Guide to Civilian
Death-In-Service Benefits

for
Employees and Survivors

Civilian Human Resources Agency
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CHRA Guide to Civilian Death-In-Service Benefits for Employees and Survivors

This guide is intended to serve as a comprehensive resource for Department of the Army Civilian employees and their survivors in planning for or dealing with a death in service. The different offices involved and benefits to which a survivor may be entitled vary based on the circumstances surrounding the death and the deceased individual involved. A description of these offices is detailed below. The Army Benefits Center-Civilian (ABC-C) and the Civilian Personnel Advisory Centers (CPAC), described below, are available to answer employee questions and assist the survivors of deceased civilian employees. The final determination on eligibility for benefits will be made by the agency or organization responsible for payment of the death benefits.

Survivors should be aware that a minimum of six certified copies of the final death certificate will be required to file for benefits. The death certificate must include the cause and manner of death. Temporary death certificates pending manner of death cannot be used to apply for death benefits. Photo copies of marriage licenses, birth certificates (for children or parents) and divorce decrees may also be needed. These do not need to be originals.

**DOCUMENTS THAT WILL OR MAY BE REQUIRED TO FILE FOR DEATH BENEFITS**

- Original Death Certificates showing cause and manner of death
- DD214 or equivalent (if employee had military service)
- Proof of payment for any military or civilian deposit already paid
- Certified copy of divorce decree, including property settlement, if applicable (photocopies are acceptable)
- Copy of court orders awarding survivor benefits, if applicable
- Marriage license (spouse applying for benefits)
- Birth Certificates for child(ren) applying for benefits
- Adoption papers for adopted child(ren) applying for benefits
- Medical documentation for disabled child(ren)
- Guardianship papers for child(ren) if there is a court appointed guardian
- Deceased employee’s birth certificate for parents applying for benefits
- Court appointment documents for executor/administrator of estate
- In the case of accidental death, police reports and/or newspaper articles pertaining to the death
SECTION 1-WHO THEY ARE AND WHAT THEY DO

The ARMY BENEFITS CENTER-CIVILIAN (ABC-C)

Benefits and retirement processing, to include civilian death benefits for active Department of the Army civilian employees, is done through the ABC-C, located at Fort Riley, Kansas and which operates under the Civilian Human Resources Agency (CHRA). When a civilian employee passes away outside of the workplace, the survivor (spouse/child) or next of kin (NOK) should notify the employee’s supervisor of the death as soon as possible. Once informed of the death, the employee’s supervisor will notify the local CPAC who will then report the death to the ABC-C. An ABC-C benefits counselor will be assigned and will contact the survivor or NOK within 24 hours of being notified of the death, or on the next business day.

The ABC-C counselor will provide his or her contact information and go over the processes and timeframes involved in the application for and receipt of death benefits. The ABC-C counselor will remain available to answer questions and provide assistance to survivors and NOK until all claims have been filed and afterward, for follow-up as needed. The ABC-C counselor will identify and contact any beneficiaries the deceased employee had designated to receive benefits or, if the deceased employee had not designated beneficiaries, the person(s) entitled to benefits based on order of precedence as explained later in this guide.

The CIVILIAN PERSONNEL ADVISORY CENTER (CPAC)

Each Army Installation has a local Human Resources Office (HRO), referred to as the CPAC which also operates under CHRA. In situations involving the death of an employee, the CPAC may act as an interface between the employee’s organization, the family and the ABC-C if face-to-face assistance is requested. The CPAC is responsible for notifying the ABC-C of the civilian employee’s death and providing the survivor contact information. They are also responsible for ensuring the employee’s organization has notified the pertinent Casualty Assistance Center when an employee’s death meets the criteria of a reportable casualty under Army Regulation (AR) 638-8. They may also be asked to assist when the death of an employee occurs while in the performance of duty (either at the duty station or while in travel status) and Workers’ Compensation may be involved. When a death occurs away from the permanent duty station, or overseas, the CPAC located at the permanent duty station as well as the CPAC at the location nearest where the death occurred and/or the CPAC located closest to the NOK may all become involved, as needed to assist with supporting the family. While CPAC staff are available to provide personal assistance to the deceased employee’s family as needed and appropriate, they are not directly involved in processing the death benefits. As such, the CPAC is unable to provide specific benefits and entitlement information to potential beneficiaries.
THE CASUALTY AND MORTUARY AFFAIRS OPERATIONS DIVISION (CMAOD)

Located at Fort Knox, Kentucky, and operated through Army Human Resources Command, the CMAOD has technical supervision over Casualty Assistance Centers (CACs) worldwide. Official supervision of the CAC lies with each Garrison/installation. The CAC/CMAOD becomes involved in an Army civilian death when the death is considered a Reportable Casualty under Army Regulation (AR) 638-8. Some examples of situations which may be considered a reportable casualties are:

- The death of a civilian employee assigned to an official duty station Outside of the Continental United States (OCONUS) or death of the employee’s dependent living with them while stationed OCONUS and the death occurs at or traveling to or from the official duty station
- The death of a civilian employee while in travel status away from his or her official duty station
- The death of an employee killed in the performance of their duties, or injured in the performance of their duties who later dies of those injuries

When the death of an employee, meeting the criteria above, occurs away from their place of residence or official duty station and requires the notification of NOK, the CAC will assign a Casualty Notification Officer (CNO) to notify the NOK in person and according to Army regulations.

Families of reportable casualties will be assigned a Casualty Assistance Officer (CAO) who will determine the eligibility for and coordinate the provision of benefits under reportable casualty regulations such as transportation of the deceased and other mortuary benefits. This process is separate from and in addition to the benefits processing performed by the ABC-C. The decedent’s Army Commander or a designated representative is responsible for securing the personal effects and delivering them to the person designated to receive them.

Specific entitlements are dependent on the individual circumstances of the death. Some of the possible benefits which may be allowed for a reportable casualty are: transportation of the deceased from the place of death to the mortuary, Army arranged preparation of the deceased remains (including cremation), casket (meeting Army specifications) and transportation (air or land) of the remains from the mortuary to the place of residence, official station or place of interment. Eligibility for various services and benefits is determined by CMAOD representatives based on the category of the reportable casualty and in accordance with AR 638-8 and AR 638-2. It is important for the survivor to discuss possible mortuary benefit with the CAO prior to entering into any agreement for services with the funeral home to avoid the loss of that benefit.
It is possible that a civilian employee’s death is reportable not based on his or her civilian employee status but based on his or her status as a former military member or as the dependent of an active duty military member. Family members who believe that they may meet this criteria should inform the CPAC who will notify the CMAOD.

**THE OFFICE OF PERSONNEL MANAGEMENT (OPM)**

The OPM is responsible for the administration of civil service retirement and survivor benefits under the Civil Service Retirement System (CSRS/CSRS Offset) and Federal Employees Retirement System (FERS/FERS-RAE/FERS-FRAE). After the ABC-C receives the completed claim forms from a survivor and/or beneficiary, the claim forms are certified and forwarded to the OPM for payment of either a lump sum death benefit or a monthly survivor annuity, depending on entitlement. The spouse of a deceased civilian employee, who is entitled to receive a monthly annuity is referred to as a Survivor Annuitant. Once the OPM receives the claim form, a Civil Service Final (CSF) number will be assigned. The CSF is the permanent identification number and should be retained for future reference. Once the CSF number is received, the survivor and/or beneficiary may direct questions regarding payments to OPM directly by calling 1-888-767-6738 and referencing the CSF number.

When the survivor annuitant passes away, OPM should be notified immediately so that the survivor annuity can be terminated and any benefits still payable may be dispersed. Notifying OPM as soon as possible will eliminate the need to repay an overpayment of benefits paid after the survivor’s death.

**DEFENSE FINANCE AND ACCOUNTING SERVICE (DFAS)**

DFAS is the payroll provider for Army civilians and is responsible for payment of the deceased employee’s final paycheck, lump sum annual leave and any other unpaid compensation due the deceased employee.

**THE OFFICE OF WORKERS’ COMPENSATION PROGRAM (OWCP)**

The OWCP program for federal employees is administered by the Department of Labor (DoL). If an employee dies during the performance of duties or later, as the result of a job-related injury or illness, benefits under OWCP may be payable. The deceased employee’s supervisor is responsible for submitting the Claims Administration (CA) Form-6 Official Supervisor’s Report of Employee’s Death. The assigned Injury Compensation Specialist (ICS) will provide the Claim for Compensation by Widow, Widower, and/or Children claim form (CA-5) to the survivor for completion. Once completed, the ICS will submit the claim form and required documentation to the DoL OWCP. The DoL OWCP will review the claim and determine whether the death meets the criteria for OWCP survivor benefits and will notify the claimant of the determination.
An eligible spouse is entitled to receive a monthly survivor annuity of 50% of the employee’s final salary. If there is an eligible spouse and eligible children, the spouse will receive 45% of the employee’s final salary plus 15% for each eligible child, not to exceed 75%. If there are eligible children but no eligible spouse, the survivor benefit is 40% for the first child plus 15% for each additional child, not to exceed 75%, with the total split equally between all eligible children. In certain situations, payment to parents (if no widow, widower or child) or brothers, sisters, grandparent and grandchildren (if no widow, widower, child or dependent parent) may be payable if wholly dependent on the employee at the time of death. A spouse remains eligible for the survivor annuity until death or remarriage prior to age 55. A child remains eligible until becoming 18 (a full-time student pursuing education beyond high school who turns 18 remains eligible until they turn 22) or until the child dies or marries or if incapable of self-support due to a physical or mental condition which existed before age 22. Worker’s compensation survivor annuity payments are not taxable.

The surviving spouse must choose between receipt of a survivor annuity under OWCP or a survivor annuity under the applicable civil service retirement system if eligible for both. If the survivor of a FERS employee elects to receive a survivor annuity under OWCP, no FERS Basic Employee Death Benefit (BEDB) is payable (the BEDB is explained later in this document). If the survivor elects to receive a survivor annuity under OWCP, they may elect to take a lump-sum withdrawal of the money in the civil service retirement fund.

In addition to the survivor benefit, if an employee dies in the line of duty, or from a death caused by an injury incurred in the line of duty, up to $800 is paid for the deceased employee’s funeral expenses. An additional sum of $200 is paid to the personal representative of the decedent for reimbursement of the expense of terminating the deceased employee’s Federal employment status. A $250 allotment for the preparation of remains is payable if the death occurred CONUS, or actual cost of preparation, if death occurred OCONUS. If the employee dies while performing duties away from the official duty station, the cost of transporting the body to the actual residence, official duty station or place of interment will be paid. If the death occurred while the employee was performing duties OCONUS or while in transit, the cost of transporting the dependents, baggage, vehicle and household goods is covered. All of these benefits are coordinated by and payable through the DoL.

When a civilian employee dies from a traumatic injury sustained in the line of duty as defined in Public Law 104-208, on or after August 2, 1990 a $10,000 Death Gratuity Payment is payable by the DoD Component to the surviving spouse or dependent child(ren). The death gratuity is payable only when OWCP has approved the death claim. When the death gratuity is authorized, the $800 for funeral expenses and the $200 paid to the personal representative is
deducted from the amount of death gratuity. This benefit is coordinated by the ICS and payable through the Department of the Army (employee’s organization).

If a federal civilian employee dies of injuries incurred in connection with his or her service with an Armed Force in a contingency operation as defined by 5 United States Code 8102a, his or her eligible beneficiaries may receive a death gratuity payment of up to $100,000. The gratuity is a one-time payment disbursed to the highest ranked survivor or survivors of the employee according to the order of precedence or in accordance with the most recent valid alternate beneficiary designations on the CA-40 Designation of a Recipient of the Federal Employees’ Compensation Act Death Gratuity Payment under 5 U.S.C. section 8102a. This benefit is coordinated by and payable through the DoL.

SECTION 2-HOW ELIGIBILITY IS DETERMINED

DETERMINING THE BENEFICIARY

It is important that the employee and the family members realize that the beneficiary form is the official document for determining payment of civilian death benefits. If the most recent, valid beneficiary form on file lists a former spouse because the employee did not update their beneficiary form prior to death, it is still a valid designation for payment of death benefits. In order for a beneficiary form to be valid, it must be appropriately signed, dated, certified and on file with the appropriate agency as of the date of the employee’s death. While the ABC-C is not able to divulge the name of the beneficiary or beneficiaries the employee designated, they are able to address an inquiry from an individual as to whether or not he or she is listed as a beneficiary.

For civilian benefits purposes, there are four beneficiary forms which may be applicable. The Standard Form (SF) 2823 is the Designation of Beneficiary for Federal Employees Group Life Insurance. The SF 2808/3102 is the Designation of Beneficiary, Civil Service Retirement System and Federal Employees Retirement System (respectively). The SF 1152 is the Designation of Beneficiary for Unpaid Compensation of Deceased Civilian Employee. The TSP-3 is the Designation of Beneficiary for Thrift Savings Plan. The SF 2823, 3102 and 1152 are all filed in the employee’s electronic Official Personnel Folder (eOPF). The SF 2808 is filed with the Office of Personnel Management. The TSP-3 is filed with the Thrift Savings Plan.
SECTION 3-CIVILIAN BENEFITS DEFINED

Survivors may be entitled to one or more benefits due to the death of a civilian employee. Those benefits include: a monthly survivor annuity or lump-sum payment, continuation of health insurance, a lump-sum life insurance payment, unpaid compensation and a lump-sum or monthly payment from the Thrift Savings Plan account. Information on these benefits is detailed in this section.

RETIREMENT (SURVIVOR ANNUITY OR LUMP-SUM PAYMENT)

Civil service employees who are on permanent appointments or time-limited appointments greater than a year, are generally covered under a version of two broad retirement coverage categories or systems depending on when they were first hired and the type of job they occupy. The Civil Service Retirement System (CSRS) category of retirement coverage includes CSRS, CSRS Offset, CSRS Special and CSRS Offset Special. The Federal Employees’ Retirement System (FERS) system includes several versions: FERS, FERS-Revised Annuity Employee (FERS-RAE), FERS-Further Revised Annuity Employee (FERS-FRAE). FERS Special, FERS-RAE Special, FERSFRAE Special, FERS Air Traffic Controller (ATC) and FERS-RAE ATC, and FERS-FRAE ATC. For the purposes of this guide, unless otherwise specified, the term CSRS will refer to all of the above versions of CSRS and the term FERS will refer to all of the above versions of FERS.

Coverage with the word “special” refers to employees who are covered under Special Retirement Coverage (SRC) provisions for Fire Fighters and Law Enforcement Officers. Coverage which indicates “ATC” refers to employees who are covered under SRC provisions for Air Traffic Controllers. These employees must pay an additional contribution into the retirement system which allows for an enhanced survivor benefit if the employee passes away.

The amount of survivor benefit payable is based on the applicable retirement system and determined by a formula utilizing the employee’s High Three Average Salary and the length of time the employee worked as a federal employee under that retirement system. There are two types of death benefits that may be payable due to the death of a civil service employee under any of the retirement systems above: a monthly payment to eligible survivors (spouse, children, and eligible, court-ordered former spouses) called a Survivor Annuity or, if there is no one eligible to receive a survivor annuity, a lump-sum payment made to the beneficiary. Survivors should be aware that while every attempt will be made to initiate prompt payment of the survivor annuity, there is often a period of time between the employee’s death and receipt of any monetary benefit payable to the survivor. Both the survivor annuity and a lump-sum payment are taxable as income.
SURVIVOR ANNUITIES

Types of Survivor Annuity:

- **Current Spouse:** If an employee dies, while covered by CSRS or FERS, with at least 18 months of creditable civilian service (CSRS/CSRS Offset) or 10 years of creditable civilian service (FERS) and is survived by a spouse who 1) was married to the deceased for a total period of at least nine months* OR 2) was the parent of a child born to the applicant and the deceased (including one born posthumously or out-of-wedlock if the parties later married), the spouse may be eligible for a monthly survivor benefit. The amount of the survivor annuity depends on the retirement plan the employee was covered under and whether there is an existing court order awarding a full or partial survivor annuity to a former spouse which takes precedence over current spousal entitlement. For court orders awarding a partial survivor benefit to a former spouse, the remainder of the survivor annuity (up to 55% for CSRS/CSRS Offset or up to 50% for FERS) would be payable to the current spouse. If the former spouse loses entitlement through death or remarriage before age 55, the full survivor annuity will revert to the spouse on the date of death.

  - **CSRS/CSRS Offset** - The greater of either 1) 55% of the earned annuity as of the date of death, calculated by multiplying the high three average salary by the CSRS General Formula Factor representing the actual length of service or 2) 55% of the guaranteed minimum annuity (generally if length of service is less than 21 years 11 months)

  - **FERS** - 50% of the earned annuity as of the date of death, calculated by multiplying the high three average salary by the FERS Accrual Factor representing the actual length of service and employee’s age

- **Former Spouse:** If an employee dies after meeting the length of service criteria for a spousal annuity (above), a benefit may be payable to an eligible 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.

- **Child(ren):** A children’s benefit may be payable if an employee with at least 18 months of creditable civilian service is survived by 1) unmarried dependent children up to age 18 AND/OR 2) unmarried dependent children from age 18 to age 22 and attending an accredited educational institution full-time AND/OR 3) unmarried dependent children over age 18 and incapable of self-support because of mental or physical disability incurred before age 18. This benefit is offset by any social security survivor benefit payments the child(ren) receive on behalf of the deceased.
• **Basic Employee Death Benefit (FERS only)**: In addition to a monthly survivor annuity, the current spouse (and/or qualifying former spouse) of a deceased FERS employee with at least 18 months of creditable civilian service may be eligible for a Basic Employee Death Benefit (BEDB) which is equal to 50% of the employee’s final salary plus a fixed dollar amount which is adjusted for cost-of-living ($32,423.56 in 2017). A spouse or former spouse must meet the same eligibility as for a Survivor Annuity to qualify for the BEDB.

*the nine month requirement does not apply if the death was accidental*

The OPM will authorize recurring interim survivor annuity checks within 6 to 8 weeks of being notified of the death. Interim payments are usually 85% of the expected regular monthly payment. An eligible child’s annuity will be included in the surviving spouse’s monthly payment if he/she has care and custody of the child under 18 or 22 if incapable of self-support. Children over age 18 may request separate payment.

**Option to pay for past service credit to increase survivor annuity**

If the deceased employee had service which is potentially creditable (military service, refunded civil service or civil service for which retirement deductions were not withheld prior to January 1, 1989) that service will not count in calculating the survivor annuity unless a deposit is paid. The person eligible for the survivor annuity will receive the option of paying a deposit in order to have that service count toward the survivor annuity payable. The amount of deposit is determined by the salary or military pay earned multiplied by the rate of retirement deduction for the applicable retirement system plus interest. The survivor must determine whether or not paying that deposit is worth the increased annuity. For example, if paying a deposit for military service will cost $4,000.00 and will increase the survivor annuity by $50.00 per month, it will take over six years of receiving the increased annuity before the upfront cost is realized. The ABC-C counselor assigned to work with the survivor will be able to determine the amount of deposit, if any, and explain how payment will affect the survivor annuity.

If payment for military or civilian service began prior to the death of the employee but has not been paid in full, the survivor may elect to pay the remaining balance due or receive a refund of the partial payment. The request for refund may be submitted, in writing, to OPM.

**LUMP-SUM PAYMENT**

If an employee dies and no survivor annuity is payable, the retirement contributions remaining to the deceased employee’s credit in the Civil Service Retirement and Disability Fund are payable in the following order of precedence:
Beneficiary designated on a valid Standard Form (SF) 2808 (CSRS) or SF 3102 (FERS); 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
- 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

**HEALTH INSURANCE (also called Federal Employees Health Benefits (FEHB))**

Family members covered under the deceased employee’s self and family or self plus one FEHB plan may be eligible to continue FEHB coverage after the employee’s death. The eligible spouse of the deceased may continue family coverage or change to self plus one if there are additional family members still eligible for coverage or change to self only coverage if there are no additional family members. The survivor pays the employee rate for premiums which are deducted from the monthly survivor annuity. If the survivor annuity is not sufficient to cover the cost of the premiums, the survivor may pay OPM for the balance of the premium owed or may elect to change to a different, less expensive FEHB carrier or option. The ABC-C will work with the survivor regarding eligibility for continuation of FEHB, the cost of coverage and notifying the FEHB carrier of any changes due to the death of the employee.

**LIFE INSURANCE (also called Federal Employees Group Life Insurance (FEGLI))**

If the deceased employee was enrolled in FEGLI on the date of death, a lump sum death benefit will be payable to the beneficiary or beneficiaries listed on the valid SF 2823 Designation of Beneficiary, Federal Employees’ Group Life Insurance Program on file in the employee’s electronic Official Personnel Folder (eOPF) or paid in the order of precedence, if there is no valid beneficiary form on file. The amount of FEGLI depends on both the employee’s final salary, employee’s age on the date of death (if under age 45), whether the employee elected additional (optional) insurance and whether the death was accidental.

**Types of FEGLI Coverage**

- **Basic Life Insurance:** Basic Life Insurance coverage is equal to the employee’s annual salary rounded up to the next thousand dollars, plus two-thousand dollars. For example, an employee making $36,568 per year is covered for $39,000 Basic Life Insurance. To calculate a full time hourly employee’s coverage, take the hourly salary multiplied by 2087, round up to the next thousand dollars, plus two-thousand dollars. For example, an employee making $11.56 per hour is covered for $27,000 Basic Life
Insurance. Employees who work other than a full time schedule may require special calculations to determine the amount of coverage. The ABC-C will inform the beneficiary or beneficiaries of the amount of coverage under Basic Life Insurance.

**Additional Death Benefit:** If the employee is under age 45 at the time of death, there is an extra death benefit which increases the amount of Basic Life Insurance payable up to double the amount normally payable for employees age 35 or under. This additional coverage decreases proportionally each year between age 36 and 44 until at age 45, there is no additional coverage.

**Accidental Death & Dismemberment Benefits (AD&D):** If the death is ruled an accident, accidental death benefits are payable, in addition to the Basic Life Insurance and any Additional Death Benefits payable. Accidental death benefits under Basic Life Insurance are equal to the Basic Life Insurance amount above. For example, the beneficiary of a 35 year old employee who dies an accidental death and whose final salary is $36,568 would be entitled to $39,000 Basic Life Insurance, plus $39,000 Accidental Death Benefit plus $39,000 Additional Death Benefit under Basic Life Insurance coverage.

- **Option A Insurance:** In addition to Basic Life Insurance, the deceased employee may also carry coverage under one or more Optional Life Insurance plans. Option A coverage is a flat $10,000 in coverage. Option A also has an AD&D coverage which doubles the coverage for cases of accidental death.
- **Option B Insurance:** Option B coverage is elected in multiples of between one and five times the employee’s salary, rounded up to the next thousand dollars (there is no additional $2,000 as with Basic Life). Option B coverage is in addition to Basic Life Insurance and/or any other Optional Insurance coverage. There is no Additional Death Benefit or Accidental Death Benefit with Option B coverage.
- **Option C Family Insurance:** Option C coverage pays the employee in the event of a family member’s death. There is no benefit payable to a beneficiary due to the employee’s death for Option C coverage. However, if the deceased employee carried Option C coverage, the survivor may be entitled to convert that FEGLI policy to a private policy for them self. Information on converting the Option C coverage will be provided by the ABC-C.

How payment is made

If the amount payable to a beneficiary is less than $5,000 the Office of Federal Employees’ Group Life Insurance (OFEGLI) will issue the beneficiary a check for the entire amount. If the amount payable is $5,000 or more, the Metropolitan Life Insurance Company, administrator of
the FEGLI program, will open a Money Market Option Account in the beneficiary’s name. The beneficiary will receive a checkbook and may immediately write checks against the money in the account (minimum amount is $250.00). Payment is made approximately 4-6 weeks after OFEGLI receives all required forms and documentation.

If the beneficiary is a minor according to the laws of the state of residence, the OFEGLI will: pay the court-appointed guardian of the child’s estate; pay the parent(s) of the minor child if proceeds are $10,000 or under; or hold the proceeds on deposit until the minor child reached adulthood.

Assignment of FEGLI by the employee

An assignment is a contractual agreement between one or more parties transferring ownership of an asset from one entity to another. Assignment permanently transfers ownership to another individual, trustee or corporation and is irrevocable. The employee forfeits their ability to cancel the FEGLI coverage or to designate a beneficiary. If the employee has assigned their life insurance, there will be a form RI 76-10 on file.

Assignment of FEGLI by the beneficiary

The funeral home will require the next of kin and/or beneficiary to specify how they intend to pay for the funeral costs. There are some items or services for which the funeral home may require prepayment. In most instances the funeral home will allow the beneficiary to use anticipated life insurance monies to cover funeral expenses by allowing the beneficiary to assign the coverage to the funeral home. In general most privately owned funeral homes accept assignments, but many corporately owned funeral homes will not. If the beneficiary is a minor (under 18), an assignment is not permitted. In cases where there is more than one beneficiary designated, the funeral home will usually only accept one assignment.

If the funeral home allows for assignment, the funeral home director will first verify who is entitled to receive the insurance proceeds. Next they will determine if the value of the life insurance will cover the cost of goods and services rendered. This will be done with the ABC-C and will require that the assignee formally grant the ABC-C permission to release the information to the funeral home. Finally, the funeral home director will have the beneficiary sign the assignment form and, if the funeral costs exceed the amount of insurance available for assignment, the funeral home will require arrangements for the remainder to be paid.

The funeral home assignment must reference FEGLI as the policy holder. It must be witnessed and/or notarized. Any funeral costing over $20,000.00 requires a copy of the invoice. This form will be sent to OFEGLI along with an original certified death certificate, survivor’s application, beneficiary form and any other applicable documents.
OFEGLI will pay the funeral home directly from that beneficiary’s monies and any remaining funds disbursed accordingly. If at any time OFEGLI determines a beneficiary to be invalid and that person has already completed an assignment; he/she is still obligated to pay the costs of the funeral unless there is a clause outlined.

Additional information on the FEGLI program may be found in the FEGLI Program Handbook at: http://www.opm.gov/healthcare-insurance/life-insurance/reference-materials/handbook.pdf. Beneficiaries may check on the status of a claim which has been at the OFEGLI for more than 30 days by calling 1-800-633-4542. Overseas beneficiaries should call 212-578-2975.

UNPAID COMPENSATION

Unpaid Compensation consists of any salary due the employee as of the date of death. This includes the final paycheck and any unpaid leave, awards and or incentives. Survivors should be aware that the deceased employee’s final paycheck will not be automatically direct deposited. Any unpaid compensation due the employee as of the date of death will be paid to the beneficiary designated on a valid SF 1152-Designation of Beneficiary, Unpaid Compensation of Deceased Civilian Employee on file in the deceased employee’s eOPF. There is a mandatory 28% Federal income tax withholding on unpaid compensation. Payment usually occurs approximately 4 weeks after the payroll office receives all required forms and documentation.

Questions regarding payout of unpaid compensation should be directed to the ABC-C counselor assigned to your case.

THRIFT SAVINGS PLAN (TSP)

Payment of the deceased employee’s TSP account is determined by the beneficiary or beneficiaries listed on the valid TSP 3 Designation of Beneficiary TSP on file at TSP, or paid in the order of precedence, if there is no valid beneficiary form on file. The tax consequences of receiving a TSP death benefit payment are determined based on several factors. These include the type of money that is included in the payment (traditional or Roth), the recipient of the payment (spouse or non-spouse) and whether payment is paid directly to the recipient or rolled over to an eligible Individual Retirement Account (IRA) (surviving spouse only). Roth contributions are taken out of pay on an after-tax basis. Since contributions have already been taxed, the payment of Roth contributions is not subject to Federal income tax. Earnings on the Roth contributions are also not subject to Federal income tax if more than 5 years have passed since January 1 of the year the participant made his or her first Roth contribution. Traditional TSP contributions are taken out of pay on a pre-tax basis so are subject to a mandatory 20% Federal income tax withholding. If the deceased employee had both traditional and Roth TSP balances, the death benefit payments will be disbursed proportionally from the traditional and Roth accounts. Beneficiaries are advised to consult the TSP tax notice “Important Tax
Information About Payments from Your TSP Account” and/or seek the counsel of a tax advisor prior to making any decisions about TSP distribution.

**Spouse Beneficiary:** If a spouse is entitled to a share of the TSP account, a beneficiary participant account will be established in his or her own name. If the spouse’s share is $200 or more, the TSP will maintain this beneficiary participant account, and the entire share will be invested in the Government Securities Investment (G) Fund until a different investment choice is made or the spouse chooses to withdraw the money as a single payment, monthly payments, annuity, or a combination of these options. The money in a beneficiary participant account is not subject to Federal income tax withholding until it is withdrawn. In addition, transferring all or part of the eligible funds directly to an individual retirement account (IRA) or an eligible employer plan can defer or avoid mandatory Federal income tax withholding. If the spouse’s share is less than $200, the TSP will **not** maintain the beneficiary participant account. Instead, the spouse will receive a payment by check.

**Non-spouse Beneficiary.** A beneficiary who is not a surviving spouse cannot retain a TSP account. The death benefit payment will be made directly to the beneficiary or to an “inherited” IRA. An inherited IRA is established specifically for the purpose of transferring money inherited from a plan such as the TSP. Inherited IRAs may provide significant tax benefits because their required distributions can generally be spread across the lifetime of the beneficiary. Again, it is recommended that before making a decision about TSP distribution, the beneficiary seek the counsel of a tax advisor or IRA provider.

Additional information on the TSP program may be found on the TSP Website at: [https://www.tsp.gov/](https://www.tsp.gov/). TSP participant service representatives can be reached Monday through Friday between 7 am and 9 pm by calling 1-877-968-3778.

**NOTE: Special Retirement Coverage (SRC) Employees (Firefighters, Law Enforcement Officers, Air Traffic Controllers)**

Employees covered under special retirement coverage pay an increased retirement deduction and receive an enhanced annuity upon retirement eligibility, usually age 50 with 20 years of SRC service or, for FERS employees, any age with 25 years of SRC service. However, if the deceased employee occupied an approved SRC position for any period of time, the survivor is entitled to an enhanced survivor annuity for the portion of time the employee was covered under SRC. SRC positions are typically Firefighting, Criminal Investigators and Air Traffic Controller positions. The ABC-C can assist the survivor in determining whether the deceased employee was covered under SRC provisions.
SECTION 4-OTHER DEATH BENEFIT INFORMATION

SOCIAL SECURITY AND FEDERAL RETIREMENT

To apply for Social Security survivor benefits or to find out how receipt of a Civil Service Survivor Annuity may impact your entitlement to Social Security benefits due to your own employment or as a spouse or widow or widower, please contact your local Social Security office. You can locate the contact information for that office in your local phone book or online at: https://www.ssa.gov/.

MILITARY SURVIVOR ANNUITY (Retired Military)

For information regarding survivor benefits which may be available to the survivor of a retired military service member, visit http://militarypay.defense.gov/.

VETERANS BENEFITS

Information regarding death or survivor benefits through the Department of Veterans Affairs can be found online at: https://www.benefits.va.gov/pension/spousepen.asp

TAX INFORMATION

For information regarding how the receipt of death benefits impacts federal income tax, refer to IRS Publication 721-Tax Guide to U.S. Civil Service Retirement Benefits. This publication is available online at https://www.irs.gov/.

PUBLIC SAFETY OFFICERS' BENEFITS PROGRAM (PSOB)

This program is administered by the Bureau of Justice Assistance (not OPM or Army). To be eligible for benefits, a public safety officer is a person serving a public agency in an official capacity, with or without compensation, as a LEO, FF, or member of a public rescue squad or ambulance crew. LEOs include, but are not limited to, police, corrections, probation, parole, and judicial officers. The Hometown Hero’s Act of 2003, enhanced the PSOB to provide that the survivors of FFs and other public safety officer personnel who suffer a heart attack or stroke while on duty (or within 24 hours of engaging in particularly stressful or strenuous work) will now be automatically eligible for the PSOB benefit.

The Public Safety Officers' Benefits program consists of three parts:

1) A one-time, tax-free financial benefit to eligible survivors of public safety officers whose deaths are the direct and proximate result of a traumatic injury sustained in the line of duty. The death benefit payable for eligible survivors in FY 2018 is $350,079.00. Since Oct 15, 1988,
the benefit has been adjusted each year on Oct 1 to reflect the percentage of change in the Consumer Price Index.

2) Benefits to public safety officers who have been permanently and totally disabled by a catastrophic personal injury sustained in the line of duty if that injury permanently prevents the officer from performing any gainful work.

3) The Public Safety Officers Educational Assistance (PSOE), which provides educational assistance to the children and spouse survivors of Federal, state, and local public safety officers who were killed or permanently disabled in the line of duty. The PSOE was authorized with the passage of the Police, Fire, and Emergency Officers Educational Assistance Act of 1998 (P.L. 105-390).

More information about the PSOB Program can be obtained by visiting the PSOB site at https://psob.bja.ojp.gov/ or by contacting them at 1-888-744-6513

**FEDERAL DENTAL AND VISION INSURANCE (FEDVIP)**

Survivors of deceased Federal Civilian employees may be eligible to enroll or continue the enrollment of the deceased.

A member of a family who receives an immediate annuity as the survivor of an employee is eligible to enroll in the FEDVIP during Open Season or within 60 days of first receiving the survivor annuity. The survivor does not have to have been previously covered under the deceased person's FEDVIP enrollment.

If an employee enrolled in FEDVIP dies while enrolled in a Self Plus One or Self and Family plan, the enrollment can continue for their eligible family member(s) who become survivor annuitants.

A family member receiving monthly compensation from the Office of Workers' Compensation Programs (OWCP) as the surviving beneficiary of an employee who dies as a result of illness or injury sustained while in performance of his/her duty can enroll in the FEDVIP or continue the deceased's FEDVIP enrollment if it was a Self Plus One or Self and Family enrollment.

Additional information on the FEDVIP program may be found on the BENEFEDS website at https://www.benefeds.com/ or by calling 1-877-888-3337 Monday through Friday between the hours of 9 a.m. and 7 p.m. Eastern Time.
**FEDERAL LONG TERM CARE PROGRAM (FLTCIP)**

Surviving spouses receiving a survivor annuity are eligible to apply for coverage.

Additional information on the Federal Long Term Care Insurance Program may be found online at: [https://www.ltcfeds.com/](https://www.ltcfeds.com/) or by calling 1-800-582-3337.

**TURN IN OF GOVERNMENT PROPERTY** - Survivors should work with the deceased employee’s supervisor/command to arrange for pick-up of personal items, turn-in of government issued items such as keys, laptops, blackberries, and identification cards and close out of government credit card accounts.
HELPFUL REFERENCES

Supervisor Name and Phone Number______________________________________________

CPAC Name and Phone Number___________________________________________________

Injury Comp Name and Phone Number___________________________________________

Casualty Affairs Officer Name and Phone No______________________________________

ABC-C Counselor Name and Phone Number________________________________________

OPM Phone Number- 1-888-767-6738______________________________________________

CSF #--------------------------------------------------------------------------------

OFEGLI Phone Number- 1-800-633-4542____________________________________________

TSP Phone Number- 1-877-968-3778________________________________________________

TSP Account #------------------------------------------------------------------------

Local Social Security Office_____________________________________________________

IRS-1-800-829-1040________________________________________________________________

Other Personal Contacts

TAX ADVISOR____________________________________________________________________

ATTORNEY_______________________________________________________________________

FUNERAL HOME___________________________________________________________________

NEWSPAPER_______________________________________________________________________

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