UNITED STATES OFFICE OF PERSONNEL MANAGEMENT

Information for Survivor Annuitants

Civil Service Retirement System (CSRS)

This pamphlet answers the questions most frequently asked by Civil Service Retirement System survivor annuitants and their families.

a New Day for Federal Service

Message From OPM

This pamphlet answers the questions most frequently asked by Civil Service Retirement System survivor annuitants and their families. As the survivor of a Federal employee or retiree, you can expect the highest level of customer service from the dedicated Federal employees at the U.S. Office of Personnel Management (OPM). You will find the information informative and easy to understand. We are committed to providing you with outstanding customer service, and we hope you will find this pamphlet helpful.

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How to Contact OPM

If this pamphlet does not fully answer your questions, call the Retirement Information Office toll-free at 1-888-767-6738. Customer Service Specialists are available Monday through Friday, from 7:30 a.m. to 7:45 p.m. Eastern time. They are not available on Federal holidays. If you use TTY equipment, call 1-855-887-4957.

Be sure to have your survivor annuity claim number on hand when calling a specialist.

MAKE USE OF *Retirement Services Online* - Log onto *www.servicesonline.opm.gov* to use your computer in a secure, pin-protected environment at your convenience to access information about your survivor annuity payment or to make changes in your mailing and direct deposit addresses, change your Federal and State income tax withholding, view a statement describing your annuity payment, and much more. This is a time-saving tool you can use any time of the day or night.

We also provide retirement brochures, forms, and other information on the Internet at *www.opm.gov/retirement-services* and respond to emails sent to retire@opm.gov.

If you write to us, please be sure to state your questions clearly and give your full name, survivor annuity claim number (CSF number), and the full name and date of birth of the deceased Federal employee or retiree. This allows us to identify the proper records promptly. Our mailing address for general correspondence is:

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

General Information

A survivor annuity is a monthly payment to eligible family members of deceased Federal employees or annuitants. Please note the law does not allow survivors to choose a lump-sum payment instead of the monthly benefit provided.

Remember, any of the events listed below can affect your entitlement to survivor benefits. It is vital you report any such event to us promptly to avoid receiving money to which you are not entitled. These circumstances include:

1. Death of any survivor annuitant (child, widow, widower, former spouse, or insurable interest annuitant).

2. Court-ordered termination or reduction of a former spouse's annuity.

3. Marriage of any child who is a survivor annuitant.

4. Marriage before age 55 of any widow, widower, or former spouse who is a survivor annuitant. This does not apply to insurable interest survivor benefits or to other survivors who were married to the deceased for 30 years or more.

5. Employment or marked improvement in the health of a son or daughter who is receiving a survivor annuity after age 18 because of incapacity for self-support as a result of disability which began before age 18.

6. Any change in the court-appointed representative or in the payee we selected for a minor or incompetent survivor. (For example, when an individual or institution is no longer responsible for an annuitant for whom it had been acting as payee.)

7. Change in school attendance of an adult student receiving annuity payments after reaching age 18 (such as course-load reduction to less than full-time attendance, interruption of attendance for more than 5 months between terms, attending a non-recognized school, graduating, or dropping out of school).

All survivor annuities terminate at the end of the month before the above-listed events occur.

We must collect any benefits paid to a person not entitled to those payments. You should not accept benefits to which you are not entitled. If you do, you will be required to repay them.

Payments and Address Changes

The Office of Personnel Management (OPM) computes the amount of your survivor annuity and authorizes the Department of the Treasury to make payments to you. Retirement law specifies your annuity is payable once each month on the first business day of the month. Sundays and Federal holidays are not business days. Your payment covers the annuity due for the month before the month in which the payment is made.

If we have a reason to pay you for less than a full month, we divide your monthly annuity by 30 to compute a daily rate (even if there are not 30 days in the month). The daily rate is multiplied by the number of days you were eligible for an annuity that month (up to 30 days). The resulting amount is your annuity for the month.

Cost-of-living adjustments allowed by law will increase your annuity. The amount of these annual adjustments depends on Consumer Price Index increases. If your deceased spouse received annuity for less than 1 year or died before retirement, you will get a percentage of any cost-of-living adjustment that is payable within 1 year of the commencing date of your spouse's annuity or your spouse's date of death. If your increase is less than 100 percent, the percentage depends on how long you or your spouse were eligible for an annuity before the effective date of the increase. When we adjust your payments, we will send you a statement showing the effect of the increase on your annuity.

The Department of the Treasury pays annuities either by transferring funds to your account at a bank, credit union, or similar financial institution or by the use of a debit card they provide. If your payments are not electronically deposited in your checking or savings account, you must contact the Department of the Treasury at 1-800-333-1795 to discuss your options.

Because we send information to you at the mailing address you provide, you should tell us quickly about changes in your mailing address or where your payment should go. To do this, call our Retirement Information Office as described on page 1, use Services Online, or write to:

U.S. Office of Personnel Management
Change-of-Address Section
P.O. Box 440
Boyers, PA 16017-0440.

Please provide your full name, the full name of the deceased person, your survivor annuity claim (CSF) number, Social Security number, and your new address when calling or writing. If you change your financial institution, please ensure you have the institution's correct name and routing number and the correct account number. Address changes processed before the middle of the month typically mean the next payment is sent to the new financial institution.

To ensure no annuity payments are missed, we recommend you keep your old account open until the next payment is deposited in your new account.

Lost or Missing Payments

If you do not receive your payment on the first business day of the month, please call your financial institution first for information. If they cannot help, call our toll-free number shown on page 1 during our regular business hours or write to:

U.S. Office of Personnel Management
Attn: Check Loss
P.O. Box 7815
Washington, DC 20044-7815.

Be sure to tell us your full name, survivor annuity claim (CSF) number, and the date you expected to receive the payment.

If more than two of your payments are returned to us, we will suspend your annuity until you let us know where payments should be made.

If you live where the Department of the Treasury cannot pay your annuity by fund transfer, we can pay you by check. We will address the checks as you instruct us. To report a lost or missing check, call or write to us as described above.

Eligibility for Survivor Annuity

The widow or widower of a deceased Federal employee is generally eligible for a monthly survivor annuity, provided he or she was married to the deceased for at least 9 months before the death. If the surviving spouse had a child with the deceased person or if the death was accidental, the 9-month marriage requirement does not apply. The widow or widower of a deceased annuitant can only be eligible if the annuitant has elected a reduced payment with survivor benefits.

A former spouse may be eligible for a monthly survivor annuity if he or she meets the 9-month marriage requirement and a court order or a survivor election by the deceased provides for the annuity.

Choosing A Survivor Annuity If You Are Eligible For More Than One

If you are the surviving spouse of more than one retiree who elected a survivor annuity for you, you will be asked to choose which survivor annuity you wish to receive. Retirement law does not permit us to pay you both survivor annuities.

The Relationship Between Your Annuity and Social Security Benefits

You may receive both annuity payments and social security payments. Please contact the Social Security Administration for information about social security benefits. Civil Service Retirement System (CSRS) Offset service covers situations in which the deceased person performed Federal work subject to both social security and civil service retirement deductions. We reduce CSRS Offset survivor annuities if the Social Security Administration informs us they can pay you a benefit based on the CSRS Offset service.

If you are entitled to receive a civil service annuity based on your own Federal service, there may be a reduction in the amount of any social security benefit you receive based on your deceased spouse's service. Contact any Social Security office for more information.

When Survivor Annuities Begin

If you are a widow or widower, your survivor annuity begins on whichever is later: the day after the employee or retiree dies or the day after the entitlement of any former spouse ends if such entitlement prevents you from receiving a survivor annuity.

If you are an insurable-interest annuitant, your survivor annuity begins the day after the death of the retiree on whose service the benefit is based.

If you are a former spouse awarded a survivor annuity based on a qualifying court order, your survivor annuity begins on whichever day is later: the day after the employee or retiree dies or the first day of the second month after we receive a certified copy of the entire court order (along with whatever supporting documentation we require).

If you are a former spouse who applied for the survivor annuity under special provisions of the Civil Service Retirement Spouse Equity Act of 1984, your annuity begins the day after the employee or retiree dies.

If you are a former spouse who is eligible for a survivor annuity based on a retiree's election, your survivor annuity begins the day after the retiree dies or the day after the entitlement of any other former spouse ends if such entitlement prevents you from receiving the survivor annuity.

When Survivor Annuities End

All survivor annuities end when the survivor dies. Survivor annuities payable to widows, widowers, and former spouses end if the survivor remarries before age 55 and was not married for at least 30 years to the deceased employee or annuitant. The survivor annuity for a former spouse who is entitled because of a court order ends if the terms of the court order are satisfied. Insurable-interest survivor annuities are payable for the life of the survivor. Widows, widowers, and former spouses who remarry after they turn 55 continue to be eligible for survivor annuity benefits. Survivor annuities are payable through the end of the month prior to the date of the event which ended eligibility for the annuity.

Restoration of Survivor Annuities

Survivor annuities ended because the survivor remarried before age 55 can be restored for widows and widowers whose remarriage ends. Before the benefit can be restored, the survivor must pay back any lump sum we paid to anyone at the time the survivor annuity ended. (Lump sum payments are infrequent because there usually is no unexpended balance of retirement fund contributions.) Former-spouse survivor annuities ended because of remarriage before age 55 can never be restored.

How We Determine Whether to End or Restore Survivor Annuities

The law requires persons who receive survivor annuities which end upon remarriage before age 55 to notify us if they remarry. We make periodic inquiries to determine whether widows, widowers, or former spouses have remarried. Please note we must recover monies paid to persons who are no longer entitled.

To notify us of a remarriage, write to the address on page 1. Include a copy of your marriage certificate and provide your survivor annuity claim (CSF) number and the name of the deceased person on whose service your benefit is based. Use the same address in notifying us a remarriage has ended. Send us a copy of the divorce, annulment, or death certificate showing the date your marriage ended and ask us to restore your survivor annuity.

The Effect of Employment Income on Your Annuity

Your income from employment with the government or another employer has no effect on your survivor annuity.

Events That Would Cause Your Annuity to Increase

If you are a widow or widower receiving less than the survivor annuity to which you are entitled because a former spouse had prior entitlement based on a court order, your annuity would be increased if the former spouse's entitlement ends due to death, remarriage before age 55, or under the terms of the court order. However, if there is another former spouse who is eligible for a survivor annuity based on a court order, you would not be eligible for this increase.

If you are a former spouse receiving less survivor annuity than the amount a court ordered and the annuity of another former spouse stops, your annuity would be increased to the full court-ordered share if your court order is next in chronological order.

When an insurable-interest survivor annuity stops because the beneficiary dies, it has no effect on any other survivor annuity.

Federal Income Taxes and Your Annuity

Your payments are subject to Internal Revenue Service (IRS) rules. For a detailed explanation, request IRS Publication 721, "Tax Guide to U.S. Civil Service Retirement Benefits." We do not provide tax advice or supply IRS publications. We report your 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. Unless we are told otherwise, we will withhold Federal income tax as if you are a married person claiming three withholding allowances. You can change your Federal tax withholding at any time by calling our toll-free number shown on page 1, using *Retirement Services Online,* or by writing to:

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

State Income Taxes and Your Annuity

To start, stop, or change the amount of state income tax we withhold from your payments, call our toll-free number shown on page 1, use *Retirement Services Online*, or write to us at the address shown above for Federal tax changes. If your state does not participate in our State Income Tax Withholding Program, the computer system will not accept a request to withhold state tax.

Military Service and Military Retired Pay

If you are the survivor of a deceased Federal retiree receiving military retired pay at death, credit for the military service cannot be included in your survivor annuity unless the retired pay was:

1. Based on a disability incurred in combat with an enemy of the U.S. or caused by an instrumentality of war and incurred in the line of duty during war, or

2. Granted under provisions of Chapter 1223 (formerly Chapter 67), title 10, United States Code (reserve retirement).

However, if you are the survivor of a Federal civilian employee and he or she was receiving military retired pay at the time of death, credit for the military service will be included in your survivor annuity unless you elect otherwise. If the military service is included in your survivor annuity, your annuity will be reduced by the amount of any survivor benefit (other than a child's survivor benefit) payable from the military retirement system.

Military service performed before January 1, 1957, may be used under the Civil Service Retirement System or applied toward the social security benefit, whichever is more advantageous to you.

A deceased employee's or retiree's military service performed on or after January 1, 1957, must be applied toward your social security benefit. However, depending on several factors, post-1956 military service also may be used under the Civil Service Retirement System. If your survivor annuity is based on Federal service which ended before September 9, 1982, and you are eligible (or would be eligible upon proper application) for social security, you will receive the greater of the following: (1) an annuity reduced by eliminating credit for the post-1956 military service or (2) an annuity reduced by the amount of the social security benefit attributable to the post-1956 military service. (If you are not eligible for social security benefits, your civil service survivor annuity will not be reduced.)

If your survivor annuity is based on Federal service which ended after September 8, 1982, use of post-1956 military service for civil service benefits depends on when the deceased employee or retiree was first hired in a position subject to the Civil Service Retirement System and whether a deposit was paid to cover the military service. If the deceased employee or retiree was first employed in a position under the Civil Service Retirement System before October 1, 1982, and no deposit was made, we cannot use the post-1956 military service if you are eligible (or would be eligible upon proper application) for social security benefits. If the deceased employee was first employed in a position under the Civil Service Retirement System after September 30, 1982, and no deposit was paid, we cannot use the post-1956 military service regardless of whether you are eligible for social security benefits.

The deposit for post-1956 military service must be made by the employee to the employing agency before he or she retires. If the employee dies in service, you must make the deposit to the employing agency.

Waiver of Annuity

You can waive all or part of your benefit by writing to us at the address shown on page 1. Merely state in a dollar amount the portion of your monthly annuity you want to waive and the effective date (the date cannot be before the first of the month following the month in which we receive your letter). If you have already received your annuity payment, you cannot return any part of it for waiver purposes.

You may cancel your waiver at any time through a written request, but only for payments due after we receive your written request. No retroactive payment of annuity can be made covering the period during which your waiver was in effect.

Government Claims and Your Annuity

Your annuity may be subject to attachment for certain legal obligations, such as alimony, child support, or separate maintenance. Also, if you owe money to the Federal government or were party to a transaction with the deceased employee or retiree (i.e., as a co-signer of a Federal home loan or joint tax return), we can settle the account by withholding annuity funds. We can withhold any amount payable as a lump-sum death benefit to settle the amount you owe, or the deceased former employee owed, to the Federal government. We will not start withholding from your monthly annuity payments until after the government agency involved certifies it has explained to you the amount you owe and your rights in its collection. However, the Internal Revenue Service may collect delinquent income tax from your payments without notifying us of the collection. Except in these circumstances, the annuity is not generally assignable either in law or equity, nor is it subject to execution, levy, attachment, garnishment, or other legal process.

Power of Attorney, Representative Payees, and Your Annuity

Your annuity checks cannot be cashed by an individual using a general power of attorney. A specific power of attorney—SF 232, Power of Attorney by Individual for the Collection of a Specified Check Drawn on the United States Treasury (executed after the issuance of each check and describing it in full)—may be used to authorize an annuity check endorsement. However, you can enroll in the Direct Deposit Program to have your payments deposited in your account. To use a foreign financial institution, you must complete SF 233, Power of Attorney by Individual to a Bank for Collection of Checks Drawn on the United States Treasury. (Both forms may be available at your financial institution.)

If you are paid by check and are mentally competent but physically unable to write your name legibly, ask your financial institution for advice on how to deposit or cash your check. If the illness continues, you should have your payments sent to your financial institution each month through the Direct Deposit Program. Contact us as instructed on page 1 to initiate enrollment in the Direct Deposit Program.

If you ever are unable to take care of your own financial affairs, no one else can sign, cash, or deposit your check. In the event of your incapacitation, a family member or other individual should call us or write to:

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

He or she should give your full name, survivor annuity claim (CSF) number, and the full name and date of birth of the deceased Federal employee or retiree on whose service your annuity is based. We will send instructions to your mailing address or the person who wrote on your behalf explaining how to have your annuity paid to a person who acts as your representative.

If a court has appointed a guardian or conservator to be your representative, this individual should return any survivor annuity checks made out to you to the Department of the Treasury at the address shown below, with an explanation as to why they are being returned. In addition, he or she should write to us at the above address, provide a copy of the court order, and ask to be made the payee. This person must give us a correspondence address and the information we need to pay by direct deposit. We will pay all returned and future annuities to the court-appointed payee.

What Should Be Done When You Die

Family members or friends should call to let us know of your death. They should be prepared to provide your full name, survivor annuity claim (CSF) number, date of death, and name of the former Federal employee on whose service your survivor annuity is based. If they cannot call, they should provide all of the above information in a letter sent to the address on page 1. Uncashed annuity checks must be returned to:

Department of the Treasury
P.O. Box 7509-0209
Kansas City, MO 64116-0209.

They should include a note informing the Treasury of the date of your death. If annuity payments are being deposited directly into an account at a financial institution, family members or friends should immediately notify the institution of your death. It is a violation of law for anyone to withdraw any payments which were deposited after you die.

No annuity is payable for the month in which a survivor annuitant dies. If uncashed checks dated before your death are returned to the Department of the Treasury, your survivors should call or write to us asking for an Application for Death Benefits so we can pay any monies due.

Information About Children's Survivor Annuity Benefits

The law provides survivor annuity benefits for eligible children of deceased Federal employees and annuitants. The annuitant does not elect or pay for these benefits and cannot prevent the children from receiving the benefits. Children's benefits are payable whether or not an adult survivor is being paid.

A child must be unmarried, be under the age of 18, and have been dependent on the deceased employee or retiree. A child is dependent on the deceased employee or retiree if he or she is (1) born within wedlock, (2) adopted, (3) a stepchild or recognized child born out of wedlock who lived with the employee or retiree in a regular parent-child relationship, or (4) a recognized child born out of wedlock whom the employee or retiree supported, either based on a court order or with voluntary regular and substantial contributions.

Unmarried children age 18 or over who can't support themselves because of a disability which began before age 18 and unmarried children age 18 to 22 who are full-time students also are eligible.

If a child's annuity is terminated because of marriage and the marriage ends before the child is age 22, you should inform us. We may be able to reinstate the child's benefit. Disabled children who are over the age of 22 may also be eligible for reinstated survivor benefits if their marriages end. Disabled children who were married when the employee or annuitant died may be eligible for survivor benefits if their marriages end. When you contact us, be sure to provide a copy of the divorce decree, annulment papers, or the death certificate of the child's spouse.

Adopted Children - Adopted children who meet the conditions stated above are eligible for survivor benefits. Retirement law defines an adopted child as a child adopted by the deceased employee or annuitant or a child who:

1. lived with the deceased

2. is the subject of an adoption petition by the deceased prior to his or her death, and

3. was adopted by the surviving spouse after the employee or retiree died

Adult Student Children - Unmarried sons or daughters, age 18 to 22, who are full-time students at a high school, trade school, technical or vocational institute, junior college, college, university, or comparable recognized educational institution may apply for survivor benefits. A recognized educational institution is a school that has a faculty and requires study or training to be done at the school, and is accredited by an organization recognized by the U.S. Department of Education. Job Corps is not an educational institution.

The child's parent, guardian, or other responsible adult will receive a notice with instructions on how to continue an eligible student's annuity after he or she reaches age 18. If you do not follow the instructions, the annuity will be stopped on the last day of the month before the child's 18th birthday. If we continue annuity payments after age 18 for a child who is not eligible, you must notify us as instructed on pages 1 and 2 of this pamphlet.

Survivor annuity payments for an adult student stop at the end of the month before the one in which he or she: marries, dies, ceases to be a full-time student, enters military service on active duty, enters any of the military service academies (such as the U.S. Naval Academy), transfers to a non-recognized school, fails to submit proof (when requested) showing full-time school attendance, or reaches age 22 - whichever occurs first. If an adult student whose 22nd birthday falls during the school year (September 1 through June 30) continues full-time schooling, we can continue payments to the end of the month preceding the one in which full-time schooling stops or to June 30 - whichever is earlier.

If the student's 22nd birthday is between September 1 and July 1 of the following year and the death of the employee/annuitant was during this same period, the student may be eligible for a monthly annuity.

Remember, failure to notify us if a student loses annuity eligibility will lead to overpayment and subsequent action to collect the money from you. (See page 2.)

An annuity terminated because the student left school or ceased being a full-time student can be resumed if he or she again becomes a full-time student before reaching age 22, provided he or she has not married. Also, we continue to pay the annuity during breaks between school years, if these breaks are not longer than 5 months and if the student shows clear intention to continue as a full-time student.

Representative Payees for Children - A child's annuity is paid to his or her court-appointed legal guardian. If there is no legal guardian, payments will be made, at our discretion, to the person who is responsible for the child. When a student beneficiary reaches age 18, we will send the payments directly to the student if he or she asks us to do so.

When the Child's Family Circumstances Change - OPM needs to be informed when the deceased annuitant's or employee's widow, widower, or former spouse dies, even if we are not paying the person, if he or she was the parent of any child who continues to receive a survivor annuity. This is important because we must establish a new payee for the child. In some cases, the death can result in an increase in the child's payments.

To establish a new payee after the death of a widow(er) or former spouse who was receiving annuity payments on behalf of a child, we will arrange to have the child's annuity payments sent to his or her court-appointed guardian. If no guardian is appointed, the payments will usually be sent to the person who is responsible for the child.

Health Benefits

Widows and Widowers

Health benefits continue for all family members if there is a monthly survivor benefit payable and the deceased was enrolled in a "self and family" health benefits plan on the date of death. The enrollment will be changed to your name and premiums withheld from your annuity. If you are the only other person eligible for coverage under a "self and family" enrollment at the time of the employee's or retiree's death, your coverage will be changed to the less-expensive "self only" coverage. After the enrollment is changed to your name, the carrier will send you a new identification card.

If you are eligible for health benefits, your coverage generally continues for life unless you cancel your enrollment or lose eligibility for survivor annuity benefits due to marriage. If you lose eligibility for health benefits coverage and survivor annuity due to marriage and your survivor annuity is later restored due to marriage termination, you can re-enroll in a Federal health benefits plan.

Former Spouses

Former spouses may be eligible for health benefits coverage under the spouse equity provisions of the Federal Employees Health Benefits (FEHB) Program if:

1. You currently receive or have future entitlement to a former spouse survivor annuity or a portion of the former employee's retirement benefits,

2. You were covered as a family member in an FEHB plan at any time during the 18 months preceding the termination of your marriage,

3. Your marriage ended while your former spouse was employed by or retired from the Federal government, and

4. You have not remarried before age 55.

Former spouses must apply for health benefits coverage within 60 days after either the marriage termination or our notification to you of your entitlement to an annuity.

If you receive a former spouse survivor annuity or your marriage terminated after the employee retired, you must apply to us for health benefits coverage.

If your marriage ended while your former spouse was a Federal employee, you must apply to the agency where the employee worked at the time your marriage ended.

If you receive survivor annuity benefits, we will withhold the full cost of the enrollment from your annuity. If your annuity doesn't cover the full cost, you can enroll in a less-expensive plan or pay us directly. If you do not receive monthly benefits, you must pay the full cost directly to us.

If you do not meet the requirements for coverage under the spouse-equity provisions as given above, you may be eligible for up to 36 months of coverage under the Temporary Continuation of Coverage provisions of the health benefits law.

Former-spouse health benefits coverage generally continues for life unless you (1) lose entitlement to the survivor annuity, (2) cancel your enrollment, or (3) do not pay the full cost of your enrollment by the payment due date (if premiums are not being withheld from your annuity).

A "self and family" enrollment of a former spouse covers only the former spouse and any children under age 26 or disabled children of the former spouse and the deceased employee or retiree.

If you are eligible for Federal Employees Health Benefits coverage as an employee or a family member under another enrollment, you may suspend coverage as a former spouse. If you later lose coverage as an employee or family member, you may resume health benefits coverage as a former spouse.

Children

To continue health benefits coverage, the child must have been an eligible family member of the deceased. The child must be under age 26 or disabled as described below. Also, the deceased employee or retiree must have been enrolled in a “self and family” health benefits plan at the time of death (or the child is covered under a “self and family” enrollment of a former spouse).

Generally, an eligible child may receive health benefits coverage until he or she reaches age 26. The child does not have to be enrolled as a full-time student to receive health benefits coverage as a family member. A child over age 26 may qualify for continued health benefits coverage if he or she is incapable of self support because of a disability which occurred before age 26.

A child’s coverage will continue for 31 days after his or her eligibility for health benefits coverage ends (unless the enrollment was canceled). During the 31-day extension of coverage period, the child may convert to a non-group contract by writing directly to the nearest office of the plan.

Note: Many plans do not provide the same benefits under the converted non-group contract as Federal employee group plan provides. The government will not contribute toward the cost of the non-group conversion contract.

The child also has the right to request Temporary Continuation of Coverage as described below.

Temporary Continuation of Health Benefits Coverage

Temporary Continuation of Coverage is generally available to a covered child who loses eligibility for coverage because of loss of family-member status. This coverage is also available to children who do not qualify for a survivor annuity. A former spouse who loses coverage because of a divorce or annulment and who is not eligible (or has not yet been determined eligible) to enroll under the spouse-equity law or similar statutes may qualify for Temporary Continuation of Coverage under the group plan. The temporary coverage may continue for up to 36 months after the qualifying event occurs.

The cost of the enrollment is the total premium (both the employee and government shares) plus a charge of 2 percent of the total premium for administrative costs. The government does not pay any portion of the cost of the enrollment. In addition, child and former-spouse enrollees are entitled to a 31-day extension of coverage and can convert to a non-group health benefits contract when their Temporary Continuation of Coverage ends (except by cancellation or non-payment of premiums).

If you are a former spouse who is eligible for Temporary Continuation of Coverage, within 60 days after your marriage ends you must contact the Office of Personnel Management as instructed on page 1 to request this coverage. If you have a child who is eligible for this coverage, you must make the request within 60 days after the qualifying event described on page 15 and provide the child's mailing address. When such a request is received, OPM will notify the requester of his or her Temporary Continuation of Coverage rights. If you or the child want continued coverage, you must elect it within 60 days after you receive this information from OPM (or 60 days after the date of the qualifying event, if later).

However, if you are a former spouse enrolled under the spouse-equity provisions and you lose coverage because of remarriage or loss of qualifying court order within 36 months after your marriage ended, you may enroll in Temporary Continuation of Coverage within 60 days after the loss of coverage under the spouse-equity provisions.

If we are not notified that a child or former spouse has lost coverage, the opportunity to elect continued coverage on a temporary basis ends 60 days after the event that caused the coverage loss.

As the law specifies, the effective date of the Temporary Continuation of Coverage is the day after the 31-day extension of coverage the child or former spouse receives when eligibility for regular coverage ends. Because the effective date of continued coverage cannot be changed, the first payment may cover several installments.

For More Information

If you want more information about survivor benefits, write to our Retirement Operations Center in Boyers, Pennsylvania. Please be sure to follow the instructions given on page 1.

The pamphlets listed below offer more detailed information about their respective topics than is possible here. To request one or more of these pamphlets, call the Retirement Information Office or write to us at the address shown on page 1.

Title	Publication ID
Survivor Benefits for Children	RI 25-27
Information for Retirees and Survivor Annuitants About the Federal Employees Health Benefits Program	RI 79-2

We also provide information on the Internet at www.opm.gov/retirement-services. Our email address is retire@opm.gov.

United States
Office of Personnel Management
Retirement Services
1900 E Street, NW
Washington, DC 20415

www.opm.gov/retirement-services/

PRINT

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