

# What You and Your Family Need To Know About Your Federal Benefits During an Emergency

Federal employees and retirees may contact the Federal Employee and Retiree Emergency Information Center at 1-800-307-8298 or by email at [emergencybenefits@opm.gov](mailto:emergencybenefits@opm.gov).

Additional Federal benefits information and all publications of the Office of Personnel Management listed here are available on the OPM Website: [www.opm.gov/benefits](http://www.opm.gov/benefits)

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## Introduction

This material focuses on benefits issues Federal employees, retirees and their survivors may face as a result of an emergency such as a hurricane, pandemic health crisis, or terrorist attack. The information that follows is an overview prepared by the Office of Personnel Management (OPM). More detailed information on each benefit program is available from the agency that administers the program.

Employees or their survivors should seek more detailed information from their employing agency, which has the employee's records. Employing agencies also have needed forms and can provide assistance in completing them.

The 1-800-307-8298 emergency phone number provided here will only be available during emergencies. Emergency information will be posted on OPM's Website at [www.opm.gov](http://www.opm.gov). If you are unable to contact your agency during an emergency, please contact OPM at 1-800-307-8298. During non-emergency periods, please call the main OPM Retirement and Insurance phone at 1- 888-767-6738.

If you are already a retiree or survivor, or if you are unable to contact your employing agency, call OPM at **1-800-307-8298**. OPM will assist you in contacting your employing agency.

## Insurance Benefits

### Federal Employees Health Benefits Program (FEHB)

In an emergency situation, don't worry about your FEHB health benefits. Your benefits coverage will continue regardless of the severity of the emergency. We have many health plans in the FEHB Program on which we can rely to make sure your benefits continue uninterrupted. During an emergency, continue to see your medical providers as you have previously done. Contact your health plan or go directly to the emergency room or other health care provider for services if for some reason you cannot contact your provider for needed services. Depending on the nature of the emergency, FEHB carriers will be asked to demonstrate maximum flexibility under their OPM contract, including the following:

- Fee-for-service carriers are expected to relax certain provisions such as their pre-certification requirement that the plan must be notified within 2 business days of an emergency admission.
- Fee-for-service carriers and HMOs are expected to relax requirements about notification and levels of benefit payment if victims are taken to non-plan and/or non-PPO hospitals or other treatment centers.
- All carriers are expected to make certain FEHB members get additional supplies of medications as backup for emergency situations if necessary.

If you are covered by a **fee-for-service plan**, (see list below), you may use any medical provider as before, and your plan will reimburse you or pay your provider directly for all covered services. If you have your plan ID card, present it to the provider when you receive services. If you do not have your ID card, you or your provider should call your plan to verify your coverage.

Names, telephone numbers, and Web addresses of all the fee-for-service plans in the FEHB Program are listed below.

<b>Plan Name and Web Address</b>	<b>Telephone Number</b>
	<b>Nationwide</b>
APWU Health Plan <a href="http://www.apwuhp.com">www.apwuhp.com</a>	<b>800-222-2798</b>
Blue Cross and Blue Shield Service Benefit Plan <a href="http://www.fepblue.org">www.fepblue.org</a>	<b>local phone number</b>
GEHA Benefit Plan <a href="http://www.geha.com">www.geha.com</a>	<b>800-821-6136</b>
Mail Handlers <a href="http://www.mhbp.com">www.mhbp.com</a>	<b>800-410-7778</b>
NALC <a href="http://www.nalc.org/depart/hbp">www.nalc.org/depart/hbp</a>	<b>888-636-6252</b>
Association Benefit Plan <a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>	<b>800-634-0069</b>
Foreign Service Benefit Plan <a href="http://www.afspa.org">www.afspa.org</a>	<b>202-833-4910</b>
Rural Carrier Benefit Plan <a href="http://www.nrlca.org">www.nrlca.org</a>	<b>800-638-8432</b>
Special Agents Mutual Benefit Association (SAMBA) <a href="http://www.sambaplans.com">www.sambaplans.com</a>	<b>800-638-6589</b>

## **Federal Employees' Group Life Insurance Program (FEGLI)**

### **Filing a FEGLI Claim**

When a Federal employee has died or been dismembered, or when an eligible member of an employee's family has died, please contact the employee's Federal agency to learn whether the employee had coverage under the FEGLI Program.

If a Federal retiree or eligible family member has died, please contact OPM at **1-800-307-8298**. OPM will provide the appropriate claim forms and information about any FEGLI coverage. The employing agency maintains the FEGLI records of its employees.

Please call the Office of Federal Employees' Group Life Insurance (OFEGLI) at **1-800-633-4542** to file a FEGLI claim. When you call, mention the emergency situation. Specially designated personnel will take your claim over the phone. OFEGLI will follow special procedures in emergency situations and will expedite all life insurance claims related to the emergency and will pay them as soon as possible. If you prefer, you may submit a paper claim form, which can be found at [www.opm.gov/insure/life](http://www.opm.gov/insure/life) or obtained from any Federal agency. If you are submitting a paper claim, mail it to the address shown on the form as soon as possible. Don't wait for a death certificate or agency certification.

### **FEGLI Coverage**

Unless they waive coverage, most Federal employees have Basic Life Insurance under the Federal Employees' Group Life Insurance Program. Basic Life Insurance is equal to the actual rate of annual basic pay (rounded to the next \$1,000) plus \$2,000, or \$10,000, whichever is greater. In addition, there is an Extra Benefit for employees under age 45: double life insurance benefits until age 36, decreasing at 10 percent per year until age 45, at which time the extra coverage will end.

Some employees also may have FEGLI optional insurance coverage. Optional coverage for employees may be \$10,000 (Option A - Standard, which doubles in case of accidental death), and/or one to five multiples of pay (Option B - Additional). Option C – Family, insures your eligible family members from one to five multiples of coverage, with each multiple equal to \$5,000 upon the death of a spouse and \$2,500 upon the death of an eligible child.

Federal retirees may have FEGLI coverage if they met the requirements to carry FEGLI into retirement. The OPM Retirement office will be able to verify whether a retiree is enrolled in the FEGLI Program.

Life insurance benefits are paid under a statutory order of precedence, as follows:

First, to the designated beneficiary;

Second, if none designated, to the surviving spouse;

Third, if none of the above, to the child or children and descendants of deceased children, by representation;

Fourth, if none of the above, to any surviving parents;

Fifth, if none of the above, to the duly appointed executor or administrator of the estate;

Sixth, if none of the above, to the next of kin as determined by the laws of the state where retiree lived.

There are exceptions to this order if the insurance coverage has been assigned to someone or if there is an eligible court order specifying a different order.

## **FEGLI Accidental Death and Dismemberment Benefits (Employees Only)**

Basic Life Insurance also includes Accidental Death and Dismemberment coverage for employees (not for retirees). Accidental death benefits under Basic are equal to the amount of Basic Insurance, without the Extra Benefit. Accidental death benefits are also available with Option A coverage, providing an additional \$10,000 of coverage. Accidental death benefits under Basic and Option A are paid in addition to any other payable FEGLI coverage.

If you are an employee enrolled in the FEGLI program and you lose a limb or your eyesight (in one or both eyes), you may be eligible for Accidental Dismemberment benefits. These benefits are available under Basic Insurance and Option A, for Federal employees only.

Life insurance benefits under the FEGLI program would be paid in addition to any workers' compensation, Social Security, Civil Service Retirement System or Federal Employees Retirement System survivor benefit, or savings plan payment. Read the Federal Employees Group Life Insurance Program Booklet, FE 76-21 (FE 76-20 for Postal employees) on the FEGLI homepage at [www.opm.gov/insure/life](http://www.opm.gov/insure/life) for more information about life insurance.

Please contact FEGLI at [fegli@opm.gov](mailto:fegli@opm.gov), your employing agency, or OPM at **1-800-307-8298** if you have questions.

## **Federal Long Term Care Insurance Program (FLTCIP)**

If you and/or your family member are enrolled in the FLTCIP and have any questions about your coverage or eligibility for benefits, contact Long Term Care Partners at **1-800-582-3337**.

## **Federal Flexible Spending Account Program (FSAFEDS)**

FSAFEDS is a program allowing employees (but not retirees) to contribute pre-tax salary to an account(s) that may be used to pay for out-of-pocket medical expenses and dependent care. Agencies in the executive branch offer FSAFEDS, which is administered by OPM. Several other agencies administer their own flexible spending account (FSA) program. Your employing agency can tell you if you are enrolled in FSAFEDS or another FSA program.

In an emergency, it is possible, though rare, that a payroll servicing agency may miss taking an FSAFEDS allotment from an employee's pay for one or more pay periods. That should be rare, because these agencies make changes in FSAFEDS allotments only if there is a change in the amount of the allotment. For most enrollees, there is no change in FSAFEDS allotments from one pay period to the next. If an FSAFEDS enrollee dies, no further funds would be contributed to an FSA. Claims will be accepted for expenses paid on behalf of any surviving spouse and dependents until all previously allotted funds are reimbursed.

Please email [fsa@opm.gov](mailto:fsa@opm.gov) or call FSAFEDS at **1-877-372-3337** (TTY **1-800-952-0450**) if there are any issues with FSAFEDS allotments or claims causing a hardship on you or your family.

## Retirement Benefits

### Retirees and Survivors

If you have already retired or are already receiving survivor benefits under the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS) and you experience problems receiving your retirement, survivor check, or electronic funds transfer, please call **1-800-307-8298**.

Due to the extraordinary conditions caused by an emergency, OPM may institute expedited procedures for replacement of monthly annuity checks not received in the areas affected. If you receive your monthly annuity by check and mail and service has been interrupted, please call **1-800-307-8298**. Upon verification of identity, OPM will arrange for a replacement payment.

### Disability Applicants

Inquiries concerning Federal disability retirement applications currently in review should be directed to the emergency Hotline at **(202) 606-0270**. Individuals handling calls on this line can also provide information to those who are considering filing for a disability retirement. Additionally, the Hotline can provide updates for individuals who have pending reconsideration requests and appeals concerning decisions made on their retirement benefits.

## Civil Service Retirement System (CSRS)

### CSRS Disability Benefits

Disability retirement benefits are payable to Federal employees under CSRS if they are unable to perform useful and efficient service in their position because of disease or injury. However, if you are a CSRS employee, you would not be considered disabled if you decline your agency's offer of a position which accommodates your disability and is at the same grade or pay level and is within your commuting area. To qualify, the disabling condition must be expected to last at least 1 year, and you must have completed 5 years of Federal civilian service and have been covered under CSRS when disabled. The amount of annuity payable depends on the amount of Federal service you have and your salary level. There is also a guaranteed minimum benefit.

CSRS disability benefits can be applied for through your employing agency.

Your disability benefit would be offset by the part of your Social Security benefit that is based on your CSRS Offset service if you are also covered by Social Security as a Civil Service Retirement System (CSRS) Offset employee. You must apply for Social Security disability benefits if you are a CSRS Offset employee.

Read "Disability Retirement under the Civil Service Retirement System" (RI 83-4) and "Survivor Benefits Under the Civil Service Retirement System" (RI 83-5) for more information about CSRS disability and survivor benefits. Information about how to obtain these pamphlets is on page OPM-VI-H-14.

## **CSRS Death Benefits**

### *CSRS Death Benefits For Spouses of Annuitants*

If your spouse or relative is a CSRS retiree and your spouse has died as a result of an emergency, contact OPM at **1-800-307-8298** to report the death.

If you are the surviving spouse or former spouse of a Federal retiree, you may be entitled to a survivor annuity depending on the survivor benefits choices you and your spouse made when your spouse retired or when you divorced. If you are entitled to a survivor annuity, you may also be entitled to continue your Federal Employees Health Benefits (FEHB) coverage if your deceased spouse was enrolled for self and family at the time of death., OPM will be able to assist you in determining the benefits for which you are eligible when you report the death of your spouse.

### *CSRS Death Benefits for Spouses of Employees*

If your spouse or former spouse is a Federal employee and died as a result of an emergency, you should first try to contact the local servicing human resources office or employing agency. If you are unable to contact the agency, call OPM's Center for Retirement and Insurance Services at **1-800-307-8298** to receive information on how to apply for survivor benefits.

As the surviving spouse or former spouse of a Federal employee, you may be entitled to an annuity. To qualify for a survivor annuity, the length of marriage must total 9 months. This requirement does not apply if there is a child born of the marriage or if your spouse's death is accidental.

If you qualify for an annuity, you will receive the higher of 55 percent of the amount you would have received if your spouse had been retired at the time of death or the lesser of: 22 percent of their highest 3 years average salary or 55 percent of the amount their annuity would have been if you had continued working until age 60 at the same "high-3." OPM will honor a valid court order for spousal benefits.

The survivor annuity ends when you die or if you remarry before age 55.

If you are entitled to a survivor annuity, you may also be entitled to continue your Federal Employees Health Benefits (FEHB) Program coverage if your spouse was enrolled for self and family at the time of death.

Survivor benefits of CSRS Offset employees may be subject to an offset equal to the value of the offset service in the Social Security survivor benefit. The offset applies only if the survivor is eligible for Social Security benefits based on the deceased employee's employment.

### *Children's Death Benefits For Survivors of Retirees or Employees*

Children qualify for survivor annuities if they are under 18 and unmarried. A child 18 or older may also qualify for a survivor annuity if incapable of self support because of a disability incurred prior to reaching age 18. In addition, a son or daughter 18 or older may be eligible for a survivor annuity up to age 22 if he or she is a full-time student at a high school, college, or other recognized educational institution. Each child of a surviving spouse or former spouse will be entitled to a monthly benefit. A child who has no surviving parent or whose surviving parent was never married to the deceased Federal employee will be entitled to a slightly larger monthly benefit. Monthly benefit amounts are reduced proportionally if more than three children are eligible for survivor annuities. The amount of children's benefits is periodically increased by cost-of-living increases. Please consult the OPM Website at [www.opm.gov/benefits](http://www.opm.gov/benefits) to obtain the current monthly benefit amounts.

The child's survivor benefit ends at age 18 or age 22, if he or she is a full time student between the ages 18 and 22. The child's survivor benefits could also end if the child marries, dies, or ceases to be a full time student.

### *CSRS Benefits for Survivors of Unmarried Retirees or Employees*

If the deceased Federal employee was unmarried and had no dependent children or living or former spouses eligible for benefits, no monthly survivor annuity benefit is payable. If applicable, a lump sum of the Federal employee's retirement contributions would be paid to the survivors under the statutory order of precedence, as follows: first, to the designated beneficiary; if none designated, to the surviving spouse; if none, to the child or children and descendants of deceased children, by representation; if none, to any surviving parents; if none, to the duly appointed executor or administrator of the estate; if none, to the next of kin.

## **Federal Employees Retirement System (FERS)**

### **FERS Disability Benefits**

The eligibility requirements for FERS disability benefits are similar to those under the Civil Service Retirement System (CSRS), with one exception: A FERS employee needs only 18 months of Federal civilian service, instead of 5 years. FERS disabled employees also may qualify for Social Security disability benefits if they are unable to work in any substantial gainful activity. FERS disability benefits are offset if the employee is also eligible for Social Security disability benefits. Therefore, if you are a FERS employee, you must apply for Social Security benefits through your agency at the same time you file an application for FERS disability benefits. The rules concerning the concurrent receipt of compensation benefits and disability retirement benefits are the same as those for CSRS employees.

### **FERS Death Benefits**

#### *FERS Death Benefits For Spouses of Annuitants*

If your spouse is a FERS retiree who died as a result of an emergency, you should contact OPM at **1-800-307-8298** to report the death.



If you are the surviving spouse or former spouse of a FERS retiree, you may be entitled to a survivor annuity depending on the survivor benefits choices you and your deceased spouse made when they retired or when you divorced. If you are entitled to a survivor annuity, you may also be entitled to continue Federal Employees Health Benefits (FEHB) coverage if your spouse was enrolled for self and family at the time of death. OPM will be able to assist you in determining the benefits for which you are eligible when you report the death.

#### *FERS Death Benefits For Spouses of Employees*

If your spouse or former spouse is a Federal employee who died as a result of an emergency, you should first try to contact the local servicing human resources office or employing agency. If you are unable to contact the agency, call OPM's Center for Retirement and Insurance Services at **1-800-307-8298** to apply for survivor benefits.

As the surviving spouse or former spouse of a Federal employee, you may be entitled to an annuity. To qualify for a survivor annuity, the length of marriage must total 9 months. This requirement does not apply if there is a child born of the marriage or if your spouse's death is accidental. The deceased employee must also have 10 years of Federal service.

If the deceased Federal employee was married and worked for the Federal Government for at least 18 months, the surviving spouse may receive a lump-sum payment. The lump-sum payment (called the Basic Employee Death Benefit) is an amount equal to the higher of one half of the deceased employee's annual pay rate at death or one half of your high-3 average pay, plus an additional amount that is adjusted annually based on changes in the cost of living. Please consult the OPM Website at [www.opm.gov/benefits](http://www.opm.gov/benefits) to obtain the current amount.

If you are entitled to a survivor annuity, you may also be entitled to continue your Federal Employees Health Benefits (FEHB) Program coverage if your spouse was enrolled for self and family at the time of death.

#### *Children's Death Benefits For Survivors of Retirees or Employees*

The FERS children's benefits rates for retirees and employees are the same as CSRS children's benefits for retirees and employees, with one difference: the way in which benefits are paid. A FERS child benefit will be offset by any children's Social Security benefits any eligible children may be receiving.

#### *FERS Benefits for Survivors of Unmarried Retirees or Employees*

If the deceased Federal employee was unmarried and had no dependent children or a living or former spouses eligible for benefits, no monthly survivor annuity benefit is payable. If applicable, a lump sum of the Federal employee's retirement contributions would be paid to their survivors with interest under the statutory order of precedence, as follows: first, to the designated beneficiary; if none designated, to the surviving spouse; if none, to the child or children and descendants of deceased children, by representation; if none, to any surviving parents; if none, to the duly appointed executor or administrator of the estate; if none, to the next of kin.

## **Thrift Savings Plan**

If a Federal employee died with a Thrift Savings Plan (TSP) account, his or her beneficiaries would be entitled to the entire account balance. The balance will be distributed according to their Designation of Beneficiary if the form was completed. If a Designation of Beneficiary was not completed, the account will be distributed according to the statutory order of precedence, as follows: to the surviving spouse; if none, to the child or children and descendants of deceased children, by representation; if none, to any surviving parents; if none, to the duly appointed executor or administrator of the estate; if none, to the next of kin.

The surviving spouse may have the TSP transfer or "roll over" all or any part of the payment to an Individual Retirement Arrangement to postpone paying Federal income taxes. If the surviving spouse rolls over the account, no Federal income tax would be paid on the funds until withdrawal from the Individual Retirement Arrangement. A surviving spouse who receives the payment directly may roll all or any part of the payment over into an Individual Retirement Arrangement within 60 days. However, if the payment is made directly to the spouse, the TSP must withhold 20 percent for Federal income taxes. If the TSP transfers the payment directly to the Individual Retirement Arrangement, there is no Federal income tax withholding.

The Thrift Savings Plan (TSP) is administered by the Federal Retirement Thrift Investment Board. For more information about death benefit payments and tax consequences, ask the Federal employee's employing agency representative or the TSP for the notice, "Important Tax Information About Thrift Savings Plan Death Benefit Payments." The tax advantages of a rollover are not available to the deceased employee's children, parents, or estate.

The above mentioned TSP brochure, as well as more TSP information, is available at [www.tsp.gov](http://www.tsp.gov).

## **Unpaid Compensation**

If a Federal employee dies in service, his or her survivors will receive a lump-sum payment covering the employee's final pay and unused annual leave. The lump sum is paid by the Federal employee's agency under the same order of precedence as the other payments described above.

## **Social Security Benefits**

### **Social Security Disability Benefits**

A Federal employee covered by Social Security may apply for disability benefits from Social Security, provided he or she has worked long enough under Social Security to qualify for benefits. The amount of covered employment needed depends upon age. Also, some of the covered employment must be recent, although some exceptions apply. Disability under Social Security means the individual is so severely disabled that he or she cannot perform any substantial gainful work, and the disability is expected to last at least 1 year or to result in death. Benefits do not begin until after a 5-month waiting period. If you qualify for disability benefits, the amount of the benefit is computed based on your earnings under Social Security, with no reduction for early retirement. The Social Security benefit may be reduced if you are also receiving a benefit based on employment covered by the Civil Service Retirement System.

The Social Security disability benefit may be reduced if you are also receiving workers' compensation. The total of all disability benefits (Social Security, workers' compensation, and benefits under the Civil Service Retirement System or Federal Employees Retirement System) may not exceed 80 percent of your earnings before the disability began.

### **Social Security Survivor Benefits**

Social Security will pay survivor benefits to the surviving spouse and dependent children of a Federal employee who is covered by Social Security. To qualify for benefits, a spouse must be age 60, or between the ages of 50 and 59 and disabled, or any age and caring for a child under age 16 or a disabled child. Children may qualify for benefits if they are under age 18 (or under age 19, if in high school) or disabled. Dependent parents and former spouses also may qualify for survivor benefits. The amount of the benefit depends upon your Social Security earnings and the number of survivors eligible for benefits. The Social Security spousal benefit may be reduced if the survivor is eligible for benefits based on his or her own employment and that employment was not covered by Social Security, such as employment under the Civil Service Retirement System.

### **Social Security Lump-Sum Death Payment**

A lump sum of \$255 is payable to the surviving spouse of someone covered by Social Security, provided the deceased employee and the spouse were living together at the time of death or the surviving spouse is entitled to survivor benefits. If there is no surviving spouse, the lump sum is paid to children eligible for benefits. Otherwise, the lump sum is not payable.

Social Security benefits are administered by the Social Security Administration. To file a claim for Social Security benefits, you or your survivors should visit a Social Security District Office, which will initiate the claim. For answers to questions and to set up appointments with a District Office, call 1-800-772-1213 between 7:00 a.m. and 7:00 p.m., Eastern Time.

### **Workers' Compensation Benefits**

Workers' compensation benefits are available to employees and their families if an employee is injured or killed on the job. Compensation benefits are administered by the Department of Labor's Office of Workers' Compensation Programs. All related medical costs are covered in full.

### **Workers' Compensation Disability Benefits**

If you qualify for either a CSRS or FERS disability retirement and workers' compensation benefits, you will generally be allowed to choose the higher compensation benefit over the Federal disability retirement. If your agency separates you, apply for CSRS or FERS disability retirement to protect you and your survivor's future annuity rights. CSRS or FERS disability retirement benefits are suspended while you are receiving compensation benefits, but can be activated if the compensation benefit stop or drop below the amount of the annuity benefit. The exception is if you are entitled to a scheduled award, which may be paid at the same time CSRS or FERS disability benefits are paid.

Wage loss benefits are paid as part of workers' compensation benefits if the injury results in disability. If the disability is total, compensation is paid at two-thirds of monthly pay. If the deceased employee is married or has one or more dependents, compensation is paid at three-fourths of the pay rate. Dependents may include a spouse, children, and parents.

The Department of Labor also may pay a scheduled award for a permanent impairment to certain members or functions of the body (such as loss of use of an eye or arm, or loss of function or removal of a kidney due to injury). The amounts payable are specified by the Federal Employees Compensation Act. There is an additional award for serious disfigurement of the head, face, or neck.

### **Workers' Compensation Survivor Benefits**

If an employee dies, the surviving spouse and dependents may qualify for monthly compensation benefits. (However, the surviving spouse must be living with the employee or dependent for support at the time of the death or living apart for reasonable cause or because of desertion.) If no children are eligible, the surviving spouse would receive 50 percent of salary. If there are children, the surviving spouse would receive 45 percent of salary plus an additional 15 percent for each child up to a total of 75 percent of salary. Compensation benefits will be reduced if the employee was covered by the Federal Employees Retirement System, and survivors are eligible for Social Security benefits based on the deceased's Federal employment.

Funeral and burial expenses up to a maximum of \$800 may be paid. In addition, a sum of \$200 may be paid to a personal representative for reimbursement of the costs of termination as a Federal employee.

The benefits from OPM and workers' compensation are not payable for the same period of time, although the Federal employee's survivor may also be eligible for survivor annuity benefits from CSRS or FERS. The survivor must elect which of the two benefits he or she wishes to receive. Most survivors will choose workers' compensation benefits instead of a survivor annuity because workers' compensation normally pays a higher amount. If the survivor elects workers' compensation benefits, he or she may also elect to receive a lump-sum payment of the CSRS or FERS contributions to the retirement fund. The lump sum is paid under a statutory order of precedence described in the "Benefits of Survivors of Unmarried Retirees or Employees" section, above.

### **Discretionary Death Gratuity Payment Under Public Law 104-208**

The personal representative of any Federal employee who dies from an injury sustained in the line of duty may be paid a death gratuity of up to \$10,000 at the discretion of the head of the department or agency. While the payment is discretionary, the Office of the Personnel Management encourages all department and agency heads to make full use of this authority. The gratuity, when combined with certain other payments, may not exceed \$10,000. The other payments considered are (1) benefits of up to \$800 payable by the Department of Labor to a surviving spouse or children for funeral expenses of a Federal employee who died as a result of injuries sustained in the line of duty, (2) the \$200 payable by the Department of Labor for reimbursement of the costs of termination of the deceased employee's status as a Federal employee, and (3) any amount paid under Public Law 103-332 to the representative of any employee of any department or agency with appropriations from a Department of the Interior and Related Agencies Appropriations Act who is killed in the line of duty.

## Public Safety Officers' Benefits

The Public Safety Officers' Benefits Act of 1976, as amended, authorizes the Bureau of Justice Assistance, Office of Justice Programs, to pay a benefit to specified survivors of public safety officers found to have died as the direct and proximate result of a personal injury or a traumatic injury involving external force sustained in the line of duty and to claimant public safety officers found to have been permanently and totally disabled as the direct result of a catastrophic injury sustained in the line of duty. The amount of this benefit is increased by annual cost-of-living adjustments. Please consult the OPM Website at [www.opm.gov/benefits](http://www.opm.gov/benefits) to obtain the current amount.

A public safety officer is defined to be any individual serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, police, corrections, probation, parole and judicial officer, firefighter, rescue squad member, or ambulance crew member. A public agency is an agency of the United States, the District of Columbia, the Commonwealth of Puerto Rico, and any territory or possession of the United States, or any unit of State or local government.

The death benefit is payable in a lump sum to the spouse and eligible children of a deceased public safety officer. One-half of the benefit would be paid to the spouse, and one-half of the benefit would be paid, in equal amounts, to the eligible children. Eligible children are defined as children 18 years of age or younger, children 19 through 22 years of age who are full-time students, and children 19 years of age or over and incapable of self support because of a physical or mental disability.

The death benefit will be paid to the deceased public safety officer's parents if no surviving spouse or children are eligible for the benefit. If the public safety officer is not survived by any eligible spouse, children, or parents, no benefit will be paid.

The death benefit is payable to a qualified survivor of a Federal employee in addition to death benefits from the Civil Service Retirement System, the Federal Employees Retirement System, and Department of Labor's Office of Workers' Compensation Program under subchapter I of chapter 81 of title 5, U.S. Code.

Public safety officers found to have been permanently and totally disabled as the direct result of a catastrophic injury sustained in the line of duty are also entitled to the payment if they are permanently unable to perform any gainful employment.

More information concerning the Public Safety Officers' Benefits Program can be obtained by contacting the Bureau of Justice Assistance at the following address:

Public Safety Officers' Benefits Program  
Bureau of Justice Assistance  
633 Indiana Avenue, NW.  
Washington, DC 20531-0001

## **Additional Information**

You may obtain copies of retirement pamphlets on OPM's Website ([www.opm.gov/benefits](http://www.opm.gov/benefits)). You will find pamphlets on a variety of topics, such as CSRS Offset, CSRS and FERS survivor benefits, and more detailed information on the topics covered here.