAR]**

Current Gross Monthly Survivor Annuity: **[\$XXX.XX]**

Insurable Interest

Name: **[First M.]**
 Social Security Number: **[XXX-XX-XXXX]**
 Date of Birth: **[MO/DY/YEAR]**

Current Gross Monthly Survivor Annuity: **[\$XXX.XX]**

This page, providing survivor annuity information, only appears if the retiree elected to provide a survivor annuity for a current spouse, former spouse, and/or an individual designation as an insurable interest. Most often, it appears for a current spouse annuity.

This line, with the amount of the survivor annuity, only appears for CSRS or ORDS retirees. A FERS or FERS Special survivor annuity can only be computed at the time of the retiree's death.

<p style="text-align: center;">SURVIVOR BENEFITS</p> <p>Surviving Children</p> <p>Any dependent, unmarried children under age 18 (or disabled children over 18 if disabled prior to age 18, or full-time students under age 22) would be eligible for a survivor annuity.</p> <p>Cost-of-living increases to your annuity will increase the value of your survivor benefits.</p> <p>The benefits for which your survivors would be eligible are based upon the "earned" annuity computation, with service projected to age 62 and average salary adjusted for cost-of-living increases, and not the minimum percentage of salary (60% first year, 40% thereafter) paid to you if the earned annuity is less than the minimum.</p>	<p>The paragraphs presented on this page generally appear below those shown on page 8 (of this reference guide) on the same page of the booklet. These paragraphs provide general information on survivor benefits, including benefits for surviving children.</p> <p>This paragraph only appears for FERS and FERS Special disability cases computed at 60% of average salary.</p>
<p style="text-align: center;">Page 9</p>	<p style="text-align: center;">- Explanations -</p>

SURVIVOR BENEFITS

No reduction has been made from your retirement annuity to provide a survivor annuity benefit. If you believe this to be in error, please contact us immediately.

In the event of your death, your heirs should call our Retirement Information Office at **1-888-767-6738**. Customers within the Washington, DC, calling area must call **(202) 606-0500**

If you are married at retirement, and elected (with your spouse's approval) a life annuity without provision for survivor benefits, you may, within 18 months of your retirement, reverse this decision by electing survivor benefits retroactive to your retirement date and paying a deposit to cover the period between your retirement and your election of survivor benefits.

If you marry after retirement, and want to provide survivor benefits for your new spouse, you must notify OPM of your election of survivor benefits within two years of your post-retirement marriage and pay a deposit to cover the period between your retirement and your election of survivor benefits.

If you marry after retirement, and want to provide survivor benefits for your new spouse, you must notify OPM of your election of survivor benefits within one year of your post-retirement marriage and pay a deposit to cover the period between your retirement and your election of survivor benefits.

Any dependent, unmarried children under age 18 (or disabled children over 18 if disabled prior to age 18, or full-time students under age 22) would be eligible for a survivor annuity.

The text on this page appears in place of the text presented on pages 8-9 if no survivor benefits were elected. This text confirms the election and provides information on surviving children benefits as well as post-retirement elections and marriages.

CSRS, FERS and FERS Special.

ORDS.

HEALTH INSURANCE BENEFITS

Your Federal Employees Health Benefits coverage is described below:

Your plan name: [XXXXXXXXXXXXXXXXXXXXX]
 [Self-Only or Self-And-Family]

Enrollment code: [XXX]

Your cost each month: [XX.XX]
 Government share: [XXX.XX]

Total cost: [XXX.XX]

Other Information

Self Only

You are enrolled under a Self Only plan. You can only change to Self and Family under special circumstances such as: the birth or adoption of a child, a change in marital status, or an open season.

Self and Family

You are enrolled under a Self and Family plan. You may change to Self Only at any time. However, if you switch to Self Only, you can only change back to Self and Family under special circumstances such as: the birth or adoption of a child, a change in marital status, or an open season. Family members who lose coverage under your plan (i.e., a non-disabled, dependent child who reaches age 22) may qualify for Temporary Continuation of Coverage (TCC) for up to 36 months. Under TCC, the covered individual must pay the full cost of coverage (individual and government share), plus an administrative fee of 2%.

This page appears if the retiree carries health benefits into retirement. Plan and type of coverage are as of the date the booklet is printed.

This paragraph only appears if the coverage is for the retiree only.

This paragraph appears if coverage is for the retiree and qualified family members.

HEALTH INSURANCE BENEFITS

Medicare

For retirees, Medicare is the primary health benefits provider for most eligible individuals age 65 and over. When you reach age 65, you should contact your local Social Security office or call the toll-free number under "Other Useful Numbers" in the chapter on "How To Contact OPM" to obtain Medicare information.

Medicare

For retirees, Medicare is the primary health benefits provider for most eligible individuals age 65 and over. If you are not currently enrolled in Medicare as your primary provider, you may wish to either contact your local Social Security office or call the toll-free number under "Other Useful Numbers" in the chapter on "How To Contact OPM" to obtain Medicare information.

Health Benefits Open Season

Once a year, we hold a Health Benefits Open Season during which you can change plans, or switch from Self Only to Self and Family. We will provide information prior to the beginning of Open Season.

This text is a continuation of the text on the prior page. In most booklets, the Medicare paragraph appears as a second paragraph under "Other Information" on the first HEALTH INSURANCE BENEFITS page. In some booklets, the Open Season paragraph immediately follows the Medicare paragraph and all health benefit information is on the same page. In other booklets, the Open Season paragraph is on a separate page.

This paragraph appears if retiree is under age 65.

This paragraph appears if retiree is age 65 or older.

HEALTH INSURANCE BENEFITS

No premiums have been withheld from your retirement annuity to provide health benefits. If you believe this to be in error, please contact us immediately.

Federal retirees are not generally eligible to enroll in an FEHB plan if they:

1. retire on a deferred annuity, or,
2. were not enrolled in FEHB as an employee at the time of retirement, or,
3. were not enrolled in FEHB for the last five years of employment or since their first opportunity to enroll.

If you are enrolled in FEHB, but your annuity is insufficient to cover your premiums, you may pay the premiums by direct pay.

The text on this page appears in place of the text presented on pages 11-12 if no health benefit premiums were withheld from the retiree's annuity. This text confirms that health benefit premiums were not withheld, describing the most common reasons, i.e., that health benefits were not carried into retirement. It also lets the retiree know that we are aware of the other possibility (that they may be paying premiums directly if the net annuity amount is too low to cover the premiums) even though we have no way to determine that from our systems, or indicate it in the booklet.

All paragraphs appear if the page appears.

LIFE INSURANCE BENEFITS

Your life insurance coverage under the Federal Employees' Group Life Insurance Program, is based on your coverage at the time of separation, your final salary, and elections at retirement. You cannot carry any coverage into retirement that you have not had continuously since your earliest opportunity to elect, or for 5 years immediately preceding retirement, whichever is shorter.

Basic Life Insurance - Your Basic Life insurance amount at retirement is **[\$XX,XXX]**. This is the result of taking your final salary, rounded to the next thousand (if it is not an even thousand), and adding \$2,000.

Because you are under age 45, your Basic Life insurance amount is multiplied by a factor based on your age to obtain the current amount payable under your Basic Life insurance coverage. The current amount payable is **[\$XX,XXX]**. The multiplication factor reduces by 10% per year from age 36 to age 45, at which time the amount payable will equal the Basic Life insurance amount.

You elected a 75% reduction schedule for your Basic Life insurance. This means the amount payable on your Basic Life insurance begins to reduce by 2 percent per month beginning **[Month, Year]**, until it reaches 25% of face value. There is no cost for this coverage.

You elected a 75% reduction schedule for your Basic Life insurance. This means the amount payable on your Basic Life insurance begins to reduce by 2 percent per month beginning the second month after you attain age 65, until it reaches 25% of face value. Your cost for this coverage reduces to zero at age 65.

Two to four pages of life insurance information appear for every retiree who carries life insurance into retirement as indicated in our automated records system. A wide variety of different paragraphs appear for different circumstances and coverages.

This first paragraph appears for all retirees whose coverage into retirement is indicated in the automated system.

The “Basic Life Insurance” paragraph will be generated for any retiree who carries Basic coverage into retirement.

This paragraph only appears if the retiree is under age 45 at the time of retirement.

A retiree who carries life insurance coverage into retirement must elect at the time of retirement whether to have Basic coverage reduce after retirement or age 65 (whichever is later) 75% (2% per month until it reaches 25% of the computed Basic amount), 50% (1% per month until it reaches 50%), or not to reduce at all. If he or she elects 75% reduction, the appropriate “You elected a 75% reduction schedule” paragraph will appear depending on whether the retiree is age 65 or over (first paragraph), or under age 65 (second paragraph).

LIFE INSURANCE BENEFITS

You elected a 50% reduction schedule for your Basic Life insurance. This means the amount payable on your Basic Life insurance begins to reduce by 1 percent per month beginning [Month, Year], until it reaches 50% of face value. Your cost for this coverage is [\$XX.XX] per month. Premiums will continue for life unless you cancel coverage or switch to a 75% reduction schedule. Premium amounts may change in the future. No premiums will be refunded if you change your reduction schedule or cancel your insurance.

You elected a 50% reduction schedule for your Basic Life insurance. This means the amount payable on your Basic Life insurance begins to reduce by 1 percent per month beginning the second month after you attain age 65, until it reaches 50% of face value. Your cost for this coverage reduces by [\$XX.XX] at age 65, and then premiums will continue for life unless you cancel coverage or switch to a 75% reduction schedule. Premium amounts may change in the future. No premiums will be refunded if you change your reduction schedule or cancel your insurance.

You elected No Reduction for your Basic Life insurance. This means the amount payable on your Basic Life insurance will not reduce throughout your retirement. Your cost for this coverage is [\$XX.XX] per month. Premiums will continue for life unless you cancel coverage or switch to a 75% reduction schedule. Premium amounts may change in the future. No premiums will be refunded if you change your reduction schedule or cancel your insurance.

You elected No Reduction for your Basic Life insurance. This means the amount payable on your Basic Life insurance does not reduce when you attain age 65. Your cost for this coverage does, however, reduce by [\$XX.XX] at age 65. Premiums will continue for life unless you cancel coverage or switch to a 75% reduction schedule. Premium amounts may change in the future. No premiums will be refunded if you change your reduction schedule or cancel your insurance.

If the retiree elects 50% reduction, the appropriate “You elected a 50% reduction schedule” paragraph will appear depending on whether the retiree is age 65 or over (first paragraph), or under age 65 (second paragraph).

If the retiree elects no reduction, the appropriate “You elected a No Reduction schedule” paragraph will appear depending on whether the retiree is age 65 or over (first paragraph), or under age 65 (second paragraph)..

LIFE INSURANCE BENEFITS

Standard Life Insurance (Option A) - Your Standard Life insurance amount at retirement is \$10,000. This is the normal amount for this type of coverage. The amount payable on your Standard Life insurance begins to reduce by 2 percent per month beginning [Month, Year], until it reaches \$2,500. There is no cost for this coverage.

Standard Life Insurance (Option A) - Your Standard Life insurance amount at retirement is \$10,000. This is the normal amount for this type of coverage. The amount payable on your Standard Life insurance begins to reduce by 2 percent per month beginning the second month after you attain age 65, until it reaches \$2,500. Your cost for this coverage reduces to zero at age 65.

Additional Life Insurance (Option B) – Your Additional Life insurance amount at retirement is [\$XXX,XXX]. This is the result of taking your final salary, rounded to the next thousand (if it is not an even thousand), and multiplying by the number of multiples [X] you carried into retirement.

Because you elected Full Reduction for your Option B coverage, the amount payable on your Additional Life insurance will begin to reduce by 2 percent per month beginning [Month, Year], until it reaches zero. Your cost for this coverage is zero.

Because you elected Full Reduction for your Option B coverage, the amount payable on your Additional Life insurance will begin to reduce by 2 percent per month beginning the second month after you attain age 65, until it reaches zero. Your cost for this coverage will reduce to zero at age 65.

For a retiree carries Option A life insurance into retirement, the appropriate “Standard Life . . .” paragraph appears on the first life insurance page under the “You elected . . .” paragraph, depending on whether the retiree is age 65 or over (first paragraph), or under age 65 (second paragraph).

For a retiree who carries Option B life insurance into retirement, the “Additional Life . . .” paragraph will follow the “Standard Life . . .” paragraph (if there is one) under the “You elected . . .” paragraph on the first life insurance page. The appropriate “Because you elected . . .” paragraph below follows.

Full Reduction elected at retirement for Option B, age 65 or over.

Full Reduction elected at retirement for Option B, under age 65.

LIFE INSURANCE BENEFITS

Because you elected No Reduction for your Option B coverage, the amount payable on your Additional Life insurance will not reduce throughout your retirement. Premiums will continue for life, unless you cancel coverage or switch to a Full Reduction schedule. No premiums will be refunded if you change your reduction schedule or cancel your insurance.

Family Life Insurance (Option C) - Your Family Life insurance amounts at retirement are [\$XX,XXX] of coverage for your spouse and [\$XX,XXX] for each eligible child. This is the result of taking the minimum amounts (\$5,000 and \$2,500, respectively), and multiplying by the number of multiples [X] you carried into retirement.

Because you elected Full Reduction for your Option C coverage, the amount payable on your Additional Life insurance will begin to reduce by 2 percent per month beginning [Month, Year], until it reaches zero. Your cost for this coverage is zero.

Because you elected Full Reduction for your Option C coverage, the amount payable on your Additional Life insurance will begin to reduce by 2 percent per month beginning the second month after you attain age 65, until it reaches zero. Your cost for this coverage will reduce to zero at age 65.

Because you elected No Reduction for your Option C coverage, the amount payable on your Additional Life insurance will not reduce throughout your retirement. Premiums will continue for life, unless you cancel coverage or switch to a Full Reduction schedule. No premiums will be refunded if you change your reduction schedule or cancel your insurance.

No Reduction elected at retirement for Option B.

For a retiree who carries Option C life insurance into retirement, the “Family Life . . .” paragraph follows the “Additional Life . . .” paragraph and/or the “Standard Life . . .” paragraph (if any) under the “You elected . . .” paragraph on the first or second life insurance page. . The appropriate “Because you elected . . .” paragraph below follows.

Full Reduction elected at retirement for Option C, age 65 or over.

Full Reduction elected at retirement for Option C, under age 65.

No Reduction elected at retirement for Option C.

LIFE INSURANCE BENEFITS

The monthly costs of optional coverage vary with age, as follows and are subject to change in the future:

	Standard (\$10,000)	Additional (per \$1,000)	Family (per multiple)
Under 35	\$.65	\$.065	\$.59
35-39	\$.87	\$.087	\$.74
40-44	\$1.30	\$.130	\$1.00
45-49	\$1.95	\$.217	\$1.30
50-54	\$3.03	\$.325	\$1.95
55-59	\$5.85	\$.672	\$3.14
60+*	\$13.00	\$1.517	\$5.63

* Optional coverage is free as of the date of retirement, or the month after you turn age 65, whichever is later, unless No Reduction is elected for Additional (Option B) or Family (Option C). Option C premiums increase (to \$6.50 per multiple for ages 65-69 and \$7.37 per multiple for ages 70 and over) with the 6/1/2000 annuity payment.

Living Benefits

If you become afflicted with a terminal illness (prognosis 9 months or less to live), you may apply for and receive a Living Benefit payment equal to what your Basic life insurance amount will be 9 months after the date of payment, reduced by a nominal amount to make up for lost earnings to the Life Insurance fund. Once you receive a Living Benefit payment and cash or deposit the check, the election is irrevocable. A Living Benefit election has no effect on any Optional coverage held. If you assign your life insurance prior to receiving a Living Benefit, neither you nor the assignee may elect a Living Benefit.

This table appears, on the first or second life insurance page, if there is any Optional (A, B, or C) insurance.

This paragraph appears for most retirees, generally on the 2nd or 3rd life insurance page informing them of their right to apply for a Living Benefit if they become terminally ill.

LIFE INSURANCE BENEFITS

Living Benefits

According to the information we received with your application for retirement, you have received a Living Benefits payment. This means your Basic life insurance amount has been reduced to [X]. Your Basic coverage is frozen at this amount. The No Reduction election is required, unless you cancel your life insurance coverage altogether. As of October 17, 1997, you may still assign your remaining coverage, if any, other than Option C.

Assignment

You may assign your life insurance at any time. Assignment means you transfer ownership of your life insurance to someone else, but you continue to be responsible for payment of premiums. An assignment applies to all coverages held (Basic and Options), except Option C, Family, which cannot be assigned. Once you assign your life insurance, you give up the right to designate a beneficiary, or to reduce, cancel or convert your coverage (except for the initial Reduction Schedule election, which you still get to make at retirement). Also, if you assign your life insurance, neither you nor the assignee may then apply for or receive a Living Benefit based on your coverage.

Assignment

According to the information we received with your application for retirement, you have assigned your life insurance. Assignment means you transferred ownership of your life insurance to someone else, but you continue to be responsible for payment of premiums. It applies to all coverage you hold (Basic and Options), except Option C, Family, which cannot be assigned. In assigning your life insurance, you gave up the right to designate a beneficiary, or to reduce, cancel or convert your coverage, after the initial Reduction Schedule election at retirement. Because you assigned your life insurance, neither you nor the assignee may apply for or receive a Living Benefit based on your coverage.

This paragraph appears in place of the one on the prior page if the retiree already received a Living Benefit as an employee.

The 3rd & 4th sentences appear only if a partial Living Benefit was received as an employee.

This paragraph appears for most retirees, generally on the 2nd or 3rd life insurance page after the Living Benefit paragraph, informing them of their right to assign their coverage.

This paragraph appears in place of the “Assignment” paragraph above if life insurance has been assigned.

LIFE INSURANCE BENEFITS

Other Information

Unless you assign your life insurance, you can cancel all of your coverage, or any one of the Options (A, B or C), or reduce the number of multiples under Option B or C at any time. Any cancellation or reduction must be in writing, and is irreversible once in effect. If you cancel Basic, any Optional coverage you have is also canceled. You cannot increase your coverage after retirement, or reinstate any coverage previously canceled. If you elected 50% Reduction or No Reduction, you can change to 75% Reduction, but not the other way around (you also cannot switch from No Reduction to 50% Reduction, or the other way around). Also, the Accidental Death and Dismemberment coverage you had automatically as an employee ended at retirement.

This paragraph appears for all retirees with life insurance coverage carried into retirement indicated in the automated system.

LIFE INSURANCE BENEFITS

No premiums have been withheld from your retirement annuity to provide life insurance coverage. If you believe this to be in error, please contact us immediately.

Federal retirees are not generally eligible to enroll in an FEGLI plan if they:

1. retire on a deferred annuity, or,
2. were not enrolled in FEGLI as an employee at the time of retirement, or,
3. were not enrolled in FEGLI for the last five years of employment or since their first opportunity to enroll.

If you are enrolled in FEGLI, but your annuity is insufficient to cover your premiums, you may pay the premiums by direct pay.

The text on this page appears in place of the text presented on pages 14-20 if no life insurance benefits are indicated on OPM's automated annuity roll. This text confirms that life insurance premiums were not withheld, describing the most common reasons, i.e., that life insurance was not carried into retirement. It also lets the retiree know that we are aware of the other possibility, that they may be paying premiums directly if the net annuity amount is too low to cover the premiums (FERS only prior to 10/30/98), even though we have no way to determine that from our systems, or indicate it in the booklet.

CONTRIBUTIONS AND TAX INFORMATION

Your Retirement Contributions

The amount of retirement contributions to your credit is **[\$XX,XXX.XX]**. This amount includes the deposit you made to cover your military service after December 31, 1956.

If the total amount of retirement benefits paid to you (and any survivors eligible for monthly benefits) is less than the amount of your retirement contributions plus any applicable interest, the difference will be paid to your survivors or estate as a lump sum. Once you (and any survivors receiving monthly benefits) receive gross monthly benefits that exceed your contributions, there are no more contributions in your account, and no lump sum payment is made. You continue, however, to receive your monthly annuity even when your benefits paid exceed your contributions.

Recovering an amount equal to your retirement contributions for tax purposes is treated differently, and is discussed on the following page.

Because your annuity was limited to 80% of your average salary (see "Other Significant Factors" in the chapter entitled "Your Benefit Computation"), you are due a refund of the contributions taken from your salary during the portion of your Federal service not needed to produce the maximum amount payable. The refunded contributions **[\$XX,XXX.XX]**, included in the retroactive amount due you (see Retroactive Benefits Explanation chapter), are not included in the amount shown above, and are a tax-free amount. We also paid you **[\$XX,XXX.XX]** as interest on these excess contributions. You should request IRS Publication 721, Guide to U.S. Civil Service Retirement Benefits, for information on the tax treatment of this interest. We rolled over the interest on your excess contributions into your IRA as you requested.

This is the first of three pages which appear in every retiree's booklet providing retirement contribution and tax information. "Your Retirement Contributions" section appears in every booklet.

Second sentence appears if a military deposit was paid.

This paragraph and the next appear in every booklet.

This paragraph appears if an 80% excess contributions refund is included in the retroactive payment. Same paragraph appears for ORDS maximum cases with excess contributions refund with "70%" in place of "80%".

The two sentences starting with "We also paid . . ." appear if interest is paid.
Last sentence appears if interest is rolled over.

CONTRIBUTIONS AND TAX INFORMATION

You are due a refund of excess contributions to the retirement fund. The refunded contributions [\$XX,XXX.XX], included in the retroactive amount due you (see Retroactive Benefits Explanation chapter), are not included in the amount shown above, and are a tax-free amount. We also paid you X,XXX.XX as interest on these excess contributions. You should request IRS Publication 721, Guide to U.S. Civil Service Retirement Benefits, for information on the tax treatment of this interest. We rolled over the interest on your excess contributions into your IRA as you requested.

Federal Income Tax

Your retirement benefit is subject to Federal income tax.

Because you already paid Federal income tax on your retirement Contributions, you are entitled to receive an amount equal to those Contributions as tax-free income. Under the IRS Simplified General Rule, a portion of each monthly payment is tax-free, and represents the recovery of your previously taxed contributions. The remaining portion of each monthly payment is fully taxable. You continue to claim this tax-free amount until the total tax-free amounts claimed equal your retirement contributions. At that time, all of your benefit becomes taxable.

Under the Simplified General Rule, [\$X,XXX.XX] of each monthly Payment is tax-free. You can claim this monthly tax-free amount until the total tax-free benefit claimed equals your retirement contributions.

To compute the monthly tax-free amount, you should ask the Internal Revenue Service for their Publication 721, "Tax Guide to U.S. Civil Service Benefits".

This paragraph appears in place of the, "Because your annuity . . . paragraph on the prior page if an excess contributions (or voluntary contributions) refund is due and it is not an 80% case (i.e., not a regular retirement in which retirement contributions withheld are in excess of the amount needed to provide the maximum retirement benefit of 80% of average salary). The two sentences starting with "We also paid . . ." only appear if interest is paid. Last sentence appears if interest is rolled over.

The "Federal Income Tax" section appears on the second "CONTRIBUTIONS AND TAX INFORMATION" page.

This paragraph appears for all non-disability retirements.

This paragraph appears for most non-disability retirements, only exception is if a former spouse or insurable interest is indicated.

This paragraph replaces prior paragraph for non-disability retirement if a former spouse or insurable interest is indicated.

CONTRIBUTIONS AND TAX INFORMATION

Federal Income Tax

Disability retirement benefits are fully taxable until the retiree reaches the age at which he or she could have first retired on a nondisability retirement. This is called the "Minimum Retirement Age" by the IRS.

Once a disability retiree reaches the Minimum Retirement Age, he or she can begin to claim a tax-free amount each month. For instructions on computing the tax-free amount at Minimum Retirement Age, see IRS Publication 721, "Tax Guide to U.S. Civil Service Benefits".

Federal Income Tax Withholding

Your retirement benefit is subject to Federal income tax withholding.

We are withholding Federal income tax at the rate applicable to a [**married/single**] individual claiming [##] withholding allowances. This withholding rate results in a monthly deduction of [**\$XX,XXX.XX**].

Because you have not provided us with Federal income tax withholding instructions, we are required to withhold Federal tax at the rate applicable to a married person claiming three withholding allowances. If you want to change your withholding election you can do so through our automated telephone system (see chapter on "How To Contact OPM"). This automatic withholding rate results in no Federal income tax deduction from your retirement benefit. **YOU MAY OWE FEDERAL INCOME TAX** on your retirement benefit, and should contact the IRS to see if you should ask us to withhold Federal income tax.

You can start, stop, or change your Federal income tax withholding at any time by calling our automated telephone system. See chapter on "How To Contact OPM" for detailed instructions.

For disability retirements, these two paragraphs appear in the "Federal Income Tax" section on the second "CONTRIBUTIONS AND TAX INFORMATION" page.

"Federal Income Tax Withholding" section generally follows "Federal Income Tax" section on the second "CONTRIBUTIONS AND TAX INFORMATION" page.

This paragraph appears for most retirees (W4 on file).

This paragraph appears if no W4 is on file.

Last 2 sentences appear if automatic withhold rate results in no tax withholding.

This paragraph appears for all retirees.

CONTRIBUTIONS AND TAX INFORMATION

Useful IRS Publications

You may find the following IRS Federal income tax publication useful in answering your Federal tax questions:

IRS Publication 721 Tax Guide to U.S. Civil Service
 Retirement Benefits

To ask for this and other publications, you can call the IRS at 1-800-829-3676.

State Income Tax

We cannot provide specific information on the tax treatment of your retirement benefits for state tax purposes. You should contact your state tax office for further assistance.

We can, however, withhold [State] income tax from your retirement benefit. You will need to provide us with the specific dollar amount you want withheld each month. To start, stop, or change your state income tax withholding, call our toll-free automated telephone line at 1-888-767-6738. See chapter on "How To Contact OPM" for detailed instructions.

These two sections follow "Federal Income Tax Withholding" on the second or third, "CONTRIBUTIONS AND TAX INFORMATION" page of every booklet.

This paragraph only appears if the retiree lives in a state which participates in state income tax withholding.

RETROACTIVE BENEFITS EXPLANATION

Adjustment Payment Information

You are due a net retroactive payment of [\$XX,XXX.XX].

That amount represents the difference between the interim payments already made to you, and the full amount you were due. The following explains the computation of this adjustment payment.

Gross Benefits due from [Commencing date] through [ending date of adjustment payment]: [\$XXX,XXX.XX]

Less:/Plus:

Health Insurance Premiums	[- \$XX,XXX.XX]
FERS Annuity Supplement	[+\$XX,XXX.XX]
Gross Interim Pay	[- \$XX,XXX.XX]
Refund of Excess Contributions	[+\$XX,XXX.XX]

Net adjustment due you [\$XX,XXX.XX]

A direct deposit payment in that amount has been sent to your financial institution.

This amount due you will be paid in a separate check which you should receive shortly.

The amount of interim payments made to you exceeds the amount which you were due at your final rate. We will begin your monthly benefit as described in the Chapter "Your Monthly Benefit". We will be contacting you shortly with more information on how we intend to recover the excess amount paid to you.

This page, explaining the retroactive adjustment payment, provides the same general information for every retiree, if (as is generally the case) an adjustment payment is due.

These are examples of some of the deductions and additions that may appear here. If there are no deductions or additions, the "Less:/Plus:" line does not appear.

This sentence appears if the retiree is signed up to receive payment by direct deposit.

This sentence appears if a check payment is required.

This paragraph appears if interim payments exceed net annuity amount due for the interim payment period.

HOW TO CONTACT OPM

Calling About Your Retirement

You may call our

Retirement Information Office at:

1-88 US OPM RET
(1-888-767-6738) or
1-800-878-5707 (TDD)*

Customers within the Washington, DC,
calling area must call:

(202) 606-0500

We are committed to providing you with the best customer service possible. When you call us at the number shown above, you will be greeted by an automatic answering system which will guide you through a menu listing the topics our customers call about most frequently.

*Telecommunications Device for the Deaf

Using The Automated System

To use this system's automated features, you will need your retirement claim number and your personal identification number. Although the automated system is available to you, you have the option of talking to a Customer Service Specialist.

If you call on a rotary telephone, you will not be able to use the automated features. However, you can stay on the line, and your call will be sent to a Customer Service Specialist.

The automated system is available seven days a week. Customer Service Specialists are available from 7:30 am to 5:30 pm Eastern time, Monday through Friday. They are not available on Federal holidays.

This first, "HOW TO CONTACT OPM" page is the same for all retirees.

The 888 & 800 numbers provide toll-free service for domestic calls from outside the Washington, DC, metropolitan area.

The 202 number is best for local and international calls.

HOW TO CONTACT OPM

What You Can Do By Telephone

Almost all of the business you will ever need to conduct with us should be done over the telephone. Below is a sample of the many things that can easily be processed based on your call:

- * Report a lost or missing payment.
- * Sign up for direct deposit, or change your address.
- * Start, stop, or change your Federal income tax withholding.
- * Start, stop, or change your state tax withholding.
- * Sign up for or change a U.S. Savings bond allotment.
- * Make a health benefits open season change.

We continue to add features to our automated system to make it easier for you to take actions for yourself instead of having to wait for us to act. If you need to contact us, call first; in most cases, the telephone call will be all we need.

Contacting Us On The Internet

Our Internet address is: <http://www.opm.gov/retire/>

We provide retirement information and assistance on the Internet. You will find retirement brochures, forms, and other information at this site.

You can also make changes to your payments through our web site. To do so, you will need a Personal Identification Number which we will send shortly.

This second, "HOW TO CONTACT OPM" page is the same for all retirees.

HOW TO CONTACT OPM

Contacting Us In Writing

We are arranging to handle more and more retirement business based on telephone calls from our customers. This is because there are many things you can do for yourself without assistance. More importantly, most of the business you will ever need to conduct with us can be done by telephone without the need to write.

If you need to write, our mailing address for general correspondence is:

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

Visiting Us In Person

You are also welcome to visit us in person. Our Retirement Information Office is located at:

U.S. Office of Personnel Management
Central Retirement Information Office
Room 1323
1900 E Street NW
Washington, DC 20415

You will need to bring some form of identification to enter the building.

The "Contact Us In Writing" section appears only if the correspondence/payment address is outside of the U.S. so as to encourage annuitants residing in the U.S. to make their inquiries by telephone.

This section appears on the third, "HOW TO CONTACT OPM" page of every booklet.

HOW TO CONTACT OPM

Other Useful Telephone Numbers

In addition to contacting OPM, you may also need to contact the following Federal agencies:

Thrift Savings Plan:	(504) 255-8777 (ThriftLine) (504) 255-6000 (Information) (504) 255-5113 (TDD)
Social Security Administration:	1-(800) 772-1213 1-(800) 325-0778 (TDD)
Internal Revenue Service:	1-(800) 829-1040 (General Tax) 1-(800) 829-3676 (Publications and Forms)

This section appears on the third or fourth, “HOW TO CONTACT OPM” page of every booklet.

INFORMATION FOR DISABILITY RETIREES

Periodic Reevaluations

Until you reach age 60, OPM may require periodic reevaluations of your medical condition. You pay the cost of obtaining medical information we need for a reevaluation. After you reach age 60, reevaluations will only occur at your request.

Recovery Or Restoration To Earning Capacity

If, prior to age 60, you recover from your disability or your earning capacity is restored, your annuity payments will stop at the earliest of:

The date you are reemployed in the Federal service.

One year from the date of the medical examination showing recovery.

Six months from the end of the calendar year in which your earning capacity is restored (i.e., any calendar year in which your earnings from wages and self-employment equal at least 80% of the current salary rate of the position from which you retired). The annual Disability Earnings Survey will verify whether you have reached the 80% limit.

After you reach age 60, your annuity payments will only stop based upon a reevaluation of your situation conducted at your request.

Federal Income Tax

See Contributions and Tax Information chapter for special information on the taxability of disability annuity payments.

This page only appears for disability retirements.

The “Periodic Reevaluations” and “Recovery Or Restoration To Earning Capacity” sections appear if the disability retiree is under age 60.

For ORDS disability cases, the sentence, “You pay the cost of obtaining medical information we need for a reevaluation.” is deleted.

Paragraph appears for all disability annuitants.

INFORMATION FOR DISABILITY RETIREES

Reevaluations

Because you are already age 60 or older at the time of retirement, your annuity payments will only stop based upon a reevaluation of your situation conducted at your request.

If the disability annuitant is age 60 or older, this section appears in place of the “Periodic Reevaluations” and “Recovery Or Restoration To Earning Capacity” sections shown on prior page.

COST OF LIVING, ADJUSTMENTS AND NOTICES

COLA Increases

We will periodically increase your annuity based on Cost of Living Adjustments (COLA's) provided by law. Shortly before you receive your New payment amount, we will send you a Notice of Annuity Adjustment Showing the payment change.

The first COLA you receive will be prorated based on how many months you Were retired during the period covered by the COLA. If you receive a Prorated COLA, we will tell you at that time what portion you received. You Will then be eligible for the full amount of any subsequent COLA.

The COLA that you received effective [Month XX, XXXX], was prorated according to retirement law. You will receive the full amount of any future COLA's.

The Federal Employees Retirement System provides for Cost of Living Adjustments upon reaching age 62.

Your monthly benefit is made up of a Civil Service Retirement System (CSRS) component, and a Federal Employees Retirement System (FERS) component. The COLA's given under each of these two retirement systems are not the same.

Your monthly benefit is made up of a Organization Retirement and Disability System (ORDS) component, and a Federal Employees Retirement System Special (FERS Special) component. The COLA's given under each of these two retirement systems are not the same.

Your monthly benefit is made up of a Civil Service Retirement System (CSRS) component, and a Federal Employees Retirement System Special (FERS Special) component. The COLA's given under each of these two retirement systems are not the same.

This is the first of two pages which appear with a variety of paragraphs describing cost-of-living adjustments, other adjustments, and notices sent to annuitants.

This paragraph appears for every annuitant. One of the following paragraphs will also appear for most retirements.

This paragraph appears if COLA'S are immediately applicable and no COLA was effective between the commencing date and the issue date.

This paragraph appears if one COLA (but not more than one) was effective after the commencing date, but before the issue date.

This paragraph appears if no COLA is immediately applicable (non-disability FERS only).

This paragraph appears for a FERS case with a CSRS component.

This paragraph appears for a FERS Special case with an ORDS component.

This paragraph appears for a FERS Special case with a CSRS component.

COST OF LIVING, ADJUSTMENTS AND NOTICES

Your FERS Disability annuity is, for the first year, computed at 60% of Your average salary minus 100% of any Social Security Disability Benefits You receive for the same period, and 40% of average salary minus 60% of Social Security benefits thereafter. COLA's do not apply to this type of annuity for the first year. However, the first COLA that does apply (at least twelve months after your retirement date) will be a full COLA, because you will have been retired at least a full year at that point.

Future Check Adjustments

Your health insurance premium can change each year, effective January 1. Any change in premiums will appear in your February 1 Payment, which represents your annuity and insurance premium Deduction for the month of January.

If your spouse dies before you do, we will recompute your annuity to Eliminate the reduction we made to provide for the survivor benefit. You should contact us if this is necessary.

When you turn 62, we will recompute your benefit to eliminate the military service you performed after December 31, 1956, if at that time you are eligible for Social Security benefits (even if you do not apply for them).

When you turn 62, we will recompute your benefit as an "earned" Annuity as if you had worked until age 62, with all applicable salary Increases. Unlike the disability annuity, this "earned" annuity will not be reduced by any Social Security benefits you receive.

The premiums you pay for your life insurance depend on your age. The premiums we have already described will continue until you turn age [XX].

As your various monthly deductions change for any reason, we will Send you a Notice of Annuity Adjustment explaining the change.

This paragraph appears for FERS or FERS Special disability cases computed at 60% of average salary.

This section appears after the "COLA Increases" section, if any of these paragraphs apply.

This paragraph appears if there are HB deductions.

This paragraph appears if survivor benefits were elected.

This paragraph appears if the retiree is under age 62 and post-56 military service, for which no deposit was paid, was used in computing the annuity.

This paragraph appears for a FERS or FERS Special disability annuity computed at 60% of average salary.

This paragraph appears if life insurance is present, and retiree is under age 65. Life insurance costs change at 35, 40, 45, 50, 55, 60 and 65.

This paragraph appears if there are any deductions from the annuity.

COST OF LIVING, ADJUSTMENTS AND NOTICES

Other OPM Notices

Each October, we will send you information about the upcoming Health Insurance Open Season (see Health Benefits chapter). That material will explain what kind of changes you can make in your coverage, what your new premiums will be, and if you do make a change in coverage, we will send you a confirmation that the change has been made.

By the end of each January, we will send you a form 1099R, Statement of Annuity Paid. This statement will report how much you received from OPM, any Federal and state taxes withheld, and should be used to file your tax return(s). If you do not receive the statement, please call our Retirement Information Office at: **(1-888-767-6738)**. Customers within the Washington, DC, calling area must call: **(202) 606-0500**

Each time we update your address (either your direct deposit information, or your correspondence address), we will send you a confirmation of that change and let you know which will be the first payment to go to the new address, if applicable.

We have recently sent you an Identification Card, to keep as a permanent record of your retirement claim number.

This section generally follows “Future Check Adjustments” on the second “COST OF LIVING, ADJUSTMENTS AND NOTICES” page.

This paragraph appears if health benefits are present.

The last three paragraphs appear for every retiree.

PAMPHLETS AVAILABLE

These are some of the pamphlets and forms available by calling OPM:

RI 38-126	Life Events And Your Retirement And Insurance Benefits
RI 84-1	Court Ordered Benefits For Former Spouses
RI 20-59	Information For Annuitants
RI 25-26	Information For Survivor Annuitants
RI 25-27	Survivor Benefits For Children
RI 30-13	Information For Disability Annuitants
SF 2808	Designation Of Beneficiary
RI 90-8	Information For FERS Annuitants
RI 90-12	Information For FERS Survivor Annuitants
RI 90-16	Applying For Death Benefits
RI 98-2	Information For FERS Disability Annuitants
SF 3102	Designation Of Beneficiary - FERS
RI 70 -9	FEHB Enrollment Guide - CSRS & FERS Annuitants
RI 79-2	FEHB Information For Retirees and Survivor Annuitants
RI 79-27	Temporary Continuation Of Coverage (TCC) Under FEHB

Items on this page appear as indicated below.

Appears for all retirees.

Appears for all retirees.

CSRS only.

CSRS with survivor benefits only.

CSRS and ORDS only.

CSRS disability only.

CSRS only.

FERS only.

FERS with survivor benefits only.

FERS and FERS Special only.

FERS disability only.

FERS and FERS Special only.

FEHB Enrollees only.

FEHB Enrollees only.

FEHB Enrollees only.

PAMPHLETS AVAILABLE

FE6	FEGLI Claim For Death Benefits	FEGLI enrollees only.
FE6 DEP	Statement Of Claim - Option C - Family Life Insurance	FEGLI enrollees with Option C only.
RI 76-10	Assignment Of Life Insurance	FEGLI enrollees only.
RI 76-12	Information For Retirees About FEGLI	FEGLI enrollees only.
RI 76-14	Cancellation Of Family Optional Life Insurance	FEGLI enrollees only.
SF 2823	Designation Of Beneficiary - OFEGLI	FEGLI enrollees only.

KEEPING YOUR ADDRESS UPDATED

[Correspondence Address]

It is very important that you keep your correspondence address up-to-date. We will be sending a wide variety of important information to you, and it is important that you let us know each time your correspondence address changes.

Although your payments will be sent by direct deposit to your financial institution, we will send all other material to you at the address shown above.

You should make arrangements to have your benefits sent directly to your financial institution by direct deposit. Direct deposit offers a safe and convenient way to receive your monthly benefit.

It is very important that you keep your address up-to-date. Besides your monthly benefit, we will be sending a wide variety of important information to you, and it is important that you let us know each time your address changes.

Providing your new address to us is easy. Just call our Retirement Information Office at 1-888-767-6738 (202-606-0500, Washington, DC area). We will be happy to take the information over the phone.

This is the final text page of the benefits booklet. The very last page inside the cover has the mailing address positioned for mailing.

This paragraph appears if the annuity is paid by direct deposit.

This paragraph appears if the annuity is paid by direct deposit.

This paragraph appears if the annuity is paid by check, and the mailing address is in the U.S. or Canada.

This paragraph appears if the annuity is paid by check.

This paragraph appears for every retiree.