



# Information for Annuitants

Civil Service Retirement System  
(CSRS)

*This pamphlet answers the questions  
most frequently asked by Civil Service  
Retirement System annuitants.*

U.S. Office of Personnel Management



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## How to Contact OPM

If this pamphlet does not fully answer your questions, call the Retirement Information Office toll-free at 1-888-767-6738. If you use a touch-tone telephone, an automatic answering system will guide you through a menu of most frequently requested topics. You also can speak to a Customer Service Specialist during business hours.

The automated telephone system is available seven days a week, even after business hours. Customer Service Specialists are available Monday through Friday, from 7:30 a.m. to 7:45 p.m. eastern time. They are not available on Federal holidays. If you use TDD equipment, call 1-800-878-5707 or 202-606-0551 if calling within the local Washington, DC, area.

If you call on a rotary telephone, you will not have access to the automated features. However, you can speak to a Customer Service Specialist during business hours.

Be sure to have your retirement claim number and personal identification number on hand when calling either the automated system or a specialist.

***Make use of Retirement Services Online*** - Log onto [www.servicesonline.opm.gov](http://www.servicesonline.opm.gov) to use your computer in a secure, pin-protected environment at your convenience to access information about your annuity payment or to make changes in your mailing and direct deposit addresses, change your Federal and State income tax withholding, view a statement describing your annuity payment, and much more. This is a time-saving tool you can use any time of the day or night.

We provide retirement brochures, forms, and other information on the Internet at <http://www.opm.gov/retire> and respond to emails sent to [retire@opm.gov](mailto:retire@opm.gov).

If you write to us, please be sure to state your questions clearly and give your full name, retirement claim number (CSA number), and date of birth. This allows us to identify the proper records promptly. Our mailing address for general correspondence is:

U.S. Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0045.

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## General Information

### Payments

We compute the amount of your annuity and authorize the Department of the Treasury to make payments to you. Retirement law specifies annuities are payable once each month on the first business day of the month. Sundays and Federal holidays are not business days. Your payment covers the annuity due for the month before the month in which the payment is made.

If we have a reason to pay you for less than a full month, we divide your monthly annuity by 30 to compute a daily rate (even if there are not 30 days in that particular month). The daily rate is multiplied by the number of days you were eligible for an annuity that month (up to 30 days). The resulting amount is your annuity for that part of the month.

Cost-of-living adjustments allowed by law will increase your annuity. The amount of these annual adjustments depends on Consumer Price Index increases. If you have received annuity for less than one year, you will get a percentage of the first cost-of-living adjustment. The percentage depends on how long you were eligible for your annuity before the effective date of the increase. When we adjust your payments, we will send you a statement showing the effect of the increase on your annuity.

The Department of the Treasury pays annuities either by transferring funds to your account at a bank, credit union, or similar financial institution or by mailing a check to you. All annuity payments will be transferred directly to your account, unless you invoke a self-waiver.

If you do not receive your payment on the first business day of the month, please call your financial institution first for information. If they cannot help, call us during our regular business hours or write to:

U.S. Office of Personnel Management  
Attn: Check Loss  
P.O. Box 7815  
Washington, DC 20044-7815.

Be sure to tell us your full name, retirement claim number (CSA number), and the date you expected to receive the payment.

If you live in an area that doesn't allow the Department of the Treasury to pay your annuity by funds transfer, we can pay you by check. We will address the checks as you instruct us. To report a lost or missing check, call or write to us as described above.

## **Address Changes**

Because we send information to you at the mailing address you provide, you should tell us quickly about changes in your mailing address or where your payment should be sent. To do this, contact us as described on page 1 or write to:

U.S. Office of Personnel Management  
Change-of-Address Section  
P.O. Box 440  
Boyers, PA 16017-0440.

Please provide your full name, your retirement claim number (CSA number), Social Security Number, and your new address when calling or writing. If you change your financial institution, please ensure you have the institution's correct name and routing number and the correct account number. Address changes processed before the middle of the month typically mean the next payment is sent to the new financial institution.

To ensure no annuity payments are missed, we recommend you keep your old account open until the next payment is deposited in your new account.

## **Survivor Elections At Retirement and Afterwards**

Survivor annuity benefits are monthly payments made after your death. When you retired from your Federal position, you were given the opportunity to elect a survivor annuity for your spouse, former spouse, or insurable interest survivor. Each year we send you a notice stating how your annuity is affected if you marry or divorce after retirement. This annual notice explains the effects of retirement law on your surviving spouse or former spouse and what actions you may want to take to protect your survivor(s).

Under certain conditions, you can name a new survivor or change the election you made at retirement if you file a new election by writing to:

U.S. Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0045

no later than 30 days after the date of your first regular monthly payment. Be sure to include your retirement claim number (CSA number) in your request.

Your first regular monthly payment is the first recurring payment [other than estimated payment(s) or an adjustment payment] after we have determined the regular rate of annuity payable under the Civil Service Retirement System and have paid any annuity which accrued since you retired. When the 30-day period following the date of your first regular monthly payment has passed, you can change your survivor election only as described below, subject to the restrictions discussed on page 6. If the person you named to receive a survivor annuity dies or your current marriage ends through death, divorce, or annulment, you need to write to us immediately and provide proof.



### C. Election to Provide a Survivor Annuity for a Former Spouse

You may elect a reduction in your annuity to provide a survivor annuity for a former spouse as described below if:

- 1) You were married to your former spouse for at least nine months before the marriage terminated due to divorce or annulment;
- 2) You performed at least 18 months of civilian service subject to retirement deductions; and
- 3) Your former spouse to whom you were married for less than 30 years has not remarried before reaching age 55.

We will send you information about your reduced annuity when you want to make this election.

If your annuity reduction to provide a former spouse annuity ends and you had elected a survivor annuity for your current spouse (or another former spouse) when you retired, the annuity reduction will continue to provide the survivor annuity for that person. However, if you have not previously made an election regarding a current spouse you married after retirement, you may, within two years after the former spouse's death or remarriage before age 55, elect a reduced annuity to provide a survivor annuity for your current spouse. You must make a specific election. Continuing the survivor reduction is **not** a survivor election. Note that if you were married to your former spouse for 30 years or more, your former spouse's remarriage before age 55 does not terminate entitlement to a survivor annuity; in this event you do not have another two-year period in which to elect your current spouse.

If your annuity began before May 7, 1985, you can elect to give a former spouse a survivor annuity if your election is filed within two years after the marriage terminates and (1) you had elected, while you were married, to provide a survivor annuity for that person prior to May 7, 1985, and (2) that marriage terminates on or after May 7, 1985. In this instance, if you marry again before electing a former spouse survivor annuity, your spouse must consent to the election.

If your annuity began on or after May 7, 1985, and your marriage terminates on or after May 7, 1985, you can elect a survivor annuity for your former spouse within two years after the marriage ends. If you marry again before making this election, your spouse must consent to the election.

Note: If you retired on or after May 7, 1985, and you elect to provide a former spouse (to whom you were married at retirement) with a survivor annuity, you cannot provide a survivor annuity that is inconsistent with any joint waiver you and your spouse made at that time.

## **D. Converting an Insurable Interest Survivor Annuity to a Regular Survivor Annuity Benefit**

You cannot elect to provide an insurable interest survivor annuity after retirement. However, you can change an insurable interest survivor annuity elected at retirement to a regular survivor annuity after retirement (without paying a deposit) as described below:

- 1) If, at retirement, you received (by election or court order) a reduced annuity to provide a survivor annuity for a former spouse and you elected to provide an insurable interest survivor annuity for your current spouse, you may change the insurable interest election to a full regular current spouse survivor annuity by requesting the change in writing within two years after your former spouse loses entitlement; or
- 2) If, after retirement, you marry the person named to receive the insurable interest benefit, you can elect to provide a regular survivor annuity for that person within two years after the marriage. If you do so, the insurable interest benefit will be canceled.

If you had elected to provide an insurable interest benefit when you retired and (1) you marry someone other than the person named to receive the insurable interest benefit and (2) you elect to provide a survivor annuity for your spouse, you may elect to cancel the insurable interest benefit.

## **E. Restrictions**

Your post-retirement survivor elections are subject to the following restrictions:

- a) They cannot be honored if they conflict with the terms of a court order that requires you to provide a survivor annuity for a former spouse, and
- b) They cannot be honored if they cause the combined current and former spouse survivor annuities to exceed 55 percent of your unreduced annuity (unless you retired before May 7, 1985, and elected to provide a survivor annuity for a former spouse by September 8, 1987).

If you believe you are eligible to change your survivor election, you should write to:

U.S. Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0045.

Be sure to include a copy of your marriage certificate, proof of termination of the prior marriage (if applicable), and your retirement claim number (CSA number).



## **Survivor Reductions Based On Court Orders**

Your annuity will be reduced if your former spouse was awarded a survivor annuity by qualifying court order. If you retired on or after May 7, 1985, we will honor the terms of a court order that requires you to provide a survivor annuity for an eligible former spouse for a marriage dissolved on or after May 7, 1985. If you are divorced after retirement from a spouse to whom you were married at retirement, we will honor the terms of a qualifying court order for that person to the extent your annuity was reduced at retirement; if you did not elect to provide a survivor annuity for that spouse at retirement, the court order will not be honored.

If you retired before May 7, 1985, we will honor the terms of a qualifying court order that requires you to provide a survivor annuity for an eligible former spouse in connection with a marriage dissolved on or after May 7, 1985, but only if (1) you were married to that person at retirement and elected to provide a survivor annuity at the time, or (2) you married after retirement and elected to provide a survivor annuity for that person before May 7, 1985.

## **When Survivor Reductions Cease**

The survivor reduction for a spouse ends when your marriage ends because of death, divorce, or annulment. The former spouse survivor reduction ends if your former spouse dies, remarries before age 55, or loses entitlement to the annuity under the terms of the court order that required you to provide the benefit. The former spouse reduction does not end if you and your former spouse were married for at least 30 years, even if your former spouse remarries before reaching age 55. When you make a post-retirement survivor election, we send you detailed information describing when reductions end.

Please note that any pre-divorce survivor annuity election automatically terminates upon divorce. You must make a new election within two years if you want to provide survivor benefits for your former spouse or for any spouse you have not already elected. Continuing a survivor reduction is not a substitute for making a survivor election. If you have any questions about this, please contact us.

The reduction to provide an insurable interest survivor annuity stops when (1) the person you named to receive the insurable interest benefit dies, or (2) the person you named is your current spouse and you change the insurable interest election to a regular current spouse survivor annuity within two years after the last reduction to provide a former spouse survivor annuity ends, or (3) you marry and elect to provide a survivor annuity for your spouse and choose to cancel your insurable interest designation, or (4) you marry the person named to receive the insurable interest annuity and elect to provide a regular survivor annuity for him or her.

You need to notify us immediately if your marriage ends, your former spouse who was married to you for less than 30 years remarries before age 55, your former spouse dies, or the person you named to receive an insurable interest survivor annuity dies. You must submit evidence (such as a divorce decree or death or marriage certificate) so we can eliminate the survivor reduction and increase your annuity to the “self-only” rate, if applicable.

## **How Annuity Affects Your Payments From Social Security**

The Social Security law’s “windfall elimination provision” may affect the amount the Social Security Administration (SSA) can pay you. This provision affects people who spent part of their careers working for a Government agency (wherein Social Security taxes were not withheld) and part working at private-sector jobs where they paid Social Security taxes long enough to qualify for SSA payments. Under this law, the SSA uses a modified formula to calculate your payment, resulting in a lower benefit. The modified formula applies to you if you reach age 62 after 1985 and first become eligible for a monthly pension after 1985 based in whole or in part on work wherein you did not pay Social Security taxes. The “windfall” provision does not affect the amount OPM pays you.

Please contact your local Social Security office or call 1-800-772-1213 for specific information about how this provision affects you.

## **Civil Service Retirement System (CSRS) Offset Employees**

Federal employees hired or rehired on or after January 1, 1984, who were covered by both the CSRS and Social Security at the same time are called CSRS offset employees. CSRS offset employment time is used to compute the annuity we pay you. However, the law imposes a reduction (or offset) in the amount of CSRS annuity we can pay because the same employment time is also used in computing a Social Security benefit. The CSRS annuity for offset employees will be reduced when the person becomes eligible for Social Security retirement benefits, usually at age 62. We contact the SSA just before the offset employee is 62 to ask how much SSA would pay figuring their benefit with and without the CSRS offset service. Based on their reply, we make the annuity reduction.

The offset reduction is the lesser of the:

- 1) Difference between the SSA monthly benefit amounts with and without CSRS offset service, or
- 2) Product of the SSA monthly benefit amount with Federal earnings multiplied by a fraction where the numerator is the employee’s total CSRS offset service rounded to the nearest whole number of years and the denominator is 40.

The CSRS offset reduction will begin the first day of the month in which the person is eligible for both Civil Service annuity and a Social Security benefit. If the offset employee is already age 62 at retirement, the reduction will start on the date we start payments.

## **Federal Income Tax and Your Annuity**

Your annuity payments are subject to Internal Revenue Service (IRS) rules. We report your payments to the IRS. If you do not file the required tax returns, you could be subject to penalties, interest, and potentially a levy against your annuity. For a detailed explanation about Federal tax and your annuity, request IRS Publication 721, “*Tax Guide to U.S. Civil Service Retirement Benefits.*” We do not provide detailed tax advice or supply IRS publications.

If we do not have information about your Federal tax withholding rate, we will withhold as if you are a married person claiming three allowances. You can change your Federal tax withholding at any time by using *Retirement Services Online* or by using a touch-tone phone to call our toll-free number at 1-888-767-6738. Or write to:

U.S. Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0045.

## **State Income Tax and Your Annuity**

To start, stop, or change the amount of state income tax we withhold from your payments, use *Retirement Services Online*, use a touch-tone phone to call us, or write to the address shown for Federal tax changes. If your state does not participate in our State Tax Withholding Program, the computer system will not accept a request to withhold state tax.

## **Changing to Disability Retirement**

You can apply to change to disability retirement by submitting your application within one year after separating from Federal employment. To do this, you and your former employing agency must submit evidence demonstrating you became disabled while employed in a position subject to Civil Service Retirement System coverage, and you were unable to perform useful and efficient service because of disease or injury in the position from which you retired. Your former agency will have to certify it could not reasonably accommodate your condition, and you must not have declined an offer of reassignment to a vacant position in the commuting area at the same grade or pay level and tenure. We must receive your application within the one-year filing deadline.

The one-year filing limitation can be waived only if you were mentally incompetent at the time of separation or became so within one year thereafter. In such a situation, the application for disability retirement may be filed within one year from the date you are restored to competency or a guardian or fiduciary is appointed, whichever is earlier.

If you met the age and service requirements for an immediate voluntary retirement when you separated from the service, there may not be any advantage to you in changing to a disability retirement. Additionally, your annuity rate would generally be the same as the amount payable had you retired due to disability.

There are some disadvantages, however. If you are under age 60, it could be determined you have recovered from your disability or you can earn a living - in either case, your annuity could be terminated or recomputed at a lower rate.

There is no risk of this when you receive a non-disability retirement. Also, you must pay for the cost of obtaining the medical evidence we require in connection with your application or in connection with periodic reviews conducted to determine you have not recovered from your disability. Any questions concerning the tax implications of changing to a disability retirement should be addressed to the Internal Revenue Service.

If we have approved a disability retirement and you have separated from your agency, you cannot change to a non-disability retirement. If you are later found medically recovered or restored to earning capacity, you may be entitled to another type of annuity.

## **Returning to Work in the Federal Government**

You have the same rights as anyone else seeking a Federal job. If you are reemployed by the Federal government, you and your agency must notify us in writing.

One of the following situations will apply to you:

- a) If your retirement was based on an involuntary separation (except for mandatory retirement because of age in certain positions), the separation wasn't due to misconduct or delinquency, and the job is covered by a Federal retirement system, your annuity will stop effective the day before you start work. However, if your job is not covered by a Federal retirement system, your annuity payments continue but your salary is reduced by the amount of annuity you receive; or
- b) If your retirement was based on a voluntary separation (including early-optional retirement during a reduction-in-force or major reorganization) or on an involuntary separation you caused due to misconduct or delinquency, or if you retired under a mandatory age provision, your annuity continues while you work. Your salary is reduced by the amount of the annuity you receive;\* or

\*See note on page 11.

- c) If you retired for disability, see RI 30-13, *Information for Disability Annuitants*, for a full explanation of the effect of Federal reemployment on your annuity.

**Note:** To address their manpower shortages, a few agencies have obtained permission to pay reemployed retired Federal employees the full salary for some positions with no reduction. Ask the employing agency about this if you are considering returning to work in the Federal government. If you accept Federal employment under these conditions, you will not be permitted to make retirement contributions and the service you perform cannot be used to compute a supplemental or a recomputed annuity.

After you quit working, the following applies:

If your annuity stopped because you took the Federal job, your future retirement rights are normally controlled by the law in effect when you leave your new job. If you separate from the Federal service more than one year after your date of reemployment, you have the same retirement rights as any other Federal employee with the same age, length of service, and kind of separation.

If your annuity continues while you work and you work full-time for one year (or the equivalent of one year on a part-time basis), you may be eligible for a supplemental annuity after you leave the job or move to another job that requires only intermittent work. To obtain a supplemental annuity, you must apply to us. You will be asked to pay a deposit (unless you elected to have retirement deductions withheld from your salary) to cover the reemployment service.

After completing at least five years of continuous service (or part-time service which is equivalent to five years of full-time service), you may have your entire annuity recomputed under the law in effect at the time you leave the job if you pay a deposit (unless retirement deductions were withheld from your salary) to cover the reemployment service. The amount of the deposit will equal the amount of the retirement deductions that would have been withheld from the full salary of your position, plus interest.

If you are reemployed on a part-time rather than full-time basis and your annuity continues, your annual annuity is converted to an hourly rate used to reduce your salary. For example, if you receive a gross annuity of \$750 per month and you work part-time 24 hours per week, the offset is computed as follows:

$(\$750 \times 12 \text{ months}) \text{ divided by } 2087 \text{ hours per year} = \$4.31$ , the hourly rate of your annuity. This amount is subtracted from the hourly rate of your pay.

Thus, if you work 24 hours a week, your biweekly pay would be reduced by \$206.88 ( $\$4.31 \text{ per hour} \times 24 \text{ hours per week} \times 2 \text{ weeks}$ ).

## **Waiver of Annuity**

You can waive all or part of your benefit by writing to:

U.S. Office of Personnel Management  
Retirement Inspection Branch  
1900 E St., NW, Room 2309  
Washington, DC 20415-3564.

No special form is necessary. You merely state in dollars the portion of your monthly annuity you want to waive and the effective date, which cannot be earlier than the first of the month following the month in which we receive your letter. You cannot reimburse us for annuity you already received to make a waiver take effect earlier. You can cancel your waiver at any time by writing to the above address, but only for future payments due after you write to cancel the waiver. You will not be able to recover the annuity amounts previously waived.

## **Government Claims**

Your annuity may be subject to legal process to enforce any obligation you may have to pay, e.g., alimony, child support, or separate maintenance. Also, your annuity may be reduced to comply with a state court order, decree, or community property settlement dealing with apportionment of retirement benefits in connection with a divorce, annulment, or legal separation. We will also honor an attachment of your annuity by a trustee in bankruptcy. Except in these circumstances, the annuity is not generally assignable either in law or equity, or subject to execution, attachment, garnishment, or other legal process.

If you owe money to the U.S. Government, we can settle by withholding it from your annuity. If you owe the Civil Service Retirement System due to an overpayment of benefits, we will send you an explanation of the amount you owe, the reason for it, and how much we will withhold from your monthly annuity payments until we have collected the overpayment. We will also give you specific information about your rights in connection with this collection. If you owe another Federal agency, that agency will give you an explanation of the amount and any rights available to you before asking us to withhold it from your annuity payments.

## **Powers of Attorney**

Annuity checks made out to you cannot be cashed by an individual using a general power of attorney. A specific power of attorney - Standard Form (SF) 232, *Power of Attorney by Individual for the Collection of a Specified Check Drawn on the United States Treasury*, which must be executed after the issuance of each check and describe it in full - may be used to authorize an annuity check endorsement. However, you can enroll in the Direct Deposit Program to have your payments deposited in your account. To use a foreign bank, you must complete SF 233, *Power of Attorney by Individual to a Bank for the Collection of Checks Drawn on the United States Treasury*. (Both forms may be available at your bank.)

## **Representative Payees**

If you ever are unable to take care of your own financial affairs, no one else can sign, cash or deposit your check. In the event of your incapacitation, a family member or other individual should call us or write to:

U.S. Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0045.

He or she should give your full name, retirement claim (CSA) number, and date of birth. We will send instructions to either your mailing address or the person who wrote on your behalf explaining how to have your annuity paid to a person who acts as your representative.

If a court has appointed a guardian or conservator to be your representative, that individual should return any annuity checks made out to you to the Department of the Treasury at the address shown on page 14, with an explanation of why they are being returned. In addition, he or she should write to us, provide a copy of the court order, and ask to be made the payee. This person must give us a correspondence address and the information we need to pay by Direct Deposit. We will pay all returned and future annuities to the court-appointed payee.

## **Designations of Beneficiary**

You can choose any person to receive any lump-sum benefit as discussed on page 17. If you do not have a Designation of Beneficiary on file, we will pay the first person(s) listed below who is alive on the date the payment becomes due:

- a) Your widow or widower,
- b) Your child or children (descendants of a deceased child may qualify),
- c) Your parents in equal shares or all to the surviving parent,
- d) The administrator or executor of your estate (a court order naming the administrator or executor of the estate must be sent with the application), or
- e) If none of the above, your next of kin as determined under the laws of the State in which you live.

If you are satisfied with the payment order shown above, there is no need for you to have a Designation of Beneficiary. Remember, unless you change or cancel your designation, the person named - such as a former spouse - will receive the lump-sum benefit. For an SF 2808, *Designation of Beneficiary (CSRS)*, call or write to us at:

U.S. Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0045.

After you complete and return this form in duplicate to the above address, we will certify it and return the duplicate copy to you.

## **Actions Needed When You Die**

Your survivors should call our toll-free number on page 1 immediately to notify us of your death. The person who reports the death should be prepared to give us your full name, retirement claim number (CSA number), and date of death. We ask the caller to leave his name, address, and telephone number so we can call back if we have any questions.

To report a death in writing, your survivors should address correspondence to the:

U.S. Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0045.

The letter should include your full name, retirement claim number (CSA number), date of death, and a death certificate, if possible. The letter also should include the writer's name, address, and telephone number.

As soon as we are notified of your death, we will stop your annuity payments and send an Application for Death Benefits to the person(s) who appears to be entitled to death benefits. If Federal Employees' Group Life Insurance is payable, we also will send an application for the benefit.

To avoid any violation of law, all checks not cashed before you died must be returned to the:

Department of the Treasury  
Post Office Box 7509-0209  
Kansas City, MO 64116-0209

A statement reporting the date of your death should be included or written across the returned checks. If your annuity payments are being deposited directly into a financial institution, your survivors should immediately notify the institution of your death. It is a violation of law for anyone to withdraw any payments deposited after you died.



## **Survivor Annuities**

Generally, your spouse will receive a survivor annuity if you elected at retirement to receive a reduced annuity with survivor benefits and your spouse was married to you for at least 9 months preceding your death. If your spouse is the parent of your child or your death is accidental, the 9-month marriage requirement does not apply. If you have a former spouse who is entitled to a full survivor annuity based on a court order or an election you made, your current spouse will be eligible, but no payments will be made as long as your former spouse is receiving the survivor annuity.

Any spouse you married after retirement may not simultaneously receive one survivor annuity based on your Federal service and another under the Civil Service or any other Federal employee retirement system. (This does not apply to Social Security or survivor benefits based solely on military service.) We will allow your spouse to choose which benefit to receive.

A survivor annuity is payable to each of your children, as long as they are unmarried, under age 18, and were dependent on you when you died. Unmarried sons and daughters over age 18 may also receive an annuity if they (1) are incapable of self-support because of a disability that began before age 18, or (2) are under age 22 and full-time students at a recognized educational institution. Your stepchildren or adopted children are eligible for an annuity if they meet the conditions stated above. In addition, your stepchildren also must be living with you in a regular parent-child relationship at the time of your death.

If a child born out of wedlock meets the conditions stated above and you recognized the child as your own, the child is eligible for an annuity. (Proof that you recognized the child as your own will be required.)

Note: We consider a child born out of wedlock to be dependent on you if: (1) the child lived with you in a regular parent-child relationship at the time of your death, or (2) a judicial determination of support was made, or (3) you made regular and substantial contributions to his or her support.

## **When Survivor Annuities Begin and End**

A survivor annuity to a widow or widower starts (1) the day after your death, or (2) the day after the entitlement of any former spouse ends if that entitlement had prevented the widow(er) from receiving the survivor annuity. It continues to the end of the month before the one in which he or she remarries before age 55 or dies. If the widow(er) does not remarry before age 55 or was married to you for at least 30 years, the annuity continues for life. (Before November 8, 1984, the survivor annuity terminated if the widow[er] remarried before age 60.)

A survivor annuity to a former spouse starts on whichever day is later: (1) the day after your death, or (2) the first day of the second month after we receive a certified copy of the entire qualifying court order (and whatever supporting documentation we require). If the survivor annuity is based on your election, it begins on (1) the day after your death, or (2) the day after the entitlement of any other former spouse ends if that entitlement has prevented him or her from receiving the survivor annuity. The annuity continues to the end of the month before the one in which the former spouse dies, remarries before age 55 and was not married to you for at least 30 years, or the terms of the court order are satisfied.

A survivor annuity to a person with an insurable interest begins on the day after your death and continues to the end of the month before the one in which he or she dies.

A survivor annuity to a child begins on the day after your death and continues through the end of the month before the month in which the child turns age 18, marries, or dies. For a son or daughter incapable of self-support because of a disability existing before age 18, the annuity continues (regardless of his or her age) through the end of the month before the month in which the person becomes capable of self-support, marries, or dies. If the son or daughter is receiving an annuity as an adult student, the annuity continues through the end of the month before the month in which he or she is no longer a full-time student, turns age 22, marries, or dies. A student who reaches age 22 during the school year (September 1 through June 30) continues to receive an annuity until: (a) the first day of the month in which full-time school attendance ends, or (b) July 1, whichever is earlier.

If the annuity has stopped because full-time schooling ended, the annuity is started again if the unmarried person returns to school full-time before age 22, and we receive certification of full-time school attendance.

## **Reinstatement of Terminated Survivor Annuities**

A widow's or widower's annuity that ended because of marriage before age 55 can be reinstated if the marriage ends by death, divorce, or annulment. However, the spouse must pay back any lump sum that was paid when the survivor annuity ended. Also, the widow(er) cannot receive both a reinstated survivor annuity and another survivor annuity based on the remarriage. He or she must choose only one survivor annuity benefit.

A former spouse whose annuity ended because of remarriage before age 55 can never have a reinstated annuity.

## **Lump-sum Death Benefits**

Lump-sum death payments include:

- a) Any amount by which your contributions to the retirement fund, plus any interest due, exceed the total amount of the annuity we paid you and all other eligible survivors (unexpended balance), or
- b) Any annuity we owe you at the time of your death.

If you elected an alternative annuity at retirement and an amount equal to your retirement contributions was paid to you, there is no unexpended balance as described in a) above.

We pay an unexpended balance only after there is no longer a survivor entitled to a monthly payment. Any annuity we would have paid you had you lived, as described in b) above, will be paid soon after your death. Lump sums are paid to the persons listed on page 13.

## **Your Heirs' Health Benefits Coverage**

If you are enrolled in a self and family health benefits plan at death, the enrollment will continue for all covered family members as long as at least one family member is eligible for a monthly survivor annuity.

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## Related Information and Publications

If you have questions about retirement and survivor benefits not addressed in this brochure, call us as described on page 1 or write us at the following address:

U.S. Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0045.

When writing, please provide your retirement claim number (CSA number) and date of birth to allow us to identify your records promptly.

The booklets listed below offer more detailed information about their respective topics than is possible here. If you wish to request one or more of these booklets, you may call the Retirement Information Office or write to us at the address shown above.

Title	Publication Number
Information for Survivor Annuitants	RI 25-26
Information for Disability Annuitants	RI 30-13
Information for Retirees About the Federal Employees' Group Life Insurance Program	RI 76-12
Information for Retirees and Survivor Annuitants About the Federal Employees' Health Benefits Program	RI 79-2

We provide retirement brochures, forms, and other information on the Internet at <http://www.opm.gov/retire> and respond to e-mails sent to us at [retire@opm.gov](mailto:retire@opm.gov).

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## Notes



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Washington, DC 20415

*[www.opm.gov/forms](http://www.opm.gov/forms)*