



**Life Events and
Your Retirement and
Insurance Benefits
(For Annuitants)**

***Civil Service Retirement System
(CSRS)***

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

U.S. Office of Personnel Management



May 2005

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How to Reach Us

By Telephone

The Office of Personnel Management is committed to providing you with the best customer service possible. To do this, we have established a toll-free telephone number 1-888-767-6738. Customers within local calling distance to Washington, DC must contact us on 202-606-0500.

When you call on a touch tone telephone, you reach our Retirement Information Office. You will be greeted by an automatic answering system which will guide you through a menu which lists the topics our customers call about most frequently.

To use the automated features, you will need your retirement claim number and your personal identification number. We continue to add features to this system to make it easier for you to take actions for yourself instead of having to wait for us to act. You have the option of talking to a Customer Service Specialist if you call during regular business hours.

If you call on a rotary telephone, you will not be able to use the automated features. However, you can stay on the line, and you will be connected to a Customer Service Specialist if you call during regular business hours.

The automated system is available to you day and night, seven days a week. Customer Service Specialists are available from 7:30 a.m. to 7:45 p.m. Eastern time, Monday through Friday. They are not available on Federal holidays. If you are using TDD equipment, dial 1-800-878-5707.

Contacting Us On the Internet

We provide retirement information and assistance on the Internet. You will find retirement brochures, forms, and other information at:

www.opm.gov/retire

You may also contact us for assistance using email at:

retire@opm.gov

We will respond to you at your email address.

By Writing to Us

If you want to write to us, our mailing address for general correspondence is:

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

Life Events

You move

- You need to call us and give us your new address. This is vital if you are getting your payments by check. If your payments go to your financial institution, we still need to have your current mailing address so we can send you important information about your benefits. If you are changing financial institutions, we can take care of that also when you call.

- If you are enrolled in a health benefits plan that serves a limited geographic area, you will need to ask us to help you change plans if you moved out of the service area. Contact the plan if you have questions about the service area.

- If you have state income tax withheld and you move to a different state, you need to call and stop the tax withholding. If you want to authorize state tax withholding for your new state, call and let us know.

You divorce

- The divorce decree (court order) may say that you must continue to provide a survivor annuity or health benefits for your former spouse. Be sure to mail a certified copy of the entire court order and all attachments to our Pennsylvania office. (See address above.)
For more detailed information refer to publications RI 20-59 or RI 90-8 listed on [page 9](#).

- When you divorce, your spouse is no longer a family member and cannot be covered under your family health benefits enrollment. Your children can continue to be covered. If there are no children, you should change to a self-only plan. Your court order may instruct you to continue to provide health benefits for your former spouse. Call us to find out how to arrange for this coverage. If your court order does not instruct you to continue to provide health benefits coverage, your former spouse may qualify for temporary continuation of coverage for up to 36 months. If this temporary coverage is needed, you or your former spouse must contact us within 60 days after the divorce. *For more detailed information refer to publication RI 79-2 listed on [page 9](#).*
- A court order may instruct you to provide health benefits coverage for your children. If you are subject to such an order, you cannot change your coverage from family to a self-only plan. You must enroll in a family plan that provides full benefits for the children in the area where they live. This applies to you as long as the court order is in effect.
- You may want to call us and change your Federal or state income tax withholding.
- You may want to change your designations of beneficiary for life insurance or for retirement. This must be in writing on the forms we provide. Call us or send email to ask for the forms.

You marry

- Write to our Pennsylvania office (see address on [page 2](#)) and send us a copy of your marriage certificate showing the date of the marriage and the name of your spouse. We will send you information about how to provide a survivor annuity. *For more detailed information refer to publication RI 20-59 listed on [page 9](#).*
- To change to a family health benefits enrollment, call us any time from 31 days before your marriage to 60 days afterward. Otherwise, you will have to wait until the next health benefits open season to make the change. If you already have a family

plan, contact the health benefits carrier to include your spouse in the coverage.

- You may want to change your Federal or state income tax withholding. Call us to make this change.
- You may want to change your designations of beneficiary for life insurance or for retirement. This must be in writing on the forms we provide. Call us or send email to ask for the forms.

You have a baby, a step-child, or a foster child

- If you do not already have a family health benefits enrollment, we can change your enrollment to a family plan if you ask within 60 days after you have the child. If you already have a family plan, contact the health benefits carrier to include the child in the coverage.

- You may want to change your Federal or state income tax withholding. Call us to make this change.
- You may want to change your designations of beneficiary for life insurance or for retirement. This must be in writing on the forms we provide. Call us or send email to ask for the forms.

Your child reaches age 22

- Your family health benefits coverage does not include children who are over age 22 (unless the child is disabled). However, temporary continuation of coverage is available for up to 36 months. If you need this coverage, call us within 60 days after the child reaches age 22. *For more detailed information refer to RI 79-2 listed on [page 9](#).*

You reach age 65

- You are eligible for health benefits coverage under Medicare. Contact your local Social Security Office and apply for Medicare. If you are eligible for Medicare but you do not apply, you will pay a Medicare penalty from the time you do apply for Medicare until you die.

When you are eligible for Medicare, you have the option of asking us to change your health benefits enrollment to a less expensive plan. You may make this change 30 days before you are 65 or at any time thereafter.

- Your life insurance under the Federal Employees' Group Life Insurance Program will start to reduce at the rate of 2% per month beginning the second month following your 65th birthday. Your Basic Life insurance will reduce to 25% of its face value — unless you are paying an extra premium to prevent the reduction; Option A will reduce to 25% of its face value; Options B and C will reduce to zero — unless you are paying an extra premium to prevent the reduction. The law does not provide a way to prevent the reduction of Option A.

We stop withholding premiums for Basic Life insurance and all options the beginning of the month after you are 65. The premiums to prevent life insurance from reducing begin at retirement and continue as long as you live.

You can reduce the cost of your life insurance only by reducing your coverage. For example, you can cancel your optional life insurance and you can decide not to pay to prevent the reduction to Basic Life insurance. However, if you cancel your Basic Life insurance, you cannot continue any optional insurance you may have and you cannot reinstate life insurance that you have cancelled. *For more detailed information refer to RI 76-12 listed on [page 9](#).*

Your spouse dies

- Send a copy of your spouse's death certificate to our Pennsylvania office. (See [page 2](#) for address.) If we are paying you a reduced annuity to provide a survivor annuity for your spouse, we may be able to increase your annuity after we have proof of the death.
- If your spouse is covered by Option C - Family life insurance, ask us for a life insurance claim form.
- If there are no other eligible family members, you should ask us to change your health benefits to a self-only enrollment. You can do this at any time.
- You may want to change your Federal or state income tax withholding. Call us to make this change.

- You may want to change your designations of beneficiary for life insurance or for retirement. This must be in writing on the forms we provide. Call us or send email to ask for the forms.

Your former spouse dies or marries before age 55

- If we are paying you a reduced annuity to provide a survivor annuity for your former spouse, we may be able to increase your annuity after we have proof of the death or marriage. Call us about either of these events. If a former spouse who was married to you for 30 years or longer remarries before age 55, we cannot increase your annuity.

- You may want to change your Federal or state income tax withholding. Call us to make this change.

- You may want to change your designations of beneficiary for life insurance or for retirement. This must be in writing on the forms we provide. Call us or send email to ask for the forms.

Your child dies

- If there are no other eligible family members, you should ask us to change your health benefits to a self-only enrollment. You can do this at any time.

- If your child is covered by Option C - Family life insurance, call us or send email to ask for a life insurance claim form.

- You may want to change your Federal or state income tax withholding. Call us to make this change.

- You may want to change your designations of beneficiary for life insurance or for retirement. This must be in writing on the forms we provide. Call us or send email to ask for the forms.

You cannot handle your own money

- If you become mentally or physically incompetent, a family member or someone who is able to take care of you and your affairs should call us as soon as possible. We will give the person full instructions about the needed actions to have your annuity payments made out to the family member or person who will be your “representative payee.”

You die

- Your family should call us immediately. It is illegal for anyone to cash annuity checks made out to you or to withdraw money OPM has deposited after your death to your account in a financial institution. We will need a copy of your death certificate. When we hear of your death from your family or other representative, we will send them any forms they need and will give them full instructions about how to proceed.

- If you have a family health benefits enrollment and your spouse is eligible for a monthly survivor annuity, we will change the enrollment to self-only (if there are no other eligible family members covered). The enrollment will be in your spouse's name. The carrier will provide a new I.D. card for your spouse.

Information About Students and Other Survivor Annuitants

A student annuitant is a child of a deceased Federal employee or retiree who is between the ages of 18 and 22 and is attending school on a full-time basis. The student must be attending an educational institution that is accredited by an organization recognized by the U.S. Department of Education. The following events terminate students' and children's annuities:

1. A student reaches age 22. If the 22nd birthday falls between September 1 and the following June 30, benefits can continue until the end of the month preceding the one in which full-time schooling stops or through June 30, whichever comes first.

2. A student stops going to school full-time, enters the military service on active duty, enters any of the military service academies, or transfers to a school that is not recognized by the U.S. Department of Education.

3. Any person who is receiving a child's annuity marries.

4. A disabled child who is receiving a child's annuity after age 18 is able to support himself or significantly improves in terms of the disabling condition.
5. A child who is receiving an annuity dies.

For more detailed information refer to RI 25-27 or RI 90-12 listed on [page 9](#).

The following events affect the amount of children's annuities:

1. For FERS only:
Any change in a child's entitlement to Social Security benefits (if there are any children receiving FERS survivor annuity) affects the amount of the FERS benefit.
2. The death of a widow, widower, or former spouse (regardless of whether the deceased was receiving a survivor annuity) may affect the amount payable to the children.

The following events terminate the survivor annuities of widows, widowers, and former spouses:

1. The survivor annuitant dies.
2. The survivor annuitant marries before reaching age 55, unless the survivor annuitant was married to you for at least 30 years. Then the survivor annuity does not terminate.
3. A former spouse who is receiving a survivor annuity because of a court order is no longer entitled because the court order requires termination of the annuity.

We must collect any benefits paid to a person not entitled to those payments. If your survivors accept benefits to which they are not entitled, they will be required to repay us.

For more detailed information refer to RI 25-26 or RI 90-12 listed on [page 9](#).

Other Publications

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 us as described on [page 1](#) or email retire@opm.gov. You may also find many of them on our websites at www.opm.gov/asd/htm/pub.htm and www.opm.gov/retire.

Title	Publication Number
Information for Annuitants on the Civil Service Retirement System (CSRS)	RI 20-59
Information for Survivor Annuitants (CSRS)	RI 25-26
Survivor Benefits for Children (CSRS)	RI 25-27
Information for Disability Annuitants (CSRS)	RI 30-13
Information for Retirees About the Federal Employees' Group Life Insurance Program (FEGLI)	RI 76-12
Information for Annuitants About the Federal Employees Health Benefits Program	RI 79-2
Information for Federal Employees Retirement System (FERS) Annuitants	RI 90-8
Information for FERS Survivor Annuitants	RI 90-12
Information for FERS Disability Annuitants	RI 98-2



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