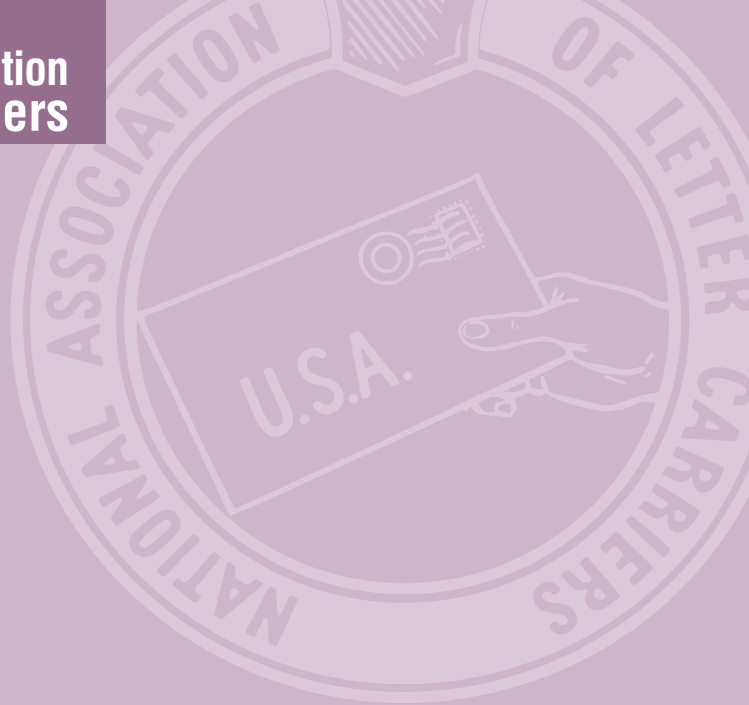


**National Association  
of Letter Carriers**



# Survivor's Guide

to the

- ☞ Civil Service Retirement System
- ☞ Federal Employees Retirement System
- ☞ Social Security

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Dear Survivor of an NALC Member:

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As the survivor of a letter carrier who was a member of the NALC, you undoubtedly have a number of questions about your spouse's retirement benefits and, in some cases, entitlement to Social Security benefits. Whether you are a survivor whose spouse was covered by the Civil Service Retirement System (CSRS) or a survivor whose spouse was covered by the Federal Employees' Retirement System (FERS), this booklet is designed to provide the answers to most of your questions.

This booklet is extremely informative, and I urge you to read it as soon as possible and then consult it whenever you have a specific question.

The NALC Retirement Department is available to assist you with questions you may not find in this booklet. Contact us at:

National Association of Letter Carriers  
100 Indiana Avenue, N.W.  
Washington, D.C. 20001-2144  
1-800-424-5186  
1-202-393-4695

Sincerely yours,

A handwritten signature in black ink, appearing to read "Fredric V. Rolando". The signature is stylized and cursive.

Fredric V. Rolando

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**Civil Service  
Retirement System**

## Section I

### Types of Annuities

#### *How many types of annuities are there?*

Four. (1) Annuity with survivor benefit to widow or widower; (2) Annuity without survivor benefit; (3) Annuity with survivor benefit to named person having an insurable interest; or (4) Annuity to provide a former spouse or combination current/former spouse survivor benefit.

#### *Can an employee choose which type of annuity he/she wants?*

Yes, except that a married employee is automatically granted the annuity with survivor benefit to widow or widower, unless the spouse waives his/her right to the survivor benefit.

#### *Can an annuitant ever change his/her type of annuity?*

In some cases, it can be changed and in others it cannot:

- A survivor election may not be revoked or changed, or another survivor named later than 30 days after the date of the first regular monthly annuity payment. However, a retiree who was married at time of retirement and elected a self-only annuity, or a partially reduced annuity to a current spouse, former spouse or insurable interest designee may, no later than 18 months after retirement, elect an annuity reduction or an increased annuity reduction to provide a current spouse annuity.

If the marriage should terminate (by divorce or the death of spouse) before the retired employee dies, the amount of annuity will be increased by the amount previously deducted for the survivor annuity, and if the annuitant gets remarried, an election can be made to cover the new spouse for a survivor benefit.

- An employee who was not married at the time of retirement and later marries, can request that the annuity be changed to include the spouse for a survivor benefit. NOTIFY: U. S. Office of Personnel Management, Retirement Operations Center, Boyers, Pennsylvania 16017, in writing of this intention no later than 2 years after the marriage.
- An employee retiring, unmarried, and who elected a survivor benefit to a named person having an insurable interest may change this if he/she gets married and elects the new spouse to be covered with a survivor benefit. This also must be done within 2 years after the marriage.

## Section II

### How to Claim Survivor Benefits (CSRS)

#### *When is the survivor annuity to the widow or widower paid?*

Benefits are effective the day after the employee or retiree dies and continues until the end of the month before the one in which the widow or widower remarries before age 55 or dies. Remarriage after age 55 does not affect the survivor annuity. For remarriages occurring after January 1, 1995, if the widow or widower remarries before age 55, and was married at least 30 years to the individual on whose service the survivor annuity is based, the survivor annuity will not be terminated.

#### *What should a survivor do to claim benefits under the Civil Service Retirement System (CSRS)?*

In cases of the death of an active employee, survivors should notify the employing agency.

Survivors of deceased annuitants should do the following:

1. **Return any uncashed checks** sent the annuitant after his/her death to the return address shown on the Treasury Department's envelope in which the check was delivered. If annuity payments have been sent directly to the bank or other financial institution, promptly notify that institution of the annuitant's date of death. Ask that any payments received after the date of death be returned to the Department of Treasury.

Returning uncashed checks to the Treasury Department is necessary because government checks made payable to a deceased person cannot be legally negotiated by anyone, even the executor or administrator of the estate.

Any unpaid accrued annuity due the deceased will be paid to the eligible survivor(s).

2. **Notify** the U. S. Office of Personnel Management, Retirement Operations Center, Boyers, Pennsylvania 16017, or call OPM at 1-888-767-6738. Indicate the annuitant is deceased and request forms for claiming survivor benefits. Notification may be made to NALC's Retirement Department at 1-800-424-5186 Mon., Weds., or Thurs. between 10-12 or 2-4 Eastern time. Forms needed are:

**SF 2800** - Application for Death Benefits (survivor annuity or lump-sum payment).

**FE 6** - Claim for Death Benefits under the Federal Employees' Group Life Insurance Program.

Notification should include the full name of the deceased, date of birth, date of death, Social Security number, CSA (claim) number, and the address, relationship and signature of the person who is apparently entitled to benefits.

**3. Obtain certified copies of the death certificate** to enclose with applications SF 2800 and FE 6.

Completing an application (SF 2800) for survivor benefits is necessary so that OPM can authorize payment of all benefits to the eligible survivor(s).

## **Section II-A**

### **Eligibility to Receive Survivor Benefits Under CSRS**

#### ***To whom is a survivor annuity payable?***

A survivor annuity may be payable to the surviving spouse (widow or widower), and/or children of the deceased employee or deceased annuitant, or to a former spouse. It may also be payable to a person having an insurable interest and who was named by an employee at the time of retirement.

Benefits may also include automatic health insurance coverage if the survivor has been covered by the annuitant's enrollment in one of the government's health benefits programs, and if the survivor is eligible to receive a survivor annuity immediately after the death of the annuitant. When applying for life insurance benefits (FE 6) under the Federal Employees' Group Life Insurance Program, there is no need for the eligible survivor to write the Utica, NY office of FEGLI. They *cannot* settle a claim until a certification of the deceased annuitant or employee's insurance status is received *from OPM*.

#### ***What conditions must the deceased employee have met to permit payment of a survivor annuity?***

He/she must have completed at least 18 months of civilian service and, at the time of death, must have held a position which was subject to the Civil Service Retirement System.

#### ***What conditions must the widow or widower of a deceased employee meet to be eligible for survivor annuity?***

A widow or widower must have been married to the employee for at least 9 months prior to the employee's death or, if married less than 9 months, be the parent of a child born of the marriage, or the death was accidental, and there is no court order awarding the total survivor annuity to a former spouse.

***What conditions must a child of a deceased employee or annuitant meet to be eligible for a survivor annuity?***

The child must be unmarried and under age 18 or an unmarried child who is over 18 and is incapable of self-support because of a physical or mental disability which began before age 18, or an unmarried child who is a student between the ages of 18 and 22.

## **Section II-B**

### **Amount of Survivor Annuity Under CSRS**

***How much survivor annuity will the widow or widower of a deceased employee receive?***

A spousal survivor annuity is 55 percent of an annuity computed as if the employee had retired on a disability retirement as of the date of death.

***Is a child's survivor annuity payable in addition to the widow's or widower's annuity?***

Yes. Each eligible child, who has a surviving parent who was the spouse or former spouse of the deceased employee is entitled to a monthly survivor annuity. Each eligible child who has no surviving parent or whose surviving parent was never married to the deceased employee receives a higher amount. These amounts are reduced proportionately if more than three children are eligible for survivor annuities.

***When a child's annuity stops, is the widow or widower's annuity affected?***

No.

***Is it necessary to employ anyone to assist in settling a death claim?***

No.

## **Section III**

### **Survivor Predeceases Annuitant (CSRS)**

***What happens when the annuitant's spouse predeceases the annuitant?***

The annuitant can have his/her annuity restored to the full life rate. If there are no dependent children, health benefits coverage can be changed to a self only plan. The beneficiaries for life insurance and any lump sum (CSRS) benefit which could be payable to survivors may need to be changed.

The annuitant may also change federal income tax withholding. The annuitant must notify the U. S. Office of Personnel Management, Retirement Operations Center, Boyers, Pennsylvania 16017, and furnish them with his/her CSA (claim) number, Social Security number, date of birth, and a copy of the death certificate.

## **Section IV**

### **Remarriage, Etc.**

#### ***What should the survivor annuitant do when he/she remarries?***

Notify the U. S. Office of Personnel Management, Retirement Operations Center, Boyers, Pennsylvania 16017. Send a copy of the marriage certificate accompanied by a letter from the survivor annuitant showing his or her date of birth, name of the deceased civil servant, CSF (claim) number, signature, and telephone number.

#### ***Where would the survivor write to have their name changed on checks due to remarriage?***

The survivor should notify the U. S. Office of Personnel Management, Retirement Operations Center, Boyers, Pennsylvania 16017. Be certain to provide signature, CSF (claim) number, and a copy of the marriage certificate as well as date of birth of the survivor. Request the name change for ALL records and future correspondence and survivor annuity payments.

## **Section V**

### **Dependent Children's Survivor Benefits (CSRS)**

#### ***How long will each child continue to receive the survivor's annuity under CSRS?***

Until the unmarried child reaches age 18; or an unmarried child who is over 18 but is incapable of self support because of a physical or mental disability which began prior to age 18 either becomes self-supporting, marries or recovers from the disability; or an unmarried child who is a student between the ages 18 and 22 ceases to be a full-time student.

#### ***If a child lost their annuity because of marriage, can the benefit be restored if the marriage terminates?***

Yes. The survivor's annuity and health insurance coverage can resume upon the end of the child's marriage and can continue until age 22 for children who are not married and enrolled as students on a full-time basis. If a

child is unmarried and incapable of self-support because of a disability which began before age 18, benefits can continue for life.

### ***Are survivor annuities paid directly to the child/children?***

Not usually. A child's annuity is paid to their legal guardian in most cases, but an adult student may be paid directly upon request.

## **Section VI**

### **Forms Used By Survivors Under CSRS**

#### ***What forms are used by survivors in filing for death benefits under CSRS?***

- Standard Form 2800 - Application for Death Benefits (survivor annuity or lump sum benefit).
- FE 6 - Claim for Death Benefits (life insurance).

#### ***Where may these forms be secured?***

The personnel office of the employing agency or from the U. S. Office of Personnel Management, Retirement Operations Center, Boyers, Pennsylvania 16017, or from NALC's Retirement Department.

## **Section VII**

### **CSRS and Social Security**

#### ***May an individual receive a civil service annuity and Social Security benefits at the same time?***

Yes, if qualified for both benefits.

#### ***Does the Government Pension Offset apply to a survivor annuitant?***

The Government Pension Offset does not apply to the survivor annuitant unless the survivor was also employed by the federal government and earned a civil service pension. Otherwise, a survivor annuitant is entitled to all benefits earned under Social Security as well as the survivor annuity under CSRS.

## Section VIII

### Federal Employees' Group Life Insurance

*May a survivor annuitant keep any life insurance coverage under the Federal Employees' Group Life Insurance after the retiree's death?*

No. All life insurance coverage ends at the death of the insured retiree.

*Is there any life insurance benefits payable in addition to the Federal Employees' Group Life Insurance?*

Yes. The NALC, through the Mutual Benefit Association, 100 Indiana Avenue, NW, Washington, DC 20001, **effective August 1, 1986** will pay \$5,000 life insurance if: **the member's death occurred as a result of an accident.** This requires notification from the survivor and the deceased must have been a member in good standing of the National Association of Letter Carriers.

*If the death is accidental, how does the survivor receive payment?*

The survivor must file MBA Form G-102 which he/she may receive by writing or calling MBA on their toll free number, 1-800-424-5184 on Tuesday and Thursday 8:00 a.m.-3:30 p.m. Eastern time or call 202-638-4318 weekdays 8:00 a.m.-3:30 p.m.

## Section IX

### Continuation of Health Coverage

*May the survivor keep his/her health benefits coverage after the annuitant's death?*

Yes. If the survivor was covered under his/her spouse's plan while they were alive and if the survivor will receive a survivor annuity.

*If there are dependent or disabled children, can they keep health benefits coverage after the death of the annuitant?*

Yes. Dependent (unmarried) children can be covered until they reach age 22. If there is a disabled child, OPM needs to receive a doctor's statement regarding when the disability occurred and the prognosis, etc. so that they can determine the length of eligibility to retain health benefits coverage.

## Section X-A Banking - Direct Deposit

### *If I wish to have direct deposit of payments, what is the procedure to follow?*

The survivor annuitant should complete the appropriate section of the Application for Death Benefits.

If a request for direct deposit is made after the Application for Death Benefits has been submitted, the survivor may call OPM at 1-888-767-6738 or write to OPM at P.O. Box 45, Boyers, PA 16017-0045. Provide OPM with the name of the bank or other financial institution, the institution's address, routing number and the survivor's checking or savings account number. A further option is to go to the financial institution and request Form 1199A (Direct Deposit Sign-Up Form) which should be completed and sent to OPM at the above address.

# **Federal Employees Retirement System**

## Section XI

### Types of Annuities

#### *How many types of annuities are there?*

Four. (1) Annuity with survivor benefit to widow or widower; (2) Annuity **without** survivor benefit; (3) Annuity with survivor benefit to named person having an insurable interest; or (4) Annuity to provide a former spouse or combination current/former spouse survivor benefit.

#### *Can an employee choose which type of annuity he/she wants?*

Yes, except that a married employee is automatically granted the annuity with maximum survivor benefits to widow or widower, unless the spouse waives his/her right to the survivor benefit.

#### *Can an annuitant ever change his/her type of annuity?*

In some cases, it can be changed and in others it cannot:

- A survivor election may not be revoked or changed, or another survivor named later than 30 days after the date of the first regular monthly annuity payment. However, a retiree who was married at time of retirement and elected a self-only annuity, or a partially reduced annuity to a current spouse, former spouse or insurable interest designee may elect no later than 18 months after retirement, an annuity reduction or an increased annuity reduction to provide a current spouse annuity.

If the marriage should terminate (by divorce or the death of spouse) before the retired employee dies, the amount of annuity will be increased by the amount previously deducted for the survivor annuity, and if the annuitant gets remarried, an election can be made to cover the new spouse for a survivor benefit.

- An employee who was not married at the time of retirement and later marries, can request that the annuity be changed to include the spouse for a survivor benefit. NOTIFY: U. S. Office of Personnel Management, Retirement Operations Center, Boyers Pennsylvania 16017, in writing of this intention no later than 2 years after the marriage.
- An employee retiring, unmarried, and who elected a survivor benefit to a named person having an insurable interest may change this if he/she gets married and elects the new spouse to be covered with a survivor benefit. This also must be done within 2 years after the marriage.

## Section XII

### How To Claim Survivor Benefits (FERS)

#### *When is the survivor annuity to the widow or widower paid?*

Benefits are effective the day after the employee or retiree dies and continues until the end of the month before the one in which the widow or widower remarries before age 55 or dies. Remarriage after age 55 does not affect the survivor annuity. For remarriages occurring after January 1, 1995, if the widow or widower remarries before age 55, and was married at least 30 years to the individual on whose service the survivor annuity is based, the survivor annuity will not be terminated.

#### *What should a survivor do to claim benefits under the Federal Employees Retirement System (FERS)?*

In cases of death of an active employee, survivors should notify the employing agency.

Survivors of deceased annuitants should do the following:

**1. Return any uncashed checks sent the annuitant** after his/her death to the return address shown on the Treasury Department's envelope in which the check was delivered. If annuity payments have been sent directly to the bank or other financial institution, promptly notify that institution of the annuitant's date of death. Ask that any payments received after the date of death be returned to the Department of Treasury.

Returning uncashed checks to the Treasury Department is necessary because government checks made payable to a deceased person cannot be legally negotiated by anyone, even the executor or administrator of the estate.

Any unpaid accrued annuity due the deceased will be paid to the eligible survivor(s).

**2. Notify** the U. S. Office of Personnel Management, Retirement Operations Center, Boyers, Pennsylvania 16017 or call OPM at 1-888-767-6738. If the annuitant is deceased request forms for claiming survivor benefits. Notification may be made to NALC's Retirement Department at 1-800-424-5186 Mon., Weds., or Thurs. between 10-12 or 2-4 Eastern time. Forms needed are:

**SF 3104** - Application for Death Benefits (survivor annuity, basic death benefit, or lump sum payment).

**FE 6** - Claim for Death Benefits under the Federal Employees' Group Life Insurance Program.

Notification should include the full name of the deceased, date of birth, date of death, Social Security number, CSA (claim) number, and the address, relationship and signature of the person who is apparently entitled to benefits.

**3. Obtain certified copies of the death certificate** to enclose with applications SF 3104 and FE 6. Completing an application (SF 3104) for survivor benefits is necessary so that OPM can authorize payment of all benefits to the eligible survivor(s). Benefits may also include automatic health insurance coverage if the survivor has been covered by the annuitant's enrollment in one of the government's health benefits programs, and if the survivor is eligible to receive a survivor annuity immediately after the death of the annuitant. When applying for life insurance benefits (FE 6), if the employee was covered under the Federal Employees' Group Life Insurance Program, there is no need for the eligible survivor to write the Utica, NY office of FEGLI. They *cannot* settle a claim until a certification of the deceased annuitant or employee's insurance status is received *from OPM*.

## Section XII-A Eligibility to Receive Survivor Benefits Under FERS

### *To whom is a survivor annuity payable?*

It may be payable to the surviving spouse (widow or widower), and children of the deceased employee or deceased annuitant, or to a former spouse. It may also be payable to a person having an insurable interest and who was named by an employee at the time of retirement.

### *What conditions must the deceased employee have met to permit payment of a survivor annuity?*

The deceased employee must have had at least 18 months of creditable civilian service under FERS (or CSRS) and have held a position covered by FERS at the time of death. If an employee does not have 18 months of service and dies, his spouse, survivors or estate is entitled to a lump-sum payment equal to the amount paid into the Civil Service Retirement Fund by the employee plus applicable interest, if any.

### *What eligibility requirements must a surviving spouse meet to qualify for FERS survivor benefits?*

Widow/widowers must have been married to the deceased employee for at least 9 months prior to the employee's death or, if married less than nine months, must be the parent of a child of the deceased employee. However, if the death resulted from an accident, these requirements are waived. There must not be a court order awarding the total survivor annuity to a former spouse.

## ***What eligibility requirements must a former spouse meet to qualify for FERS survivor benefits?***

A former spouse must have been married to the deceased employee for at least 9 months and have a court order or court-approved property settlement providing for the payment of survivor benefits.

## ***What conditions must a child of a deceased FERS employee or annuitant meet to qualify for survivor benefits?***

He or she must be:

- Unmarried and under age 18; or
- Unmarried and over age 18, but incapable of self-support because of a physical or mental disability which began before age 18; or
- Unmarried and a full-time student between the ages of 18 and 22.

## **Section XII-B**

### **Amount of Survivor Annuity Under FERS**

#### ***What survivor benefits do eligible spouses of deceased employees receive under FERS?***

Spouses may be eligible for:

- A lump-sum payment of \$29,722.95 (the figure is adjusted annually to keep up with inflation); plus
- A lump-sum payment equal to 50 percent of the employee's final salary or high-3 average salary if higher; plus
- Any Social Security and Thrift Savings Plan survivor benefits that may be payable.

In addition, if deceased employees who died while subject to FERS deductions and had at least 10 years of creditable civilian service, surviving spouses will also qualify for:

- A survivor annuity worth 50 percent of the employee's basic annuity, based on the deceased employee's type of service, age, length of service, and high-3 average salary at date of death.

#### ***What survivor benefits do eligible spouses of deceased annuitants receive under FERS?***

Generally, the survivor annuity is 50 percent of the annuitant's unreduced annuity. The survivor annuity may be only 25 percent if the annuitant had elected (with the spouse's consent) to provide one-half survivor annuity.

COLA's given an annuitant increase the survivor annuity by the same percentage.

In addition, spouses under age 60 may also be entitled to a spousal annuity supplement.

***Is a child's survivor annuity payable in addition to the widow's or widower's annuity?***

Yes. The amount of a child's survivor annuity under FERS is the same as that payable under CSRS except that the amount is less any benefit payable to the child by Social Security.

***When a child's annuity stops, is the widow or widower's annuity affected?***

No.

***Is it necessary to employ anyone to assist in settling a death claim?***

No.

## **Section XIII**

### **Survivor Predeceases Annuitant (FERS)**

***What happens when the annuitant's spouse predeceases him/her?***

The annuitant can have his/her annuity restored to the full life rate. If there are no dependent children, health benefits coverage can be changed to a self only plan. The beneficiaries for life insurance and any lump sum (FERS) benefit which could be payable to survivors may need to be changed. Another change which the annuitant may make is a change in federal income tax withholding. The annuitant must notify the U. S. Office of Personnel Management, Retirement Operations Center, Boyers, Pennsylvania 16017, and furnish the CSA (claim) number, Social Security number, date of birth, and a copy of the death certificate.

## Section XIV Remarriage, Etc.

### *What should the survivor annuitant do when she remarries?*

Notify the U. S. Office of Personnel Management, Retirement Operations Center, Boyers, Pennsylvania 16017 enclosing a copy of the marriage certificate with a letter from the survivor annuitant showing his or her date of birth, name of the deceased civil servant, CSF (claim) number, signature, and telephone number.

### *At what age may the survivor remarry and retain the existing survivor benefit including health benefits coverage under the Federal Employees' Health Benefits Program?*

Age 55. For remarriages occurring after January 1, 1995, if the widow or widower remarries before age 55, and was married at least 30 years to the individual on whose service the survivor annuity is based, the survivor annuity will not be terminated.

### *Where would the survivor write to have name changed on checks due to remarriage?*

The survivor should notify the U. S. Office of Personnel Management, Retirement Operations Center, Boyers, Pennsylvania 16017. Be certain to provide signature, CSF (claim) number, and a copy of the marriage certificate as well as date of birth of the survivor. Request the name change on ALL records and future correspondence and survivor annuity payments.

## Section XV Dependent Children's Survivor Benefits (FERS)

### *How long can a surviving child receive FERS survivor benefits?*

The monthly survivor benefit to a child will terminate on the last day of the month before the child:

- Marries;
- Turns age 18, unless he or she is a full-time student;
- Turns age 22, even if he or she is a full-time student (except that a child whose 22nd birthday falls during the school year is considered not to have attained age 22 until July 1st);
- Is no longer either physically or mentally disabled.

***If a child lost their annuity because of marriage, can the benefit be restored if the marriage terminates?***

Yes. The annuity and health insurance coverage can resume upon the end of the child’s marriage (and can continue until age 22 for children who are not married and enrolled as students on a full-time basis).

If a child is unmarried and incapable of self-support because of a disability which began before age 18, benefits can continue for life.

***Are survivor annuities paid directly to the child/children?***

Not usually. A child’s annuity is paid to their legal guardian in most cases, but an adult student may be paid directly upon request.

## **Section XVI**

### **Forms Used by Survivors Under FERS**

***What forms are used by survivors in filing for death benefits under FERS?***

- Standard Form 3104 - Application for Death Benefits (survivor annuity, basic death benefits, or lump sum).
- FE 6 - Claim for Death Benefits (life insurance).

***Where may these forms be secured?***

The personnel office of the employing agency or from the U. S. Office of Personnel Management, Retirement Operations Center, Boyers, Pennsylvania 16017, or from NALC’s Retirement Department.

## **Section XVII**

### **FERS and Social Security**

***Are FERS employees covered by Social Security?***

Yes. FERS employees are fully covered under the Social Security system.

***Are Social Security benefits received by a postal employee on the basis of a spouse’s Social Security work record reduced by the Government Pension Offset rule that affects CSRS benefits?***

Not if the employee worked under FERS for at least five years.

***How does the Government Pension Offset rule affect a postal employee who transferred from CSRS and retires under FERS with less than five years of FERS employment?***

Any Social Security spousal benefit received by the retired postal employee on the basis of his or her spouse's Social Security work record will be reduced by two dollars for every three dollars in annuity received for service under CSRS.

## **Section XVIII** **Federal Employees' Group Life Insurance**

***May a survivor annuitant keep any life insurance coverage under the Federal Employees' Group Life Insurance after the retiree's death?***

No. All life insurance coverage ends at the death of the insured retiree.

***Is there any life insurance benefit payable in addition to the Federal Employees' Group Life Insurance?***

Yes. The NALC, through the Mutual Benefit Association, 100 Indiana Avenue, NW, Washington, DC 20001, **effective August 1, 1986** will pay \$5,000 life insurance if: **the member's death occurred as a result of an accident.** This requires notification from the survivor and the deceased must have been a member in good standing of the National Association of Letter Carriers.

***If the death was accidental, how does the survivor receive payment accordingly?***

The survivor must file MBA Form G-102 which he/she may receive by writing to the above address or call toll free, 1-800-424-5184 on Tuesday and Thursday 8:00 a.m.-3:30 p.m. Eastern time or call 202-638-4318 weekdays 8:00 a.m.-3:30 p.m.

## Section XX

### Income Tax on Annuities

#### ***Are survivor annuity payments subject to federal income tax?***

Yes. Under rules set forth and administered by the Internal Revenue Service.

#### ***May the survivor have federal income tax withheld from annuity payments?***

Yes. If the survivor knows the amount to be withheld for federal tax, the survivor can call OPM at 1-888-767-6738.

#### ***May the survivor choose not to have income tax withheld from annuity payments?***

Yes. The tax withholding is entirely voluntary. NOTE: SURVIVOR ANNUITIES ARE TAXABLE.

## Section XX-A

### Banking - Direct Deposit

#### ***If the survivor wants direct deposit of payments, what is the procedure to follow?***

The Application for Death Benefits contains a section for completion to start direct deposit of payments.

If a request for direct deposit is made after the Application for Death Benefits has been submitted, the survivor may call OPM at 1-888-767-6738 or write to OPM at P.O. Box 45, Boyers, PA 16017-0045. Provide OPM with the name of the bank or other financial institution, the institution's address, routing number and the survivor's checking or savings account number. A further option is to go to the financial institution and request Form 1199A (Direct Deposit Sign-Up Form) which should be completed and sent OPM at the above address.

# **Social Security**

## Section XXI Types of Benefits

### ***What should a surviving spouse expect under Social Security?***

If a survivor starts drawing benefits at age 65, they will receive 100% of the deceased's primary insurance amount (PIA) or continue to draw their own benefits if such benefit is greater. Before age 65, a widow/widower can draw Social Security as early as age 62. Survivors who begin to receive benefits prior to age 65 will have their benefits permanently reduced to take account of the longer period over which they will receive benefits.

### ***Is there a lump-sum death benefit payable?***

Yes. After the death of a person (no matter what the age was at the time of death) whose work was covered by Social Security, some member of the family should inquire promptly by calling 1-800-772-1213 to learn if survivor's insurance benefits or a \$255 lump-sum death benefit is payable.

## Section XXII How To Claim Survivor Benefits Under SS

### ***When is the survivor benefit to the widow or widower paid?***

To determine eligibility the survivor may contact the local Social Security office or call 1-800-772-1213 and he/she can be advised of the commencing date of the benefit.

## Section XXIII Amount of Survivor Annuity Under SS

### ***What is the approximate amount of monthly benefits to family members?***

The amount of benefits payable to the worker's survivors is based on the worker's PIA on the date of his or her death. The following table shows the approximate monthly benefit amounts payable to family members if the worker dies in 2008.

***If there are more than two surviving children, how much does each child receive under SS?***

Each will receive less than 75% of the PIA because of the maximum family amounts.

***When a child's survivor benefits stop, is the widow or widower's SS benefit affected?***

No.

***Is it necessary to employ anyone to assist in settling a Social Security survivor benefit?***

No.

***How long will the widow or widower continue to receive the SS survivor benefit?***

If the surviving spouse or surviving divorced spouse remarries before age 60, benefits are not payable unless the subsequent marriage ends. Remarriage after attaining age 60 does not prevent or stop entitlement to benefits.

### **Section XXIV Remarriage, Etc.**

***What should the widow or widower do when she remarries?***

Notify the local office of the Social Security Administration or call 1-800-772-1213. If the name must be changed on payments, SSA should be so advised at that time.

***At what age may the survivor remarry and retain an existing survivor benefit from SS?***

Benefits are payable to widows/widowers who have remarried **after age 60** at the same rate they had been receiving before the remarriage occurred. However, if a remarried widow/widower is also entitled to a wife's (husband's) benefit, he/she will receive only the larger of the two payments.

## Section XXV Social Security and CSRS

***May a survivor receive SS benefits and civil service annuity?***

Yes, if eligible for both benefits.

## Section XXVI Social Security and FERS

***May a survivor receive SS benefits and FERS annuity?***

Yes, if eligible for both benefits.

## Section XXVII Continuation of Medicare Coverage

***May the survivor keep or receive Medicare coverage after the SS insured's death?***

To determine eligibility for Medicare, contact the local Social Security office or call 1-800-772-1213.

***Where should I write if I want to have Medicare premiums withheld from my CSRS annuity/FERS annuity or SS benefits?***

Centers for Medicare and Medicaid Services, 7500 Security Boulevard, Baltimore, MD 21244-1850. Be certain to furnish your Social Security number as well as your Medicare number, if different.

## Section XXVIII Income Tax on Social Security

***Are the survivor benefits from SS taxable?***

Although benefits are tax-free for most people, those with high total incomes must include up to 85% of their benefits as income for federal income tax purposes.

## Section XXIX Survivors and the NALC

### ***Does a survivor pay union dues to NALC?***

No. Widows/widowers are not required to pay union dues and may retain health benefits coverage under the NALC Health Benefit Plan.

### ***Will widows/widowers receive the Postal Record?***

No. Usually, the widow/widower will receive his/her last copy of the Postal Record when it contains their spouse's name under the "In Memoriam" column.

### ***Does the retiree have life insurance coverage through the NALC?***

It is possible that your spouse has a policy through the Mutual Benefit Association, NALC, 100 Indiana Avenue, NW, Washington, DC 20001, (202) 638-4318.

### ***Does the retiree have accidental life insurance coverage?***

Yes. The Mutual Benefit Association, NALC, 100 Indiana Avenue, NW, Washington, DC 20001, covers employees and retired members of the NALC for \$5,000 in case of accidental death.

### ***Do local branches of the NALC have any death benefits?***

There are some local branches of the NALC that have death benefits payable in the death of their members—the survivor should contact the local NALC branch upon the employee or retiree's death.

### ***Would a surviving child of a deceased employee or retiree still be eligible for the William C. Doherty Scholarship award?***

Yes. Applications must be submitted according to the guidelines set forth in the Postal Record.

## Section XXX

### Important Addresses for Survivors

***What general address should be used by survivors in corresponding with the U.S. Office of Personnel Management?***

U. S. Office of Personnel Management  
Retirement Operations Center  
Boyers, PA 16017

***Where can general information be obtained from OPM, SSA, TSP, or NALC via the Internet?***

<http://www.opm.gov/retire>

<http://www.ssa.gov>

<http://www.tsp.gov>

<http://www.nalc.org>

***How can I determine whether or not the employee or retiree was a part of the Thrift Savings Plan (TSP)?***

Contact:

Thrift Savings Plan Service Center  
National Finance Center  
P.O. Box 61500  
New Orleans, LA 70161-1500  
24 hours a day, 7 days a week

**ThriftLine**

**1-877-968-3778**

## Personal Information

FULL NAME OF ANNUITANT:

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Annuitant's CSA (retirement claim) number:

---

Annuitant's date of birth:

---

Annuitant's Social Security number:

---

Date of retirement:

---

Survivor's date of birth:

---

Survivor's Social Security number:

---

### IMPORTANT PHONE NUMBERS

***Where can I call if I have questions/problems concerning my survivor benefits?***

The NALC Retirement Office operates a toll free number (1-800-424-5186) on Monday, Wednesday and Thursday, 10 - 12 noon and 2 - 4 pm, Eastern Time.

***What is the number for the Retirement Information Office of the U. S. Office of Personnel Management (OPM)?***

1-202-606-0500 or toll-free at 1-888-767-6738.

***Where can I call for Social Security information?***

1-800-772-1213.





***Will OPM automatically change health benefits coverage to self-only upon the death of the annuitant?***

Yes. If there are no children also eligible for an annuity and the survivor meets the eligibility requirements as stated above, he/she will have continuous coverage under a self-only plan. OPM will notify the health plan of the new enrollment and the survivor will receive the proper ID card.

***How does the survivor pay health benefits premiums?***

The premiums will be withheld from monthly survivor payments.

If the amount of the premiums is more than the monthly survivor annuity, the survivor may either change to a lower cost plan or pay the premium amount directly to OPM.

***If coverage under the Federal Employees' Health Benefit Program is cancelled, can a survivor reenroll when their spouse dies?***

No. Once coverage under the FEHBP IS CANCELLED, IT CAN NEVER BE REINSTATED.

## **Section X**

### **Income Tax on Annuities**

***Are survivor annuity payments subject to federal income tax?***

Yes. Under rules set forth and administered by the Internal Revenue Service.

***May the survivor have federal income tax withheld from annuity payments?***

Yes. If the survivor knows the amount to be withheld for federal tax, the survivor can use OPM's toll-free number, 1-888-767-6738.

***May the survivor choose not to have income tax withheld from annuity payments?***

Yes. The tax withholding is entirely voluntary. NOTE: SURVIVOR ANNUITIES ARE TAXABLE.

## Section XIX

### Continuation of Health Coverage

#### ***May the survivor keep his/her health benefits coverage after the annuitant's death?***

Yes. If the survivor was covered under his/her spouse's plan while they were alive and if the survivor will receive a survivor annuity.

#### ***If there are dependent or disabled children, can they keep health benefits coverage after the death of the annuitant?***

Yes. Dependent (unmarried) children can be covered until they reach age 26, beginning January 1, 2011. If there is a disabled child, OPM needs to receive a doctor's statement regarding when the disability occurred and the prognosis, etc. so that they can determine the length of eligibility to retain health benefits coverage.

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# Social Security (SS)

## Monthly Survivor Benefits in 2010

Widow(er) at full retirement age (FRA) ranging from 65 to 67 — see (1)

Widow(er) at age 60 — see (2)

Child or widow(er) under age 61 with eligible child who is under age 16 or disabled — see (3)

Family's maximum benefit — see (4)

Your Age in 2010	Who Receives Benefits	Your Present Annual Earnings					
		\$20,000	\$35,000	\$50,000	\$65,000	\$80,000	\$106,800 and up
66	(1)	\$926	\$1,302	\$1,678	\$1,940	\$2,106	\$2,346
	(2)	662	931	1,200	1,387	1,506	1,677
	(3)	694	977	1,259	1,455	1,579	1,760
	(4)	1,389	2,400	2,973	3,396	3,686	4,107
60	(1)	\$953	\$1,336	\$1,720	\$2,000	\$2,175	\$2,434
	(2)	681	955	1,230	1,430	1,555	1,740
	(3)	714	1,002	1,290	1,500	1,631	1,825
	(4)	1,429	2,449	3,055	3,500	3,806	4,259
55	(1)	\$953	\$1,336	\$1,720	\$2,000	\$2,180	\$2,473
	(2)	681	955	1,230	1,430	1,558	1,768
	(3)	714	1,002	1,290	1,500	1,635	1,855
	(4)	1,429	2,449	3,056	3,500	3,815	4,329
50	(1)	\$953	\$1,336	\$1,720	\$2,000	\$2,180	\$2,485
	(2)	681	955	1,230	1,430	1,559	1,777
	(3)	714	1,002	1,290	1,500	1,635	1,864
	(4)	1,429	2,449	3,056	3,500	3,815	4,349
40	(1)	\$953	\$1,337	\$1,721	\$2,000	\$2,180	\$2,504
	(2)	681	955	1,230	1,430	1,559	1,790
	(3)	714	1,002	1,290	1,500	1,635	1,878
	(4)	1,429	2,450	3,056	3,501	3,816	4,382
30	(1)	\$954	\$1,338	\$1,723	\$2,002	\$2,182	\$2,545
	(2)	682	957	1,232	1,431	1,560	1,820
	(3)	715	1,004	1,292	1,501	1,637	1,909
	(4)	1,431	2,455	3,060	3,504	3,820	4,454

### *Is a child's survivor benefits paid in addition to the widow or widower's annuity?*

The monthly benefit for an unmarried child of a worker who has died is 75 percent of the primary insurance amount. A child's benefit is paid until he or she reaches the age of 18; after that age if disabled before age 22. However, a child's benefits will continue until age 19 if child attends high school.

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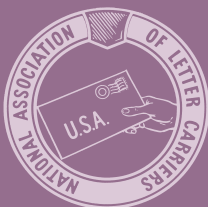
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