# [Your Federal Benefits: What Should Your Primary Survivor Do When You Die?](https://www.fedsmith.com/2019/03/07/federal-benefits-primary-survivor-die/" \o "Permanent Link to Your Federal Benefits: What Should Your Primary Survivor Do When You Die?" \t "_blank)

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It’s tempting to come up with an exhaustive checklist for this topic since I’m a dedicated checklist person, but there’s really only ONE thing your primary survivor needs to do when you die: **contact whoever was “paying” you at the time of your death and let them know you’ve died.**

This holds true regardless of who your primary survivor is: a spouse, adult child, partner, etc. The professionals will take it from there.

## Who should be notified of your death?

**If you were still working when you died,** the “paying” party would be your employing office. Your survivor should contact your supervisor or HR. It’s wise to make sure your primary survivor always has a current phone number for a reliable contact at work.

**If you were retired when you died,** the “paying” party is OPM, and your survivor should notify OPM Retirement Services as soon as possible. OPM can be contacted about the death of a retiree these ways:

  By calling 1-888-767-6738 (1-888-7OPM-RET);

  By sending an email to [retire@opm.gov](mailto:retire@opm.gov), or

  By going online to <https://apps.opm.gov/retire/death/death.cfm>

Whoever contacts OPM should have the deceased’s full name and CSA or Social Security Number handy.

## What “death benefits” are we talking about?

Benefits payable in connection with your death may include any or all of the following:

  **Retirement benefits** (FERS or CSRS): These might include monthly survivor benefits for a spouse and/or children. If no survivor benefits are payable, a lump sum payment of your contributions to the retirement system will be made to a beneficiary, if any contributions remain.

  **Life insurance**: I’m talking here about Federal Employees Group Life Insurance (FEGLI) or life insurance specific to your agency.

  **Unpaid compensation:**Employees who die while they are working may have unpaid salary, unpaid annual leave, cash awards, or other funds that will be payable to beneficiaries by the employing agency.

  **Thrift Savings Plan (TSP):**How TSP funds will be paid out will be determined by the TSP. Whether the deceased has initiated a withdrawal or not will determine how these funds will be paid. Your survivors can call the TSP at 1-877-968-3778 or go online to <https://www.tsp.gov/LifeEvents/personal/death/index.html#report>.

## What must be done to get the federal benefits paid?

In all cases, the potential beneficiaries must file claim forms for the various benefits. Professionals in the “paying offices” (HR at your employing agency or OPM) will review your records, determine what benefits are payable, and provide the forms necessary to claim the benefits. The employing agency, OPM, and OFEGLI will determine the appropriate beneficiary(ies) for retirement benefits, life insurance, and unpaid compensation. TSP will determine the beneficiary(ies) of TSP funds. These beneficiary determinations will usually be based on the *Standard Order of Precedence*for federal benefits*.*

The professionals at the employing office or OPM will assist the beneficiaries with completing and submitting the claim forms or will direct the beneficiaries to the appropriate offices for assistance. They will initiate (or advise on) changes to the federal health insurance enrollment, as needed. They will also provide current contact information for the Thrift Savings Plan (TSP) and Social Security.

### What about Social Security?

In the long run, whether you died while still working or were already retired, your survivor(s) will have to deal with Social Security directly. If it is believed that Social Security benefits might be payable immediately or in the future, survivor(s) can call Social Security at 1-800-772-1213 or go to their website at <https://www.ssa.gov/> for information or to apply for benefits.

## One last tip

Your survivors will need numerous certified copies of your death certificate. My recommendation (based on more than 30 years of handling death cases) is to request at least five (5) certified copies, and I would encourage your survivor(s) *to request ten (10) certified copies*. Many organizations still require a hard copy certified death certificate, and it’s easiest to get them up front and have them available.