Life Events and Your Retirement and Insurance Benefits (For Annuitants)

Civil Service Retirement System (CSRS)

Federal Employees Retirement System (FERS)
Table of Contents

How to Reach Us.................................................................1

Life Events........................................................................2

You move...........................................................................2

You divorce.......................................................................2

You marry.........................................................................3

You have a baby, a step-child, or a foster child..................4

Your child reaches age 26..................................................4

You reach age 65...............................................................4

Your spouse dies.............................................................5

Your former spouse dies or remarries before age 55.........6

Your child dies..................................................................6

You cannot handle your own money.................................7

You die.............................................................................7

Information About Students and Other Survivor Annuitants..7

The following events affect the amount of children’s annuities.8

The following events terminate the survivor annuities of widows,8
widowers, and former spouses.............................................8

Other Publications............................................................9
How to Reach Us

Contacting Us On the Internet
Make use of Retirement Services Online. Log onto www.servicesonline.opm.gov to use your computer in a secure, password-protected environment. At your convenience, access information about your annuity payment or to make changes in your mailing and direct deposit addresses, change your Federal and State income tax withholding, view a statement describing your annuity payment, and much more. This is a time-saving tool you can use any time of the day or night.

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

www.opm.gov/retire

You may also contact us for assistance using email at:

retire@opm.gov

We will respond to you at your email address.

By Writing to Us
If you write to us, please be sure to state your questions clearly and give your full name and annuity claim number (CSA number). This allows us to identify the proper records promptly. Our mailing address for general correspondence is:

U.S. Office of Personnel Management
Retirement Operations Center
P.O. Box 45
Boyers, PA 16017-0045.
By Telephone
The Office of Personnel Management is committed to providing you with the best customer service possible. If this pamphlet does not fully answer your questions, call the Retirement Information Office toll-free at 1-888-767-6738. Customer Service Specialists are available Monday through Friday, from 7:30 a.m. to 7:45 p.m. Eastern Time. They are not available on Federal holidays. If you use TTY equipment, call 1-855-887-4957.

Be sure to have your annuity claim number on hand when calling a specialist.

Life Events

You move
You need to give us your new address. This is vital. If your payments go to your financial institution, we need to have your current mailing address so we can send you important information about your benefits. If you are changing financial institutions, we also can take care of that when you contact us.

If you are enrolled in a health benefits plan that serves a limited geographic area, you will need to ask us to help you change plans if you moved out of the service area. Contact the plan if you have questions about the service area.

If you have state income tax withheld and you move to a different state, you need to tell us to stop the tax withholding. If you want to authorize state tax withholding for your new state, let us know.

You divorce
The divorce decree (court order) may say that you must continue to provide a survivor annuity or health benefits for your former spouse. Be sure to mail a certified copy of the entire court order and all attachments to our Pennsylvania office at the address listed above. For more detailed information, refer to publications RI 20-59 or RI 90-8 listed on page 9.
When you divorce, your spouse is no longer a family member and cannot be covered under your family health benefits enrollment. Your children can continue to be covered. If there are no children, you should change to a self-only plan. Your court order may instruct you to continue to provide health benefits for your former spouse. Contact us to find out how to arrange for this coverage. If your court order does not instruct you to continue to provide health benefits coverage, your former spouse may qualify for temporary continuation of coverage for up to 36 months. If this temporary coverage is needed, you or your former spouse must contact us within 60 days after the divorce. For more detailed information, refer to publication RI 79-2 listed on page 9.

A court order may instruct you to provide health benefits coverage for your children. If you are subject to such an order, you cannot change your coverage from family to a self-only plan. You must enroll in a family plan that provides full benefits for the children in the area where they live. This applies to you as long as the court order is in effect.

You may want to contact us and change your Federal or State income tax withholding.

You may want to change your designation of beneficiary for life insurance or for retirement. This must be in writing on the forms we provide. Contact us or go to our website listed on page 9 to obtain Standard Form 2808, Designation of Beneficiary (CSRS), Standard Form 3102, Designation of Beneficiary (FERS), and Standard Form 2823, Designation of Beneficiary, Federal Employees’ Group Life Insurance.

**You marry**

Write to our Pennsylvania office (see address on page 1) and send us a copy of your marriage certificate showing the date of the marriage and the name of your spouse. Ask us for information about how to provide a survivor annuity. For more detailed information refer to publication RI 20-59 listed on page 9.

To change to a family health benefits enrollment, contact us any time from 31 days before your marriage to 60 days afterward. Otherwise, you will have to wait until the next health benefits Open Season to make the change. If you already have a family plan, contact the health benefits carrier to include your spouse in the coverage.
You may want to contact us and change your Federal or State income tax withholding.

You may want to change your designation of beneficiary for life insurance or for retirement. This must be in writing on the forms we provide. Contact us or go to our website listed on page 9 to obtain Standard Form 2808, Designation of Beneficiary (CSRS), Standard Form 3102, Designation of Beneficiary (FERS), and Standard Form 2823, Designation of Beneficiary, Federal Employees' Group Life Insurance.

**You have a baby, a step-child, or a foster child**
If you do not already have a family health benefits enrollment, we can change your enrollment to a family plan if you ask within 60 days after you have the child. If you already have a family plan, contact the health benefits carrier to include the child in the coverage.

You may want to contact us and change your Federal or State income tax withholding.

You may want to change your designation of beneficiary for life insurance or for retirement. This must be in writing on the forms we provide. Contact us or go to our website listed on page 9 to obtain Standard Form 2808, Designation of Beneficiary (CSRS), Standard Form 3102, Designation of Beneficiary (FERS), and Standard Form 2823, Designation of Beneficiary, Federal Employees' Group Life Insurance.

**Your child reaches age 26**
Your family health benefits coverage does not include children who are over age 26 (unless the child is disabled). However, temporary continuation of coverage is available for up to 36 months. If you need this coverage, contact us within 60 days after the child reaches age 26. *For more detailed information refer to RI 79-2 listed on page 9.*

**You reach age 65**
You are eligible for health benefits coverage under Medicare. Contact your local Social Security Office and apply for Medicare. If you are eligible for Medicare but you do not apply, you will pay a Medicare penalty from the time you do apply for Medicare until your death.
When you are eligible for Medicare, you have the option of asking us to change your health benefits enrollment to a less expensive plan. You may make this change 30 days before you are 65 or at any time thereafter.

Your life insurance under the Federal Employees’ Group Life Insurance Program will start to reduce at the rate of 2 percent per month beginning the second month following your 65th birthday. Your Basic Life insurance will reduce to 25 percent of its face value — unless you are paying an extra premium to prevent the reduction; Option A will reduce to 25 percent of its face value; Options B and C will reduce to zero — unless you are paying an extra premium to prevent the reduction. The law does not provide a way to prevent the reduction of Option A.

We stop withholding premiums for Basic Life insurance and all options at the beginning of the month after you turn 65. The premiums to prevent life insurance from reducing begin at retirement and continue as long as you live.

You can reduce the cost of your life insurance only by reducing your coverage. For example, you can cancel your optional life insurance and you can decide not to pay the extra premium to prevent the reduction to Basic Life insurance. However, if you cancel your Basic Life insurance, you cannot continue any optional insurance you may have and you cannot reinstate life insurance that you have cancelled. *For more detailed information refer to RI 76-12 listed on page 9.*

**Your spouse dies**

Send a copy of your spouse’s death certificate to our Pennsylvania office (see address on page 1). If we are paying you a reduced annuity to provide a survivor annuity for your spouse, we may be able to increase your annuity after we have proof of your spouse’s death.

If your spouse is covered by Option C - Family life insurance, ask us for a life insurance claim form.

If there are no other eligible family members, you should ask us to change your health benefits to a self-only enrollment. You can do this at any time.

You may want to contact us and change your Federal or State income tax withholding.
You may want to change your designation of beneficiary for life insurance or for retirement. This must be in writing on the forms we provide. Contact us or go to our website listed on page 9 to obtain Standard Form 2808, Designation of Beneficiary (CSRS), Standard Form 3102, Designation of Beneficiary (FERS), and Standard Form 2823, Designation of Beneficiary, Federal Employees' Group Life Insurance.

**Your former spouse dies or remarries before age 55**
If we are paying you a reduced annuity to provide a survivor annuity for your former spouse, we may be able to increase your annuity after we have proof of your former spouse's death or remarriage. Contact us about either of these events. If a former spouse who was married to you for 30 years or more remarries before age 55, we cannot increase your annuity.

You may want to contact us and change your Federal or State income tax withholding.

You may want to change your designation of beneficiary for life insurance or for retirement. This must be in writing on the forms we provide. Contact us or go to our website listed on page 9 to obtain Standard Form 2808, Designation of Beneficiary (CSRS), Standard Form 3102, Designation of Beneficiary (FERS), and Standard Form 2823, Designation of Beneficiary, Federal Employees' Group Life Insurance.

**Your child dies**
If there are no other eligible family members, you should ask us to change your health benefits to a self-only enrollment. You can do this at any time.

If your child is covered by Option C - Family life insurance, contact us to ask for a life insurance claim form.

You may want to contact us and change your Federal or State income tax withholding.

You may want to change your designation of beneficiary for life insurance or for retirement. This must be in writing on the forms we provide. Contact us or go to our website listed on page 9 to obtain Standard Form 2808, Designation of Beneficiary (CSRS), Standard Form 3102, Designation of Beneficiary (FERS), and Standard Form 2823, Designation of Beneficiary, Federal Employees' Group Life Insurance.
**You cannot handle your own money**
If you become mentally or physically incompetent, a family member or someone who is able to take care of you and your affairs should contact us as soon as possible. We will give the person full instructions about the needed actions to have your annuity payments made out to the family member or person who will be your “representative payee.”

**You die**
Your family should contact us immediately. It is illegal for anyone to cash annuity checks made out to you, withdraw money OPM has deposited after your death to your account in a financial institution, or to use funds remaining on any Direct Express Debit Mastercard after your death. Your financial institution must be informed of your death. We will need a copy of your death certificate. When we hear of your death from your family or other representative, we will send them the forms they need and will give them full instructions about how to proceed.

If you have a family health benefits enrollment and your spouse is eligible for a monthly survivor annuity, we will change the enrollment to self-only (if there are no other eligible family members covered). The enrollment will be in your spouse’s name. The carrier will provide a new I.D. card for your spouse.

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**Information About Students and Other Survivor Annuitants**

A student annuitant is a child of a deceased Federal employee or retiree who is between the ages of 18 and 22 and is attending school on a full-time basis. The student must be attending an educational institution that is accredited by an organization recognized by the U.S. Department of Education. The events shown below terminate students’ and children’s annuities. When one of these events occurs, it is the responsibility of the person receiving the student’s annuity payments to contact us immediately. If annuity is paid after one of these events occurs, we will have to recover the money from the person who is responsible.
1. A student reaches age 22. If the 22nd birthday falls between September 1 and the following June 30, benefits can continue until the end of the month preceding the one in which full-time schooling stops or through June 30, whichever comes first.

2. A student stops going to school full time, enters the military service on active duty, enters any of the military service academies, or transfers to a school that is not recognized by the U.S. Department of Education.

3. Any person who is receiving a child’s annuity marries.

4. A disabled child receiving a child’s annuity after age 18 who is able to support himself/herself or significantly improves in terms of the disabling condition.

5. A child who is receiving an annuity dies.

For more detailed information refer to RI 25-27 or RI 90-12 listed on page 9.

The following events affect the amount of children’s annuities:

1. For FERS only:
   Any change in a child’s entitlement to Social Security benefits (if there are any children receiving FERS survivor annuity) affects the amount of the FERS benefit.

2. The death of a widow, widower, or former spouse (regardless of whether the deceased was receiving a survivor annuity) may affect the amount payable to the children.

The following events terminate the survivor annuities of widows, widowers, and former spouses:

1. The survivor annuitant dies.

2. The survivor annuitant remarries before reaching age 55, unless the survivor annuitant was married to you for at least 30 years. Then the survivor annuity does not terminate.

3. A former spouse who is receiving a survivor annuity because of a court order is no longer entitled because the court order requires termination of the annuity.
We must collect any benefits paid to a person not entitled to those payments. If your survivors accept benefits to which they are not entitled, they will be required to repay us.

*For more detailed information refer to RI 25-26 or RI 90-12 listed below.*

### Other Publications

The booklets listed below offer more detailed information about their respective topics than is possible here. If you wish to request one or more of these booklets, you may call us as described on page 2 or send an email to retire@opm.gov. You also may find many of these on our website at www.opm.gov/retire/pubs/pamphlets/list.asp.

<table>
<thead>
<tr>
<th>Title</th>
<th>Publication Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information for Annuitants on the Civil Service Retirement System (CSRS)</td>
<td>RI 20-59</td>
</tr>
<tr>
<td>Information for Survivor Annuitants (CSRS)</td>
<td>RI 25-26</td>
</tr>
<tr>
<td>Survivor Benefits for Children (CSRS)</td>
<td>RI 25-27</td>
</tr>
<tr>
<td>Information for Disability Annuitants (CSRS)</td>
<td>RI 30-13</td>
</tr>
<tr>
<td>Information for Retirees About the Federal Employees’ Group Life Insurance Program (FEGLI)</td>
<td>RI 76-12</td>
</tr>
<tr>
<td>Information for Annuitants About the Federal Employees Health Benefits Program</td>
<td>RI 79-2</td>
</tr>
<tr>
<td>Information for Federal Employees Retirement System (FERS) Annuitants</td>
<td>RI 90-8</td>
</tr>
<tr>
<td>Information for FERS Survivor Annuitants</td>
<td>RI 90-12</td>
</tr>
<tr>
<td>Information for FERS Disability Annuitants</td>
<td>RI 98-2</td>
</tr>
</tbody>
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