



**Retirement and Insurance Service
Benefits Administration Letter**

Number: 01-103

Date: February 28, 2001

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

Purpose

We issued BAL 00-102 dated March 14, 2000 to provide an attachment to SF-2801, Application for Immediate Retirement. We asked agencies to use the attachment until SF-2801 could be updated to clearly inform the spouses of retiring Federal employees of the 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.

This BAL and revised attachment clarify that the above are the eligibility requirements for a survivor to continue FEHB coverage based on the deceased retiree's enrollment. Different rules apply to survivors when they are also Federal or DC Government employees or retirees eligible to enroll or continue enrollment under the FEHB Program based on their own employment.

*Civil Service
Retirement
System*

*Federal Employees
Group Life
Insurance*

*Federal Employees
Health Benefits
Program*

*Federal Employees
Retirement
System*

**Survivors Who
Are Also
Federal or DC
Government
Employees or
Retirees**

A survivor who is eligible under the FEHB Program and who loses coverage under the deceased spouse's self and family enrollment:

- may enroll within 60 days of the loss of coverage if the survivor is an employee (5 CFR 890.301(i))
- may enroll within 60 days of the loss of coverage if the survivor is a retiree who meets the requirement of having been enrolled or covered under the FEHB Program for the 5 years immediately preceding retirement or since his or her first opportunity (5 CFR 890.306(1)).



**Revision of
Attachment**

The attachment to SF-2801, Application for Immediate Retirement, is revised. It clarifies that the spouse's consent to no survivor annuity makes him or her ineligible to continue FEHB coverage based on the deceased retiree's enrollment, but the consent has no impact on the survivor's eligibility based on his or her own employment.

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