# [Federal Employee Survivor Spousal Checklist](https://www.fedsmith.com/2019/07/09/federal-employee-survivor-spousal-checklist/" \o "Permanent Link to Federal Employee Survivor Spousal Checklist" \t "_blank)

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During a recent retirement class, I was asked if there was a checklist available to guide a surviving spouse on what is required to obtain spousal benefits. There is not a checklist that I am aware of, so let’s walk through these benefits line by line.

First of all, this checklist should be shared and discussed now, so that your spouse knows which benefits you have. For example, why should they be concerned about getting a FERS Supplement if you are not eligible for this benefit? Or, if you don’t have Federal Group Life Insurance, there is no need to submit a claim form.

## Benefits you may be entitled to:

  A survivor pension (CSRS or FERS annuity)

  FERS Supplement

  Last paycheck (if spouse was not retired)

  Federal Group Life Insurance (FEGLI)

  Lump sum benefit (FERS only)

  Thrift Savings Plan (TSP)

### Spousal Benefits

#### 1. CSRS/FERS Annuity (pension)

##### CSRS

If deceased spouse was retired and chose a survivor benefit at time of retirement, then the survivor benefit is the amount chosen up to 55%.

If decease spouse had not yet retired, had at least 18 months of service, and marriage was at least nine months, the surviving spouse would be eligible for a 55% survivor annuity.

##### FERS

If deceased spouse was retired and chose a survivor benefit at time of retirement, then the survivor benefit is either 25% or 50%.

If deceased spouse had not yet retired, had at least 10 years of service, and marriage was at least nine months, the surviving spouse would be eligible for a 50% survivor annuity.

#### If the insured person was a Federal RETIREE

You must report the death to OPM’s Retirement Office. You can use [report a death online](https://rsreporting.opm.gov/AnnuitantDeath) or you can call Retirement at 1-888-767-6738

Survivors are required to notify OPM in the event of the benefit recipient’s death. Contact via email: [retire@opm.gov](mailto:retire@opm.gov), by telephone (888) 767-6738, or report online [https://rsreporting.opm.gov/EmployeeDeath](https://rsreporting.opm.gov/AnnuitantDeath).

#### If the insured person was a Federal EMPLOYEE

You must report the death to the employee’s human resources office. If you don’t know how to contact the employee human resource office, you can reach out to the appropriate [Agency Benefits Officer](https://apps.opm.gov/abo/).

#### Paperwork

**CSRS** – Complete the appropriate application for CSRS death benefits [SF 2800](https://www.opm.gov/forms/pdf_fill/sf-2800.pdf) if  retired annuitant or [SF 3104B](https://www.opm.gov/forms/pdf_fill/sf3104b.pdf) if deceased was still employed at time of death.

**FERS** – Complete the appropriate application for FERS death benefits [SF 3104](https://www.opm.gov/forms/pdf_fill/sf3104.pdf) if retired annuitant or  [SF 3104B](https://www.opm.gov/forms/pdf_fill/sf3104b.pdf" \t "_blank)  if deceased was still employed at time of death.

The agency where your spouse was still working at will need to complete part of this application, which should be completed before you sign off on it.

  Attach a copy of your marriage certificate

  Attach a copy of the retirees DD form 214 (For military service only)

  Attach a certified copy of the death certificate

  Mail to address listed below

  Send US mail certified with return receipt

  **Keep a copy of everything you send**

Send the completed application and above documents to:

Office of Personnel ManagementRetirement Operations CenterATTENTION: Survivor Processing SectionPost Office Box 45Boyers, Pennsylvania 16017-0045

### 2. FERS Supplement

In addition to a monthly annuity, an additional benefit may be available to certain survivors of deceased retirees. The surviving spouse must be under age 60 and eligible for widow(er) benefits at age 60, and not be receiving a Social Security parent benefit or a disability widow(er) benefit.

The deceased retiree would have to been eligible for the benefit, which is typical has retired on an immediate unreduced retirement and was under 62. If you are eligible, this payment should be processed by OPM along with your regular spousal benefit, but you should inquire about it as well.

### 3. Federal Group Life Insurance (FEGLI)

If your spouse was enrolled in FEGLI and you are the beneficiary, you need to download a [claim form](https://www.opm.gov/forms/pdf_fill/fe6.pdf) and mail it to OFEGLI, an office of MetLife. MetLife determines who is entitled to FEGLI proceeds, for what amount, and processes all claims.

**Mailing address:**

OFEGLIP.O. Box 6080Scranton, PA 18505-6080

The address to use for overnight mail deliveries only (such as FedEx) is:

OFEGLI10 Ed Preate DriveMoosic, PA  18507

#### Checking Status of a Life Insurance Claim

If it has been **at least 30 days** from the date you submitted your claim form, you may call 1-800-633-4542, the office that pays the life insurance claim. Overseas beneficiaries should call 212-578-2975.

Be sure you have the following information ready when you make the call:

the name of the insured employee/retiree the insured’s Social Security number the date of death of the deceased

### 4. Thrift Savings Plan (TSP)

To report a death to TSP, you must complete [TSP-17](https://www.tsp.gov/PDF/formspubs/tsp-17.pdf), Information Relating to Deceased Participant, and send it to TSP along with a death certificate.

Make a copy for your records and mail the original form to:

TSP Death Benefits Processing UnitP.O. Box 4450Fairfax, VA 22038-4450

For overnight delivery, send the form to:

ATTN: TSP Death Benefits Processing Unit12210 Fairfax Town CenterUnit 906Fairfax, VA 22033

Or fax the completed form to: 1-703-592-0170.

Once the TSP processes this information, they will contact the beneficiaries with additional information and instructions.

A surviving spouse is the only survivor that can leave inherited funds in the Thrift Savings Plan (TSP). It is very common for a federal employee to tell their spouse to leave the funds in TSP, should the spouse survive the federal employee spouse. However, it is important to understand the rules so there are no surprises down the road. If a spouse chooses to leave funds in TSP, it will become a Beneficiary Participant Account (BPA).

The following applies to the Beneficiary Account owner:

  They can leave funds in TSP They can access funds the same way the TSP owner did (partial withdrawal, monthly payments, annuity and full withdrawal). The surviving spouse should designate his/her beneficiaries on Form TSP-3. At the surviving spouse’s death, funds cannot remain in TSP.

  Death benefit payments made from a Beneficiary Participant Account must be paid **directly** to your beneficiary(ies). These payments are subject to certain tax restrictions and cannot be transferred or rolled over into an inherited IRA. In addition, the payment will be fully taxable, as ordinary income in the year your beneficiary(ies) receive it. This could mean half of the funds may be going to Uncle Sam, which is probably not your intention.

  If a surviving spouse rolls over the TSP funds into an IRA, the named beneficiaries of the IRA can roll over their portion to an inherited IRA, thus avoiding paying tax in the year it is rolled over. The beneficiaries would be required to take a minimum distribution annually under their life expectancy. (Note: At present, there are proposals that would require an inherited IRA owner to distribute all funds within a ten- year period, versus their life expectancy).

## Other Benefits

Other benefits that you may be entitled to are Spousal Social Security Benefits and Military Benefits (if your spouse was receiving a military pension). Although the details of these benefits are not included in this article, more information can be found at [www.ssa.gov](https://www.ssa.gov/) and [military survivor benefits](https://www.military.com/benefits/survivor-benefits/the-survivor-benefit-plan-explained.html).

## Resources

  [www.opm.gov](https://www.opm.gov/" \t "_blank)

  [Information for FERS Survivor Annuitants](https://www.opm.gov/retirement-services/publications-forms/pamphlets/ri90-12.pdf" \t "_blank)

  [Information for CSRS Survivor Annuitants](https://www.opm.gov/retirement-services/publications-forms/pamphlets/ri20-59.pdf)

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