

During the Chapter 289 Lansing's Program on March 2, 2023, a number of questions and sources of information were brought out about "Are Your Affairs In Order? I have received permission to combine information I received from Pam Liebegott, Ann Arbor Chapter Service Officer and what I found on OPM website to create the following information.

If you just want to download the different forms that will have to be completed upon your death the following will assist with that process. If you want to connect directly into OPM for more services related to reporting deaths, etc. skip to the next section titled in RED **OPM Services Online.**

OPM NOTIFICATION OF DEATH OF AN ANNUITANT.

[Report of Death \(opm.gov\)](#)

Following is what this link opens up:

Report of Death

How Family Members Apply for Benefits

Complete the appropriate Application for Death Benefits ([SF 2800\(PDF file\)](#) for CSRS or [SF 3104\(PDF file\)](#) and [SF 3104B\(PDF file\)](#) for FERS) and attach any other forms and/or evidence as the application or circumstances require.

Attach a copy of the employee's death certificate and a copy of the certificate of the marriage to the widow or widower. Send the completed application to:

Office of Personnel Management
Retirement Operations Center
ATTENTION: Survivor Processing Section
Post Office Box 45
Boyers, Pennsylvania 16017-0045

A widow or widower who is claiming benefits for himself or herself and on behalf of children should file one application.

Reporting a Death

To report the death of a retiree or person receiving benefits from the Office of Personnel Management or a Federal employee you can either [call us](#) or complete the online form:

- [Report the Death of a Retiree or Survivor Annuitant](#) or
- [Report the Death of a Federal employee](#)

OPM Services online: [Services Online \(opm.gov\)](https://www.opm.gov)

You can create your account ID and password or sign in if already have these.

To the right you will find choices when reporting

Services Online Search OPM Search

QUICK LINKS ▾ PRIVACY STATEMENT OPM.GOV

WELCOME TO OPM RETIREMENT SERVICES ONLINE

Services Online lets annuitants (federal retirees or their spouses, ex-spouses, and children) manage their account online. Your account is securely protected by the U.S. Office of Personnel Management (OPM).

SIGN IN

Sign in with LOGIN.GOV

How to use Login.gov to sign in to your Services Online account:

1. Use the "Sign in with Login.gov" button above
2. Sign in with your existing Login.gov account or "Create a new account"
3. Link your existing Services Online account claim number and password with Login.gov account
4. Use your Login.gov account to access Services Online going forward

Learn more about the steps to login to Services Online with Login.gov and linking your accounts [↗](#)

I WANT TO...

- Report a missing annuity payment [↗](#)
- Report an annuitant death [↗](#)
- Report a federal employee death [↗](#)
- Self-certify student enrollment [↗](#)
- Learn how to get started with Services Online [↗](#)
- Get help with Services Online [↗](#)
- Go to OPM.gov [↗](#)

The links shown at the right take you to the different sections and then on to the online form that you can fill out and print or download. In the next pages you will see pictures of the different sections of these links. Click on continue and it will take you to the next picture shown below.

Retirement Information and Services

OPM.GOV Services Online Missing Payment Death of an Annuitant Death of an Employee Privacy Statement

Report Annuitant Death

These pages are used to report the death of a retiree or survivor annuitant who is currently receiving a benefit from OPM under the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS). Please fill in all of the appropriate data on the following screens. Once completed, the data will be submitted electronically. Form fields which are required will be identified with a red asterisk and the word "required" (***Required**), or with the message "This field is required."

Notice to Users:

This is an Office of Personnel Management (OPM) computer system for use only by authorized users. OPM computer systems are to be used for official business. Your use of this Government system for whatever purpose is not private or anonymous. While using Government systems, your use may be monitored or recorded. Unauthorized or inappropriate use of a Government system may result in the loss or limitation of your privileges. You may also face criminal penalties or financial liability depending on the severity of the misuse. Examples of unauthorized actions include attempts or acts to access, view, upload, change or delete information on this system, modify this system, deny access to this system, accrue resources for unauthorized use, or otherwise misuse this system are strictly prohibited. Such attempts or acts are subject to action that may result in criminal, civil, or administrative penalties.

All access or use of this system constitutes the user's understanding and acceptance of these terms and constitutes unconditional consent to review, monitor, record, audit, and take action by all authorized government and law enforcement personnel.

You should read the Privacy Act Statement which is posted on the *Main Page of Services Online* for a description of how the information you provide in this system will be used and shared.

Select "Continue" (below) to accept the terms and conditions and to report the death of an individual who was currently receiving a benefit from OPM.


[Return to Services Online](#) [Continue](#)

Report Annuitant Death

Instructions 

* Special notice regarding Death of Annuitants

Please enter the information below and press the Submit button. Form fields which are required are identified with the red asterisk and the word required (***Required**). You must enter the deceased's civil service annuity claim number to use this website to report the death of someone who receives benefits from us.

Enter Identifying information about the retirement benefits record. If this information is not available, [please Call Us](#) 

Annuitant Information

Claim Number *Required

Claim Number

(Include both the "A" or "F" prefix and the first seven numbers)

Deceased Information

First Name *Required

First Name

MI

Middle Initial

Last Name *Required

Last Name

Last 4 of SSN *Required

Date of Death *Required

Date of Birth *Required

The same process will link you to report an employee death. You will also have select CSRS or FERS before clicking on continue.

Select "Continue" (below) to accept the terms and conditions.

Please answer all the following questions regarding the employee's type of retirement coverage. Then continue down the page to provide the Agency Contact Information.

Please fill in all the fields on the following two screens. Once completed, the data will be submitted electronically. Form fields which are required will be identified with the red asterisk and the word required (***Required**).

Select CSRS or FERS *Required

Select One

[Return to Services Online](#)

[Continue](#)

Report Employee Death

CSRS

Employee Information

Deceased First Name *Required

First Name of Deceased

Deceased Middle Initial

MI of Deceased

Deceased Last Name *Required

Last Name of Deceased

All other names used *Required

All Other Names

SSN (Only Numbers) *Required

Deceased SSN

Re-Enter SSN (Only Numbers) *Required

Re-enter Deceased SSN

Date of Death *Required

Date of Death

Date of Birth *Required

Date of Birth

Health Benefit Code at Death *Required

HB Code

Service Information

Ret. Service Computation Date *Required

Final Salary *Required

Is this a CSRS-Offset Case? *Required

The following information comes from [Pam Liebegott, Chapter 304 Service Officer](#) and I want to thank her for allowing me to include it in this document.

OPM NOTIFICATION OF DEATH OF AN ANNUITANT.

<https://www.opm.gov/retirement-services/my-annuity-and-benefits/life-events/death/report-of-death/>

The death of an annuitant can be reported online or by telephone. In any event, the person making notification will be asked to provide the annuitant's CSA number, the last four numbers of their Social Security Number (SSN), their date of birth, and their date of death. The form also asks for the name of a surviving spouse, if any, the last four numbers of their SSN, their address, telephone number, and their email address. The form also asks whether there are any unmarried, minor children and whether the child is enrolled in a school or university (many types of education and job training are eligible) or whether the child is a qualified dependent based on disability. In some cases, a minor child survivor designation may include a stepchild. The form and instructions are at the links below:

Online form: <https://rsreporting.opm.gov/AnnuitantDeath/ReportAnnuitantDeath>

Instructions: <https://rsreporting.opm.gov/Content/Docs/death-reporting-instructions-final.pdf>

To report the death of an annuitant by telephone, call (888) 767-6738 — TTY: 1 (855) 887-4957; between 7:40 A.M. until 5:00 P.M (Eastern Time) or email retire@opm.gov.

Additionally, from the OPM website:

All payments received from OPM after the annuitant's date of death must be returned to the Treasury Department. If payments are made by check, please write the beneficiary's date of death on the check and return the check to the Treasury Department address on the envelope. If payments are made by electronic deposit, please inform the financial institution of the death. <https://www.opm.gov/retirement-services/my-annuity-and-benefits/life-events/death/special-notice-regarding-death-of-annuitants/>

Note: The final annuity payment is prorated based on the number of days the annuitant lived during the final month of life. The check is re-issued after the final audit of the annuity. If via electronic payment, the final check is sent to the account where normally deposited.

After reporting the death to OPM, OPM creates a claim number for the deceased and sends out an “invite packet” to the survivors. This packet will include the following:

APPLYING FOR ANNUITY BASED DEATH BENEFITS.

Survivors of CSRS annuitants should file SF 2800.

https://www.opm.gov/forms/pdf_fill/sf-2800.pdf

Survivors of FERS annuitants should file SF 3104 and SF 3104B.

https://www.opm.gov/forms/pdf_fill/sf3104.pdf

https://www.opm.gov/forms/pdf_fill/sf3104b.pdf

Survivors should attach a copy of the annuitant's death certificate and for a surviving spouse, a copy of the marriage certificate to the annuitant. Send the completed application to:

Office of Personnel Management Retirement Operations Center ATTENTION: Survivor Processing Section Post Office Box 45 Boyers, Pennsylvania 16017-0045

The information requested includes the deceased annuitant's name, birth date, any nicknames, their SSN, CSA number, spouse's name (if married), and the name(s) of all former spouses, including whether living or deceased, whether a court awarded a former spouse a survivor benefit, and the date a marriage ended.

In the section on information about the person applying for benefits, the individual is asked to declare whether they cashed any check(s) issued to the deceased after the date of death, whether they withdrew from the deceased's savings or checking account retirement monies paid by Direct Deposit after the date of death, or whether they withdrew from or used a Direct Debit card belonging to the deceased.

[How to access your life insurance enrollment information - you must be signed in to OPM online services shown below before the other links will work for you.](#)

<https://www.opm.gov/support/retirement/how-to/verify-life-insurance-enrollment/>

Sign into your online account

Go to OPM Retirement Services Online <https://www.servicesonline.opm.gov/>

Click Life Insurance in the menu to view your enrollment verification.

Includes a summary of personal information, coverage, and enrollment options.

Click on save or print icon to download or print the enrollment verification.

If you need to a password to log into your Services Online account, or you need to reset your password, click here:

<https://www.opm.gov/support/retirement/how-to/verify-life-insurance-enrollment/>

<https://www.opm.gov/support/retirement/how-to/reset-your-password-for-opm-retirement-services-online/>

To call OPM for FEGLI assistance

Phone: [1-888-767-6738](tel:1-888-767-6738)

TTY: 711

Hours: Monday thru Friday, 7:40 a.m. to 5:00 p.m. ET

Closed on federal holidays

The busiest time is between 10:30 a.m. and 1:30 p.m. ET. Waits can be lengthy.

To write OPM for FEGLI assistance

Please make sure your first and last name, phone number, email address, claim number, and signature are included in any inquiries or documents you mail to OPM. OPM usually responds within 1 to 3 weeks after receiving your mail.

Retirement Operations Center

U.S. Office of Personnel Management

Post Office Box 45

Boyers, PA 16017

FEGLI Handbook

<https://www.opm.gov/healthcare-insurance/life-insurance/reference-materials/handbook.pdf>

FEGLI and USPS

<https://www.opm.gov/healthcare-insurance/life-insurance/reference-materials/postalbooklet.pdf>

https://about.usps.com/manuals/elm/html/elmc5_025.htm

The U.S. Postal Service pays the entire cost of USPS employees' Basic insurance. If you are eligible, you are automatically covered under Basic insurance, unless you waive this coverage.

An employee who retires with an immediate annuity retains Basic Life Insurance (not accidental death and dismemberment) if all of the following requirements are met:

- a. The employee retires from a position in which insured.
- b. The employee does not convert to an individual policy when basic insurance as an employee would otherwise cease.
- c. The employee retires on an immediate annuity, that is, one that begins to accrue no later than 1 month after the date the insurance would otherwise cease.

- d. The employee has been insured under the FEGLI Program for the 5 years of service immediately preceding retirement *or* the full period(s) of service during which the Basic Life Insurance was available to the employee, if less than 5 years.

CLAIMING FEDERAL EMPLOYEE'S GROUP LIFE INSURANCE (FEGLI) PROGRAM DEATH BENEFITS.

https://www.opm.gov/forms/pdf_fill/fe6.pdf

<https://www.opm.gov/healthcare-insurance/life-insurance/reference-materials/federalbooklet.pdf>

For a retiree, FEGLI Basic Insurance Amount (BIA) is equal to the greater of (a) your final salary rounded up to the next \$1,000 plus \$2,000, or (b) \$10,000.

METLIFE is the administrator for the Federal Government's group life insurance program. FEGLI benefits are paid to:

1. To the beneficiary(ies) the insured validly designated. This may include benefits assigned under court order or those named by the annuitant, then
2. if none, to the insured's widow or widower, then
3. if none of the above, to the insured's child or children and descendants of any deceased children (a court will usually appoint a guardian to receive payment for a minor child), and so forth.

METLIFE asks for insured's full name, date of birth, date of death, SSN, legal residence at time of death, Department or Agency, including Bureau or Division, where last employed, and the city and state where last employed.

METLIFE asks for how many times the insured was married, the name of each spouse, how the marriage ended, and when. METLIFE also asks for the names of any living children, the names of any deceased children and the names of any deceased child's children, if any, all of their addresses, ages, and relationship to the insured. Stepchildren are not eligible.

DOCUMENTATION:

- O Proof of death that shows the date and cause/manner of death. METLIFE will not accept a pending death certificate.
- O Proof of termination of any marriage. Submit a copy of final divorce, annulment, or death certificates with your application.
- O For the widow/widower, include a copy of the marriage certificate to the insured.
- O A child of the deceased, include a copy of their birth certificate showing both of the parents' names.
- O A court-appointed administrator, executor or other official of the estate of the deceased, includes a copy of the appointment with a raised seal.

A court decree of divorce, annulment, legal separation, or the terms of a court-approved property settlement agreement relating to a court decree of divorce, annulment, or legal separation may direct an insured to assign life insurance coverage to a specified person, unless previously assigned. Such a court decree or agreement, however, requires a valid Assignment, Federal Employees' Group Life Insurance (RI 76-10). If an assignment is not made, the life insurance may not be paid according to the court decree or agreement.

If the insured assigned ownership of the life insurance by filing an Assignment, Federal Employees' Group Life Insurance (RI 76-10), OFEGLI will pay benefits: First, to the beneficiary(ies) designated by the assignee(s), if any; Second, if there is no such beneficiary, to the insured's assignee(s). If the insured did not assign ownership and there is a valid court order on file, OFEGLI will pay benefits in accordance with that court order. A valid court order refers to a certified court decree of divorce, annulment, legal separation, or the terms of a court-approved property settlement agreement relating to a court decree of divorce, annulment, or legal separation

that OPM receives before the insured's death. Such an order must expressly provide for someone to receive the insured's FEGLI benefits. If a valid court order is on file, it takes precedence over previously filed designations. If there is a valid court order on file, the insured may not change or submit a designation of beneficiary unless the person(s) named in the court decree of divorce, annulment or legal separation agrees in writing, or unless the court decree of divorce, annulment or legal separation is modified. The insured cannot designate beneficiaries if the court assigned your insurance. Only the assignee(s) may designate beneficiaries. OPM has additional information on retirement and divorce, at

<https://www.opm.gov/support/retirement/faq/court-ordered-retirement-benefits/>

The information here was extracted from OPM's websites or supporting instruction manuals. Please consult a lawyer for any specific questions.