

When an *annuitant's spouse* dies, the annuitant should act as soon as possible to send OPM a copy of the death certificate, along with other *applicable* requests and statements (discussed in the sample letter). If difficulty is encountered, the annuitant should outline the problem and ask for assistance in a letter addressed to the *Retirement Benefits Service Department*.

Restoration of Full Annuity

Where an annuitant has elected a reduction in annuity to provide a spousal survivor benefit and the annuitant's spouse later dies, the annuitant is entitled by law to have the reduction eliminated and to receive the full annuity rate retroactive to the first of the month after the spouse's death. The annuitant should, without delay, write directly to:

**Office of Personnel Management
Retirement Operations Center
Boyers, PA 16017**

The letter should contain the annuitant's full name, date of birth, Social Security number, civil service retirement (CSA) claim number, and a copy of the death certificate.

SAMPLE LETTER TO OPM:

(Include only those paragraphs that apply.)

Office of Personnel Management
Retirement Operations Center
Boyers, PA 16017

Gentlemen:

I (full name), am a federal retiree. My claim number is CSA_____, date of birth _____, and social security number is _____.

This is to report the death of my spouse. A copy of the death certificate is enclosed.

[At the time of my retirement, I elected a reduced annuity to provide a survivor annuity. Because of my spouse's death, please restore my annuity to the full unreduced life rate.]

[I request that my FEHBP health benefits enrollment be changed from family to self only. I do not have minor or disabled children.]

[I also carried federal employees group life insurance option C - family insurance. Please send me FEGLI form FE 6-DEP, Statement of Claim.]

[I wish to change my designation of beneficiary for federal employees group life insurance and any unexpended balance in my retirement fund account. Please send form SF-2823, FEGLI and SF-2808, CSRS or SF 3102, FERS]

Sincerely,

Name & Full Address

IMPORTANT

Several other items should be covered in the letter, *if applicable* to the annuitant's individual situation. These require requesting forms which will be sent by OPM as soon as possible. Each form comes with instructions.

Federal Employees Health Benefits Program (FEHBP)

If there are no minor or disabled children or others needing coverage, the annuitant should request a change in enrollment from family to self only.

Designation of Beneficiary

If the *annuitant* wishes to designate a new beneficiary for federal employees group life insurance (FEGLI) and any unexpended balance in the retirement fund, the letters should request standard forms SF 2823, (FEGLI) and SF 2808, (CSRS) or SF 3102 (FERS).

Family Life Insurance

If the deceased spouse was covered by option C-family life insurance, the annuitant should also request FEGLI form FE6-DEP, Statement of Claim.

Federal Income Tax Withholding

If federal income tax is withheld from the annuity and the annuitant wishes to change the amount withheld, the annuitant with touchtone telephone should call OPM at 1-800-409-6528, otherwise write: Office of Personnel Management, Allotment Branch, P.O. Box 961, Washington, DC 20044.

Upon receipt of the request from the annuitant, OPM will change the withholding as the annuitant indicates. No forms are required.

Review of Will and Other Documents

The annuitant's legal advisor should be consulted to review annuitant's will and all important financial and estate-related documents. Substantial changes may be needed right away.



NARFE

National Association of Retired Federal Employees

606 North Washington Street
Alexandria, Virginia 22314-1914
(703) 838-7760 • FAX (703) 838-7782
<http://www.narfe.org>

Death of an Annuitant's Spouse