

Getting Started with Reporting the Death of a Current Spouse of a Living Federal Retiree

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Updated May 2026**

This packet of information was assembled to assist a federal retiree (i.e. annuitant) or their assisting family members to report the death of a current spouse of a living retiree who is currently receiving a benefit from 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 with Office of Personnel Management (OPM). This is just basic “getting started” information; there are a lot of situations that require more involved procedures. 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’s spouse, even if the annuitant did not elect to provide a monthly survivor benefit upon death. This can be done by contacting OPM either by phone, email, or the OPM website <https://rsreporting.opm.gov/AnnuitantDeath>. OPM used to prefer 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). If the phone contact is resumed, 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). But be persistent as the OPM person who answers the phone is always pleasant and knowledgeable. Do not contact the retiree’s agency state office as they are not involved in the OPM process involving a retiree.

The following information should be available when reporting the death of a spouse to OPM:

- The deceased’s name, date of birth, and Social Security number
 - Date of death
 - The living annuitant’s CSA retirement claim number
 - 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.
2. 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>

3. It is recommended that several certified copies of the spouse'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.
4. Note that if the annuitant was receiving a reduced annuity to provide for a survivor annuity for the spouse, the annuitant may elect to restore your CSRS or FERS retirement annuity benefit to the unreduced amount as of the date of death.
5. The following actions may be helpful if appropriate:
 - a. The annuitant may want to change the designations of beneficiary for life insurance. Use OPM form [sf2823](#)
 - b. The annuitant may want to change the designations of beneficiary for retirement benefits. This can be done by calling or emailing OPM or using form [sf3102](#) for both CSRC and FERS.
 - c. If the annuitant is enrolled under FEGLI for Option C Family benefits, use OPM form [fe6dep](#) "Settlement of Claim; Option C-Family Life Insurance". OPM should be requested to terminate the Option C coverage.
 - d. The annuitant will also need to notify Social Security of the annuitant's spouse's death. This can usually be done by contacting a local SS office or calling 1-800-772-1213.
 - e. The annuitant may want to change Federal or state income tax withholding. Call OPM to make this change.
 - f. The annuitant may request that OPM change his or her health benefits coverage from Self and Family or Self Plus One to Self Only coverage when the survivor dies, or the marriage otherwise ends.
 - g. 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:
 - i. <http://www.opm.gov/retirementservices/my-annuity-and-benefits/life-events/death/deceased-annuitant-benefits/>
 - ii. 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.