



***Retirement and Insurance Service
Benefits Administration Letter***

Number: 00-105

Date: May 10, 2000

Subject: **New procedures to expedite payments to spouses of Federal employees who have died.**

Purpose: Effective immediately, we will expedite payments to surviving spouses of Federal employees, based on information that you, the employing agency, send us via either fax at (724) 794-1112, or our web site at <http://www.opm.gov/retire> (under the "Contacting Us" menu). These expedited payments will alleviate financial hardship during the difficult time in which families are adjusting to the loss of a loved one.

Background: Historically, we have not paid any benefits to survivors of employees who die until we receive a complete application package. For CSRS employees, we currently start paying interim monthly benefits to surviving spouses once we receive their applications, and continue them until we complete work on the claim. But for FERS employees, we have not been able to provide interim payments to surviving spouses due to system limitations, so they have had to wait even longer to receive any survivor benefits including the Basic Employee Death Benefit.

A pilot project with the Department of Defense showed that, by immediately sharing information between the agency and OPM and initiating benefits before we receive the hard-copy documentation, we can begin payments in days rather than weeks. For example, we

authorized CSRS interim payments in an average of 12 days rather than the 54 days under normal procedures. This success demonstrated that the alternative procedure works well and should be made available to all agencies.

**Procedures
for Agencies:**

After the death of a **CSRS employee** with an eligible surviving spouse, notify OPM immediately by providing the information requested on the attached “CSRS Death-In-Service Quick Pay” form via fax at (724) 794-1112, or our web site at <http://www.opm.gov/retire> under the “Contacting Us” menu. There you can access the necessary form(s), fill them in on line, and send them (in electronically encrypted format) to our Retirement Operations Center (ROC) for processing.

Provide the surviving spouse with the SF 2800, Application for Death Benefits.

After the death of a **FERS employee** send the attached “FERS Basic Death-In-Service” form via fax at (724) 794-1112, or our web site at <http://www.opm.gov/retire> under the “Contacting Us” menu.

Provide the surviving spouse with a SF 3104, Application for Death Benefits, and SF 3104B, Documentation and Elections in Support of Application for Death Benefits when Deceased was an Employee at the Time of Death.

If the employee was enrolled in the **Federal Employees’ Group Life Insurance Program**, provide survivors/designated beneficiaries with the FE-6, Claim for Death Benefits, and tell them to submit the form, as well as the certified death certificate, **directly** to the **Office of Federal Employees’ Group Life Insurance (OFEGLI) at 200 Park Avenue, New York, NY 10166-0188**. (The FE-6 instructions say return the form to the agency, however, we plan to revise the FE-6 once agency participation in the expedited payment process becomes widespread). You still need to do your part and certify and send the SF 2821, Agency Certification of Insurance Status, to OFEGLI at the above address, along

with designations of beneficiary, applicable court orders, assignment forms, and all other life insurance documents you normally send OFEGLI. We hope that OFEGLI's earlier receipt of survivors' claim forms and the certified death certificate will expedite payment of FEGLI benefits. But OFEGLI cannot make any payments until it receives the certification and other life insurance documents from you. Please send them as soon as possible.

You should continue to provide assistance with the necessary paperwork to the surviving spouse, who must still complete the appropriate Application for Death Benefits and attach any other forms and/or evidence as the application or circumstances require. If the survivor is able to complete the full application package while at the agency, forward it to us with your records.

If the survivor is unable to complete the application, do not delay in sending your records to us. Tell the survivor to complete the application and send it directly to us at:

Office of Personnel Management
Retirement Operations Center
Attention: Employee Survivor Team
Post Office Box 45
Boyers, Pennsylvania 16017-0045

Please help us in making sure the survivor knows that we need their application within 60 days. Otherwise, we will not be able to continue interim payments.

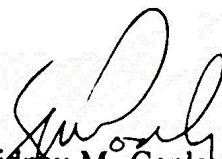
OPM Procedures: When we receive the CSRS Death-In-Service Quick Pay information, we will immediately authorize interim monthly benefits to the surviving spouse. If the deceased employee had a family health benefits enrollment, we also will transfer the coverage under the same plan to the surviving spouse's name.

When we receive the FERS Basic Death-In-Service information, we will immediately establish a survivor account. Due to tax implications, payment of the Basic Employee Death Benefit cannot be authorized prior to receipt of the signed election forms from the survivor. Therefore, it is extremely important whenever possible to have the survivor complete the

forms during your counseling session. After receipt of these completed forms, we will authorize payment of the Basic Employee Death Benefit. We will subsequently complete final processing of survivor annuity benefits, if eligible, upon receipt of the remaining required documentation.

The information that you send us via fax or our web site will also be helpful when we need to contact either you or the survivor for clarification and/or additional information.

If you or the survivor need further assistance, you may continue to call the Retirement Operations Center at (724) 794-2005, Extension 3012. The Governmentwide goal to receive all required documentation from you is still 30 days from date of death.



Sidney M. Conley
Assistant Director
for Retirement Programs

Attachments