

Here's a recent story of how one Service Officer made a dramatic difference for a federal retiree whose husband died:

The widow filed the death claim documents directly with OPM. But a few weeks later she received a postcard from OPM informing her that no survivor benefits were payable.

Needless to say she was emotionally devastated and financially strapped as she was relying on expected survivor benefits to support herself and maintain her home following her husband's death.

Fortunately, she had all the relevant documents to prove her claim, including her husband's retirement application (on which he clearly elected Full Survivor Benefits) and several OPM Annuity Statements reflecting the estimated amount of survivor benefits.

So she contacted a NARFE Service Officer who assisted her in submitting a properly documented appeal. After a few weeks went by with no response from OPM, they called OPM only to be told her letter was still sitting in the mailroom awaiting assignment to an agent. After a few more weeks passed they called again and again told her letter had not been assigned to an agent. Clearly OPM was not putting any priority on reviewing her case. Meanwhile her expenses were mounting, and her savings had been drained due to the spouse's final hospital and assisted living expenses.

The Service Officer then contacted the office of her Congressional Representative whose helpful staff member said she would contact OPM to request the case be expedited. Within a couple of weeks, the appeal was reviewed, and the survivor was contacted by an OPM representative to inform her that she would be receiving survivor benefits. The next month she received an estimated payment from OPM. Her full survivor benefits plus back payments were paid soon after.

Service Officers know OPM's complex requirements in detail. We encourage members to reach out to a Service Officer whenever help is needed. [Contact California Federation Service Officer](#) Yvonne Williams for help.