Information for Survivor Annuitants

Federal Employees Retirement System (FERS)
We provide retirement information on the Internet. You will find brochures, forms, and other information at:

http://www.opm.gov/retire

You may also communicate with us using email at:

retire@opm.gov
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Introduction

This pamphlet is written for —

- **Widows and Widowers of:**
  - Federal employees covered by the Federal Employees Retirement System
  - Former Federal employees covered by the Federal Employees Retirement System
  - Retirees under the Federal Employees Retirement System

- **Former spouses of:**
  - Deceased Federal employees covered by the Federal Employees Retirement System
  - Deceased former Federal employees covered by the Federal Employees Retirement System
  - Deceased retirees under the Federal Employees Retirement System

- **Children of:**
  - Deceased Federal employees covered by the Federal Employees Retirement System
  - Deceased retirees under the Federal Employees Retirement System

It provides information most frequently requested by Federal Employees Retirement System survivor annuitants and their families.
Payment Information

**Agency Responsible for Payments:**
The Office of Personnel Management (OPM) authorizes your payment and the Department of the Treasury transfers the payment to your bank, or Direct Express debit card.

**Frequency of Payments:**
If you are receiving a monthly survivor annuity, you are paid on the first business day of each month. Your payment covers annuity due for the month before the month in which the payment is made. For example, your payment dated June 1 pays annuity for the month of May.

If you are receiving the Basic Employee Death Benefit (explained on page 25), and you elected to receive the benefit in 36 installments, you are also paid on the first of the month. However, these payments will terminate after you have received 36 payments. If you are receiving both the Basic Employee Death Benefit in installments and a monthly survivor annuity, you will receive only one payment, which includes both benefits, at the beginning of each month.

**Method of Payment of Survivor Annuity and Basic Employee Death Benefit:**
The US Department of the Treasury pays all Federal benefits electronically. Your payments are deposited directly into your checking or savings account, or paid by a Direct Express debit card provided by the Department of the Treasury. This does not apply if your permanent payment address is outside the United States in a country where direct deposit and the Direct Express debit card program are not available.
Changing Method of Payment of Basic Employee Death Benefit From 36 Installments to Lump Sum After Installments Begin:
If at any time after your Basic Employee Death Benefit installment payments have begun, you decide that you want to receive the remainder of the benefit in a lump sum, you should write to OPM requesting that we stop the monthly payments and pay the remaining amount of the benefit in a single lump sum. However, no interest will be paid on the remaining benefit after the date of the last installment. In other words, the balance paid will be less than the sum of the remaining installments.

Late Payments:
If you do not receive your payment on the first business day of the month, please call your financial institution first for information. If they cannot help, report the missing payment online at www.opm.gov/retire. If you prefer, you can call us during our regular business hours or write to us at:

U.S. Office of Personnel Management
Check Loss
P.O. Box 7815
Washington, DC 20044-7815

You can reach OPM at 1-888-767-6738 (TTY: 1-855-887-4957).

Tell us which payment you did not receive. We will also need to know:

- Your survivor annuity claim number (CSF number), with any final number or suffix, and your social security number. You can find your claim number on any statements we sent you regarding your benefit. Always be sure to include the letters “CSF” before the claim number.

- The full name and date of birth of the former Federal employee whose service is the basis for your benefit.
• Date you expected to receive the payment that you did not receive. (This is very important to avoid any misunderstanding about the payment for which you are claiming non-receipt).

• If you notify us in writing, be sure to sign your name at the end of your letter.

• If your monthly payment is being deposited directly into a bank, you must also get an official from the bank to sign your letter.

**Changing The Account/Financial Institution Where Your Direct Deposit Is Sent:**

To change your Direct Deposit enrollment to a new account, we need to know the routing number of the financial institution and your account number. You obtain this information from the financial institution you choose to use. After you obtain this information, you can call us at 1-888-767-6738 (TTY: 1-855-887-4957).

To make the change online, you can use our Services Online feature found on our website at www.servicesonline.opm.gov.

When you use the Services Online feature, you will need your CSF number and password that the Office of Personnel Management assigned to you. You can find your CSF number on any statements we send you regarding your benefits.

If you prefer, you can use the Direct Deposit Sign Up Form, SF 1199A, available from your financial institution. If you use the form, your financial institution should mail it to us at:

    U.S. Office of Personnel Management
    Retirement Operations
    P.O. Box 440
    Boyers, PA 16017-0440

The SF1199A can also be faxed to OPM at 724-794-6633.

When changing accounts, don’t close your old account until we make the first payment to your new one.
If we receive mail requesting a change after the 10th of any month, it’s probably too late for us to make the change for that month’s payment. Calling us or using our Services Online feature is faster.

**Changing Your Mailing Address:**

It is important that you tell us when your mailing address changes, so you can receive important information we periodically send out.

Even though your monthly annuity payment is deposited directly to a bank or a Direct Express debit card, we always send information about your annuity to your mailing address.

To make the change online, you can use our Services Online feature found on our website at www.servicesonline.opm.gov.

You can also call us at 1-888-767-6738 (TTY: 1-855-887-4957).

If you prefer to write to us, you should report your new address to:

US Office of Personnel Management  
P.O. Box 45  
Boyers PA 16017-0045

Include the following information, and be sure and sign your request:

- Your Name
- Your Claim Number
- Your old address (include the ZIP Code and mark this “old address”)  
- Your new address (include the ZIP Code and mark this “new address”)
**Payment of Annuities:**

- **Directly To Children:**
  Annuities are not usually paid directly to children. A child’s annuity is paid to his or her parent or legal guardian if one has been appointed. If there is no legal guardian, payments will be made [at our discretion] to the person who is responsible for the child. When a student beneficiary reaches age 18, we will send the payments directly to the student if he or she asks us to do so.

- **If You Become Mentally Incompetent:**
  If you become unable to take care of your own financial affairs, a family member or other individual should notify:

  U.S. Office of Personnel Management  
  Federal Employees Retirement System  
  P.O. Box 45  
  Boyers, PA 16017-0045

  He or she should give your full name, CSF number, including any final number or suffix, and the full name and date of birth of the deceased Federal employee or retiree on whose service your annuity is based. We will send instructions to your mailing address, or the person who wrote in your behalf, which explain how to have your annuity paid to a person who will act as your representative and use the money for your benefit. If a court has appointed a guardian or conservator to be your representative, they should write to the Office of Personnel Management (OPM), providing a copy of the court order and ask to be made the payee.

- **Payment To an Individual With Power of Attorney:**
  Annuity checks made out to you cannot be cashed by an individual using a general power of attorney. However, remember that you can have your payments deposited directly into your bank account.
A specific power of attorney — SF 232, *Power of Attorney by Individual for the Collection of a Specified Check Drawn on the United States Treasury* — can be used, but a separate form must be completed for each check cashed. If you want to use a foreign bank, you must complete SF 233, *Power of Attorney by Individual to a Bank for Collection of Checks Drawn on the United States Treasury*.

- **Notification Necessary Upon Death of Survivor Annuitant:**
  Your survivors should telephone the Office of Personnel Management (OPM) to report your death. OPM’s telephone number is 1-888-767-6738.

  They can also report the death online using our website at www.opm.gov/retire. If they prefer to write, the address is:

  U.S. Office of Personnel Management  
  Federal Employees Retirement System  
  P.O. Box 45  
  Boyers, PA 16017-0045

  If your annuity payments are being deposited directly into your account in a bank, your survivors should immediately notify the bank of your death.

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**Adjustments to Payment Amount**

**Cost-of-Living Adjustments:**
Cost-of-living adjustments are based on Consumer Price Index increases.

Survivor annuitants receiving a monthly survivor annuity receive cost-of-living increases as provided by law. Supplementary annuities paid to certain survivors of deceased retirees are also increased by any cost-of-living adjustments payable.

Survivors of deceased employees who are receiving the Basic Employee Death Benefit in installments do not receive cost-of-living increases on the installment payments.
**Former Spouse Entitled to Court Ordered Survivor Annuity:**
The maximum amount of all survivor annuities payable based on the death of a retiree, employee or former employee is 50 percent of the deceased’s benefit (or projected benefit in the case of a deceased disability retiree under age 62). Therefore, if 50 percent of the deceased’s annuity has been assigned by a court order to a former spouse (or former spouses, if more than one), you, as the widow(er), will not receive any survivor benefit unless the former spouse(s) loses entitlement to benefits due to death, remarriage before age 55, or under the terms of a court order. If less than 50 percent of the deceased’s benefit has been assigned to a former spouse(s), you will receive the difference between 50 percent and the total amount of the former spouse annuities awarded. However, your survivor annuity will be increased in the future if the former spouse(s) loses entitlement to survivor benefits.

If you are a **former spouse** receiving a survivor annuity that is less than what a court ordered and the annuity of another former spouse stops, your annuity would be increased to the full share ordered by the court, if your court order is next in chronological order.

**Death of an Insurable Interest Survivor Annuitant:**
When an insurable interest survivor annuity stops because the beneficiary dies, it has no effect on any other survivor annuity.

**Withholding From Annuity to Settle Judgement/Debt:**

- **Debt Owed to a Private Individual:**
  Your annuity may be subject to court orders for alimony, child support, or separate maintenance.

- **Debt Owed to the Federal Government:**
  If you owe a debt to the U.S. Government, we can withhold money from your annuity to settle the debt. We can withhold money from your annuity to settle a debt the deceased employee or retiree owed to the U.S. Government only if you were a party to the debt (for example, as co-signer of an FHA loan or in the case of a joint tax return).
We can withhold any amount payable as a lump sum death benefit to settle a debt you owe, or the deceased former employee owed, to the Federal Government. The Office of Personnel Management (OPM) will not recover a debt from your monthly annuity payments unless the Government agency involved certifies that it has given you an explanation of the debt and specific information about your rights in connection with collection of the debt.

If you owe a debt to another Federal agency, you may be subject to a government-wide program administered by the Department of the Treasury, called the Treasury Offset Program (TOP). Under this program, your survivor annuity payments will be offset to collect the debt. If a debt is being collected under the TOP program, you will be notified by Treasury before the offset will begin. The Office of Personnel Management (OPM) will not have any information about the debt.

If you have any questions about the debt and the collection, you should contact the creditor agency shown on Treasury’s notice to you, or Treasury’s Administrative Offset Toll Free Number at 1-800-304-3107.

**Income Tax:**

- **Federal Income Tax:**
  
  Your annuity payments are subject to Federal income tax under rules set forth and administered by the Internal Revenue Service (IRS). If you have questions about the taxability of your annuity, you should contact your local IRS office. We do not provide tax advice and do not supply IRS publications. For a detailed explanation about Federal tax and your annuity, request Publication 721, Tax Guide to U.S. Civil Service Retirement Benefits, from the IRS. It is available on their website at [www.irs.gov](http://www.irs.gov).

  - Changing the Amount of or Stopping Your Federal Income Tax Withholding:
    
    To change the amount of Federal income tax withheld each month or to stop the Federal income tax withholding from your annuity, you can call us on 1-888-767-6738.
You can also make tax changes using our Services Online feature found on our website at www.servicesonline.opm.gov.

When you use the Services Online feature, you will need your CSF number and password that the Office of Personnel Management assigned to you. You can find your CSF number on any statements we send you regarding your benefit.

If you prefer, you can write to:

U.S. Office of Personnel Management
Attn: Tax
P.O. Box 45
Boyers, PA 16017-0045

Your letter must include your survivor annuity claim number (CSF number). Be sure to sign your request.

Please note that you may be penalized by the Internal Revenue Service if you do not have at least 90% of your yearly tax liability either withheld from your salary or annuity or made via quarterly payments to the IRS. You should monitor your tax withholding status each year to make sure you comply with this rule.

- **State Income Tax:**
If you want State income tax withheld from your monthly annuity, you should contact the Office of Personnel Management (OPM), using the same procedures outlined on page 9 in the section on “Federal Income Tax.”

**Waiver of Annuity:**
You can waive all or part of your benefit by writing to OPM. No special form is necessary. You merely state in a dollar amount the portion of your monthly annuity that you want to waive and the effective date, which cannot be earlier than the first of the month following the month in which we receive your letter. If you have already received your annuity payment, you cannot return any part of it for waiver purposes.
You may cancel your waiver at any time by requesting this in writing, but only for payments that are due after we receive your written request to cancel the waiver. No retroactive payment of annuity can be made covering the period during which your waiver was in effect.

**Health Benefits, Long Term Care Insurance and Federal Dental and Vision Insurance Coverage**

**Health Benefits Coverage:**

- **Eligibility for and Duration of Health Benefits Coverage:**
  
  - **Widow(er)**
    
    As the widow(er) of a Federal employee or retiree, you can continue Federal health benefits coverage if there is a monthly survivor benefit or a Basic Employee Death Benefit payable and the Federal employee or retiree was enrolled in a self and family health benefits plan on the date of death. Premiums will be withheld from your annuity, if the annuity is sufficient to cover them. If the annuity is insufficient to cover the premiums, you can pay them directly to the Office of Personnel Management (OPM). If you are the only person eligible for coverage under the enrollment at the time of the employee’s or retiree’s death, your coverage will automatically be changed to the less expensive self-only coverage. The carrier will send you a new identification card showing your name. In addition, if you are currently a Federal employee covered under your own self-only health benefits enrollment, and the deceased employee or annuitant was enrolled in a self-only plan at the time of death, you can continue Federal health benefits coverage if you later separate from service without entitlement to continued coverage as a retiree. The enrollment will be changed to your name.
Your coverage generally continues for life unless you cancel your enrollment or lose eligibility for survivor annuity benefits due to marriage. If you lost eligibility for health benefits coverage and survivor annuity due to marriage and your survivor annuity is later restored due to the termination of the marriage, you will be given an opportunity to reenroll in a Federal health benefits plan.

*Eligibility for Health Benefits Coverage for your New Spouse and His/Her Dependents if You Remarry After Age 55:* If you remarry, your new spouse and his/her dependents are not eligible for coverage under your health benefits enrollment based on the death of your spouse. Only the eligible survivors of the deceased employee or retiree are eligible for coverage under your enrollment.

- **Former Spouse**
  A former spouse of a deceased Federal employee/retiree can receive Federal health benefits coverage under certain conditions. Generally, you may apply for health benefits coverage under the Federal Employees Health Benefits (FEHB) Program if:

  - you are currently receiving or have future entitlement to a former spouse survivor annuity or a portion of the former employee’s retirement benefits, and
  - you were covered as a family member in a Federal Employees Health Benefits plan at any time during the 18 months preceding the termination of your marriage, and
  - your marriage terminated while your ex-spouse was actually employed or retired from the Federal government, and
  - you have not remarried before age 55.
You must apply for continued coverage within 60 days after the Office of Personnel Management (OPM) notifies you of your entitlement to a former spouse annuity. If you are receiving survivor annuity benefits, we will withhold the full cost of the enrollment from your annuity. If your annuity is not sufficient to pay the full cost, you can enroll in a less expensive plan or make direct payment to the Office of Personnel Management (OPM). If you are not receiving monthly benefits but meet the requirements above, you must pay the full cost directly to OPM.

If you are in receipt of monthly survivor benefits from OPM or a Basic Employee Death Benefit, your health benefits coverage generally continues for life unless you (1) remarry before age 55, (2) cancel your enrollment, (3) lose entitlement under the terms of the court order which provided your benefits, or (4) do not pay the full cost of your enrollment by the payment due date (if premiums are not being withheld from your annuity.)

*Individuals Eligible for Health Benefits Coverage Under Former Spouse’s Enrollment:* A self and family enrollment of a former spouse covers only the former spouse and any children under age 26 of the former spouse and the deceased employee or retiree.

- **Child**
  
  A child of a deceased employee or retiree can receive Federal health benefits coverage if the following conditions are met:

  - The child must have been an eligible family member of the deceased; and
  - He/she must be under age 26 (unless the child is incapable of self support because of a disability that occurred before age 26); and
The deceased employee or retiree must have been enrolled in a self and family health benefits plan at the time of death (or the child is covered under a self and family enrollment of a former spouse); and

There must be a survivor entitled to monthly recurring benefits or the Basic Employee Death Benefit.

Generally, an eligible child may receive health benefits coverage until he or she attains age 26.

A child over age 26 may qualify for continued health benefits coverage if he or she is incapable of self support because of a disability that occurred before age 26.

A child’s coverage will continue for 31 days after his or her eligibility for health benefits coverage ends (unless the enrollment was canceled). During the 31-day extension of coverage period, the child may convert to a nongroup contract by writing directly to the nearest office of the plan.

Note: Many plans do not provide the same benefits under the converted nongroup contract that they provide under the Federal employee group plan. Further, the Government will not contribute toward the cost of the nongroup conversion contract. The child also has the right to request Temporary Continuation of Coverage as described below.

Temporary Continuation of Health Benefits Coverage (TCC):

- Eligibility for Temporary Continuation of Coverage —

Generally, a covered child who loses eligibility for coverage may qualify for temporary continuation of coverage under the group plan. The temporary coverage would continue for up to 36 months after the “qualifying event” occurs.
The cost of the enrollment is the total premium, plus a charge for administrative expenses of 2% of the total premium (there is no Government contribution). In addition, child and former spouse enrollees are entitled to a 31-day extension of coverage and an opportunity to convert to a nongroup health benefits contract when their temporary continuation of coverage ends (except by cancellation or nonpayment of premiums).

**Note:** Former spouses of deceased annuitants who lose their entitlement to health benefits coverage due to remarriage before age 55 or the terms of a court order, may also be eligible, if the marriage ended (by divorce or annulment) within the last 36 months. If you fall into this category, contact the Office of Personnel Management (OPM).

- **“Qualifying Events”**—

  Qualifying events are events that permit a child survivor who loses FEHB coverage to enroll for TCC.

  For a child survivor who is a covered family member under another FEHB Self and Family enrollment, qualifying events include:

  - reaching age 26
  - loss of status as a stepchild or foster child
  - recovery from the disability or becoming self-supporting if a disabled child is continuing coverage beyond age 26.

  For a child survivor who is the FEHB enrollee, a qualifying event is the event that causes the child’s FEHB enrollment to terminate because he or she does not qualify for a survivor annuity, including:

  - reaching age 18, unless the child is a full time student
  - child ceases being a full time student, but no later than age 22
  - marriage
- recovery from the disability or becoming self-supporting if a disabled child is continuing coverage beyond age 18.

- **Applying for Temporary Continuation of Health Benefits Coverage**
  You must notify the Office of Personnel Management (OPM) if you have children who are eligible for temporary continuation of coverage, within 60 days after the “qualifying event” occurs and provide the child’s mailing address.

  If OPM is not notified that a child or former spouse has lost coverage, the opportunity to elect continued coverage on a temporary basis ends 60 days after the event which caused the loss of coverage.

  The law requires the effective date of the temporary continuation of coverage to be the day after the 31-day extension of coverage the child or former spouse received when his or her eligibility for regular coverage ended. Because the effective date of continued coverage cannot be changed, the first payment may cover several months of premiums.

**Long Term Care Insurance Coverage:**

- **Eligibility for Long Term Care Insurance Coverage:**
  If you were enrolled in the Federal Long Term Care Insurance Program (FLTCIP) at the time of your spouse’s death, your enrollment will continue, as long as you continue to pay the applicable premiums.

  If you were not enrolled in the FLTCIP at the time of your spouse’s death, you can apply for Long Term Care Insurance if you are eligible for a survivor annuity.
Federal Dental and Vision Insurance Program (FEDVIP) Coverage:

If you were enrolled in the Federal Dental and Vision Insurance Program at the time of your spouse’s death, your enrollment will continue.

If you were not enrolled in the FEDVIP at the time of your spouse’s death, you can apply for coverage under the program during the annual open season enrollment period.

Termination/Reinstatement of Survivor Benefits

Termination of Survivor Benefit:

- Widow(er)/Former Spouse
  Your recurring monthly survivor annuity terminates on the last day of the month before the one in which you remarry before reaching age 55 (unless you were married to the deceased employee/annuitant for at least 30 years), or die. Marriage at age 55 or older will not affect your annuity. If you are a former spouse receiving a survivor annuity based on a qualifying court order, your survivor annuity continues for life unless you remarry before age 55 (unless you were married to the deceased employee/annuitant for at least 30 years), or the terms of the court order are satisfied. If you are receiving an insurable interest annuity, it will continue for life regardless of whether you marry.
  If you are receiving a supplementary annuity, the supplementary annuity will terminate if your recurring monthly survivor annuity terminates or at the earlier of: (1) the end of the month in which you reach age 60, or (2) the date you become eligible for Social Security mother’s or father’s insurance benefits or based on the deceased annuitant’s work record.

Employment in the Federal Government will not affect your survivor annuity.
How the Office of Personnel Management (OPM) Determines That a Widow(er) or Former Spouse Has Remarried:
Unless you are receiving an insurable interest annuity, you must tell us about the marriage. Either write to OPM using the address shown on page 23, or call us at 1-888-767-6738.

Also, OPM makes periodic inquiries to determine whether widow(er)s and former spouses have married again. If we find we’ve been paying benefits to someone no longer entitled to them, we must recover the money from that person.

- **Child**
  Recurring benefits to a child terminate at age 18, or when the child marries, whichever is earlier. Exceptions are made for adult students aged 18-22 and disabled children.

- **Disabled Child**
  Payments to a disabled child terminate at the end of the month before the one in which he/she marries, dies, recovers from the disability, or becomes capable of self-support.

- **Adult Student Age 18-22**
  Payments to a student age 18-22 who attends school full-time, terminate at the end of the month before the one in which he/she marries, dies, ceases to be a full-time student, enters military service on active duty, enters any of the Government service academies (such as the U.S. Naval Academy), transfers to a nonrecognized school, fails to submit proof (when requested) that he/she is attending school full-time, or reaches age 22, whichever occurs first. If the adult student’s 22nd birthday falls during the school year (September 1 through June 30) and he/she continues full-time schooling, payments will be continued to the end of the month preceding the one in which full-time schooling stops or to June 30, whichever is earlier.
Note: The Office of Personnel Management (OPM) continues to pay annuity during breaks between school years, if these nonschool intervals are not longer than 5 months and if the student shows clear intention to continue as a full-time student.

- How the Office of Personnel Management (OPM) Determines Whether a Son/Daughter is Eligible to Continue to Receive Survivor Annuity Payments as an Adult Student After Reaching Age 18:
  About 60 days before the individual’s 18th birthday, OPM will send you a notice as the parent or guardian (or other person having responsibility) with instructions on continuing an eligible child’s annuity after he/she reaches age 18.

  If you do not take action to continue the annuity according to the instructions, we will then stop the annuity as of the last day of the month before the 18th birthday. If we continue annuity payments for an ineligible child after age 18, you are responsible for notifying OPM and repaying any benefits paid in error.

Reinstatement of Survivor Benefit:
- Widow(er)
  - Annuity Terminated Due to Marriage Before Age 55:
    If your survivor annuity was terminated due to marriage before age 55, and the remarriage is ended by death, annulment, or divorce, and if you pay back any lump sum OPM paid to you or anyone else entitled to the lump sum when your annuity was stopped, your annuity will be restored effective the date your marriage ends.

    However, you cannot receive both the restored survivor annuity and another survivor annuity from the Federal Government based on the later marriage (except Social Security or a survivor annuity based on military service). You must choose one annuity benefit or the other.
- Procedures for Applying for Reinstatement of Survivor Annuity:
  Write to the U.S. Office of Personnel Management (OPM) giving full identifying information and including a copy of a divorce decree, death certificate, or other proof the marriage ended.

- Former Spouse
  - Annuity Terminated Due To Remarriage Before Age 55:
    If your annuity was terminated because you remarried before age 55, your annuity cannot be reinstated in the future if your remarriage ends (even if the remarriage is annulled).

- Child
  - Reinstatement of a Survivor Annuity to a Disabled Child Over Age 18 Who Became Capable of Self-Support:
    FERS benefits can be reinstated to a disabled child over age 18 who became capable of self-support, if OPM finds that the child has again become incapable of self-support.

  - Reinstatement of a Survivor Annuity to a Full-Time Student Age 18-22 Whose Annuity Was Terminated Because He/She Ceased Being a Full-Time Student:
    An annuity that was terminated because the student left school or ceased being a full-time student can be resumed if he/she again becomes a full-time student before reaching age 22, provided he/she has not married.

  - Reinstatement of a Survivor Annuity to a Child Who Lost Entitlement Due to Marriage:
    An annuity that was terminated because of marriage can be reinstated, if the marriage ends due to divorce, annulment or death, and all other conditions are met.
Entitlement to Other Benefits/Effect on Federal Employees Retirement System (FERS) Survivor Annuity:

- Entitled to More Than One Survivor Annuity From the Federal Government:
  - **Widow(er)/Former Spouse**
    You can receive more than one survivor annuity from the Federal Government, if you are entitled. However, if you are the deceased’s widow(er) and your survivor annuity is terminated due to remarriage to a Federal employee before age 55 and that marriage terminates, you cannot receive both your reinstated survivor benefit and a survivor annuity (under FERS or any other retirement system for Government employees, except Social Security or benefits based solely on military service) based on the remarriage. You must elect which benefit you want to receive.

    In addition, if you are the deceased’s widow(er) or former spouse, you married the deceased after he/she retired and you are entitled to more than one survivor annuity from the Federal Government, you cannot simultaneously receive a survivor annuity based on that deceased retiree’s service and another survivor annuity (not including Social Security or survivor annuity based solely on military service). You have to elect the survivor benefit preferred. If you are receiving a survivor annuity as a widow(er), former spouse, or insurable interest survivor annuitant, you can also receive a separate annuity based on your own Federal service.

  - **Child**
    A child annuitant may qualify for two survivor annuities if both parents are deceased Federal employees or retirees.

- Entitled to a Federal Employees Retirement System (FERS) Survivor Annuity and Social Security Benefits:
  - **Widow(er)/Former Spouse**
    You can receive both a FERS survivor annuity and Social Security benefits, if you are qualified for both. However, there may be a reduction in the amount of any Social Security
benefit you receive based on your deceased spouse’s service if you are entitled to receive a FERS annuity based on your own Federal service. For details, contact any Social Security office.

Child
Receipt of Social Security benefits will affect a child’s entitlement to a FERS survivor benefit. The total FERS benefits payable to all children will be reduced by the total Social Security benefits payable to all children. The remaining amount is divided by the total number of children payable under FERS. Each eligible child will receive this amount. If the Social Security benefits equal or exceed the FERS benefits, no FERS benefits will be paid. In many cases, the payments from Social Security will eliminate the FERS benefit altogether.

The Office of Personnel Management (OPM) must be informed as soon as possible, if a child survivor annuitant becomes eligible for Social Security benefits, otherwise an overpayment of benefits will occur which must be paid back to OPM. OPM must also be informed if there is a change in a child annuitant’s Social Security entitlement, or if a child annuitant loses entitlement to Social Security benefits, since either one of these events may cause an increase in the benefits payable under FERS.
Contacting the Office of Personnel Management (OPM)

**OPM’s Phone Number:**
Call us at 1-888-767-6738. During our regular business hours (Monday through Friday between the hours of 7:30 a.m. and 7:45 p.m. Eastern time), you may speak to one of our Customer Service Specialists who will help you with your inquiry/request. To expedite our service to you, please give us your claim number whenever you contact us.

**OPM’s Address:**
If you prefer, you can write to us at the following address:

U.S. Office of Personnel Management
Retailment Operations Center
P.O. Box 45
Boyers, PA 16017-0045

If you write, please be sure to give your full name, survivor annuity claim number (CSF number) and the full name and date of birth of the deceased Federal employee or retiree. You can find your claim number on any statements we send you regarding your benefit. Be sure to include the letters “CSF” before the claim number. This will make it possible for us to identify the proper records promptly. Also, give us your daytime phone number (don’t forget the area code) and an idea of the best time to reach you.

**Using OPM’s Services Online Feature On Our Website:**
You can also make certain changes using the Services Online feature found on our website, www.servicesonline.opm.gov. You can:

- Start, change, or stop federal and state income tax withholdings;
- Request a duplicate tax-filing statement (1099R);
- Change your password for accessing our automated systems;
- Establish, change, or stop an allotment to an organization;
- Change your mailing address;
- Change the account or financial institution to which your payment is sent;
- Establish, change, or stop a checking or savings allotment; or
- View a statement describing your annuity payment.

If you use the Services Online feature, you will need to use the password that has been assigned to you. If you do not have a password, call OPM and one will be assigned to you.

**When it is Necessary to Contact the Office of Personnel Management (OPM):**

Any of the events listed below can affect entitlement to survivor benefits. It is important to report any such event to us promptly to avoid receiving money that you would then have to repay.

Use the phone number or address on page 23, and be sure to include all the identifying information specified above.

- Death of any survivor annuitant (child, widow(er), former spouse, or insurable interest annuitant).
- Court ordered termination or reduction of a former spouse’s annuity.
- Receipt of Social Security benefits by any child who is a survivor annuitant.
- Marriage of any child who is a survivor annuitant.
- Marriage (except for insurable interest annuitants) before age 55 of any widow, widower, or former spouse who is a survivor annuitant.
• Employment or marked improvement in the health of a son or daughter who is receiving a survivor annuity after age 18 because of incapacity for self-support as a result of disability, which began before age 18.

• Any change in the court-appointed representative or in the payee selected by OPM for a minor or incompetent survivor, such as when an individual or institution is no longer responsible for an annuitant for whom it had been acting as payee.

• Change in school attendance of an adult student receiving annuity payments after reaching age 18, such as reduction of course load to less than full-time attendance; interruption of attendance for more than 5 months between terms; attending a non-recognized school; graduating; or dropping out of school.

Note: We need to know whenever the former employee’s widow(er) dies, and we need to know about the death of a former spouse if he/she was the parent of any children who continue to receive a survivor annuity. It’s important that you inform us of either event, because in some cases, it can result in an increase in the child’s payments.

Upon the death of a widow(er) or former spouse who was receiving annuity payments on behalf of a child, we will arrange to have the child’s annuity payments sent to his/her guardian, if the court appoints one. If no guardian is appointed, the payments will usually be sent to the person who is responsible for the child.

We must collect any benefits paid to a person who is not entitled to receive them. You should not accept benefits to which you are not entitled. If you do, you will be required to make repayment.
Definitions

**Basic Employee Death Benefit:**
Benefit paid to the widow(er) of a person who died in service, if the employee completed 18 months of creditable civilian service. The benefit is equal to 50 percent of the deceased employee’s final salary (or average salary, if higher), plus $15,000 (increased by cost-of-living adjustments after November 30, 1987, $30,792.98 as of December 1, 2011). This benefit is paid either in a lump sum or in 36 monthly installments, based on the election of the survivor receiving the benefit. Remarriage does not affect eligibility for this benefit.

**CSRS:**
Civil Service Retirement System

**Disabled Child (for a FERS benefit):**
An unmarried dependent child whom the Social Security Administration finds is eligible for continued Social Security child’s benefit because the child is incapable of self-support.

**FERS:**
Federal Employees Retirement System.

**Full Time Student Age 18 to 22:**
A full time student for FERS survivor annuity purposes is any unmarried son or daughter of a deceased employee who completed at least 18 months of creditable service or of a deceased retiree, who is in regular full-time attendance at a high school, trade school, technical or vocational institute, junior college, college, university, or comparable recognized educational institution.
**Insurable Interest Annuity:**
Recurring monthly benefit, payable to certain individuals having a financial interest in the deceased retiree upon the death of a retiree. This benefit must be elected by the retiree at the time of retirement. Remarriage does not affect eligibility for this benefit.

**Monthly Survivor Annuity:**
Recurring monthly benefit payable to widow(er), former spouse and/or child upon the death of a retiree, employee or former employee. For a widow(er) (or former spouse, if required by a court order) to be eligible for this benefit based on the death of an employee or former employee, the deceased must have completed at least 10 years of creditable Federal service. For a child to be eligible for this benefit, the deceased employee must have completed 18 months of creditable civilian Federal service.

**Supplementary Annuity:**
Monthly benefit payable in addition to a monthly survivor benefit, to certain survivors of deceased retirees. To be eligible, the deceased retiree must have completed 5 or more years of creditable Federal service and at least one full calendar year of service creditable under the Federal Employees Retirement System (FERS). Also, the survivor must be under age 60 and must be eligible for Social Security Benefits at age 60 as the widow(er) of the deceased. (However, survivors eligible for Social Security mother’s, or father’s insurance benefits or disabled widow(er)’s benefits based on the deceased’s account are not eligible to receive a supplementary annuity.) A supplementary annuity equals the lesser of:

1. the amount by which the survivor annuity that would have been payable under the Civil Service Retirement System (CSRS) rules exceeds the Federal Employees Retirement System (FERS) survivor annuity

   and

2. the amount of the widow(er)’s Social Security benefit that would be payable at age 60 based on the deceased’s FERS service.