

Reporting the Death of an Annuitant



Trying to prepare for the loss of a loved one is difficult. I am forever grateful for my mother's practicality. When my father was on his journey with dementia, she showed me where she kept insurance records, bank information and other important documents. She even contacted the funeral director and made arrangements ahead of time for her and my father. Even though I lost her 25 years ago, I still miss her, but I remember how important it was to discuss the hard things.

Be aware of the following items regarding your or your loved one's federal benefits when the unthinkable, but inevitable, happens.

- The CSA (retiree) or CSF (survivor) number is needed when signing into Office of Personnel Management's (OPM) Retirement Services Online account, or when you call or write to OPM.
- Report the death as soon as possible to:
 - ◇ Office of Personnel Management
 - Call: 888-767-6738.
 - Online: <https://rsreporting.opm.gov/AnnuitantDeath>.
 - ◇ Thrift Savings Plan
 - Call: 877-968-3778 or TDD at 877-847-4385.
 - Online: <https://tsp.gov/forms>; complete Form TSP-17 - "Information Relating to Deceased Participant."

- ◇ Social Security Administration
 - The funeral home will generally report the death to Social Security as part of its services.
 - Call 800-772-1213 or TTY 800-325-0778.
 - In person, if local offices have reopened.
 - ◇ NARFE
 - Call NARFE headquarters at 800-456-8410 to report a death.
 - Federal annuities or Social Security benefits issued after the retiree's death must be returned to the Treasury Department. Notify the bank where the direct deposits are made so that these payments can be returned. If a spouse or qualifying dependent was already receiving Social Security benefits based on the deceased's record, the benefit will automatically convert to a survivor's benefit.
 - Certified copies of the decedent's death certificate should be obtained; enclose them with death benefits applications.
 - Other evidence needed may include copies of marriage certificates, birth certificates, divorce decrees, and death certificates for deceased children or spouses.
 - OPM will change the Federal Employees Health Benefits (FEHB) enrollment from Self Plus One or Self and Family to Self Only coverage, if necessary.
 - If the annuitant is a veteran, some Department of Veterans Affairs (VA) benefits may be available for both the eligible veteran and the surviving spouse.
 - The annuitant can have his or her annuity restored to the full, unreduced rate if the spouse predeceases the annuitant and a survivor benefit was elected.
 - To designate a new beneficiary or beneficiaries, complete the appropriate form(s):
 - ◇ SF 2823 - "FEGLI Designation of Beneficiary."
 - ◇ SF 2808 - "Designation of Beneficiary: CSRS" or SF 3102 - "Designation of Beneficiary: FERS."
 - ◇ TSP 3 - "TSP Designation of Beneficiary."
 - If the deceased spouse was covered under the annuitant's Option C FEGLI Family Insurance, the annuitant also should request FEGLI form FE-6 DEP - "Statement of Claim" to file for life insurance benefits.
- NARFE members have access to a booklet titled, "Be Prepared for Life's Events: What Your Survivors Should Know," that you can prepare and update regularly (www.narfe.org/f-100). It helps you organize your personal and financial information on one document so your survivors have the information necessary to handle your affairs upon your death. ■

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