

Getting Started with Reporting the Death of a Federal Retiree

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This packet of information was prepared to assist family members to report the death of a federal retiree (i.e. annuitant) who was receiving a benefit from the Office of Personnel Management (OPM) under the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS). This is intended to assist in getting started with the process of working with OPM. This is just basic “getting started” information; there are a lot of situations that require more involved procedures. Note that this is only for retired federal annuitants. If the deceased was an active federal employee at the time of death, the retiree’s agency state office should be contacted to handle the process, instead of OPM. Note that most of the forms referenced in this packet can be obtained from the attached files or accessed directly from the OPM website by clicking on the hyperlinks shown in blue (place the cursor on the blue hyperlink and press “control” and click at the same time).

1. The first step is to inform OPM of the death of the annuitant by using the OPM website <https://rsreporting.opm.gov/AnnuitantDeath>. Do not contact the retiree agency’s state office as they are not involved in the process involving a retiree.

OPM used to prefer to being notified by phone 1-888-767-6738 (6:40am to 4:00pm CST). However, since March 2026, if you call that number, you will get a message directing you to use the OPM website due to “high call volume” (but really due to OPM staff shortages). I hope the phone contacts are resumed because the OPM persons who answered the phone were always pleasant and knowledgeable. If the phone contact is resumed, be patient and persistent. The phone number may be busy and can involve a 30 minute or more wait to talk with someone (there is a call-back option). Call before 7:00am or after 3:00pm CST for quicker connections.

Regardless of the method used to notify OPM, expect a lengthy response time. OPM is experiencing severe processing delays for death claims. While OPM’s official target turnaround is 24 days for the initial reply to survivor annuity claims and 63 days for survivor lump-sum claims, the actual processing time for death benefit applications frequently takes anywhere from 3 to 6 months. OPM’s claims backlog has been increasing due to a surge in federal workforce departures resulting in a massive volume of pending retirement applications. This is occurring at a time with severe OPM staff shortages due to staff retirements, reductions in force, resignations, and firings.

The following information will be needed when reporting a death to OPM:

- The deceased's name
 - Retirement claim number (CSA)
 - Date of birth
 - Date of death
 - Last four of Social Security number.
 - Surviving Spouse? *Yes/No)
 - Surviving children? (Yes/No)
 - Name of the individual reporting the death, and his or her relationship to the deceased, along with return contact information, such as address, telephone number or email address.
 - Additional information can be added (200-character limit)
2. Any annuity checks received, or automatic deposits made after the date of death will need to be returned. To avoid that hassle, the annuitant's financial institution and OPM notification should be made soon so annuity checks can be stopped.
 3. After notification, OPM will stop further annuity payments, create a survivor file and assign a CSF number for the survivor. OPM will send an envelope full of paperwork to be filled out and returned.
 4. The person(s) completing and submitting the paperwork will require some patience. It is not complicated, but the sheer amount of paper can be overwhelming. The best advice I can give is "just pick up one piece of paper at a time, fill it out, set it aside, then pick up the next one." In other words, stay calm, don't panic, and do it slowly and methodically. A cup of coffee in the morning, then changing to a glass of wine in the afternoon might also help!
 5. An "Application for Death Benefits" must be completed and submitted to OPM. If the annuitant was in the Civil Service Retirement System (CSRS), use standard form sf2800 (https://www.opm.gov/forms/pdf_fill/sf-2800.pdf). If the annuitant was in the Federal Employees Retirement System (FERS), use standard form sf3104 (https://www.opm.gov/forms/pdf_fill/sf3104.pdf). Both forms are available upon request from me so you can start gathering the information needed prior to receiving the OPM packet. However, don't submit these working forms; copy the information you gathered on to the forms that OPM sends to you since they will be bar-coded to identify the specific survivor CSF number assigned. This will expedite the death claims process. The death certificate must be submitted with these forms.
 6. OPM has a website that is very helpful <https://www.servicesonline.opm.gov/>. Access to Services Online requires enrolling in Login.gov, which is the Government's secure login tool. Once you register your Login.gov account, you will use your Login.gov credentials to sign-in to Services Online. The following website provides a step-by-step description (with images) of the process to obtain an account: <https://www.opm.gov/support/retirement/faq/sol-login-linking-guide.pdf>

7. The survivor will also need to notify Social Security of the annuitant's death. This can usually be done by contacting a local SS office or calling 1-800-772-1213.
8. If the annuitant had life insurance through the Federal Employees Group Life Insurance Program (FEGLI), form FE-6 (https://www.opm.gov/forms/pdf_fill/fe6.pdf) should be submitted. Beneficiaries receiving \$5,000 or more will automatically receive a money-market-option account checkbook that earns interest. They may write checks for \$250 or more, up to the full amount in the account, as soon as they receive their checkbook.

If the annuitant had life insurance for family members (option C) through the Federal Employees Group Life Insurance Program (FEGLI), submit form FE-6dep https://www.opm.gov/forms/pdf_fill/fe6dep.pdf

9. If the annuitant had a Thrift Savings Plan account or annuity, report the death and submit the required documents in either of the following ways:
 - a. Option 1: Call the ThriftLine
 - Call the ThriftLine Service Center at 1-877-968-3778.
 - Then mail a copy of the certified death certificate to one of the addresses below.
 - b. Option 2: Submit a letter by mail
 - Send a letter with the required participant information listed above, along with a copy of the certified death certificate, to the following address:

Mailing address:

TSP Death Benefits
ThriftLine Service Center
C/O Broadridge Processing
PO Box 1600
Newark, NJ 07101-1600

Overnight delivery Address:

ThriftLine Service Center
C/O Broadridge Processing
2 Gateway Center
283-299 Market Street, 17th Floor
Newark, NJ 07102

10. It is recommended that several certified copies of the annuitant's death certificate be obtained as soon as possible. Having extra certificates on hand permits each application to be filed without delay. OPM will accept a photocopy of the death certificate, but the Office of Federal Employees' Group Life Insurance (OFEGLI) must have a certified copy. If any of the beneficiaries are deceased, a photocopy of their death certificate is acceptable at OPM and OFEGLI.

11. Military veterans may be entitled to indemnity compensation if the death is due to a service-connected disability; life insurance; and a burial allowance. The best source of authoritative information regarding these benefits is the nearest VA office or the following contacts: VA benefits: 800-827-1000; Beneficiaries receiving pension benefits: 877-294-6380; Veterans Group Life Insurance Program: 800-419-1473; All other VA life insurance: 800-669-8477; website: www.va.gov

12. Additional health insurance coverage information:

- a. After an account under the CSF number is created, OPM can also make a change in health insurance coverage, if warranted. If the annuitant had Self and Family or Self Plus One coverage, OPM can change it to Self Only coverage for the surviving spouse if OPM's records indicate there are no other dependents eligible for coverage.
- b. The spouse of a deceased federal retiree that was covered under their FEHB plan, will be entitled to continue coverage if he/she is entitled to survivor annuity benefit. The government contribution amount toward the FEHB premiums will continue and his/her coverage will be reduced to self-only unless there are eligible children who are covered. It is not required to be enrolled in Medicare Part B as your FEHB coverage will continue.
- c. Insurance premiums paid by OPM are paid in arrears (i.e. premiums taken out of a March 1 check are for paying the February insurance premiums).
- d. The survivor can extend dental and vision insurance after the annuitant's death. The survivor can request either "prospective" enrollment (retroactive to the first of the month of the annuitant's death) or current enrollment (from the first of the following month). If the annuitant had a dental or vision claim prior to the annuitant's death or if the survivor had a dental or vision claim prior to the end of the month of the annuitant's death, the survivor will probably want to select "prospective" enrollment so that the claim will be covered
- e. When making inquiries on insurance claims, be sure to tell OPM the correct number; use the annuitant's CSA number if the claim was prior to the annuitant's death, or the survivor's CSF number if the claim was for after the annuitant's death.

13. Additional information related to federal benefits for a deceased federal employee or the surviving spouse of a deceased federal employee can be found at the following:

- a. <http://www.opm.gov/retirementservices/my-annuity-and-benefits/life-events/death/deceased-annuitant-benefits/>
- b. The Federal Benefits Institute within NARFE (National Active and Retired Federal Employees Association): contact by email at fedbenefits@narfe.org or call 1-800-456-8410 and "press" 2.