



**National Active and Retired Federal Employees  
Association (NARFE)  
St. Mary's County Chapter 969**

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**Officers:** President, Joe Moffatt; 1st VP, Geneva Leon; 2nd VP, Judy Loflin; Secretary, Sandra T. Simmons; Treasurer, Nettie Harding;  
**Legislative Officers:** Dick Myers and Eddie Stillwell; **Service Officer:** Geneva Leon (Acting)

**Pertinent Actions to Take upon the Death of an Annuitant or Spouse**

- **Contact** our Service Office and arrange an appointment with a NARFE Service Officer Volunteer that can assist you in filling out the necessary forms. Call: 301 757-4121 for an appointment or visit the Frank Knox Service Center, Room 114: Tue, Wed, or Thurs, 9 a.m.– Noon.
- **Bring** as much of the following information/documents with you as possible:
  - ❑ Date of Birth
  - ❑ CSA or CSF number
  - ❑ Social Security Number
  - ❑ Certified Death Certificate (DC) - indicated below as *(DC Needed)*
  - ❑ Date and place of marriage to current spouse (if applicable)
  - ❑ If no longer married, name of each spouse and how marriage terminated (Death/Divorce & dates)
  - ❑ Government Department, location where last employed, and date of separation
  - ❑ If a Veteran, date of start of active service, separation date, last rank/grade, and serial number
- **Notify Office of Personnel Management (OPM)** [www.opm.gov/retire](http://www.opm.gov/retire)
  - ❑ **If the deceased was retired**, report the death to OPM's Retirement Office via email at [retire@opm.gov](mailto:retire@opm.gov), by telephone at 888-767-6738, or report online at <https://rsreporting.opm.gov/EmployeeDeath>. Each Annuitant or Survivor must have a CS number to use online services. It is 9 characters (for retired employees, the claim number begins with an A and ends with a zero 0; for a surviving spouse, the claim number begins with an F and ends with a W). You must also enter the deceased Civil Service Annuity (CSA) claim number and the last four digits of the social security number.
    - Complete the appropriate forms:
      - For CSRS SF-2800 and For FERS SF 3104
  - ❑ **If the deceased was an active Federal Employee**, contact the employee's human resources office. If you are not sure how, find the appropriate Agency Benefits Officer at <https://apps.opm.gov/abo>
    - Complete the appropriate forms:
      - For CSRS SF 2800 and For FERS SF 3104B
  - ❑ The agency where your spouse was still working will need to complete part of this application and should be completed before you sign off on it.
  - ❑ Inquire about any benefits you may be entitled to such as a survivor pension, FERS Supplement, Last paycheck (if spouse was not retired), Lump sum benefit (FERS only), Thrift Savings Plan (TSP). Request any Health and Supplemental Health insurance changes with the FEHB.

- The following items must be attached along with the forms
  - Copy of your marriage certificate;
  - Copy of the retirees DD Form 214 (for military service only); and
  - Certified copy of the death certificate. **(DC Needed)**
- Send it US mail certified with return receipt to:
 

Office of Personnel Management  
Retirement Operations Center  
ATTENTION: Survivor Processing Section  
P.O. Box 45  
Boyers, PA 16017-0045
- **Notify Federal Group Life Insurance (FEGLI)**, if annuitant continued the federal life insurance policy you will need to download and complete the claim form at the following website <https://www.opm.gov/healthcare-insurance/life-insurance/death-claims/#url=Overview> and mail it to the FEGLI Office at:
 

OFEGLI  
P.O. Box 6080  
Scranton, PA 18505-6080

Note: If you have not heard back from them after 30 days call 800-633-4542
- **Notify Thrift Savings Plan (TSP)**, if the annuitant has an active TSP account you must complete form TSP-17 at <https://www.tsp.gov/PDF/formspubs/tsp-17.pdf> and send it with a death certificate **(DC Needed)** to the TSP office at:
 

TSP Death Benefits Processing Unit  
P.O. Box 4450  
Fairfax, VA 22038-4450

Note: There are various rules around what to do with the TSP funds that a surviving spouse should research. Seek tax advice regarding beneficiary taxes.  
<https://www.tsp.gov/LifeEvents/personal/death/index.html>
- **Notify the Social Security Administration/Medicare** by visiting Southern Maryland Social Security Field Office, 30071 Business Center Drive, Charlotte Hall, MD 20622, their local toll free number is 1 (888) 866-5181 **OR** call SSA's toll free number: 1(800) 772-1213 **OR** access SSA's website at [www.socialsecurity.gov](http://www.socialsecurity.gov) for online notification. Death certificate needed. **(DC Needed)**
- **Notify the Military Office** if your spouse was receiving a military pension. More information can be found at: <https://www.military.com/benefits/survivor-benefits>
- **Return** all Government Checks or direct deposits (Annuity, Social Security, Veterans, etc.) received after death to the U.S. Treasury.
- **Notify Long Term Care Insurance**, if applicable.
- **Notify financial institutions** concerning direct deposit of Office of Personnel Management, Social Security, or other annuity payments to initiate a proper course of action. **(DC Needed)**

- **Notify** all private insurance carriers. (Life, home, vehicle) Update direct and contingent beneficiaries on life insurance *(DC Needed)*
- **Notify** credit card account carriers. Consider modifying the names on accounts. *(DC Needed)*
- **Consider** modifying name on checking/savings accounts for immediate access. Open Estate Account at bank. Consider adding "Payable on Death" beneficiary to account. Update direct and contingent beneficiaries on certificates of deposit and money market account. *(DC Needed)*
- **Review** contents of safe deposit box and consider additional authorized users of the box.
- **Amend** portfolio account registrations; i.e. mutual funds/broker accounts/government bonds, etc. Update direct and contingent beneficiaries on any investment accounts.
- **Review** names on deeds for home and other real property, timeshare deeds, and homeowner's insurance policy. Obtain legal advice.
- **Review** identification on vehicle registration and insurance carrier for possible changes. Go to DMV for any needed car title changes.
- **Review** Wills, Trusts, financial powers of attorney, as well as durable powers of attorney for health care directives and obtain legal opinion regarding necessary changes. The Will directs only your real and personal property, not your financial assets. Update direct and contingent beneficiaries and personal representative in your Will for your personal and real estate property. A copy of the health care power of attorney should be provided to your primary health care provider.
- **Notify** your local NARFE Chapter Membership Chairperson, Geneva Leon, 301 884-5112 and NARFE headquarters. NARFE, 606 N. Washington St., Alexandria, VA 22314-9715. Member records 1-800-456-8410 [www.narfe.org](http://www.narfe.org)
- **Notify** the Southern Maryland Electric Cooperative Office – by visiting: 23365 Hollywood Road, Leonardtown, MD 20650 or 15035 Burnt Store Road, Hughesville, MD 20637 **OR** by calling the toll-free number 1-888-440-3311 to speak to a representative. SMECO's website: [www.smeco.coop](http://www.smeco.coop) You will be directed to the County Courthouse to obtain Letter of Administration to receive SMECO Capital Credits Refund and to make account name changes. *(DC Needed)*
- **Notify** phone, oil, water, cable, security system, gas utilities and make appropriate account changes. If cell phone involved, save data from phone and contact mobile carrier for turn in.
- **Notify** the local County Board of Elections and they will respond via mail.
- **Notify** other organizations that the annuitant or spouse was a participant and any Medical Suppliers, if applicable, such as Lincare or Medtronics.
- **Notify** physicians and dentists, cancelling any future appointments. Also contact pharmacies, both local and mail order.
- **Most important, ensure to keep a copy of everything you send.**