CSRS Civil Service Retirement System

Applying for Death Benefits Under the Civil Service Retirement System

This pamphlet contains information for persons applying for benefits under the Civil Service Retirement System (CSRS) because of the death of an employee, former employee, or retiree who was covered by CSRS.

UNITED STATES OFFICE OF PERSONNEL MANAGEMENT

RETIREMENT AND INSURANCE SERVICE

Standard Form 2800-1
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We provide retirement information on the Internet. You will find retirement brochures, forms, and other information at:

http://www.opm.gov/retire

You may also communicate with us using email at:

retire@opm.gov

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➢ Death Benefits Under the Civil Service Retirement System

Type of Death Benefits Payable:

Two types of benefits may be payable under the Civil Service Retirement System.

- ❒ Monthly payments to eligible survivors
- ❒ Lump-sum payments

The type of benefit(s) payable depends in part on whether the deceased was an employee, a former employee or a retiree at the time of death.

Definitions:

Employee

Anyone who was still on the agency's employment rolls at the time of death, even if he or she had applied for disability retirement and his/her pay had already stopped.

Retiree

Anyone who had been separated from an agency's employment rolls and had met all the requirements for retirement (including having filed an application for retirement benefits).

Former Employee

Anyone who was no longer on an agency's employment rolls at the time of death and had not yet qualified and applied for retirement benefits.

➢ Benefits Payable Upon the Death of a Civil Service Employee

Survivor Annuity:

To a Spouse-

If an employee who dies with at least 18 months of creditable civilian service is survived by a spouse who:

- ❒ was married to the deceased for a total period of at least nine months (the nine month requirement does not apply if the death was accidental); ***OR***
- ❒ was the parent of a child born of the marriage (including one born posthumously, or out-of-wedlock if the parties later married);

the spouse may be eligible for a monthly survivor benefit.

To a Former Spouse-

If an employee dies with at least 18 months of creditable civilian service, a benefit may be paid in whole or in part to a former spouse who was married to the deceased for a total of at least nine months if a qualifying court order awards a survivor annuity benefit.

To a Child-

If an employee with at least 18 months of creditable civilian service is survived by:

- ❒ unmarried dependent children up to age 18, ***AND/OR***
- ❒ unmarried dependent children from age 18 to age 22 attending an accredited educational institution full-time, ***AND/OR***
- ❒ Unmarried dependent children over age 18 who are incapable of self-support because of mental or physical disability incurred before age 18;

a child's survivor annuity may be payable.

Children over age 18 who are incapable of self-support because of mental or physical disability incurred before age 18 and who were married when the employee died may be eligible for a child's annuity if their marriage ends after the employee's death.

Lump-Sum Benefit:

If an employee dies and no survivor annuity is payable based on his/her death, the retirement contributions remaining to the deceased person's credit in the Civil Service Retirement and Disability Fund are payable.

Payees for Lump-Sum Benefits-

If a lump-sum benefit is payable, it is paid to the first person eligible under the following order of precedence:

- ❒ beneficiary designated by the deceased in writing which is signed and witnessed and is received at the U.S. Office of Personnel Management prior to death; ***OR,*** if none, then to
- ❒ spouse of the deceased; ***OR,*** if none, then to
- ❒ children of the deceased (or descendants of deceased children); ***OR,*** if none, then to
- ❒ parents of the deceased; ***OR,*** if none, then to
- ❒ court-appointed executor or administrator of the deceased person's estate; ***OR,*** if none, then to
- ❒ next-of-kin of the deceased according to the laws in the deceased person's state of domicile.

➢ Benefits Payable Upon the Death of a Retiree

Survivor Annuity:

To a Spouse/Former Spouse/Insurable Interest:

If a retiree dies who, at retirement, elected to provide a survivor annuity for-

- ❒ his/her surviving spouse and/or former spouse, or
- ❒ a person having an insurable interest in him/her, or
- ❒ a spouse married after retirement, or
- ❒ if a qualifying court order, on file at the U.S. Office of Personnel Management, has awarded survivor annuity benefits to a former spouse,

a monthly survivor benefit may be payable.

To a Child:

If a retiree is survived by-

- ❒ unmarried dependent children up to age 18, ***AND/OR***
- ❒ unmarried dependent children from age 18 to age 22 attending an accredited school full-time, ***AND/OR***
- ❒ unmarried dependent children over age 18 who are incapable of self-support because of mental or physical disability incurred before age 18,

a child's survivor annuity may be payable.

Lump-Sum Benefit:

If a retiree dies, a lump-sum benefit equal to the annuity due the deceased, but not paid before death, may be payable. If no survivor annuity is payable, any retirement contributions remaining to the deceased person's credit in the Civil Service Retirement and Disability Fund may also be payable.

Payees for Lump-Sum Benefits-

If a lump-sum benefit is payable, it is paid to the first person eligible under the following order of precedence:

- ❒ beneficiary designated by the deceased in writing which is signed and witnessed and is received at the U.S. Office of Personnel Management prior to death; ***OR,*** if none, then to
- ❒ spouse of the deceased; ***OR,*** if none, then to
- ❒ children of the deceased (or descendants of deceased children); ***OR,*** if none, then to
- ❒ parents of the deceased; ***OR,*** if none, then to
- ❒ court-appointed executor or administrator of the deceased person's estate; ***OR,*** if none, then to
- ❒ next-of-kin of the deceased according to the laws in the deceased person's state of domicile.

➢ Benefits Payable Upon the Death of a Former Employee

Lump-Sum Benefit:

If a former employee dies, the retirement contributions remaining to the deceased person's credit in the Civil Service Retirement and Disability Fund are payable.

Payees for Lump-Sum Benefits-

The lump-sum benefit is payable to the first person eligible under the following order of precedence:

- ❒ beneficiary designated by the deceased in writing which is signed and witnessed and is received at the U.S. Office of Personnel Management prior to death; ***OR,*** if none, then to
- ❒ spouse of the deceased; ***OR,*** if none, then to
- ❒ children of the deceased (or descendants of deceased children); ***OR,*** if none, then to
- ❒ parents of the deceased; ***OR,*** if none, then to
- ❒ court-appointed executor or administrator of the deceased person's estate; ***OR,*** if none, then to
- ❒ next-of-kin of the deceased according to the laws in the deceased person's state of domicile.

➢ Applying for Death Benefits

Applicants for death benefits should complete Standard Form (SF) 2800, *Application for Death Benefits.* Specific instructions for completing SF 2800 are on the form itself. If you need more copies, it is all right to photocopy the blank forms. In certain situations, you must also complete the following additional forms.

If the deceased was an employee at the time of death-

If you are the surviving spouse or former spouse, you and the deceased person's employing agency should complete SF 2800A, *Agency Certification for Death in Service,* which can be obtained from the deceased person's former employing agency. Instructions for completing SF 2800A are on the form itself.

If the deceased was a retiree at the time of death-

All applicants need to complete the application form the U.S. Office of Personnel Management provides for you.

Submitting Completed Application-

If the deceased was an employee at the time of death, submit your completed application, with a copy of the death certificate and other attachments, to the personnel office of the agency where the deceased was last employed.

If the deceased was a former employee or a retiree, send your completed application to:

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

➢ What Happens After You File Your Application

If the deceased was an employee at the time of death-

After the personnel office has completed their action, your application will be transferred to the payroll office. The payroll office will send the U.S. Office of Personnel Management (OPM) your application and the records of the service performed by the deceased. OPM will assign a survivor annuity claim number (CSF number) and will process your application as quickly as possible after all the records and needed information are received.

If the deceased was an annuitant-

OPM will stop the payments to the deceased and assign a CSF number as quickly as possible after receiving the report of the death. OPM will mail the needed application forms right away. We will process your application as quickly as possible after the completed application is received.

After your application is processed-

If you are eligible for monthly payments, OPM will send you a survivor annuity statement that shows your monthly annuity rate and any amounts we have withheld. Generally, the withholding is for health benefits premiums and income tax.

If we are paying a lump sum, we will send a statement to show the amount we have authorized.

Payments

The Department of the Treasury makes all payments. The first payment we authorize for you may come at any time during the month. Regular monthly survivor annuity payments are due the first business day of each month. Sundays and Federal holidays are not business days. Lump sum payments may come at any time during the month.

➢ Having Survivor Annuity Payments Sent to a Bank or Financial Institution

Public Law 104-134 requires that most Federal payments be paid by direct deposit into a savings or checking account at a financial institution. However, if receiving your payment electronically would cause you a hardship because you have a disability or because of a geographic, language, or literacy barrier, you may receive your payment by check. In addition, if enrolling in Direct Deposit would cause you a financial hardship because it would cost you more than receiving your payment by check, you may receive your payment by check.

Direct deposit is a win-win situation all around. You avoid the bother of traveling to a bank or other financial institution to cash or deposit your check. You and we are both saved the worry that the check will be lost in the mail. Also, you are assured that payments are deposited and available for your use, even when you are away from home. If you live where direct deposit is available, we recommend that you make arrangements soon if you have not already done so.

When you elect direct deposit, you will continue to receive other information at your mailing address. Complete Section I of SF 2800, *Application for Death Benefits,* to have your payments sent to a financial institution or to ask for payments by check.

If you need to enroll in direct deposit or to change accounts after your payments begin, contact us as explained on page 11.

➢ Changing Your Mailing Address

If you want to change your mailing address before you receive your claim number, write to the U.S. Office of Personnel Management, giving your name, date of birth, your Social Security Number, and the deceased person's name, date of birth and Social Security Number. If you have received your claim number, you can contact us as explained on page 11. Always have your claim number available when you contact us.

➢ Federal Income Tax

Your payments are subject to the rules administered by the Internal Revenue Service (IRS). For a detailed explanation about Federal tax on survivor benefits, request Publication 721, "Tax Guide to U.S. Civil Service Retirement Benefits," from the IRS.

We report your annuity payments to the IRS. If you do not file the required tax returns, you could be subject to penalties, interest, and potentially a levy against your survivor annuity. We do not withhold tax from lump-sum payments. Unless we are told otherwise, we will withhold Federal income tax from monthly survivor annuity payments as if you are a married person claiming three withholding allowances. This is the IRS standard we use when we have no other withholding instructions.

You can start, stop, or change your Federal tax withholding at any time. Contact us as explained on page 11.

➢ State Income Tax

You can authorize us to withhold your state income tax. For information or to authorize this action, contact us as explained on page 11.

➢ How to Contact Us

If you need assistance from us, call the Retirement Information Office toll-free at 1-888-767-6738. If you are calling within the local Washington, DC area, dial 202-606-0500. If you use TDD equipment because of a hearing loss, call 1-800-878-5707 from outside Washington and 202-606-0551 for local calls.

Our Internet address is:

http://www.opm.gov/retire.

Our email address is:

retire@opm.gov.

There are many actions you can take without our assistance by calling us or by using our web site on the Internet. These include starting, stopping, or changing the amount of Federal and State income tax we withhold and requesting a duplicate form 1099R for the current tax filing year. This is not a complete listing of things you can do using our automated system because we are adding more actions all the time.

You need to use the Internet or a touch tone telephone to take any of these actions without our assistance. You must be able to give your survivor annuity claim number to take any actions in our automated system. To take actions using the telephone, you will also need your Personal Identification Number (PIN). If you call on a rotary or a touch tone telephone during our business hours, you can stay on the line and speak to a Customer Service Specialist. The Specialists can make changes for you and can arrange for us to mail you a PIN. The Retirement Information Office is open Monday through Friday from 7:30 a.m. to 5:30 p.m. Eastern time. The office is closed on Federal holidays.

Our mailing address is:

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

Retirement & Insurance Service

Serving over 10 million customers, Federal employees, annuitants, and their families.