



# CIVILIAN PERSONNEL FACT SHEET

## ***CSRS Death-In-Service Survivor's Annuity Benefits***

The CSRS Survivor Annuity which is payable to the widow and widowers of Federal employees or civil service retirees, former spouses of deceased Federal employees or civil service retirees, and children of deceased Federal employees or civil service retirees. The Employee Management Relations Section of the Ramstein Civilian Personnel Flight (CPF) will assist survivors of employees who have died in service with their claim for annuity benefits. The Office of Personnel Management (OPM) will assist survivors' of retirees' in completing their claim for annuity benefits.

### What Are The Eligibility Requirements?

For survivor benefits to be payable in a death-in-service case, the employee must have 18 months of creditable civilian service and be covered by CSRS at the date of death. The surviving spouse must have been married to the employee for at least 9 months at the time of death or be a parent of a child of the marriage. The length of marriage requirement is deemed satisfied in cases involving accidental death. Children must be unmarried, under the age of 18 (or 22 if attending school) or any age if disabled before age 18. If the employee has less than 18 months of civilian service or no eligible survivor annuitant at the date of death, a lump-sum payment of his/her retirement contributions is payable to the employee's designated beneficiary or the order of precedence established under Federal statute.

### How Much Will The Spousal Annuity Be?

A spousal annuity is 55 percent of an annuity computed as if the employee had retired on a disability retirement as of the date of death. Spouses receives 55% of the higher of 1 or 2 below:

1. An annuity computed under the general formula based on the deceased employee's high-3 average salary & length of service to date of death, including credit for unused sick leave.
2. A "guaranteed minimum" which is the lesser of 40% of the deceased employee's high-3 average salary; or the regular annuity obtained after increasing the deceased employee's length of service by the period of time between the date of death and the date he or she would have been age 60.

### What If I'm A Former Spouse?

Benefits may also be payable to a former spouse in accordance with a court order. The amount awarded by the court to a former spouse reduces the amount payable to any surviving spouse.

435 MSS/DPCE  
Unit 3220 Box 365  
APO AE09094  
Ramstein AB Germany  
Web Page Address:: <http://www.ramstein.af.mil/435mss/cpo>

Building 2120  
Phone: 480-2196  
Fax: 480-7054

### How Much Is The Children Annuity?

In addition to any spousal benefits payable, eligible children receive benefits in a set dollar amount established law. For 1998, the single orphan rate ( benefit payable to a child when the child has a living parent who was married to the employee or retiree) is \$343.00 per month per eligible child or \$1,029.00 per month divided by the number of eligible children (4 or more); the double orphan rate (benefit payable to a child when the child has no living parent who was married to the deceased employee or retiree) is \$412.00 per month per eligible child or \$1,236.00 per month divided by the number of eligible children (4 or more). The amount payable is not reduced by any Social Security survivor benefits payable to the children.

### If I'm The Spouse Of A Retiree Can I Get An Annuity?

Yes. However, the amount payable to the spouse of a retiree is based on the election made by the employee and spouse at the time of retirement. The maximum amount is 55 percent of the annuitant's annuity before the reduction is taken for the survivor benefit. Spouses of Retirees must contact the Office of Personnel Management, not the CPF, for assistance.

### When Will I Get Paid?

The Office of Personnel Management authorizes your payment and the Treasury Department prepares and mails the check or transfers the payment to your bank if you prefer. OPM will send the survivor a statement telling them when to expect their first regular monthly payment shortly after they authorize it. After that, the annuity payment is payable on the first business day of the month.

### Will The Eligible Children Receive Their Own Annuity Payment?

A child annuity is paid to his or her legal guardian if one has been appointed. If there is no legal guardian, OPM will make the payment (at its discretion) to the person who is responsible for the child.

### Is The Annuity Subject To Tax?

Annuity payments are subject to Federal income tax under the rules set forth and administered by the Internal Revenue Service. If you have questions about the taxability of your civil service annuity, you should contact your local IRS office.

### How Can I Get An Estimate Of The Survivor Annuity For Planning Purposes?

The Regional Personnel Center (RPC) will provide the spouse with a survivor annuity estimate when processing the death claim. However, if you would like an estimate for planning purposes, contact the Regional Personnel Center (RPC) at Sembach for an estimate. E-mail your request directly to the RPC at [USAFECPO.benefits@sembach.af.mil](mailto:USAFECPO.benefits@sembach.af.mil). The RPC will fax the estimate directly to you; be sure to ask them to also fax a copy of the estimate to the Ramstein CPF. If you have questions regarding the estimate, you will contact the CPF, not the RPC. The CPF will also assist the survivor in completing the necessary forms for filing all claims.

### How Can I Obtain Additional Information?

Additional information regarding survivor annuitants under the CSRS may be obtained by referencing the Survivor Benefits Under the Civil Service Retirement System pamphlet RI-83-5 which can be obtained by accessing the OPM website at: [www.opm.gov/retire/html/library/csrs.html](http://www.opm.gov/retire/html/library/csrs.html) and opening the document entitled Survivor Benefits Under Civil Service Retirement System (RI 83-5).

## Additional Death in Service Survivor Benefits

There are a number of different death benefits available to survivors of an employee who died in service. The Employee Management Relations Section of the Ramstein Civilian Personnel Flight (CPF) is available to assist survivors in completing their claims. The following is a list of benefits that may be payable to survivors:

**Unpaid Compensation:** This includes the unpaid hours worked, and the unused hours of annual leave accrued as of the date of death. This amount is distributed in a lump sum payment to the employee's beneficiary or by order of precedence established by Federal statute.

**Health Insurance:** If the employee was enrolled in self and family at the date of death and there is a survivor annuity payable to a spouse and/or children, the survivor may continue health insurance coverage. Premiums will be deducted from the survivor annuity. If the employee was enrolled in self and family coverage at the date of death, but there is no survivor annuity payable, the enrollment terminates with the survivors having the right to convert to a private policy within 30 days. Exception: If covered under FERS and the deceased Federal employee has at least 18 months of service, the survivor may keep the health benefits coverage, but will be required to make direct premium payments to the Office of Personnel Management (OPM). If the employee was enrolled in self-only coverage at the date of death, the enrollment terminates at death with no right to enroll or convert for the survivors.

**Life Insurance:** Any life insurance benefits payable will be paid in the order of precedence established by Federal statute, unless the employee has a SF 2823, Beneficiary Form on file. However, a valid court order filed with the employing agency after October 1998 but before the employee's death, will take precedence over a written designation of beneficiary. If you do not remember who you named as your beneficiary, simply E-mail your question to the Regional Personnel Center (RPC) at the following address: [USAFECPO.benefits@sembach.af.mil](mailto:USAFECPO.benefits@sembach.af.mil).

**Thrift Savings Plan:** All money in the employee's TSP account is payable in the order of precedence established by Federal statute, unless the employee has a TSP-3, Beneficiary form on file. You must contact the TSP directly to inquire who you named as beneficiary. Neither the RPC nor the Ramstein CPF has access to this information.

**Survivor Annuity:** The surviving spouse and/or children may be eligible for a survivor annuity under the Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) dependent upon the employees covered retirement system. If the spouse and/or children are not eligible for a survivor annuity or there is no surviving spouse or children, the retirement contributions will be paid to the employee's designated beneficiary or, in the absence of a designated beneficiary, in the order of precedence established under Federal statute.

**Death Gratuity Payment:** If an employee's death results from an injury sustained in the line of duty on or after August 2, 1990, a death gratuity payment may be paid to the personal representative of the

employee. The amount payable is up to \$10,000 minus the amount payable by Office of Worker's Compensation (OWCP) under 5 U.S.C. 8331 (f), usually \$200 and 8134 (a), usually \$800.00.

**Who Will Assist in Filing My Claim?** The Ramstein CPF accomplishes death and dismemberment advisory services including assistance with completing claim forms. Additionally, we provide employees with advisory services and assistance in filing claims in the death of a FEGLI insured family member. If you need assistance in filing a FEGLI claim, you can contact your servicing EMR Specialist at DSN 480-2008 or 2196.

**I Am The Survivor, What Do I Need To Do?** If you are a survivor of an employee who has passed away, you should notify your spouse's supervisor, who will in-turn contact the CPF. The Supervisor and CPF will need to know the name and phone number of the next of kin. Once the servicing EMR specialist is provided this information, she will contact the next-of -kin by letter and provide the survivor(s) the necessary claim forms and assist them in completing their claim forms. Survivors will file their claim forms and accompanying documentation (i.e., certified death certificate, marriage certificate, birth certificate, where applicable) directly to the servicing EMR Specialist, with the exception of the TSP claim form. The survivor will send the TSP Service Office the claim form and appropriate documentation.