



Federal Employees' Retirement
System – Including:
Revised Annuity Employees (RAE),
and
Further Revised Annuity
Employees (FRAE)

2015 Federal Employee's Benefits & Survivor Guide



Benefits & Payroll Liaison Branch
Building 31/Rm. B3C23
301-496-4556

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Planning Ahead – What Do My Survivors Need to Know?

It is human nature to believe that there will always be a tomorrow! Logically we are aware of our own mortality, but do we prepare for the time when we are no longer around? Does your spouse, children and/or family members know what to do at the time of your death? Will they know whom to call or what information they will need to have available? It is never too soon to take control of matters and discuss your financial plans with your family. As a current, former, or retired federal employee, it is critical that you ensure your survivors are aware of the federal benefits available to them upon your death and that they understand the process for obtaining those benefits.

This guide is designed to provide comprehensive federal benefits information to the survivors of deceased federal employees. Our goal is to ensure that your survivors can easily navigate the application process. In order to accomplish this, it is important that you share a few key pieces of information about your federal career; the retirement plan under which you are/were covered and whether you are a current, former, or retired federal employee.

The **Worksheet: Important Federal Benefits Information for My Survivors** found in Appendix A of this guide is intended to help you gather and document vital information on your federal benefits which your survivors will need upon your death. As you are reviewing this document, if you have any questions, please do not hesitate to contact your benefits representative.

For more information on survivor benefits and questions about this guide, please contact The NIH Benefits and Payroll Liaison Branch:

Phone: 301-496-4556

Fax: 301-402-5506

Website <http://hr.od.nih.gov/benefits/>

Address:

NIH Benefits & Payroll Liaison Branch
31 Center Drive, Room B3C23
Bethesda, MD 20892-2215

Benefits Available to the Survivors of Current Federal Employees

Spousal Survivor Benefits

Federal Employees' Retirement System - FERS, (FERS-RAE, FERS-FRAE)

There are four types of benefits that may be payable to eligible family members upon the death of an employee covered under FERS. These benefits are: Basic Employee Death Benefit, Survivor Annuity for Spouse and eligible Child, and Lump Sum Benefit.

Basic Employee Death Benefit - the basic employee death benefit is a lump sum amount payable to the spouse (or former spouse) of an employee covered under FERS. The lump sum payment is \$31,786.21 for deaths on or after December 1, 2013.

In addition to the \$31,786.21 noted above, the lump sum will include the higher of:

- 50% of the employee's final salary, **or**
- 50% of the average of the highest three years' salary upon death.

The spouse can elect a lump sum payment or the spouse can elect to have the payments made in 36 monthly installments. If installments are elected, interest will be paid on the installments. The spouse can request, at any time, to have the remaining balance paid in a lump sum.

Survivor Annuity – For a FERS survivor annuity to be payable to a spouse upon the death of an employee, the employee must have:

- Completed 10 years of total creditable service upon death (at least 18 months have been civilian service) **and**,
- The employee must have died while under FERS.

If the requirements are met above, the survivor annuity is paid as a monthly recurring benefit to the spouse, former spouse. (See table 1 for additional eligibility requirements).

Spousal Survivor Annuity Calculation

The survivor annuity is calculated as if the employee retired on the date of death. The surviving spouse receives 50% of the employee's basic annuity, based on the deceased employee's age, length of service, and the highest three years' average salary at date of death.

The Benefits and Payroll Liaison Branch (BPLB) will run an estimate of your monthly survivor annuity upon your request. OPM will make the final determinations.

Child Survivor Benefit – Unmarried children who are dependent upon the employee may receive monthly benefits until they reach age 18, marry, or die. Monthly survivor annuity

payments for a child can continue after age 18, if the child is a full-time student attending an accredited school. Benefits can continue until age 22.

Unmarried disabled dependent children may receive recurring monthly benefits, if the disability occurred before age 18.

Child Survivor Annuity Calculation – The combined benefit of all the children is reduced by the total amount of the child’s insurance benefits that are payable under Title II of the Social Security Act based on the total earnings of the deceased. In many cases, the Social Security (SS) benefit will exceed the benefit that would have been paid under FERS and the FERS benefit is reduced to \$0.

SS survivor benefits end when a child reaches the age of 18 (or 19 if the child is still in high school). When the SS benefits end, FERS pays a benefit equal to a CSRS benefit for as long as the child is unmarried, under age 22, and enrolled full-time in a post-secondary accredited school.

Lump Sum Benefit - A lump sum payment equals the amount of the employee’s retirement contributions upon death. A lump sum benefit may be payable if there are no survivors entitled to receive a survivor annuity upon the death of an employee. The lump sum benefit is payable to the person(s) entitled under the order of precedence, which is listed below.

- Designated Beneficiary (SF-3102)
- Spouse
- Children in equal shares
- Parents in equal shares
- Executor or administrator of the estate
- Next of kin

Please note: A surviving spouse who is eligible for a monthly annuity can elect to instead receive a one-time lump-sum payment of the contributions remaining in the employee’s retirement fund at the time of death.

Table 1 – Eligibility Requirement for FERS, FERS-RAE, FERS-FRAE Survivor Family Members

<p style="text-align: center;"><i>Spouse</i></p>	<p>A spouse must be married to the employee at the time of death, and must have been married to the employee for at least 9 months, unless</p> <ul style="list-style-type: none"> • A child was born of the marriage, or • The death was accidental <p>Also there must not be a qualifying court order awarding the total survivor annuity to a former spouse</p>
<p style="text-align: center;"><i>Former Spouse</i></p>	<ul style="list-style-type: none"> • A former spouse must have been married to the deceased employee for at least 9 months, and the marriage must have been terminated before the employee’s death. • Also, the former spouse must not have remarried before 55, unless the marriage to the employee last for 30 years or more. • The former spouse must have been award a survivor benefit by a qualifying court order on a divorce that occurred on or after May 7, 1985.
<p style="text-align: center;"><i>Children</i></p>	<p>Eligible children include unmarried, depend children who meet the following requirements.</p> <ul style="list-style-type: none"> • Under age 18, or • Between ages 18-22 who are full-time students, or • Over age 18, but are disabled and incapable of self-support due to a disability that occurred before 18. <p>Unmarried, depended children include:</p> <ul style="list-style-type: none"> • Children born of the marriage of the employee and the spouse(or former spouse), • Adopted children, • Step children who lived with the employee in a parent-child relationship • Recognized natural children (children born out of wedlock) <p>*Please note: An eligible child of a deceased FERS employee may have their benefit reduced by the total amount of any Social Security survivor benefit to be received.</p>

Applying for Benefits

- In the event of your death, your survivor should contact the National Institutes of Health (NIH), Benefits and Payroll Liaison Branch (BPLB) at 301-496-4556. A Benefits Specialist will work with your survivor(s) to ensure they understand the benefits and the process involved in applying for the benefits.
- The following two forms will need to be completed at the time of death of the NIH employee;
- [SF-3104 \(Application for Death Benefits\)](#), **and**
- [SF-3104B \(Documentation and Elections in Support of Application for Death Benefits when Deceased was an Employee at the Time of Death\)](#).
- Attach copy of the employee's death certificate
- Attach copy of the marriage certificate between yourself and the deceased
- Attach copy of divorce documentation for any former spouse to whom the federal employee was married while a federal employee, if applicable
- Complete [RI-25-41 Certification of Full-Time School Attendance](#) if dependent child is a full-time student
- Complete [RI-25-43 \(Documentation in Support of Claim for Benefits as a Disabled Dependent Child – see page 29\)](#) if dependent child is disabled
- Attach any other forms/evidence as the application or circumstances require
- Return application to BPLB located at Building 31, Room B3C23, Bethesda, MD 20892

A surviving spouse who is claiming benefits for him or herself and on behalf of children should file one application only.

For more information, contact the BPLB at 301-496-4556 or online at <http://hr.od.nih.gov/benefits/>

Insurance for Survivors

Federal Employees' Health Benefits (FEHB)

Eligibility

The eligible family members of a deceased federal employee **are entitled to continue** health benefits if:

- The employee performed at least 18 months of creditable civilian service, **and**
- The employee was enrolled in self and family coverage at the time of death, **and**

- At least one family member is entitled to a survivor annuity.

Premiums

If a survivor's benefit is payable, any health benefit premiums will be withheld from the monthly survivor annuity. If no survivor benefit is payable or it is not enough to cover the monthly premium, health insurance premiums must be paid directly to OPM.

Contact the BPLB at 301-496-4556 or visit <http://hr.od.nih.gov/benefits/> for more information.

Federal Employees' Group Life Insurance (FGLI)

FGLI is payable to survivors depending upon the life insurance coverage elected during employment. Also, additional benefits are paid for employees under the age of 45 or who experience an accidental death.

Coverage Options

- Basic Option coverage equals the employee's annual salary rounded up to the next thousand dollars, plus an additional \$2,000.
- Option A coverage is \$10,000 in additional coverage.
- Option B coverage is available in multiples of one to five times the employee's annual salary, rounded up to the next thousand dollars.
- Option C Family Coverage, payable to the employee upon the death of a spouse and/or eligible child.

In the event of a current federal employee's death, family members enrolled in Option C (family coverage) have the option to convert their FGLI policy to a private, individual policy. Please contact BPLB at 301-496-4556 to request a Notice of Conversion Privileges (SF-2819).

Order of Precedence

Claims will be paid out in this order of precedence:

- Designated beneficiary;
- Widow or widower;
- Equal shares to child or children (share of any deceased child is distributed among descendants of that child);
- Parents in equal shares or entire amount to surviving parent;
- Executor or administrator of the estate;
- Next of kin as determined under the laws of the State where the employee lived

Filing a Claim

Upon the death of a federal employee covered by FEGLI, claims must be sent to The Office of Federal Employees Group Life Insurance (OFEGLI). Death benefit claims are processed and paid by OFEGLI.

To file a claim:

- Report the federal employee's death to BPLB at 301-496-4556
- Complete [FE-6 \(Claim for Death Benefits\)](#)
- Attach a copy of the death certificate, and if applicable, court orders, power of attorney, assignments, birth certificates, and guardianship papers.
- Send to: Office of Federal Employees' Group Life Insurance
P.O. Box 6080
Scranton, PA 18505-6080

To check on the status of your claim, contact OFEGLI at 800-633-4542. For more information contact the BPLB at 301496-4556 or visit <http://hr.od.nih.gov/benefits/>.

Flexible Spending Account (FSA)

A deceased federal employee's survivors **are not eligible** to continue FSA coverage.

The employee's **Health Care FSA (HCFSA) or Limited Expense Health Care FSA (LEX HCFSA)** will terminate as of the date of death. **There are no extensions.** Any eligible health care expenses incurred prior to the date of death will be reimbursed but those incurred after the date of death are not reimbursable, even if you accelerated your allotments. If the employee had used all of his/her elected amount before FSAFEDS has deducted it from his/her pay, their survivors will not be responsible for the remaining allotments.

The employee's Dependent Care FSA (DCFSA) remaining balance can continue to be used to pay for eligible dependent care expenses until your account balance is depleted or the end of the calendar year, whichever comes first.

Contact the BPLB at 301-496-4556, visit www.FSAFEDS.com, or call 1-877-FSA-FEDS for more information.

Federal Employees' Dental and Vision Insurance Program (FEDVIP)

If one family member of a deceased federal employee is entitled to a survivor annuity, then eligible family members may enroll in dental and/or vision insurance or continue their current enrollment.

The deceased federal employee **does not** need to have had FEDVIP coverage at the time of death for eligible family members to enroll in or continue coverage.

Eligible family members include:

- Spouse
- Unmarried dependent children under the age of 22
- Unmarried dependent disabled children of any age who are incapable of self-support

To enroll in FEDVIP or for more information, visit BENEFEDS.com or call 1-887-888-FEDS. You can also contact the BPLB at 301-496-4556 for additional information.

Federal Long Term Care Insurance Program (FLTCIP)

If a deceased federal employee's spouse is eligible to receive a survivor annuity, he or she can enroll in FLTCIP after the employee has passed away or continue his or her current enrollment.

To enroll in FLTCIP or for more information, visit LTCFEDS.com or call 1-800-LTC-FEDS. You can also contact the BPLB at 301-496-4556 for additional information.

Other Benefits

Unpaid Compensation

When a current federal employee passes away, his or her beneficiaries will receive any unpaid compensation that is owed. Unpaid compensation includes any accrued annual leave, the employee's final salary check, and/or any other monies payable by the agency.

Unpaid compensation will be paid out in the order of precedence below:

- Designated beneficiary;
- Widow or widower;
- Equal shares to child or children (share of any deceased child is distributed among descendants of that child);
- Parents in equal shares or entire amount to surviving parent;
- Executor or administrator of the estate;
- Next of kin as determined under the laws of the State where the employee lived

The federal employee's beneficiaries should complete the [SF-1153 \(Claim for Compensation of Deceased Federal Employee\)](#) and return it to BPLB, located at Building 31, Room B3C23, Bethesda, MD 20892. **For more information, contact BPLB at 301-496-4556 or visit <http://hr.od.nih.gov/benefits/>.**

Social Security (SS)

Survivors should contact the Social Security Administration (SSA) to inform them of the federal employee's death. The SSA can be reached at 1-800-772-1213.

Eligibility

FERS employees are subject to SS coverage. For the survivors of a federal employee to be eligible to receive SS benefits, the employee must have earned a minimum of 40 credits.

Family members potentially eligible to receive a monthly survivor annuity include:

- Spouse
- Children who are unmarried **and** under 18 (or under 19 and still in high school) **or** any age and disabled
- Dependent parent
- Former spouse if he/she was married to the federal employee for at least 10 years **and** is at least 62 years of age **and** did not remarry prior to the age of 60

The full retirement age for receiving SS survivor benefits is 65 for individuals born before 1938 and gradually increases to age 67 for individuals born after 1938.

The spouse of a deceased federal employee can apply for SS survivor benefits earlier than his or her full retirement age if:

- He or she is age 60 to 64 (there will be a reduction in benefits)
- He or she is caring for an eligible child under the age of 16 (there will be a reduction in benefits)
- He or she is disabled (may retire at age 50 or older but there will be a reduction in benefits)

Applying for Social Security Benefits

Survivors should contact The SSA directly when applying for benefits and/or to run annuity estimates. The SSA can be reached at 1-800-772-1213 and the application to enroll in benefits can be found at www.SSA.gov.

Thrift Savings Plan (TSP)

At the time of a federal employee's death, all TSP death benefit payments will be disbursed to his or her survivors in this order of precedence:

- Designated beneficiary;
- Widow or widower;

- Equal shares to child or children (share of any deceased child is distributed among descendants of that child);
- Parents in equal shares or entire amount to surviving parent;
- Executor or administrator of the estate;
- Next of kin as determined under the laws of the State where the employee lived.

If the employee dies with a TSP loan or loans outstanding, death benefit payments cannot be distributed until the outstanding amount has been declared a taxable distribution. The loan will be declared as taxable income to the federal employee's estate, not to his or her beneficiaries.

The employee's estate or survivors cannot repay the loan.

Spousal Beneficiaries

A surviving spouse beneficiary may leave his or her deceased spouse's funds in an account with the TSP rather than withdrawing the balance. Spouse survivors are permitted to take ownership of the TSP account, allowing them to make allocations, take loans, and set up withdrawals.

Applying for TSP Death Benefits

The survivors of a deceased federal employee should:

- Complete the [TSP-17 \(Information Relating to the Deceased Participant\)](#); **and**
- Attach a copy of the death certificate; **and**
- Send form to TSP Death Benefits Processing Unit, P.O. Box 4450, Fairfax, VA, 22038-4450 or fax to 1-703-592-0170.

Visit www.TSP.gov/index.shtml or call 1-TSP-YOU-FRST for more information

Death in the Performance of Duty

Death in the Performance of Duty Compensation

If the employee's death resulted from an injury sustained in the performance of duty, the employee's surviving spouse and children are eligible for monthly compensation. This compensation is not payable concurrently with a survivor annuity under either CSRS or FERS. A survivor who is entitled to both an annuity under CSRS or FERS and to survivor compensation must elect one of the two benefits. The maximum monthly pay on which survivor compensation is based cannot exceed 75% of the maximum basic pay for level GS-15 of the general schedule.

Monthly compensation payable to immediate family:

- 50% of the deceased employee's monthly pay to a surviving spouse, if there are no children

- 60% of the deceased employee's monthly pay if there is one child
- 75% of the deceased employee's monthly pay if there are two or more children
- 40% of pay for one child plus 15% of monthly pay for each additional child, not to exceed 75% of pay if there are surviving children but no surviving spouse.
- 25% of monthly pay may be paid to one parent if he or she was wholly dependent on the employee and if the employee left no surviving spouse or children
- 20% of monthly pay may be paid to each parent if both were wholly dependent on the employee and if the employee left no surviving spouse or children.

If the employee is survived by a spouse or children, then benefits are paid to the parents on a pro-rated basis so that the total does not exceed 75% of pay.

Monthly compensation payable to other dependent family members:

- 20% of pay may be paid to a brother, sister, grandparent, or grandchild who was wholly dependent on the employee if the employee left no surviving spouse, children, or dependent parents.
- 30% of pay may be paid and divided equally among two or more brothers, sisters, grandparents or grandchildren who were wholly dependent on the employee if the employee left no surviving spouse, children, or dependent parents.
- 10% of pay may be paid and divided equally among two or more brothers, sisters, grandparents or grandchildren who were wholly dependent on the employee if the employee left no surviving spouse, children, or dependent parents.

If the employee is survived by a spouse, children, or dependent parent, then benefits are paid to the brothers, sisters, grandparents, or grandchildren on a pro-rated basis so that the total does not exceed 75% of pay.

Time period compensation is payable:

- Compensation for a surviving spouse is paid for life, unless he or she remarries before the age of 55.
- Compensation paid to a surviving child, brother, sister, or grandchild is paid until the individual marries, reaches age 18 (unless he or she is a full-time student), or if over age 18 and incapable of self-support, until the person is no longer incapable of self-support.
- Compensation paid to a parent or grandparent is paid for life, or until the individual marries or ceases to be dependent.

Contact BPLB at 301-496-4556 for information on applying for Death in the Performance of Duty Compensation.

Funeral Expenses

The surviving spouse (or representative) of an employee who died in the performance of duty will be paid \$200 as reimbursement for the costs of terminating the deceased employee's status as a federal employee and a sum not to exceed \$800 for funeral and burial expenses.

If the employee's death occurred away from home, the Federal Employees' Compensation Fund will pay the expenses related to transporting the deceased employee's body to his or her last place of residence.

Contact BPLB at 301-496-4556 for information on applying for The Funeral Expenses benefit.

\$10,000 Discretionary Payment

A payment of up to \$10,000 may be made by the head of a federal agency at his or her discretion to the executor of the estate of a federal employee who dies as the result of an injury sustained while on active duty on or after August 2, 1990.

The \$200 payment for administrative expenses and the \$800 payment for funeral expenses described above count against this \$10,000 payment.

Contact BPLB at 301-496-4556 for information on applying for the \$10,000 Discretionary

Death of a Spouse or Child of a Current Federal Employee

If the current spouse or child of a federal employee passes away, the employee/family should inform the Benefits and Payroll Liaison Branch (BPLB) of the death if the spouse or child was covered under the following benefits:

If the spouse or child is covered by Option C-Family Life Insurance, complete the **FE-6 DEP**, attach a copy of the death certificate, and send to BPLB located at Building 31, Room B3C23, Bethesda, MD 20892.

- If there are no other eligible family members, the federal employee should ask BPLB to change his or her Federal Employee's Health Benefits (FEHB) to a self-only enrollment. The employee should also change his or her Federal Employees' Dental and Vision Insurance Program (FEDVIP) enrollment to self only or self-plus-one. **Contact BPLB to make this change at 301496-4556.**
- If the deceased family member was enrolled in the Federal Long Term Care Insurance Programs (FLTCIP), the federal employee should contact FLTCIP by **visiting www.LTCFEDS.com or calling 1-800-LTC-FEDS. The employee can also contact BPLB at 301- 496-4556 for additional information.**

- The federal employee may want to change to his or her Federal or state income tax withholding. **Contact BPLB to make this change at 301-496-4556.**
- The federal employee may want to change his or her designations of beneficiary for life insurance, retirement, unpaid compensation, and/or the Thrift Saving Plan (TSP).

Complete the following forms to update beneficiary elections:

- [Standard Form \(SF\)-2823 \(Designation of Beneficiary/Federal Employees Group Life Insurance\)](#) and send to: BPLB located at Building 31, Room B3C23, Bethesda, MD 20892
- CSRS retiree: [SF-2808 \(Designation of Beneficiary/Civil Service Retirement System\)](#) and send to: BPLB located at Building 31, Room B3C23, Bethesda, MD 20892
- FERS retiree: [SF-3102 \(Designation of Beneficiary/Federal Employees Retirement System\)](#) and send to: BPLB located at Building 31, Room B3C23, Bethesda, MD 20892
- [SF-1152 \(Designation of Beneficiary – Unpaid Compensation of Deceased Civilian Employee\)](#) and send to: BPLB located at Building 31, Room B3C23, Bethesda, MD 20892
- [TSP-3 \(Thrift Savings Plan Designation of Beneficiary\)](#) and send to: Thrift Savings Plan, P.O. Box 385021, Birmingham, AL 35238. Of fax to: 1-866-817-5023.

Appendices

Appendix A

Worksheet: Important Federal Benefits Information for My Survivors

Below is a helpful worksheet that you as a federal employee, former federal employee, or federal retiree can complete to aid you in planning for your survivors' financial future.

Fill out each section below and provide it to your survivors to better inform them of the federal benefits that will be available to them if you were to pass away.

Federal Retirement Benefits

When a current federal employee, former federal employee, or federal retiree passes away, monthly annuity benefits may be payable or survivors may receive a lump sum payment of retirement contributions.

- It is important for you to know my retirement coverage is **FERS, which includes FERS-RAE or FERS-FRAE** Select one option:
 - I expect my **spouse former spouse child(ren)** (select all that apply) will be eligible to receive a survivor annuity upon my death.
 - I expect no survivor will be eligible to receive a survivor annuity and instead a lump sum payment of my retirement funds will be made to _____
 - I have elected an insurable interest survivor annuity payable to _____
- I currently have approximately \$_____ in my retirement account.

For more information, the survivors of former federal employees or retirees should contact the Office of Personnel Management at (888) 767-6738 or visit www.OPM.gov/retirement-services.

For more information, the survivors of current employees should contact the NIH Benefits and Payroll Liaison Branch at 301-496-4556 or visit <http://hr.od.nih.gov/benefits>.

Designation of Beneficiary:

There are four designations of beneficiary forms that all federal employees should complete. These include:

- [Unpaid Compensation: SF-1152](#)
- [Federal Employee Group Life Insurance: SF-2823](#)

- [Thrift Savings Plan: Form TSP-3](#)
- [FERS Retirement: SF - 3102](#)

I have completed and filed the following designation of beneficiary forms:

- _____
- _____
- _____
- _____

Copies of these forms can be found here: _____

If no designation of beneficiary is completed, the benefit will be paid out in this set order of precedence:

- Widow or widower;
- Equal shares to child or children (share of any deceased child is distributed among descendants of that child);
- Parents in equal shares or entire amount to surviving parent;
- Executor or administrator of the estate;
- Next of kin as determined under the laws of the State where the employee lived

For more information, the survivors of current federal employees should contact the NIH Benefits and Payroll Liaison Branch at 301496-4556 or visit <http://hr.od.nih.gov/benefits/>.

For more information, the survivors of former federal employees or retirees should contact the Office of Personnel Management at 202-606-1800 or visit www.OPM.gov.

Life Insurance

Current federal employees and retirees can participate in the Federal Employees Group Life Insurance (FEGLI) program.

- I **do** **do not** (check one) participate in FEGLI. Currently, my total life insurance coverage under FEGLI is about \$
- I am enrolled in the following coverage options that will be payable upon my death:
 - [] Basic Life Insurance (My salary, round up to next \$1000, plus \$2000)
 - [] Option A (\$10,000 additional coverage)
 - [] Option B (select one) times my salary

- I am enrolled in the selected family coverage option. In the event of my death, my survivors will have the option of converting this election to a private individual health policy.

[] Option C (select one) multiples

- A copy of my most recent life insurance elections (SF 2817) can be found here:

For more information, the survivors of retired employees should contact the Office of Personnel Management at 202-606-1800 or visit www.OPM.gov/healthcare-insurance/life-insurance.

For more information, the survivors of current federal employees should contact the NIH Benefits and Payroll Liaison Branch at 301-496-4556 or visit <http://hr.od.nih.gov/benefits/>.

Health Insurance

A federal employee or retiree's eligible survivors are able to continue coverage under the Federal Employees Health Benefits (FEHB) program if he or she was covered under a self and family plan at the time of death.

- I **do** **do not** (select one) currently have coverage under FEHB.
- I **do** **do not** (select one) currently have coverage under a self plus family plan
- I anticipate that my survivors **will** **will not** (select one) be able to have FEHB coverage following my death.
- My current plan name is _____ and the plan code is _____.
A copy of my most recent election (SF-2809) can be found here:
- If you chose to continue coverage, your cost of coverage will be the amount I am currently paying, which is \$_____ biweekly. However, you will have to make payments monthly.

For more information or to change an enrollment, the survivors of federal retirees should contact The Office of Personnel Management at 202-606-1234 or visit www.OPM.gov/healthcare-insurance/life-insurance.

For more information or to change enrollment, the survivors of current employees should contact the BPLB at 301-496-4556 or visit <http://hr.od.nih.gov/benefits/>.

Dental and Vision Insurance

A federal employee or retiree's eligible survivors are able to enroll in or continue coverage under the Federal Employees Dental and Vision Insurance Program (FEDVIP) if a survivor is entitled to a monthly annuity.

- I **do** **do not** (select one) currently have coverage under FEDVIP.
- I **do** **do not** (select one) currently have coverage under a self plus family or self plus one plan
- I anticipate that my survivors **will** **will not** (select one) be able to have FEDVIP coverage following my death.
- My current plan name is _____ and the plan code is _____.
- If you chose to continue coverage, your cost of coverage will be the amount I am currently paying, which is \$_____ biweekly. However, you will have to make payments monthly.

For more information or to change an enrollment, the survivors of current federal employees and retirees should contact BENEFEDS at 1-877-888-3337 or visit www.BENEFEDS.com.

Long Term Care Insurance

If a current federal employee or retiree’s spouse is eligible to receive a survivor annuity, he or she can enroll in the Federal Long Term Care Insurance Program (FLTCIP) or continue his or her coverage after the employee/retiree has passed away.

- I anticipate my spouse **will** **will not** (select one) be able to enroll in or continue his or her FLTCIP coverage if I pass away.

For more information or to change an enrollment, the survivors of current federal employees and retirees should contact Long Term Care Partners at 1-800-582-3337 or visit www.LTCFeds.com.

Thrift Savings Plan

Current federal employees, former federal employees, and federal retirees may have Thrift Savings Plan funds. The TSP is similar to a 501 (k) savings program and its benefits are payable to survivors as either a lump sum or an annuity. Funds can be contributed to two different TSP accounts: a Roth TSP (taxes are paid at time of contribution) and/or a Traditional TSP account (taxes are paid at time of withdrawal).

- I **do** **do not** (select one) participate in the TSP.
As of _____
I have approximately \$ _____ in my Standard TSP account
and approximately \$ _____ in my Roth TSP account.
- I have a semi-annual statement filed here:

For more information, contact The Thrift Savings Plan Office at 1-877-968-3778 or visit www.TSP.gov.

Appendix B

Acronym Glossary

ACRONYM	MEANING
BEDB	Basic Employee Death Benefit
BPLB	Benefits and Payroll Liaison Branch
COLA	Cost-of-Living Adjustment
CPI	Consumer Price Index
CSRS	Civil Service Retirement System
DCFSA	Dependent Care Flexible Spending Account
FEDVIP	Federal Employees' Dental and Vision Insurance Program
FEGLI	Federal Employees' Group Life Insurance
FEHB	Federal Employees' Health Benefits
FERS	Federal Employees' Retirement System
FERS-RAE	Federal Employees' Retirement System – Revised Annuity Employees
FERS-FRAE	Federal Employees' Retirement System – Further Revised Annuity Employees
FLTCIP	Federal Long Term Care Insurance Program
FSA	Flexible Spending Account
HCFSA	Health Care Flexible Spending Account
LEX HCFSA	Limited Expense Health Care Flexible Spending Account
MRA	Minimum Retirement Age
OFEGLI	Office of Federal Employees' Group life Insurance
OPM	Office of Personnel Management
SS	Social Security
SSA	Social Security Administration
SF	Standard Form
TSP	Thrift Savings Plan

Appendix C

Contacts and Resources

Benefits Contacts

For Current Federal Employees and their Survivors:

The NIH Benefits and Payroll Liaison Branch

Phone: 301-496-4556

Fax: 301-402-5506

Website: <http://hr.od.nih.gov/benefits/>.

Address:

BPLB

31 Center Drive, Room B3C23

Bethesda, MD 20892-2215

The Thrift Saving Plan

Phone: 1-877-968-3778

Fax: 1-866-817-5023

Website: TSP.gov

Address:

Thrift Savings Plan

P.O. Box 385021

Birmingham, AL 35238

Social Security Administration

Phone: 1-800-772-1213

Website: SSA.gov

Address:

Social Security Administration

Office of Public Inquiries

1100 West High Rise

6401 Security Blvd.

Baltimore, MD 21235

For Former Federal Employees and Federal Retirees and their Survivors:

The Office of Personnel Management

Phone (General Information): 202- 606-0500

Phone (Retirement Services): 888-767-6738

Phone (FEHB Information): 202-606-1234

Phone (FEDVIP and FLTCIP): 202-606-1413

Website: OPM.gov

Address:

U.S. Office of Personnel Management

1900 E Street, NW

Washington, DC 20415-1000

The Thrift Saving Plan

Phone: 1-877-968-3778

Fax: 1-866-817-5023

Website: TSP.gov

Address:

Thrift Savings Plan

P.O. Box 385021

Birmingham, AL 35238

Social Security Administration

Phone: 1-800-772-1213

Website: SSA.gov

Address:

Social Security Administration

Office of Public Inquiries

1100 West High Rise

6401 Security Blvd.

Baltimore, MD 21235

Retirement Resources

[NIH Office of Human Resources Retirement Website-
http://hr.od.nih.gov/benefits/retirement/default.htm](http://hr.od.nih.gov/benefits/retirement/default.htm)

[Office of Personnel Management: CSRS Retirement Information-http://opm.gov/retirement-services/csrs-information/](http://opm.gov/retirement-services/csrs-information/)

[Office of Personnel Management: FERS Retirement Information-http://opm.gov/retirement-services/fers-information/](http://opm.gov/retirement-services/fers-information/)

[Office of Personnel Management: Death and Survivor Benefits-http://opm.gov/retirement-services/my-annuity-and-benefits/life-events/#url=DeathSurvivors](http://opm.gov/retirement-services/my-annuity-and-benefits/life-events/#url=DeathSurvivors)

Insurance Resources

[NIH Office of Human Resources Insurance Website-
http://hr.od.nih.gov/benefits/insurance/default.htm](http://hr.od.nih.gov/benefits/insurance/default.htm)

[Office of Personnel Management: Insurance Information-http://opm.gov/healthcare-insurance/
BENEFEDS: Dental and Vision Insurance-https://www.benefeds.com/](http://opm.gov/healthcare-insurance/BENEFEDS: Dental and Vision Insurance-https://www.benefeds.com/)

[FSAFEDS: Flexible Spending Accounts-https://www.fsafeds.com/fsafeds/index.asp](https://www.fsafeds.com/fsafeds/index.asp)

[LTCFEDS: Long Term Care Insurance-http://www.ltcfeds.com/](http://www.ltcfeds.com/)

Other Resources

[Social Security Administration-http://www.ssa.gov/](http://www.ssa.gov/)

[Thrift Savings Plan-https://tsp.gov/](https://tsp.gov/)

Links to Benefits Forms

Designation of Beneficiary Form

[SF-1152 Designation of Beneficiary - Unpaid Compensation of a Deceased Civilian Employee-
https://opm.gov/forms/pdf_fill/sf1152.pdf](https://opm.gov/forms/pdf_fill/sf1152.pdf)

[SF-2823 Designation of Beneficiary - Federal Employees Group Life Insurance \(FEGLI\)-
http://opm.gov/forms/pdf_fill/sf2823.pdf](http://opm.gov/forms/pdf_fill/sf2823.pdf)

[SF-2808 Designation of Beneficiary - Civil Service Retirement System \(CSRS\)-
http://opm.gov/forms/pdf_fill/sf2808.pdf](http://opm.gov/forms/pdf_fill/sf2808.pdf)

[SF-3102 Designation of Beneficiary - Federal Employees Retirement System \(FERS\)-
https://opm.gov/forms/pdf_fill/sf3102.pdf](https://opm.gov/forms/pdf_fill/sf3102.pdf)

[TSP-3 Designation of Beneficiary - Thrift Savings Plan \(TSP\)- https://tsp.gov/PDF/formspubs/tsp-3.pdf](https://tsp.gov/PDF/formspubs/tsp-3.pdf)

CSRS/FERS Death Benefit Forms

[SF-2800 Application for Death Benefits – Civil Service Retirement System \(CSRS\)-
http://opm.gov/forms/pdf_fill/sf2800.pdf](http://opm.gov/forms/pdf_fill/sf2800.pdf)

[SF-3104 Application for Death Benefits – Federal Employees Retirement System \(FERS\)-
http://opm.gov/forms/pdf_fill/sf3104.pdf](http://opm.gov/forms/pdf_fill/sf3104.pdf)

[SF-3104b Documentation and Elections in Support of Application for Death Benefits when
Deceased was an Employee at Time of Death – Federal Employees Retirement System \(FERS\)-
http://opm.gov/forms/pdf_fill/sf3104b.pdf](http://opm.gov/forms/pdf_fill/sf3104b.pdf)

[RI 25-45 Initial Certification of Full-Time School Attendance-http://opm.gov/forms/pdf_fill/ri25-
41.pdf](http://opm.gov/forms/pdf_fill/ri25-41.pdf)

[RI 25-43 Documentation in Support of Claim of CSRS or FERS Benefits as a Disabled Dependent
Child \(see page 29\)- http://opm.gov/retirement-services/publications-forms/csrsfers-
handbook/c073.pdf](http://opm.gov/retirement-services/publications-forms/csrsfers-handbook/c073.pdf)

Other Death Benefit Forms

[FE-6 DEP Claim for Death Benefits – Federal Employees’ Group Life Insurance Program-
http://opm.gov/forms/pdf_fill/fe6.pdf](http://opm.gov/forms/pdf_fill/fe6.pdf)

[SF-1153 Claim for the Compensation of Deceased Civilian Employee-
http://opm.gov/forms/pdf_fill/sf1153.pdf](http://opm.gov/forms/pdf_fill/sf1153.pdf)

[TSP-7 Information Relating to Deceased Participant – Thrift Savings Plan -
https://tsp.gov/PDF/formspubs/tsp-17.pdf](https://tsp.gov/PDF/formspubs/tsp-17.pdf)