



Got survivor benefits? Part 2

As related in the April *Postal Record*, we receive communications from letter carriers who have concerns regarding their spouses' right to a survivor annuity if the employee dies while employed or retired. This month we will deal with Civil Service Retirement System (CSRS) employees.

The CSRS provides survivor benefits depending on personal situations that exist at the time of death. Surviving spouses must meet certain age and length-of-marriage requirements to qualify for benefits. You can also elect benefits for a spouse you marry after retirement under CSRS. Children's benefits are payable to each unmarried child up to age 18, up to age 22 if a full-time student, or any age if they are disabled before age 18.

Your Thrift Savings Plan account (if applicable) will be paid to your designated survivors. More information about CSRS survivor benefits (including court-ordered benefits for a former spouse) is available through pamphlets on OPM's website, opm.gov.

Let's look at different scenarios and their effect on current or former CSRS employees:

Scenario 1—A CSRS employee is currently on the rolls with 25 years of service. The employee dies and leaves a wife and no children. What are the survivor benefits available?

A monthly benefit based on the high-3 average salary would be paid the same as if the employee were electing retirement. The survivor also would be paid if the death were accidental. The spouse must have been married to the employee for at least nine months prior to the employee's death.

Scenario 2—The same employee, but with two children under age 18.

Same as above, except if the nine-month marriage requirement wasn't met, but a child was born of the marriage, *the nine-month marriage duration doesn't apply*. Each eligible child would receive a monthly annuity in addition to the survivor annuity for the spouse. The rate currently payable to each child is \$486 per month.

Scenario 3—A CSRS employee is not currently on the rolls, having left with five years' service. He dies at age

54. What is the retirement annuity/entitlement for his wife?

If the employee resigns or is removed from the agency, the survivor would only be entitled to a one-time lump sum of contributions paid into the retirement fund. No survivor benefits would be payable to the surviving spouse. Once this former employee reaches age 62, he or she would be eligible for a deferred annuity, provided they had not withdrawn their contributions to the CSRS. In order to receive a spousal annuity, the deferred annuitant must have applied for the annuity and have made a spousal selection for the survivor annuity.

Scenario 4—A CSRS employee is not currently on the rolls and is drawing OWCP loss-of-wage benefits, but has not applied for deferred annuity.

For a CSRS employee who is separated from the agency, but receives benefits from the Department of Labor (OWCP) and did not apply for retirement, he or she would only be entitled to a lump-sum payment (*see No. 3 above*). If the death is a result of an injury OWCP is paying him or her for, then the spouse might be entitled to benefits from the OWCP.

If a person separates from the service due to an OWCP-compensable disease or injury, that person is *strongly advised* to file for disability retirement. If the disability is approved, he or she has the option to elect to stay on OWCP rolls. If their OWCP was later terminated, he or she could then elect to switch to the approved disability retirement. This would guarantee his or her annuity and also a survivor annuity for the spouse if he or she should die prior to being eligible for a deferred annuity. In the case of separation, a former employee has up to one year from the date of separation to apply for the disability retirement.

National convention update: In lieu of a retirement breakfast at the Minneapolis National Convention, the Retirement Department will be hosting a Social Security training session. In addition to a Social Security representative, we anticipate the Thrift Savings Board providing a short overview of withdrawal rights from TSP at retirement. ☒