

**Summary of Benefits Checklist  
Upon the Death of a Federal Employee**

The benefits based on the death of a Federal employee applicable to your claim are checked below. Only the items checked below apply to you. In most cases, you have the option of filling out the forms on-line at: [www.opm.gov/forms](http://www.opm.gov/forms)

**FEDERAL EMPLOYEES' GROUP LIFE INSURANCE (FEGLI)**

Attached is an FE-6, *Claim for Death Benefits* that must be completed to file for life insurance benefits. (You may fill out the form on-line.) Each claimant must submit a separate form.

Mail the completed claim form together with a certified copy of the death certificate and any other required documents listed under "Additional Information" to (new address as of June 15, 2009):

Office of Federal Employees' Group Life Insurance  
P. O. Box 6512  
Utica, NY 13504-6512

If the amount payable to you is less than \$5,000, you will receive a single check for the entire amount. If the amount payable to you is \$5,000 or more, the Metropolitan Life Insurance Company, administrator of the FEGLI program, will open a Money Market Option Account in your name. You will receive a checkbook giving you complete control of and immediate access to all of your funds. You may write checks for all or part of the money (minimum amount is \$250.00) in your account beginning the first day you receive your checkbook.

Life insurance cannot be paid directly to a minor. In most states, adulthood is attained at 18 years of age. When a minor is entitled to payment of benefits, the Office of Federal Employees' Group Life Insurance (OFEGLI) will: pay the court-appointed guardian of the minor child's estate; pay the parent(s) of the minor child, *if* the proceeds are \$10,000 or under; or hold the proceeds on deposit until the minor child reaches adulthood.

If there is no guardian and there are no plans to appoint one, and the proceeds are greater than \$10,000, OFEGLI will hold the funds in the minor's name in an interest bearing account until the minor reaches age 18. For additional information for payment to a minor child(ren): [www.opm.gov/insure/life/reference/handbook/claims2.asp#minor](http://www.opm.gov/insure/life/reference/handbook/claims2.asp#minor)

If you mailed your claim form(s) no sooner than 30 days ago and have questions about the status, you may call OFEGLI at 1-800-633-4542.

Attached is an SF2819, *Notice of Conversion Privilege*, because the employee was enrolled in Option C-Family. You have the opportunity to convert Option C-Family coverage.

There are no life insurance benefits payable under FEGLI because the deceased Federal employee did not participate in the program.

You do not appear to be eligible for FEGLI benefits or you are not the designated beneficiary; however, you may still file a claim. Contact the Benefits Specialist for a claim form or you may complete the form FE-6 on-line. OFEGLI will determine your eligibility for benefits.

## **BENEFITS FROM THE RETIREMENT SYSTEM**

### **Survivor and Lump Sum Benefits**

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

- You appear to be eligible for a monthly survivor annuity payable by the U.S. Office of Personnel Management (OPM)
- You do not appear to be eligible for a monthly survivor benefit, but appear to be eligible for a lump sum payment of the Federal employee's retirement contributions
- You do not appear eligible for any benefits payable by the U.S. OPM. However, if you believe benefits are payable to you, you must apply to OPM which will provide you with a formal decision
- Enclosed is a SF 2800, *Application for Death Benefits (CSRS)*

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

- You appear to be eligible for spousal FERS lump sum death benefits Basic Employee Death Benefit (**BEDB**) in the amount of \_\_\_\_\_
- You appear to be eligible for a monthly survivor annuity payable by the U.S. Office of Personnel Management (OPM)
- You do not appear to be eligible for a monthly survivor benefit, but appear to be eligible for a lump sum payment of retirement contributions
- You do not appear to be eligible for a monthly survivor benefit and you are not the designated beneficiary for lump sum benefits
- You do not appear eligible for any benefits payable by the U.S. OPM. However, if you believe benefits are payable to you, you must apply to OPM and OPM will provide you with a formal decision
- Enclosed is an SF 3104, *Application for Death Benefits (FERS)*

#### **Computation of Survivor Annuity**

- Estimate of Monthly Annuity.** Enclosed is an estimate of your monthly survivor annuity (without deductions for taxes). This is just an estimate since only the Office of Personnel Management (OPM) can authorize benefits. Contact the Benefits Specialist (listed on Page 8 of this Checklist) if you need an explanation of the survivor benefits payable to you.
- Deposit For Military Service.** The deceased Federal employee performed active duty military service on or after January 1, 1957. There is no indication that the Federal employee had made a deposit for this service. Therefore, you will have to make a written election concerning whether to include this service in the computation of your benefits. To include the military service in the computation of your survivor annuity, you will have to make a lump sum deposit.

The deposit amount is determined using base pay earned during the period of active duty service. The Benefits Specialist will provide you an estimate of the deposit required and an election form when the earnings have been received from the Military Finance Center

Based on the earnings received from the Military Finance Center, we have computed the survivor benefits with and without military service. We have included the computations for you to make an informed decision as to making the deposit

*Survivor's Military Service Election Form (SF 3104B)* needs to be completed concerning military retired pay and whether or not you may want to pay the military deposit

<b>Monthly Benefits For Children</b>
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It appears that children's survivor benefits may be payable. The amount of the children's survivor benefit is the lesser of \_\_\_\_\_ per child or \_\_\_\_\_ divided by the number of eligible children, if over 3 children. (This amount depends on the number of children and whether the child has a living parent who was married to the employee.)

Since the deceased was covered under FERS, you must apply for benefits from the Social Security Administration (SSA) for minor or disabled children as soon as possible. The amount of the children's benefit is offset by the total amount payable to children by Social Security. You should submit a copy of SSA's notice of award or denial with your application for death benefits, if available. If the notice of award or denial is not submitted, OPM will obtain the information from SSA, however, this may delay the processing of your claim.

Enclosed is an RI 25-41, *Initial Certification of Full-time School Attendance*, which should be completed and included with the *Application for Death Benefits* for children between the ages of 18 and 22 who are full-time students.

## Forms To File For Benefits From The Retirement System

Attached is an OPM pamphlet SF 2800-1, *Applying for Death Benefits Under the Civil Service Retirement System*. To file for CSRS benefits, please complete the attached SF 2800, *Application for Death Benefits (CSRS)*. Mail the completed claim form together with a certified copy of the death certificate, copy of your marriage certificate, copy of birth certificates for children, if applicable, and any other required documents listed below under "Additional Information" to:

If using US Postal Service:

US Office of Personnel Management  
Retirement Operations Center  
Survivor Processing Section  
PO Box 45  
Boyers, PA 16017-0045

If using FEDEX, UPS or DHL:

US Office of Personnel Management  
Retirement Operations Center  
Survivor Processing Section  
1137 Branchton Road  
Boyers, PA 16017

Attached is OPM pamphlet SF 3114, *Applying for Death Benefits Under the Federal Employees Retirement System*. To file for FERS benefits, please complete the attached SF 3104, *Application for Death Benefits*. Mail the completed claim form together with a certified copy of the death certificate, copy of your marriage certificate, copy of birth certificates for children, if applicable, and any other required documents to:

If using US Postal Service:

US Office of Personnel Management  
Retirement Operations Center  
Survivor Processing Section  
PO Box 45  
Boyers, PA 16017-0045

If using FEDEX, UPS or DHL:

US Office of Personnel Management  
Retirement Operations Center  
Survivor Processing Section  
1137 Branchton Road  
Boyers, PA 16017

**NOTE: A widow/widower who is entitled to a benefit in her/his own right and also on behalf of a child(ren), only needs to file one application.**

## Status of Processing of Benefits By OPM

Once you have submitted your application for benefits to OPM you may call OPM toll free at: 1-888-767-6738 or 202-606-0500 if in the Washington, DC area, from 7:30 a.m. to 7:45 p.m. (Eastern Time) Monday through Friday, except Federal holidays, to request the status of your claim. Please allow sufficient time for OPM to process your application.

## THRIFT SAVINGS PLAN (TSP)

For general information about the Thrift Savings Plan (TSP), go to: [www.tsp.gov](http://www.tsp.gov) .

You appear to be eligible for TSP benefits; the Federal Retirement Thrift Investment Board administers TSP benefits

If you are a spouse, your withdrawal options are to either receive a single, lump sum payment or roll the entire account balance into an Individual Retirement Arrangement (IRA). Payments made to non-spouse beneficiaries cannot be transferred to an IRA or other eligible retirement plan. The TSP Office will provide you with information about death benefit payments.

Attached is "Important Tax Information About Thrift Savings Plan Death Benefit Payments and a TSP-17, *Application for Account Balance of Deceased Participant*. Complete the TSP-17 and mail it with a certified copy of the death certificate and any required documents listed below under "Additional Information" to:

TSP Death Benefits Processing Unit  
Fairfax Post Office-DEDIS  
PO Box 4450  
Fairfax, VA 22038-9998

Once you have submitted your application, you may contact the Thrift Board toll free at: 1-877-968-3778 from 7:00 a.m. to 9:00 p.m. (Eastern Time) Monday through Friday, except Federal holidays, to request the status of your claim. Please allow sufficient time for the Thrift Board to process your application.

You do not appear eligible for TSP benefits; however, you may file a claim. Please contact your Benefits Specialist (listed on Page 8 of this Checklist) for a claim form or you may download the TSP-17. The TSP Office will determine your eligibility for TSP benefits.

## UNPAID COMPENSATION

**Unpaid compensation is any additional compensation that was earned by the deceased employee, but not paid. It includes unpaid salary, a lump sum payment for annual leave, unpaid travel vouchers, amount due as a refund of salary deductions for U. S. Savings Bonds and payment for any earned compensatory time.**

Only the checked items below need your attention. You have the option of filling out the forms on-line at: [www.opm.gov/forms](http://www.opm.gov/forms)

Attached is SF 1153, *Claim For Unpaid Compensation of Deceased Civilian Employee* that must be completed to file for the unpaid compensation benefits. Please note that you must sign this form in the presence of two witnesses who also must sign the form; it's not necessary to have it notarized.

Attached is the *Election Regarding Method of Payment of Unpaid Compensation*. The completed form should be attached to the SF 1153.

Since the deceased Federal employee was not working at the time of death and does not appear to have any annual leave, there may not be any unpaid compensation benefits.

You do not appear eligible for any unpaid compensation benefits; however, you may still file a claim. Please contact your Benefits Specialist (listed on Page 8 of this Checklist) for a claim form or you may complete the form on-line.

Please return the completed forms with a certified copy of the death certificate and any required documents listed below under "Additional Information" to the Agency at the address listed below.

Agency Address:

## FEDERAL EMPLOYEES HEALTH BENEFITS (FEHB)

- You are entitled to continue health benefits coverage under the FEHB program and the coverage will be automatically transferred to your name by OPM. Your coverage will not be interrupted in the transition to OPM.
- Since at least one family member appears to be eligible to continue FEHB coverage as a survivor annuitant, premiums will be withheld from the monthly survivor annuity.
- You appear eligible to continue FEHB coverage. Since you do not appear to be eligible for a monthly survivor annuity, OPM will notify you regarding premium payment procedures.
- You do not appear to be eligible to continue FEHB coverage since you were not a covered family member under an FEHB plan at the time of the employee's death.
- The deceased Federal employee was not enrolled in FEHB

## ADDITIONAL INFORMATION

Please include a certified copy of the death certificate and the applicable documentation listed below for each of the completed claim forms you are submitting. Note: The death certificate should show the manner of death. If the death is pending investigation or a homicide, OPM would need to know this prior to processing payment.

### For a spouse:

- Copy of marriage certificate (does not have to be a certified copy)
- If the deceased was previously married, copy of the complete court order of divorce or annulment

### For a former spouse:

- If not previously submitted to OPM, a complete certified copy of the divorce decree, including property settlement

### For a child:

- Copy of child's birth certificate (does not have to be a certified copy but should show the names of both parents)
- Medical documentation for disabled child(ren)
- Adoption papers for adopted child(ren)
- Guardianship papers for child(ren) if there is a court appointed guardian

### If you are the parents of the deceased employee:

- Copy of deceased employee's birth certificate (does not have to be a certified copy)

### If you are the executor of the estate:

- Court appointment documents for executor/administrator of estate

## QUESTIONS

If you have any questions, please contact the Benefits Specialist listed below.

Benefits Specialist:

Agency:

Hours of Work (Eastern Time):

Telephone Number, including extension:

Email Address:

Note: Additional information can be found on the U.S. Office of Personnel Management website: [www.opm.gov](http://www.opm.gov) . Most claim forms can be downloaded from this site.