

When a retired letter carrier dies



**Dan
Toth**

Recently, I attended the funeral of a close friend and NALC member. As I passed through the reception line, I had the opportunity to speak with my friend's family members. It became clear that the family had no idea what needed to be done or what benefits they may be entitled to. I spoke briefly with one of the daughters and gave her my card to call me for assistance.

I fear this situation is not unique. Therefore, I strongly advise all members to sit down with their loved ones and discuss what to do in the event of death. This article is intended to educate members on the steps to be taken

when a retired letter carrier dies.

The first step is to notify the U.S. Office of Personnel Management (OPM). This can be done by phone, online or in writing, and it is not necessary to have a death certificate to do so. To report the death of an annuitant to OPM, visit servicesonline.opm.gov and click on "Report an Annuitant Death." This will link you to an online form to complete and submit. You also can report the death to OPM over the phone by calling 888-767-6738. This is a busy phone line, so I suggest reporting the death online. After OPM is notified of an annuitant's death, it will stop issuing payments until it determines beneficiaries.

The next step is to complete the appropriate forms. After OPM is notified of the death, it provides an application for death benefits and informs the interested parties of their rights. The form Application for Death Benefits should be completed and returned to OPM. If the deceased was a Civil Service Retirement System (CSRS) employee, the Application for Death Benefits is SF 2800. The appropriate form for Federal Employees Retirement System (FERS) employees is SF 3104. When OPM mails out the application, it includes preaddressed envelopes to make returning the forms easy.

Survivors should also receive from OPM an informational pamphlet, SF 3114 "Applying for Death Benefits Under the Federal Employees Retirement System." This pamphlet can be found online at opm.gov/retirement-services/publications-forms. It contains definitions and explains the types of benefits such as the Basic Employee Death Benefit, the Survivor Annuity and the Lump Sum Benefit. If the deceased was enrolled in Federal Employees' Group Life Insurance (FGLI), Form FE-6 should also be completed. This

form is the Claim for Death Benefits.

As stated Chapter 71, page 14 of the *CSRS and FERS Handbook*:

In cases where the widow's or widower's entitlement to survivor benefits is clear, OPM, based on the report of death, authorizes payments; completes any actions to maintain health benefits coverage; and mails the appropriate forms and pamphlets to the widow or widower. The completed application must be returned within 30 days.

In addition to the completed forms, death certificates will be required if benefits are claimed. The FEGLI Claim for Death Benefits states:

We require a certified copy of the death certificate with the cause and manner of death. The funeral director taking care of the funeral arrangements or your state bureau of vital statistics can usually provide a copy of the death certificate. We only require one death certificate—if you're aware of another claimant who's sending one, you don't have to send it.

I recommend you inform your beneficiaries about how to report your death and how to claim any benefits. Ensuring your loved ones will know about these basic financial matters can help them focus on grieving when the time comes. Another helpful pamphlet is "When a Retired Letter Carrier Dies," which can be found at nalc.org/workplace-issues/retirement or by asking your local branch for a hard copy.

The NALC Retirement Department provides advice and assistance to retired and active members regarding retirement issues. This assistance does not end when the member dies. Guidance to spouses and other survivors also is provided. If one is unable to report a death with OPM or has any questions, our department can be reached by calling 800-424-5186 Monday, Wednesday and Thursday, 10 a.m. to noon and 2 p.m. to 4 p.m. EST; or by calling the NALC Headquarters switchboard at 202-393-4695 Monday through Friday, 9 a.m. to 4:30 p.m. EST and asking for the Retirement Department.

Law enforcement group files suit against OPM

The Federal Law Enforcement Officers Association (FLEOA) has filed a lawsuit against the Office of Personnel Management (OPM) protesting OPM's decision to reinterpret a law in such a way that it financially favors ex-spouses in regard to pension supplements. The FLEOA is not alone in this fight. The National Active and Retired Federal Employees (NARFE) and Sen. James Lankford (R-OK), chairman of the Senate Subcommittee on Regulatory Affairs and Federal Management, are urging OPM to re-evaluate its current policy.