

CSRS

Civil Service
Retirement System

**Information
on
Electing
a
Survivor
Annuity
for
Your
Spouse**



**United States
Office of
Personnel
Management** Retirement
and
Insurance
Service

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We provide retirement information on the Internet.
You will find retirement brochures, forms, and other
information at:

<http://www.opm.gov/retire>

You may also communicate with us using email at:

retire@opm.gov

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I. Introduction

This pamphlet provides information you need to know to provide a survivor annuity benefit for your spouse. A survivor annuity is a monthly payment that begins after your death. The information provided applies to annuitants who —

1. Retired after May 6, 1985, or who married after February 26, 1986, and
2. Do not have a former spouse who is entitled to a survivor annuity benefit based on a court order or the annuitant's election.

This information applies only to persons who retired under the Civil Service Retirement System, and not to persons who are under the Federal Employees Retirement System.

This pamphlet explains:

- how your annuity will be adjusted to provide survivor benefits,
- when we can stop the reduction in your annuity to provide survivor benefits, and
- how your spouse can receive Federal health benefits coverage.

Please do not complete the accompanying election letter until you read this pamphlet.

II. Conditions You and Your Spouse Must Meet

You can provide a survivor annuity benefit if your election is timely (see Part VIII). If you provide a survivor annuity, your spouse must be married to you for a total of at least 9 months to be eligible for benefits. However, this requirement does not apply if your death is accidental or your spouse is the parent

of your child. A death is accidental if it results from homicide or from bodily injury incurred solely through violent, external, and accidental means as defined in OPM regulations.

If you die and your surviving spouse remarries before age 55, his or her survivor benefit stops. However, the benefit can be reinstated if the remarriage ends.

If You Retired After May 6, 1985, and This Election Is for the Same Person You Were Married to at Retirement: You cannot provide a survivor annuity that is greater than the survivor benefit you both agreed to in writing when you retired.

III. How Your Annuity Will Be Affected if You Make an Election

If Your Annuity Has Not Been Reduced for Survivor Benefits Since Retirement: Your annuity will be adjusted based on the amount of the survivor benefit you elect. There will be two reductions in your annuity. The first reduction is for the regular cost of the survivor benefit. This reduction may stop if your spouse loses entitlement to the benefit. (See Part VII.)

The second reduction is **permanent** even if your spouse loses entitlement. This reduction is based on the accumulated survivor reduction owed, plus 6 percent interest compounded annually. The total amount owed and your age are used to determine an actuarial reduction for the survivor benefit. We refer to this as an actuarial reduction because it is designed to pay back the total amount owed over the average life expectancy of a person your age.

The difference in your annuity rates is generally computed from the date of your retirement. However, you will not be charged for any period where your annuity was reduced at a rate equal to or greater than the total reduction required by your new election. For example, if your annuity was previously reduced for the **maximum** survivor benefit, you will

not be charged for the period that the maximum survivor reduction was in effect.

The above annuity reductions are effective on the first day of the second month after we receive your election.

If Your Annuity Has Been Reduced for Survivor Benefits Since Retirement: If your annuity has been reduced ever since retirement for survivor benefits, no additional reduction in your annuity is required to provide the same benefit to your spouse. If you provide a smaller benefit for your spouse, your annuity may be increased by the difference between the current and the new reduction. This adjustment will be retroactive to the first day of the month following the date on which your previous marriage terminated.

IV. If You Elect the Maximum Available Survivor Benefit

Part B on the front side of the enclosed election letter shows how much you and your spouse will receive if you provide the maximum available survivor benefit. If the permanent actuarial reduction applies in your case, it was tentatively computed through the date shown in item 2 of Part B. If we do not receive your election by that date, the amount of the reduction may increase.

If you do not provide the maximum available survivor benefit, your annuity will be reduced in rough proportion to the reduced benefit you elect. If you want information on the exact cost of providing a smaller survivor annuity benefit, please see page 4.

V. Electing Less than the Maximum Available Survivor Benefit

To obtain information on the exact cost of providing a smaller survivor benefit, please specify the amount you want your spouse to receive in Part D of the election letter. Provide your signature and the date. After we receive your request, we will send you another election letter showing the cost of the smaller survivor annuity.

VI. Federal Health Benefits Coverage For Your Spouse

If you have self-and-family health benefits coverage under the Federal Employees Health Benefits (FEHB) Program, your spouse is covered under your enrollment. If you are enrolled for yourself only, you may change to family coverage up to 60 days after your marriage, or during any health benefits open season.

VII. If Your Marriage Ends After You Make This Election

If you provide a survivor annuity and your marriage ends because of divorce, annulment, or death, please notify us immediately. Send proof of the terminating event (court order or death certificate) so we can adjust your annuity, if applicable. However, any actuarial reduction that is made in your annuity to provide survivor benefit protection will NOT be eliminated, even if your marriage ends.

Generally, the reduction for the regular cost of a current spouse survivor annuity benefit stops the first of the month after your marriage ends. However, this reduction will continue if a qualifying court order requires you to provide a former spouse survivor annuity. If your marriage ends due to divorce, you also may elect to continue the reduction to provide a former spouse survivor annuity. If you retired before

May 7, 1985, you cannot elect a survivor annuity for a former spouse unless he or she was entitled to a survivor annuity as your spouse prior to May 7, 1985, and the marriage ended on or after that date. To make a former spouse survivor annuity election, you must notify us in writing within two years after the divorce.

VIII. How to Apply

Two-Year Filing Deadline: If you decide to provide a survivor annuity benefit for your spouse, please complete the accompanying election letter. It must be received by the Office of Personnel Management within (a) 2 years after the date of your marriage or (b) within 2 years after the date a former spouse lost entitlement to a survivor annuity benefit for which your annuity was reduced (see below for exception).

Exception: If you retired before May 7, 1985, you cannot make an election under (b) above, if the survivor annuity for your spouse was based on an election you made before September 9, 1987.

Mailing Address: Send your completed election to:

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

Please read all of the information on the front of the election letter and the information in this pamphlet before making your election.

Important: After we have received a valid election from you to provide a survivor annuity benefit for your spouse, you **cannot** revoke your election or reduce the amount of the benefit.

Documents You May Need to Provide: If you have **not** already submitted them, please include the following with your election.

1. If you are eligible to apply because you married within the last 2 years, please provide a copy of your marriage certificate.
2. If you are eligible to apply because a former spouse lost entitlement within the last 2 years to a survivor annuity benefit for which your annuity was reduced, please provide proof of the event that terminated your former spouse's entitlement to benefits (marriage or death certificate).

IX. If You Decide Not to Provide a Survivor Benefit

If you decide not to provide a survivor benefit for your spouse, please provide his or her name, your signature, and the date in Part E of the election letter.

Please note that you may change your mind and elect to provide a survivor benefit for your spouse only if you again notify us in a signed notification that is received within 2 years after the date of your marriage. Or, it must be received within 2 years after the date a former spouse lost entitlement to a survivor annuity benefit for which your annuity was reduced.

X. How to Contact Us

If this pamphlet does not answer your questions about this survivor annuity election, telephone the person who signed the election letter you received with this booklet. The telephone number is at the bottom of the letter under the signature block.

For general information about your benefits, call the Retirement Information Office at 1-888-767-6738. Customers within local calling distance to Washington, D.C., must contact us on 202-606-0500.

When you call on a touchtone telephone, you will be greeted by an automatic answering system which will guide you through a menu of most frequently requested topics. The automated telephone system is available seven days a week, even after business hours. If you call between 7:30 a.m. and 5:30 p.m., Eastern time, you also have the option of talking to a Customer Service Specialist. The Specialists are not available on weekends and Federal holidays.

If you do not have a touchtone telephone, you will need to call during the hours shown. After you have heard the recording, stay on the line and you will be able to speak to a Customer Service Specialist.

Persons who have TDD equipment should call 1-800-878-5707.

Retirement & Insurance Service



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