

BAL 26-104, Attachment 3 – Decision Tables Upon Death of a Reemployed Annuitant

Below are general resources for the death of a reemployed annuitant:

CSRS and FERS Handbook

[Chapter 100 – Reemployed Annuitants](#)

[Chapter 71 – Spouse Benefits – Death of an Annuitant](#)

[Chapter 73 – Children’s Benefits](#)

[Chapter 74 – Former Spouse Survivor Benefits](#)

[Chapter 75 – Lump Sum Benefits](#)

Code of Federal Regulations (CFR)

[5 CFR 837 Subpart F – Death Benefits](#)

[5 CFR 831 Subpart F – Survivor Annuities \(CSRS\)](#)

[5 CFR Part 843 – Federal Employees Retirement System – Death Benefits and Employee Refunds](#)

U.S. Code

[5 U.S.C. 8341 – Survivor annuities \(CSRS\)](#)

[5 U.S.C. 8344 – Annuities and pay on reemployment \(CSRS\)](#)

[5 U.S.C. 8441 – 8445 – Survivor annuities \(FERS\)](#)

[5 U.S.C. 8468 – Annuities and pay on reemployment \(FERS\)](#)

Healthcare and Insurance

[FEHB Handbook – Annuitants](#)

[FEGLI Handbook](#)

Table 3-A – CSRS Reemployed Annuitant Survivor Benefit Determination

Use the below table to determine what survivor benefits are payable when a **reemployed CSRS annuitant dies** while reemployed in Federal service.

Step	Factor	Yes	No
1	Did annuity continue upon reemployment?	Go to Step 3	Go to Step 2
2	Was annuity suspended upon reemployment? See 5 CFR 837.203	No additional spousal survivor annuity benefit payable. Report death of annuitant to OPM.	Annuity terminated upon reemployment (5 CFR 837.202), process as a death of an employee. See Chapter 70
3	Was the annuitant rehired under a dual compensation waiver ?	No additional spousal survivor annuity benefit payable. Report death of annuitant to OPM.	Go to Step 4
4	Did the annuitant elect a spousal survivor annuity benefit (full or partial) with their original retirement?	Go to Step 5	No spousal survivor annuity benefit payable. See Chapter 73 for a surviving minor or disabled child. Report death of annuitant to OPM.
5	Was the annuitant reemployed for at least one year of continuous full-time service (or equivalent part-time service)?	Go to Step 6	No additional spousal survivor annuity benefit payable. Report death of annuitant to OPM.

Benefits Administration Letter 26-104 – Attachment 3

Step	Factor	Yes	No
6	Did annuitant elect to have CSRS or CSRS Offset deductions withheld from salary?	<p>Spousal survivor annuity benefit will be increased by 55% of supplemental annuity. A redetermined annuity may be elected, if eligible.</p> <p>Report death of annuitant to OPM.</p>	<p>Service credit deposit required to increase spousal survivor annuity benefit based on reemployment.</p> <p>Report death of annuitant to OPM.</p>

Table 3-B – FERS Reemployed Annuitant Survivor Benefit Determination

Use the below table to determine what survivor benefits are payable when a **reemployed FERS annuitant dies** while reemployed in Federal service.

Step	Factor	Yes	No
1	Did annuity continue upon reemployment?	Go to Step 3	Go to Step 2
2	Was annuity suspended upon reemployment? See 5 CFR 837.203	No additional spousal survivor annuity benefit payable. Report death of annuitant to OPM.	Annuity terminated upon reemployment (5 CFR 837.202), process as a death of an employee. See Chapter 70
3	Was the annuitant rehired under a dual compensation waiver ?	No additional spousal survivor annuity benefit payable. Report death of annuitant to OPM.	Go to Step 4
4	Did the annuitant elect a spousal survivor annuity benefit (full or partial) with their original retirement?	Go to Step 5	No spousal survivor annuity benefit payable. See Chapter 73 for a surviving minor or disabled child. Report death of annuitant to OPM.
5	Was the annuitant reemployed for at least one year of continuous full-time service (or equivalent part-time service)?	Go to Step 6	No additional spousal survivor annuity benefit payable. Report death of annuitant to OPM.

Benefits Administration Letter 26-104 – Attachment 3

Step	Factor	Yes	No
6	Was the annuitant reemployed for at least 5 years of continuous full-time service (or equivalent part-time service)?	<p>Surviving spouse may choose between a survivor annuity that is increased by 50% of supplemental annuity or a redetermined annuity computation.</p> <p>Report death of annuitant to OPM.</p>	<p>Spousal survivor annuity benefit will be increased by 50% of supplemental annuity.</p> <p>Report death of annuitant to OPM.</p>

Table 3-C – Reemployed Annuitant - Survivor Health Benefits Determination

Use the below table to determine if a surviving spouse is eligible to continue health benefits coverage due to the death of an annuitant reemployed in Federal service.

Step	Factor	Yes	No
1	Did annuity continue upon reemployment?	Go to Step 3	Go to Step 2
2	Was annuity suspended upon reemployment? See 5 CFR 837.203	Go to Step 3	Annuity terminated upon reemployment (5 CFR 837.202), eligibility for health benefits as a survivor is based on death of an employee (death-in-service) requirements.
3	Was annuitant enrolled in a Self Plus One or Self and Family enrollment and covering the spouse as a family member?	Go to Step 4	No health insurance to continue since surviving spouse is not covered.
4	Did the annuitant elect a spousal survivor annuity benefit (full or partial) with their original retirement?	Surviving spouse is eligible to continue health benefits coverage with spousal survivor annuity benefit.	No spousal survivor annuity benefit payable. Surviving spouse is not eligible to continue health benefits coverage.

For additional guidance, please review the [FEHB Handbook – Annuitants](#).

Table 3-D – Death of a Reemployed Annuitant – FEGLI Claim Determination

Use the below table to determine the FEGLI actions required due to the death of an annuitant reemployed in Federal service.

Table 3-D1

Step	Factor	Yes	No
1	Did annuity continue upon reemployment?	Go to Step 3	Go to Step 2
2	Was annuity terminated upon reemployment? See 5 CFR 837.202	FEGLI claim is processed as a death of an employee by the agency.	Go to Step 3
3	Was the annuitant enrolled in FEGLI coverage through their reemployment position?	FEGLI claim is processed by OPM. Agency must submit SE 2821 and reemployment FEGLI forms to OPM. Proceed to Table 3-D2 for guidance on the FEGLI amount payable for each coverage option.	No FEGLI coverage with the reemployment agency. If reemployment position was excluded from FEGLI, then the coverage remained with the OPM annuity during reemployment.

Table 3-D2

Reemployment FEGLI Coverage	FEGLI Amount Payable
Basic Life	Basic Life insurance amount payable is the higher of either the – <ul style="list-style-type: none"> • Coverage amount carried during reemployment, or • Coverage amount suspended minus any post-65 reductions.
Option A	Option A amount payable is the coverage amount carried during reemployment.
Option B	Option B amount payable is based on the annuitant’s election at reemployment – <ul style="list-style-type: none"> • Coverage amount carried during reemployment, or • Coverage amount carried as an annuitant minus any post-65 reductions

For additional guidance, please review the [FEGLI Handbook](#).