



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



United States  
Office of  
Personnel  
Management

Retirement and  
Insurance  
Service

Theodore Roosevelt Building  
1900 E Street, NW  
Washington, DC 20415-0001

RI 84-3  
May 1996

**Titles of other CSRS and FERS Pamphlets:**

- Court-ordered Benefits for Former Spouses Under CSRS and FERS (RI 84-1)
- Federal Payments That May Be Available to Federal Employees and Their Families When Employees are Injured or Die on the Job (RI 84-2)

**Titles in the CSRS Retirement Facts Series:**

- **Retirement Facts #1** - The Civil Service Retirement System (RI 83-1)
- **Retirement Facts #2** - Military Service Credit Under the Civil Service Retirement System (RI 83-2)
- **Retirement Facts #3** - Deposits and Redeposits Under the Civil Service Retirement System (RI 83-3)
- **Retirement Facts #4** - Disability Retirement Under the Civil Service Retirement System (RI 83-4)
- **Retirement Facts #5** - Survivor Benefits Under the Civil Service Retirement System (RI 83-5)
- **Retirement Facts #6** - Early Retirement Under the Civil Service Retirement System (RI 83-6)
- **Retirement Facts #7** - Computing Retirement Benefits Under the Civil Service Retirement System (RI 83-7)
- **Retirement Facts #8** - Credit for Unused Sick Leave Under the Civil Service Retirement System (RI 83-8)
- **Retirement Facts #9** - Refunds Under the Civil Service Retirement System (RI 83-9)
- **Retirement Facts #10** - Voluntary Contributions Under the Civil Service Retirement System (RI 83-10)
- **Retirement Facts #11** - Information for Separating CSRS Employees Who Are Not Eligible for an Immediate Annuity (RI 83-11)
- **Retirement Facts #12** - Information About Reemployment for CSRS Annuitants (RI 83-18)
- **Retirement Facts #13** - CSRS Offset Retirement Provisions (RI 83-19)
- **Retirement Facts #14** - Law Enforcement and Firefighter CSRS Retirement (RI 83-20)

**Titles of Federal Employees Retirement System (FERS) Pamphlets:**

- ***FERS Pamphlet*** - FERS (RI 90-1)
- ***FERS Pamphlet*** - Information for Separating FERS Employees Who Are Not Eligible for an Immediate Annuity (RI 90-11)
- ***FERS Pamphlet*** - Information About Reemployment for FERS Annuitants (RI 90-18)

**Titles of Health and Life Insurance Pamphlets:**

- Temporary Continuation of Coverage (TCC) under the Federal Employees Health Benefits Program (RI 79-27)
- FEGLI Booklet (RI 76-21)

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## **Introduction**

This booklet presents information that will help you when various circumstances in your life change. For example, you might move to another home, marry, or remarry. In each instance, we have presented the best way for you to keep your agency informed so they can help you more quickly and more effectively. Often, the information presented mentions related actions you might want to consider.

**Note:** This booklet covers all employees except reemployed annuitants. If you are retired under the Civil Service Retirement System or the Federal Employees Retirement System, you should request a copy of the retiree version of this booklet, form number RI 38-126, from the U. S. Office of Personnel Management at (202) 606-0500 or TDD (202) 606-0551.

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## **Table of Contents**

### *Life Events and Your Retirement and Insurance Benefits (For Employees)*

	Page
You move . . . . .	1
You change where your electronic payment goes . . . . .	1
You marry . . . . .	1
You divorce . . . . .	2
You have a baby (or adopt) . . . . .	3
You acquire a step-child or a foster child . . . . .	3
Your child reaches age 22 . . . . .	4
You reach age 65 . . . . .	4
Your spouse dies . . . . .	4
Your former spouse dies or marries before age 55 . . . . .	5
Your child dies . . . . .	5
You want to change your designations of beneficiary . . . . .	5
You want to assign your life insurance . . . . .	6
You become disabled . . . . .	6
You are terminally ill . . . . .	6
You are injured on the job . . . . .	7
You die . . . . .	8
Information . . . . .	9

The following life-situation changes may happen to you or your family. The events are shown below along with information about who to contact. If you work in an agency that has Employee Express, you can do some of the things discussed in this pamphlet by using it instead of going to your payroll or personnel office.

- You move**
- You need to give your agency your new address. This is vital if your payroll check is mailed and/or in case of an emergency. If your payments go to your financial institution, your agency will still need to have your current mailing address so they can send you important information.
  - If you are enrolled in a health benefits plan that serves a limited geographic area, contact your current plan to find out if you can remain with that particular plan. If you cannot remain with your current plan, contact your agency personnel office and complete the appropriate form to change your health plan.
  - You may need to complete new forms for income tax.
- You change where your electronic payment goes**
- You need to give your agency payroll office the name, routing number and your account number at the new financial institution. Should leave the old account open until you know your payments are going into your new account.
- You marry**
- If you want your name to be changed in the agency's official records, you will need to ask your agency personnel office to prepare the personnel action to do this.
  - You may want to change to a family health benefits enrollment. Contact your agency personnel office 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, your personnel office can assist you in getting your spouse (and if appropriate, stepchildren) added to your enrollment.
  - You may want to add Option C — Family and/or Option B — Additional to your life insurance coverage. You must request this, in writing, within 60 days of your marriage. Contact your personnel office to complete the appropriate forms.
  - You may want to change your income tax withholdings. Contact your payroll office to tell them how much you want withheld.
  - You may want to change your designations of beneficiary for life insurance or for retirement. This must be in writing. Contact your agency personnel office for the appropriate forms.

- You divorce**
- The divorce decree (court order) may say that you must provide a part of your future annuity, and/or a survivor annuity for your former spouse. An original certified copy of the entire court order and all attachments must be mailed to the U.S. Office of Personnel Management (OPM), along with a cover letter that states who the Federal employee is and provides his or her Social Security Number and date of birth. A former spouse (personally or through a representative) must apply in writing to be eligible for a court-awarded portion of an employee annuity. No special form is required. **Send the original certified copy of the divorce decree to OPM, PO Box 17, Washington, DC 20044-0017.**
  - 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 enrollment. If you lost health benefits coverage as a result of the divorce, you can enroll for health benefits within 60 days.
  - Your court order may instruct you to continue to provide health benefits for your former spouse. Check with your **benefits officer** to find out how to arrange for this coverage. Your former spouse may qualify for temporary continuation of FEHB coverage for up to 36 months. If this temporary coverage is needed, you or your former spouse must apply through **your agency** within 60 days after the divorce.
  - You may want to change your designations of beneficiary for life insurance or for retirement. A divorce does not automatically affect any designations you made at an earlier date. If you previously designated the person who is now your ex-spouse and you now want payments to go to someone else, you need to file new designations. New designations must be in writing and witnessed. Your agency can provide you with the appropriate forms. **Note: A court order may require you to assign your life insurance to your ex-spouse.** (Ask your agency for a copy of the pamphlet on *Court-ordered Benefits for Former Spouses Under CSRS, FERS, FEHB, and FEGLI*, RI 84-2.)
  - You may want to change your income tax withholdings. Contact your payroll office to complete the necessary forms.

**You have a baby (or adopt)**

- If you do not already have a family health benefits enrollment, contact your personnel office to change your enrollment to a family plan. This change must occur within 60 days after the baby is born, or the child is added to your family.
- You may want to add Option C — Family and/or Option B — Additional to your life insurance. This must be in writing within 60 days after the baby is born, or the child is added to your family. Contact your agency personnel office to determine if you are eligible to make this change, and to obtain the appropriate forms.
- Note:** If you are already enrolled in Option C — Family, your new family member will be covered automatically, if otherwise eligible for coverage.
- You may want to change your income tax withholdings. Contact your payroll office to complete the necessary forms.
- You may want to change your designations of beneficiary for life insurance or for retirement. This must be in writing. Contact your agency personnel office for the appropriate forms.

**You acquire a step-child or a foster child**

- If the child lives with you in a parent-child relationship and is your dependent, you may want to cover the child under your family health benefits enrollment. You can do this within 60 days after the child joins your household. Contact your agency personnel office if you need to change to a family health benefits enrollment.
- You may want to change your income tax withholdings. Contact your payroll office to complete the necessary forms.
- You may want to add Option C — Family and/or Option B — Additional to your life insurance. This must be in writing within 60 days after the child joins your household. Contact your agency personnel office for the appropriate forms.
- Note:** If you are already enrolled in Option C — Family, your new family member will be covered automatically.
- You may want to change your designations of beneficiary for life insurance or for retirement. This must be in writing. Contact your agency personnel office for the appropriate 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 before turning age 22). However, temporary continuation of coverage may be available for up to 36 months. If this coverage is desired you must, contact your agency personnel office within 60 days after the child reaches age 22.
- If there are no other family members eligible for this coverage, you may want to cancel your Option C — Family coverage and reduce the number of multiples under Option B — Additional. **This can be done at anytime; but it is not automatic.** Contact your agency personnel office for the appropriate forms.

**You reach age 65**

- You may be eligible for health benefits coverage under Medicare. Generally, employees age 65 and older can get Medicare Part A benefits based on their own or their spouse's employment. There is no premium for Medicare Part A; however, you must pay a premium for Medicare Part B.
- If you are currently enrolled in a Federal health plan as an employee when you are first able to get Medicare, you may be able to delay enrollment in Part B without waiting for a general enrollment period to enroll. Contact your local Social Security Office or call Social Security (1-800-772-1213) for more information.

**Your spouse dies**

- If your spouse is covered by Option C - Family life insurance, contact your agency personnel office to ask for a life insurance claim form.
- If there are no other family members eligible for this coverage, you may want to cancel your Option C — Family coverage and reduce the number of multiples under Option B — Additional. **This can be done at anytime; but it is not automatic.** Contact your agency personnel office for the appropriate forms.
- If there are no other family members, you should change your health benefits to a self-only enrollment. You can do this at any time. Contact your agency personnel office.
- You may want to change your income tax withholdings. Contact your agency payroll office to complete the necessary forms.
- You may want to change your designations of beneficiary for life insurance or for retirement. This must be in writing. Contact your agency personnel office for the appropriate forms.

**Your former spouse dies or marries before age 55**

- If your former spouse filed a court order with OPM, you will need to update your records. For example, if you were required to provide a survivor annuity for your former spouse and your former spouse either dies or marries, OPM would need proof of the death or marriage. **Send your proof to OPM, P. O. Box 45, Boyers, PA 16017-0045**, along with a letter that provides your date of birth and social security number.
- You may want to change your designations of beneficiary for life insurance or for retirement. This must be in writing. Contact your agency personnel office for the appropriate forms.

**Your child dies**

- If your child is covered by Option C - Family life insurance, contact your agency personnel office for life insurance claim forms.
- If there are no other family members, you should cancel the family life insurance and change your health benefits to a self-only enrollment. You can do this at any time. Contact your agency personnel office.
- You may want to change your income tax withholdings. Contact your agency payroll office to complete the necessary forms.
- You may want to change your designations of beneficiary for life insurance or for retirement. This must be in writing. Contact your agency personnel office for the appropriate forms.

**You want to change your designations of beneficiary**

- You may want to change your designations of beneficiary for life insurance or for retirement. It is not necessary to change your designations when a beneficiary moves. However, if someone you have designated should predecease you or you change your mind about your designations, contact your agency personnel office for new forms. You must use the forms provided by your personnel office. They must receive the new designation forms for life insurance and the Federal Employees Retirement System **before** your death.
- Note:** If you are covered by the Civil Service Retirement System, your retirement designation form must be received by the U.S. Office of Personnel Management before your death.

**You want to assign your life insurance**  You may make an irrevocable assignment of your Federal Employees' Group Life Insurance (FEGLI) policy to another person, or corporation, or to a trust. If you make an assignment, you must assign all of your insurance except Family Optional and accidental dismemberment insurance (which cannot be assigned).

If you assign your coverage to your former spouse to ensure that benefits will be awarded to that former spouse, you will not be able to change the designation of beneficiary or cancel your coverage at a later date.

If you would like to assign your FEGLI policy, or need more information on assignments, contact your agency benefits officer.

**You become disabled**  You may be entitled a disability annuity under the Civil Service Retirement System (CSRS) or Federal Employees Benefit System (FERS). However —

You must have completed at least 5 years for CSRS, or 18 months for FERS, of Federal civilian service;

You must have become disabled for “useful and efficient service” in both your current position and any other vacant position at the same grade or pay level for which you are qualified, while employed in a position covered under the CSRS or FERS; and

Your disabling condition must be expected to last at least 1 year.

If you think you need to apply for this benefit, contact your personnel office for assistance.

You may be entitled to a disability annuity under CSRS or FERS.

**You are terminally ill**  Check with your benefits officer to determine if you qualify for an immediate annuity, other than for disability. If so, you may be eligible to elect the Alternative Form of Annuity, which provides a lump-sum payment of the money to your credit in the retirement system and a reduced monthly annuity.

You may be eligible to elect FEGLI “Living Benefits”.

You may wish to consider assignment of your FEGLI policy.

You should carefully consider the consequences of separating or retiring from Federal employment:

- If you meet the criteria to continue your FEGLI enrollment as a retiree, your enrollment will be continued unless you choose to convert all of part of your coverage to an individual policy.
- If you leave Federal service (and are not retiring) your FEGLI enrollment automatically terminates. You may wish to convert all or part of your coverage to an individual policy.
- If you retire without being eligible to continue some or all of your FEGLI coverage as an annuitant, the coverage that you are not eligible to continue automatically terminates. You may wish to convert all or part of your coverage to an individual policy.
- Check with your benefits officer for information about continuing enrollment in retirement, or converting your insurance.
- For FERS employees, the Basic Employee Death Benefit is payable only in the event that you die as an employee, not as a retiree.
- For CSRS and FERS employees, the Alternative Form of Annuity is only payable if you retire from Federal service.

**You are injured on the job**

You may be entitled to benefits from the Office of Workers Compensation Programs (OWCP).

- If the disabling condition is expected to last at least 1 year and you are being separated, you may want to apply for disability retirement to protect your benefits.
- If you are covered by Federal life insurance and you were to lose a limb or your eyesight, in one or both eyes, you may be eligible for Accidental Dismemberment benefits.

If you need to apply for this benefit, contact your personnel office for assistance.

**You die**

- Your family should contact your agency immediately. When your agency hears of your death from your family, designated beneficiary, or other representative, they will be able to supply any forms your survivors need and will give them full instructions about how to proceed.
  
- If you have a family health benefits enrollment and any of your survivors are eligible for a monthly survivor annuity from OPM, the family coverage can be continued after your death. If only one survivor is eligible for health benefits coverage, OPM will change the enrollment from family to self-only. If you have self-only coverage at death, your survivors **cannot** be enrolled for health benefits coverage based on your Federal employment.

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## **Information**

This pamphlet briefly addresses actions you may need to take with regard to your retirement and insurance benefits. However if you need information on your specific situation, please contact your agency benefits officer. OPM does not maintain your personnel files.

Various life events also may cause you to want to take actions concerning your Thrift Savings Plan account and your Social Security benefits (based on your own work or your spouse's work.)

Many of your questions may be answered in the booklet, *Summary of Thrift Savings Plan (TSP) for Federal Employees*, TSP BK08, July 1995 edition, which may be obtained from your servicing personnel office. If you have additional questions, please see the TSP Coordinator at your servicing personnel office.

If you have questions about Social Security, please call the toll-free number 1-800-772-1213. The lines are busiest early in the week and early in the month, so if your business can wait, it's best to call at other times. You can speak to a service representative between the hours of 7 a.m. and 7 p.m. Eastern Standard Time on business days. Recorded information and services are available 24 hours a day, including weekends and holidays.

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