

# When an active or retired letter carrier dies



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**T**his article will outline some of the required steps to obtain Federal Employees Retirement System (FERS) or Civil Service Retirement System (CSRS) benefits when a retired or active letter carrier dies.

### Retired

**When a retired letter carrier dies,** the first step for the beneficiary is to notify the 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 [services.opm.gov](http://services.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, the office will stop issuing payments until it determines the proper 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 (SF 3104 for FERS or SF 2800 for CSRS) should be completed and returned to OPM. When OPM mails out the application, the office includes pre-addressed envelopes to make returning the forms easy.

Survivors also should obtain an informational pamphlet, *SF 3114 Applying for Death Benefits Under the Federal Employees Retirement System*, from OPM. This pamphlet can be found online at [opm.gov/retirement-services/publications-forms](http://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 the Federal Employees’ Group Life Insurance (FGLI), Form FE-6 should also be completed. This form is the “Claim for Death Benefits.” From the pamphlet:

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 completing the appropriate forms, death certificates will be required if claiming benefits. The FGLI 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.

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 you are unable to report a death with OPM or have any questions, the Retirement Department can be reached Monday, Wednesday and Thursday from 10 a.m. to noon and 2 to 4 p.m. Eastern Time at 800-424-5186, or Monday through Friday from 9:30 a.m. to 4:30 p.m. Eastern Time at 202-393-4695.

### Active

**If a FERS employee dies with at least 18 months of creditable civilian service,** a basic employee death benefit is payable if the surviving spouse was married to the deceased for at least nine months, or if the employee’s death was accidental, or there if was a child born in the marriage to the employee.

Additionally, if the FERS employee has at least 10 years of creditable service, the spouse is entitled to an annuity equal to 50 percent of the annuity the employee had earned through the day of death. If no survivor annuity is payable, the employee’s contributions to the retirement fund are paid in accordance with the normal order of precedence.

If a CSRS employee dies with at least 18 months of creditable civilian service, the employee’s current spouse qualifies for a survivor annuity if the spouse was married to the employee for at least nine months, or if the spouse is the parent of a child born of the marriage with the employee, or if the employee’s death was accidental. If no survivor annuity is payable, the total lump-sum credit in the retirement fund is payable under the normal order or precedence.

When an active employee dies, the Human Resource Shared Service Center (HRSSC) should contact the next of kin and provide assistance in completing SF 3104 Application for Death Benefits (FERS) or SF 2800 Application for Death Benefits (CSRS). Other forms may be provided, such as FE-6 Claim for Death Benefits for FGLI.

I recommend that you inform your beneficiaries how to report your death and to claim any benefits, including any FGLI, NALC Mutual Benefit Association policies and Thrift Savings Plan information. Ensuring that your loved ones will know how to report your death and understand their potential benefits can help them focus on grieving when the time comes. Two useful pamphlets are *When an active letter carrier dies* and *When a retired letter carrier dies*; they can be found at [nalc.org/workplace-issues/retirement](http://nalc.org/workplace-issues/retirement).