



***Retirement and Insurance Service  
Benefits Administration Letter***

Number: 00-102

Date: March 8, 2000

**Subject: Attachment to SF-2801, Application for Immediate Retirement**

**Purpose**

Spouses of retiring Federal employees are often unaware that there are two requirements to continue coverage under the Federal Employees Health Benefits (FEHB) Program if the retiree dies. The spouse must:

- be eligible for a survivor annuity under a qualifying civilian retirement system for Federal or District of Columbia Government employees, and
- be covered under the retiree's FEHB self and family enrollment at the time the retiree dies.

Spouses must consent in writing if an employee retiring under the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS) elects to provide no survivor annuity. However, the consent form does not inform the spouse that he/she must be eligible for a survivor annuity to continue FEHB coverage.

**How to ensure  
information is  
available to spouses**

We are adding cautionary statements about continued FEHB coverage for survivors in our publications as we update them. However, we believe it is especially important that the spouse be alerted at the time he/she consents to an election of no survivor annuity.

**How to ensure information is available to spouses**

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- FERS: The retiring employee is alerted by section D(3) of the current SF 3107, Application for Immediate Retirement, Federal Employees Retirement System, that FEHB coverage will stop for the surviving spouse if no survivor annuity is elected. The revised SF 3107, to be available soon, also includes a cautionary statement on the Spouse's Consent to Survivor Election (SF 3107-2) to alert the spouse that FEHB coverage will stop upon the retiree's death if there is no survivor annuity.
  - CSRS: SF 2801, Application for Immediate Retirement Under the Civil Service Retirement System, is not scheduled for revision at this time. Therefore, we have developed an attachment to the Spouse's Consent to Survivor Election (SF 2801-2) that agencies may use to inform spouses of the effect an election of no survivor annuity will have on his/her eligibility to continue FEHB coverage.

Agencies are encouraged to use the SF 2801-2 attachment as a job aid in counseling retirees and their spouses.

CSRS retirees may elect any dollar base for the survivor annuity. The lowest dollar base that may be elected is \$22, which will provide a survivor benefit of \$1 per a month. A minimal survivor annuity protects the spouse's right to continue FEHB coverage.

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**How to use the SF 2801-2 attachment**

1. Provide the SF 2801-2 attachment to the retiring employee with the CSRS retirement package.
  2. Inform the applicant about the purpose of the attachment and that it applies only if he/she is electing no survivor annuity.
  3. If the spouse of a retiring employee completes the SF 2801-2 attachment, please attach it to the retirement package when you send it to OPM.
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