

FERS

Federal Employees
Retirement System

Information for FERS Annuitants

This pamphlet is written for individuals who have retired under FERS. It may also be useful for employees and former employees planning to retire under FERS in the future.



**United States
Office of
Personnel
Management**

Retirement and
Insurance
Service

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We provide retirement information on the Internet. You will find 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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If you are an employee, you should not use the OPM addresses contained in this pamphlet. OPM does not have access to your personnel records. Instead, you should direct any further questions you may have to the personnel office of your agency.

Introduction

The Federal Employees Retirement System (FERS) retirement package is made up of benefits from three sources. You may be entitled to benefits from:

1. The Social Security Administration

You should go to your local social security district office to obtain information about your eligibility for and amount of these benefits. The Social Security Administration has a toll-free telephone number which should be listed in your local telephone directory.

2. The Thrift Savings Plan

You should contact the Federal Retirement Thrift Investment Board for information about these benefits. You can reach them by telephone on (504) 255-6000 or write to them at:

Federal Thrift Investment Board
National Finance Center
Thrift Savings Plan Service Office
P.O. Box 61500
New Orleans, LA 70161-1500

3. The Office of Personnel Management

The Office of Personnel Management (OPM) administers the FERS basic benefit.

This pamphlet describes your FERS basic benefit. Any questions you have concerning social security benefits or the Thrift Savings Plan should be directed to the offices shown above.

I. Computation of Federal Employees Retirement System (FERS) Benefit

Generally, your FERS benefit is 1% of your high-three average salary multiplied by your years and months of service. If you were at least age 62 at separation and had at least 20 years of service, your annuity is 1.1% of your high-three average salary multiplied by your years and months of service.

Your benefit was computed differently if:

A. You retired on disability:

- 1) If at disability retirement you were already 62 years old, or you met the age and service requirements for immediate voluntary retirement, you received your “earned” annuity based on the general FERS annuity computation outlined above.
- 2) If at disability retirement you were under age 62 and not eligible for voluntary retirement, you received the following benefit:

✧For the first 12 months-

60% of your “high-3” average salary minus 100% of your Social Security benefit for any month in which you are entitled to Social Security disability benefits.

✧After the first 12 months-

40% of your “high-3” average salary minus 60% of your Social Security benefit for any month in which you are entitled to Social Security disability benefits.

However, you are entitled to your “earned” annuity (1% of your “high-3” average salary multiplied by your years and months of service), if it is larger than your disability annuity computed above.

Important Information

Federal Employees Retirement System (FERS) disability benefits usually begin before the claim for Social Security benefits is fully processed. Because the FERS disability benefit must be reduced by 100% of any Social Security benefit payable for the first 12 months, Social Security checks should not be negotiated until the FERS benefit has been reduced. The Social Security checks will be needed to pay the Office of Personnel Management (OPM) for the reduction which should have been made in the FERS annuity.

- **When you reach age 62-**
Your annuity will be recomputed using an amount that essentially represents the annuity you would have received if you had continued working until the day before your sixty-second birthday and then retired under the FERS non-disability provisions. The total service used in the computation is increased by the amount of time you received a disability annuity, and your average salary is increased by all FERS cost-of-living increases paid during the time you received a disability annuity. The FERS basic annuity formula (1% of your “high-3” average salary multiplied by your total years and months of service) is then applied, using the adjusted time base and average salary. If your actual service plus the credit for time as a disability annuitant equals 20 or more years, this formula is 1.1% of your “high-3” average salary.

- B. You retired under the special provision for air traffic controllers, firefighters, or law enforcement officers:**
Your annuity is 1.7% of your “high-three” average salary multiplied by your years of service which do not exceed 20, plus 1% of your “high-three” average salary multiplied by your service exceeding 20 years.

C. You retired and had at least 5 years of service as a Member of Congress or as a congressional employee (or any combination of the two):

Your annuity is 1.7% of your “high-three” average salary multiplied by your years of service as a Member of Congress or a congressional employee which do not exceed 20, plus 1% of your “high-three” average salary multiplied by your years of other service.

D. You transferred to the Federal Employees Retirement System (FERS) and had at least 5 years of creditable civilian service covered by either social security or the Civil Service Retirement System (CSRS), but not both (excludes service during which partial CSRS deductions were withheld) when you transferred:

Your annuity has both a FERS and a CSRS component. The FERS component was computed using the formula outlined above. The CSRS component was computed using the CSRS formula which is:

First 5 years of CSRS service	1.5% of your “high-three” average salary for each year of service
PLUS	
Second 5 years of CSRS service	1.75% of your “high-three” average salary for each year of service
PLUS	
All years of CSRS service over 10	2% of your “high-three” average salary for each year of

If you retired under the special provision for firefighters or law enforcement officers

Your CSRS component is 2.5% of your high-three average salary, multiplied by up to 20 years of law enforcement officer and/or firefighter service, *plus* 2% of your “high three” average salary multiplied by all service over 20 years.

If you retired under the special provision for Members of Congress or congressional employees

Your CSRS component is 2.5% of your “high-three” average salary multiplied by your years and months of service as a Member of Congress and/or congressional employee, your military service while on a leave of absence as a Member and up to 5 years of other military service, *plus* 1.75% of your “high-three” average salary multiplied by your years of other service which, when added to your years of 2.5% service, do not exceed 10 years, *plus* 2% of your “high-three” average salary multiplied by your years of other service in excess of 10 years.

Reductions in Annuity Computation

1. Age

If you had 10 or more years of service and retired at the Minimum Retirement Age (MRA), your benefit was reduced by 5/12 of 1% for each full month (5% per year) that you were under age 62 on the date your annuity began. However, your annuity was not reduced if you completed at least 30 years of service, or if you completed at least 20 years of service and your annuity began when you reached age 60.

You could have reduced or eliminated this age reduction by postponing the beginning date of your annuity.

The age reduction applies to both the Civil Service Retirement System and the Federal Employees Retirement System components of your annuity.

2. Survivor Benefits

Your benefit may have been reduced to provide survivor benefits after your death. If you are married, this survivor reduction was automatic under the law, unless your spouse consented to your election of less than a full survivor annuity. If the total of the survivor benefit(s) you elected equals 50% of your benefit, your annuity is reduced by 10%. If the total equals 25%, the reduction is 5%.

3. Alternative Annuity

Your benefit may be reduced if you elected a lump sum payment equal to your retirement contributions and a reduced monthly annuity, commonly called an alternative annuity. Only non-disability annuitants who have a life-threatening affliction or other critical medical condition can elect this option.

Computation of “High-3” Average Salary

Your “high-3” average salary was figured by averaging your highest basic pay over any three years of consecutive service. These three years are usually your final three years of service, but can be an earlier period, if your basic pay was higher during that period. Your basic pay is the basic salary you earn for your position. It includes increases to your salary for which retirement deductions are withheld, such as for shift rates, night shift differential, etc. It does not include payments for overtime, bonuses, etc. (If your total service was less than 3 years, your average salary was figured by averaging your basic pay during all of your periods of creditable Federal service.)

Minimum Retirement Age

The Minimum Retirement Age (MRA) is your age at the earliest date you were eligible to retire and is based on the year of your birth. To determine your MRA, refer to the following table:

If year of birth is...	Your MRA is
Before 1948	55 years
1948	55 years, 2 months
1949	55 years, 4 months
1950	55 years, 6 months
1951	55 years, 8 months
1952	55 years, 10 months
1953 to 1964	56 years
1965	56 years, 2 months
1966	56 years, 4 months
1967	56 years, 6 months
1968	56 years, 8 months
1969	56 years, 10 months
After 1969	57 years

II. Alternative Annuities

The alternative form of annuity is an option which is only available to non-disability annuitants who have a life-threatening affliction or other critical medical condition. If you elected the alternative annuity, you received a lump sum payment equal to your retirement contributions and a reduced monthly annuity.

Reduction In Annuity If Alternative Annuity Elected

The reduction in your annuity if you elected the alternative annuity is an actuarial reduction. This reduction is permanent. The reduction is equivalent to that portion of your Federal Employees

Retirement System annuity attributable to your contributions to the retirement system.

Effect on Survivor Benefit

Choosing the alternative annuity does not affect your spouse's survivor annuity. Your spouse's survivor annuity will be computed based on your annuity before the alternative annuity reduction.

Tax Liability for Alternative Annuity Lump Sum Payment

Part of the Alternative Annuity lump sum is taxable in the year paid unless it is rolled over into an Individual Retirement Arrangement. Please refer to Publication 721, published by the Internal Revenue Service, to determine your taxes on the alternative annuity lump sum payment.

III. Annuity Supplement

The special retirement supplement is paid in addition to gross monthly Federal Employees Retirement System (FERS) annuity benefits. It represents what you would receive for your FERS service from the Social Security Administration (SSA) and is calculated as if you were eligible to receive SSA benefits on the day you retired. Eligibility for the annuity supplement continues until the earlier of (1) the last day of the month before the first month for which you would be entitled to actual social security benefits or (2) the last day of the month in which you reach age 62.

Eligibility for Annuity Supplement

If you retired voluntarily on an immediate annuity which is not reduced for age, you may be receiving a special retirement supplement which adds to your monthly benefit. You may also be receiving this supplement if you retired involuntarily before attaining your Minimum Retirement Age (MRA) or voluntarily because of a major reorganization, reduction in force, or an early retirement for Members of Congress. However, in these three

instances, you were not eligible for the special retirement supplement until you reached your Minimum Retirement Age. If you are receiving a deferred benefit or an immediate MRA+10 benefit, you are not eligible for a special retirement supplement.

If your annuity has a Civil Service Retirement System (CSRS) and a Federal Employees Retirement System (FERS) component, you can still receive an annuity supplement. However, you must complete one full calendar year of service subject to FERS computation rules. One full calendar year means any year which begins January 1 and ends December 31.

Computation of Annuity Supplement

The supplement is computed as if you were age 62 and fully insured for a social security benefit when the supplement begins. By law, the Office of Personnel Management (OPM) first estimates what your full career (40 years) social security benefit would be. Then we calculate the amount of your civilian service under FERS and reduce the estimated full career social security benefit accordingly. For example, if your estimated full career social security benefit would be \$1,000 and you had worked 30 years under FERS, we would divide 30 by 40 (.75) and multiply ($\$1,000 \times .75 = \750). The result would be your special retirement supplement, prior to any reductions.

Changes in the Amount of the Supplement

Like social security benefits, your retirement supplement is subject to an earnings test. It is reduced if you earn more than the exempt amount of earnings (called the minimum level of earnings) in the immediately preceding year. Your supplement is reduced by \$1.00 for every \$2.00 of earnings over the minimum level. It is possible that your supplement could reduce to \$0. However, your FERS basic benefit will not be reduced. If you are receiving a supplement, you must report

your earnings to the Office of Personnel Management. You will receive instructions on how to report your earnings when it is required.

There is no reduction until after the first calendar year you receive the special retirement supplement. Then, your earnings during that first calendar year are compared to the social security minimum level of earnings for the same year. Your monthly annuity supplement in the second calendar year is then reduced by 1/12 of the excess earnings. Excess earnings are 50% of the amount by which your earnings exceed the social security minimum.

Minimum Level of Earnings

The amount you may earn without affecting your special retirement supplement is determined by the Social Security Administration each year. It will increase with the annual increases in average wages for the national workforce. You can contact the Office of Personnel Management to obtain the current year amount.

Definition of Earnings

Your Federal Employees Retirement System basic benefit is not considered earnings. Your earnings for any year will consist of the sum of wages for service performed in the year, plus all net earnings from self-employment for the year, minus any net loss from self-employment for the year.

IV. Cost-of-Living Adjustments

Eligibility for Cost-of-Living Adjustments (COLAs)

Your annuity will be increased for cost-of-living adjustments, if:

1. You are over age 62; or
2. You retired under the special provision for airtraffic controllers, law enforcement personnel, or firefighters; or

3. You retired on disability, *except* when you are receiving a disability annuity based on 60% of your “high-three” average salary. This is generally during the first year of receiving disability benefits; or
4. Your retirement includes a portion computed under Civil Service Retirement System (CSRS) rules.

Retirees under age 62 who do not fall into one of the categories in items 2, 3 or 4 above, are not eligible for cost-of-living increases until they reach age 62.

If you’ve been receiving retirement benefits for less than 1 year and are eligible for a COLA, you’ll get a percentage of the cost-of-living increase. The percentage depends on how long you were receiving your annuity before the effective date of the increase. When you receive an increase, we’ll send you complete information about its effect on your annuity.

How COLA Amounts are Determined

The amount of the COLA is determined by the percentage increase in the Consumer Price Index (CPI), according to the following table:

Change in CPI	COLA
0% to 2%	Change in CPI
2% to 3%	2%
Over 3%	Change in CPI, less 1%

Cost of Living Adjustments (COLA) If You Transferred to Federal Employees Retirement System (FERS) and You Have A Civil Service Retirement System (CSRS) Component to Your Annuity

If you elected to transfer to FERS from CSRS and part of your benefit is computed under CSRS rules, that part of your benefit will be increased by CSRS COLAs, regardless of your age and type of retirement. CSRS COLAs are equal to the percentage change in the Consumer Price Index (CPI), regardless of the amount of the change. The FERS portion of your benefit will be increased as discussed above.

V. Payments

Agency Responsible for Payments

The Office of Personnel Management (OPM) authorizes your basic retirement benefit and the Treasury Department prepares and mails the checks (or transfers the payment to your bank).

Payment and Accrual of Annuity

All annuities are payable in monthly installments on the first business day of each month. Your payment covers annuity due for the month before the month in which the payment is made. For example, your check dated June 1, pays annuity for the month of May.

If you don't get your check on the first business day, it could be because:

- It's delayed in the mail.
- You moved and we didn't receive your new address in time for us to correct the address for the next check.
- Your annuity was suspended for failure to reply to official correspondence, or
- We have received notification of your receipt of benefits from the Office of Workers' Compensation Programs.

Late Payments

The best way to avoid late payments is to enroll in direct deposit. However, if your payment is late, wait 5 workdays because the mail may have been delayed. Then, if you still have not received your check, write to:

U.S. Office of Personnel Management
ATTN: Check Loss
P.O. Box 7815
Washington, DC 20044-7815

If you prefer, you can call OPM at 1-888-767-6738. Customers within local calling distance to Washington, DC must use 202-606-0500.

Tell us which check you did not receive. We will also need to know:

- Your claim number (CSA number). You can find this number on your Annuity Statement or on any other statements we sent you regarding your benefits. Always be sure to include the letters “CSA” before the claim number.
- Date you expected to receive the check that was lost. (This is very important to avoid any misunderstanding about the check for which you are claiming non-receipt.)
- If you notify us in writing, be sure to sign your name at the end of your letter.
- If your monthly payment is being deposited directly into a bank, you must also get an official from the bank to sign your letter.

Beginning Date of Retirement Payments

In most cases, your annuity began the first of the month after the month you separated for retirement. However, under certain conditions, your annuity could have begun on a different date, as shown below:

- **If you retired because of disability -**
Your annuity began the day after you separated or the day after your last day of pay, whichever was earlier.

- **If you retired involuntarily under the discontinued service provisions, or if you retired as a military reserve technician at age 50 with 20 years of technician service because of your failure to meet the conditions required for continued employment -**
Your annuity began the day after you separated for retirement.
- **If you postponed receiving your Minimum Retirement Age (MRA)+ 10 benefit -**
Your annuity began on the first of the month you designated or the first day of the month of your 62nd birthday, whichever was earlier.
- **If you retired on a deferred annuity -**
Your annuity began the first of the month following your 62nd birthday (unless you had at least 10 years of service and chose to receive it before you were 62).

Time Limit for Cashing Annuity Checks

Government checks cannot be cashed more than 12 months after the date on which the check was issued. If you have a check that is no longer negotiable, return it to:

U. S. Office of Personnel Management
Funds Control Unit
P.O. Box 1725
Washington, DC, 20044-1725.

If you are entitled to a replacement check and have not already received one, we will send you a replacement check.

Payment/Mailing Address

It's important that you tell us when your mailing address changes, so you can receive important information we periodically send out. Even if your monthly annuity payment goes to a bank, we always send information about your annuity to your mailing address.

- **Changing Mailing Address**
Be sure to keep the Office of Personnel Management (OPM) advised of any change in your mailing address. If you move or change

your mailing address, you can either telephone us or write us to report your new address. If you want to change your address by telephone, call 1-888-767-6738. Customers within local calling distance to Washington, DC must use 202-606-0500. This method of changing your address is usually quicker. If you prefer to write to us, you should report your new address to:

U.S. Office of Personnel Management
Change of Address Section
P.O. Box 440
Boyers, PA 16017-0440

by one of the following methods:

- ❖ Use the change-of-address form we sent to you, or
- ❖ Use the form on the back of the envelopes in which the Treasury Department mails your monthly annuity checks, or
- ❖ Use a postcard or letter. On it, print the following information:
 - Your name
 - Your claim number
 - Your old address (Be sure to include the ZIP Code and mark this “old address”)
 - Your new address (Be sure to include the ZIP Code and mark this “new address”)

Whether you use a form, card, or letter, be sure to sign it.

Make sure we know your new address as soon as possible; otherwise, your next check could be late or may not be received because we mailed it to your old address. You could also fail to receive important information from us.

While waiting for your check mailing address to be changed, you should ask your

postmaster to forward your mail or arrange to get the check personally at your old address, because we probably won't be able to change your check mailing address in time for the next check to arrive at your new address. If your payments are deposited directly into your bank account, you still must notify the Office of Personnel Management if your correspondence address changes.

Direct Deposit of Annuity Check to Your Bank Account

Public law 104-134 requires that everyone who becomes eligible for Federal payments on or after July 26, 1996, must be paid by direct deposit into a savings or checking account at a financial institution unless they do not have a savings or checking account in any financial institution and do not establish one or have one established for them by an authorized payment agent.

Effective January 1, 1999, the law requires that most Federal payments be made by direct deposit regardless of when the benefit began. This applies to all retirees and survivor annuitants. If you are not already enrolled in the Direct Deposit Program and you live where direct deposit is available, we recommend that you make arrangements soon to comply with this law.

Direct deposit is a win-win situation all around. You avoid the bother of traveling to a bank or other financial institution to cash or deposit your check. You may earn a few days extra interest each month, and save travel costs and time. Both you and the Office of Personnel Management (OPM) are saved the worry that the check will be lost in the mail. It also assures that payments are deposited and available for your use, even when you are away from home.

When you elect direct deposit, you will continue to receive other information at your mailing address.

Changing Method of Payment to Direct Deposit

If your payments currently come to your mailing address and you now want to have your Federal Employees Retirement System (FERS) annuity payments deposited directly into your bank account, you can either call OPM at 1-888-767-6738 (customers within local calling distance to Washington, DC must use 202-606-0500), or if you prefer, you can get form SF 1199A at your financial institution and fax it to us at 202-606-0144 or mail it to us at:

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

If you call the Office of Personnel Management (OPM), you will need your account number at the financial institution and the institution's routing number.

Banks outside the United States do not use SF 1199A. To have your check sent to a bank in a foreign country, you should write to the following:

U.S. Office of Personnel Management
Change-of-Address Section
P.O. Box 440
Boyers, PA 16017-0440.

Changing Financial Institution Where Direct Deposits are Sent

To change banks you can either call OPM at 1-888-767-6738 (customers within local calling distance to Washington, DC must use 202-606-0500) or complete a new SF 1199A, *Direct Deposit Sign-Up Form*, with your new bank and forward the new form to OPM at the address above. To avoid possible non-receipt of an annuity payment, we suggest that you do not close out your old account until you begin receiving annuity payments at your new bank account.

If You Become Ill and Cannot Sign Your Checks

If you are mentally competent but physically unable to write your name legibly, you, a family member, or other person acting in your behalf, should ask your bank what to do so you can cash or deposit your check. Direct Deposit is usually the best solution. OPM will accept an “X” as your signature if two people sign beside the “X” to witness that you made the “X”.

If You Become Mentally Incompetent

If you become unable to take care of your own financial affairs, a family member or other individual should notify:

U.S. Office of Personnel Management
Federal Employees Retirement System
Retirement Operations Center
Boyers, PA 16017-0001

They should give your full name and claim number (CSA number). We will send instructions to your mailing address, or to the person who wrote in your behalf. These instructions explain how to have your annuity paid to a person who will act as your representative and use the money for your benefit. If a court has appointed a guardian or conservator to be your representative, the individual should return the checks made out to you to the Treasury Department with an explanation of why they are being returned, as indicated above. In addition, they should write to the Office of Personnel Management (OPM), providing a copy of the court order and asking to be made the payee. This person should be sure to state the address to which the checks are to be mailed. OPM will take the steps necessary to pay your annuity to your guardian or conservator. However, any checks received that do not have the proper payee’s name should be returned to the Treasury Department. We will arrange to have new checks made out to the person the court appointed.

Payment to Individual With Power of Attorney

Annuity checks made out to you cannot be cashed by an individual using a general power of attorney. However, remember that you can use SF 1199A, *Direct Deposit Sign-Up Form*, to have your payments deposited in your bank account. A specific power of attorney — SF 232, *Power of Attorney by Individual for the Collection of a Specified Check Drawn on the United States Treasury* — can be used but a separate form must be completed for each check cashed. If you want to use a foreign bank, you must complete SF 233, *Power of Attorney by Individual to a Bank for Collection of Checks Drawn on the United States Treasury*. (SF 232 and SF 233 may be available at your bank.)

Uncashed Checks Upon Death of Retiree

To avoid any violation of law, return any checks uncashed at the time of a retiree's death to:

Director
Regional Financial Center
U.S. Treasury Department
P.O. Box 7367
Chicago, IL 60680-7367

along with an explanation that the retiree died and the date of death. If your annuity payments are being deposited directly into your bank account, your survivors should immediately notify the bank of your death. Your survivors should write or telephone the Office of Personnel Management at 1-888-767-6738 (customers within local calling distance to Washington, DC must use 202-606-0500) asking for an application for death benefits.

VI. Taxes and Other Deductions From Your Annuity

Income Tax

Federal Income Tax

Your annuity payments are subject to Federal income tax under rules set forth and administered by the Internal Revenue Service (IRS). If you have questions about the taxability of your annuity, you should contact your local IRS office. We do not provide tax advice and do not supply IRS publications. For a detailed explanation about Federal tax and your annuity, request Publication 721, *Tax Guide to U.S. Civil Service Retirement Benefits*, from the IRS.

We are withholding Federal income tax from your annuity at the rate which you specified on your application for retirement. No federal income tax is being withheld if you elected that option when you applied for retirement. If you did not make an election regarding Federal tax withholding, we withheld federal tax from your annuity at the rate for a married person with 3 exemptions.

Changing the Amount of or Stopping your Federal Income Tax Withholding

To change the amount of Federal income tax withheld each month or to stop the Federal income tax withholding from your annuity, you can call the Office of Personnel Management (OPM) at 1-888-767-6738 (customers within local calling distance to Washington, DC must use 202-606-0500), and use our automated Annuitant Express service. When you use this system, you will need your claim number (CSA number) and the Personal Identification Number (PIN) that the Office of Personnel Management (OPM) assigned to you.

If you prefer, you can write to:

U.S. Office of Personnel Management
ATTN: Tax Section
P.O. Box 961
Washington, DC 20044-0961

Your letter must include your claim number (CSA number). We will mail you form W-4P-A, *Election of Federal Income Tax Withholding*, and instructions for making the change. If you write to OPM, your change will take effect after we process your completed and signed form.

Please note that you may be penalized by the Internal Revenue Service (IRS) if you do not have at least 90% of your yearly tax liability either withheld from your salary or annuity or made via quarterly payments to the IRS. You should monitor your tax withholding status each year to make sure you comply with this rule.

State Income Tax

If you want state income tax withheld from your monthly annuity, you should contact OPM, using the same procedures outlined in the previous section on *Changing the Amount of or Stopping your Federal Income Tax Withholding*.

Other Deductions From Annuity

Health Benefit/Life Insurance Premiums

If you are eligible to continue your health benefits and/or life insurance coverage into retirement, the premiums for these are withheld from your monthly benefit. If your monthly retirement payment doesn't cover the cost of the premiums, you can arrange to make direct payment to the Office of Personnel Management (OPM) for the premiums.

Medicare Premiums

If you are not receiving social security benefits, you can have your Medicare premiums withheld from your annuity. We must receive a request from the Health Care Financing Administration to withhold Medicare premiums from annuity payments. We cannot act on a request from a retiree or the Social Security Administration to withhold Medicare premiums from annuity payments. Your social security district office can give you additional information about this.

Union Dues

Some union dues can be withheld from annuity payments. Contact your union for information.

Debts Owed the Federal Government

If you owe a debt to the U.S. Government, we can take money from your annuity to settle that debt. If you owe the debt to the Federal Employees Retirement System due to an overpayment of benefits, we'll send you an explanation of the amount of the debt, the reason for it, and how much we'll withhold from your monthly annuity payments until the debt is paid. We'll also give you specific information about your rights in connection with the collection of the debt. If you owe a debt to another Federal agency, that agency will give you an explanation of the debt and any rights available to you before asking us to withhold the debt from your annuity payments.

If you owe a debt to another Federal agency, you may be subject to a government-wide program administered by the Department of Treasury, called the Treasury Offset Program (TOP). Under this program, your annuity payments will be offset to collect the debt. If a debt is being collected under the TOP program, you will be notified by Treasury 60 days before the offset will begin. The Office of Personnel Management (OPM) will not have any information about the debt. If you have any questions about the debt and the collection, you should contact the creditor agency shown on Treasury's notice to you, or Treasury's Administrative Offset Toll Free Number at 1-800-304-3107.

Other Withholds

Your annuity may be subject to legal process to enforce any obligation you may have to pay alimony, child support, or separate maintenance. Also, your annuity may be reduced to comply, in certain circumstances, with a state court order, decree, or community property settlement dealing with apportionment of retirement benefits in

connection with a divorce, annulment, or legal separation. We'll also honor an attachment of your annuity by a trustee in bankruptcy. Except in these circumstances, the annuity is not subject to execution, attachment, garnishment, or other legal process.

VII. Waiving Benefits

Waiver of Annuity

You can waive all or part of your benefit by writing to the Office of Personnel Management (OPM). No special form is necessary. You merely state in a dollar amount the portion of your monthly annuity that you want to waive and the effective date, which cannot be earlier than the first of the month following the month in which we receive your letter. If you have already cashed your annuity check, you cannot return any part of it for waiver purposes. You may cancel your waiver at any time by requesting this in writing, but only for payments that are due after we receive your written request to cancel the waiver. No retroactive payment of annuity can be made covering the period during which your waiver was in effect.

If you waive part of your annuity, you will not receive a cost-of-living allowance. However, if you cancel your waiver, your new monthly annuity rate will be adjusted to reflect all cost of living adjustments (COLA) as though no waiver had been made.

You cannot waive part of your annuity if a court has ordered part of your benefit to be paid to a former or separated spouse unless the waiver was received by OPM before we received the court order. If a waiver is already in effect when a court order is received, the court order will apply only to the unwaived portion of your benefits.

Effect of Waiver of Annuity on Survivor Benefits

If you waive all or a part of your annuity benefit, your spouse's benefit will be paid as if no waiver had been in effect at the time of your death.

VIII. Employment after Retirement

Employment in the Private Sector

- **Effect on Your Basic Annuity**
Your employment outside the Federal service will not affect your basic Federal Employees Retirement System (FERS) annuity payments unless you're receiving a disability annuity and are under age 60. If you're a disability retiree under age 60, you will be subject to the 80% earnings limit. You reach the 80% earnings limit if, in any calendar year, your income from wages and self-employment is at least 80 percent of the current rate of basic pay for the position from which you retired. (See pamphlet RI 98-2, *Information for Federal Employees Retirement System [FERS] Disability Annuitants*, for more detailed information).
- **Effect on Your Annuity Supplement**
If you are receiving an annuity supplement, it will be reduced based on how much you earn over the annual earnings limit, as explained in the section *Changes in the Amount of the Supplement*.

Employment in the Federal Government

- **Effect on Your Basic Annuity**
 - ❖ **Non-Disability Retirees**
If you are a non-disability retiree and return to work for the Federal Government, you will continue to receive your annuity. Your salary will be reduced by the amount of your annuity for the period of reemployment.

- ❖ **Disability Retirees Under Age 60**

If you are a disability retiree under age 60 and return to work for the Federal Government in a position equivalent to the position you held at retirement, the Office of Personnel Management (OPM) will find you recovered from your disability and will stop your annuity payments. If you are reemployed in a position that is not equivalent to the one you held at retirement, your annuity will continue and your salary will be offset by the amount of your annuity for the period of reemployment. You will be subject to the 80% earnings limit. You reach the 80% earnings limit if, in any calendar year, your income from wages and self-employment is at least 80 percent of the current rate of basic pay for the position from which you retired. (See pamphlet RI 98-2, *Information for FERS Disability Annuitants*, for more detailed information).
- ❖ **Disability Retirees Age 60 or Older**

If you are a disability retiree age 60 or older at the time of reemployment, your annuity payments will continue and your salary will be reduced by the amount of your annuity. There is no limit on the amount of earnings you may receive. You will not be found recovered on the basis of your employment unless you specifically request to be found recovered.
- ❖ **Retirement Deductions**

Federal Employees Retirement System (FERS) retirement deductions will be withheld from your pay while you are reemployed, even if you're still receiving annuity benefits, unless your new appointment is intermittent, as a justice or judge, or as an employee subject to another retirement system for Government employees. Those retirement deductions will be refunded to you if you are reemployed for less than 1 year.

When Federal Reemployment Ends

If you work full-time for at least 1 year (or the equivalent of 1 year on a part-time basis), you may be eligible for a supplemental annuity after you leave the job. If you complete at least 5 years of service (or part-time service which is equivalent to 5 years of full-time service), you may have your entire annuity recomputed. To get either benefit, you need to file a new retirement application with the Office of Personnel Management (OPM). You can get an application from your reemploying agency. You should contact OPM to be sure we are aware you are no longer working.

Employment with a Private Sector Company that Contracts with or Receives Grants from the Federal Government

You should direct any questions concerning your employment with a private sector company that contracts with or receives grants from the Federal Government to the Ethics Office of your former agency, or write to:

Office of Government Ethics
Suite 500
1201 New York Avenue, NW
Washington, DC 20005-3917

IX. Changing Your Retirement To Disability

Changing Your Retirement to Disability Retirement

You can submit an application for disability retirement within one year after your separation from employment provided you did not elect the alternative form of annuity with a lump sum payment equal to your retirement contributions (See Section II). You and your former employing agency must submit evidence that shows you became disabled while employed in a position subject to Federal Employees Retirement System (FERS) coverage, and you and your agency must provide evidence that you were unable to perform useful

and efficient service because of disease or injury in the position you retired from. Your former agency will also have to certify that it could not reasonably accommodate your condition. Moreover, you must not have declined an offer of reassignment to a vacant position in the commuting area at the same grade or pay level and tenure.

The 1-year filing limit can only be waived if you were mentally incompetent at the time of separation or became so within one year thereafter. In such a situation, the application for disability retirement may be filed within one year from the date you are restored to competency or a guardian is appointed, whichever is earlier.

If you change to disability retirement, you will lose your special retirement supplement. This supplement is not paid to individuals who retire on disability.

Tax Liability

You should contact the Internal Revenue Service (IRS) regarding the impact of disability retirement on your Federal income tax liability. The IRS defines disability differently than the Office of Personnel Management (OPM) does and will make its own determination as to whether you qualify under their regulations.

X. Changing Your Survivor Election After Retirement

Changing the Survivor Election for Your Spouse at Retirement

- **If it is within 30 days of your first regular annuity payment -**
You may change your election if, not later than 30 days after the date of your first regular monthly payment, you file a new election in writing. You should write to:

U. S. Office of Personnel Management
Federal Employees Retirement System
P.O. Box 200
Boyers, PA 16017-0200.

Your first regular monthly payment is the first annuity check payable on a recurring basis (other than an estimated payment or an adjustment check) after the Office of Personnel Management (OPM) has computed the regular rate of annuity payable under the Federal Employees Retirement System (FERS) and has paid the first regular annuity amount.

If you change your election to anything less than the maximum survivor benefit, you must get your spouse's consent to the election, or request that OPM waive the spousal consent requirement.

When the 30-day period following the date of your first regular monthly payment has passed, you can only change your election under the circumstances explained in the following paragraphs.

- **If it is more than 30 days from the date of your first regular monthly payment, but less than 18-months from the beginning date of your annuity -**

If you are married at retirement, you may change your decision not to provide a survivor annuity, or you may increase the survivor annuity amount. You must request the change in writing no later than 18 months after the beginning date of your annuity.

In addition, you must pay (1) a deposit representing the difference between the reduction for the new survivor election and the original survivor election, plus (2) a percentage of your annual annuity. This percentage is 24.5% of your annual annuity (at retirement) if you are changing from no survivor benefit to a full survivor benefit, and 12.25% if you are changing from none to a partial benefit or from a partial benefit to a full benefit. Interest on the deposit must also be paid.

Electing Survivor Benefits for a Spouse Acquired After Retirement

If you get married after retirement, you can elect a reduced annuity to provide a survivor annuity for your spouse, if you contact the Office of Personnel Management (OPM) to request the benefit within two years of the date of the marriage. You may elect either a full survivor annuity (50% of your unreduced annuity) or a partial survivor annuity (25% of your unreduced annuity). If you remarry the same person you were married to at retirement and that person consented to either no survivor annuity or a partial survivor annuity, you cannot elect a survivor annuity greater than the amount provided in your original election.

There will be two reductions in your annuity if you elect to provide the survivor benefit. One will be the reduction to provide the survivor benefit. The amount of the reduction depends on whether you have elected to provide a full survivor annuity (10% reduction) or a partial survivor annuity

(5% reduction). The reduction to provide the survivor benefit will be eliminated if your marriage ends.

The other reduction in your annuity is a permanent actuarial reduction to pay the survivor benefit deposit. The deposit equals the difference between the new annuity rate and the annuity paid to you for each month since retirement, plus 6% interest. The reduction is determined by dividing the amount of the deposit by an actuarial factor for your age on the date your annuity is reduced to provide the survivor benefit. The actuarial reduction will not be eliminated from your annuity if your marriage ends.

Electing Survivor Benefits for a Former Spouse if Your Marriage Terminates After Retirement

If your marriage terminates after retirement, you can elect a reduced annuity to provide a survivor annuity for your former spouse, if you contact the Office of Personnel Management to request the benefit within two years of the date of the termination of the marriage. You may elect either a full survivor annuity (50% of your unreduced annuity) or a partial survivor annuity (25% of your unreduced annuity). However, if you were married to that individual at retirement and they consented to either no survivor annuity or a partial survivor annuity, you cannot elect a survivor annuity greater than the amount provided in your original election. In addition, a former spouse who remarries before reaching age 55 is not eligible for a former spouse survivor annuity.

The same reductions are applied as those for a spouse acquired after retirement.

Changing an Insurable Interest Annuity Election for a Current Spouse to a Regular Survivor Annuity Election

If a former spouse's court-ordered survivor annuity will prevent your current spouse from receiving a survivor annuity that is sufficient to meet his or her anticipated needs, you may have elected an insurable interest annuity for your current spouse at retirement. If the former spouse later loses entitlement to the court-ordered survivor annuity, you can request that the reduction in your annuity to provide the insurable interest annuity be converted to the regular survivor annuity reduction. Your current spouse would then be entitled to the regular survivor annuity.

Termination of the Reduction in Your Annuity to Provide a Survivor Benefit

- **Current Spouse**
The reduction in your annuity to provide a survivor annuity for your current spouse stops if your marriage ends because of death, divorce, or annulment.
- **Former Spouse**
The reduction in your annuity to provide a survivor annuity for a former spouse stops if the former spouse dies, if the former spouse remarries before reaching age 55, or under the terms of the court order that required you to provide the survivor annuity for the former spouse when you retired. (Modifications to the court order issued after you retire do not affect the former spouse survivor annuity.)
- **Insurable Interest**
The reduction in your annuity to provide an insurable interest annuity stops if the person you name to receive the insurable interest annuity dies or if the person you name is your current spouse and you change your election because a former spouse has lost entitlement to a survivor annuity. The reduction also ends if, after you retire, you marry the insurable interest beneficiary and elect to provide a spousal survivor annuity for that person. If you marry someone other than the insurable

interest beneficiary after you retire and elect to provide a survivor annuity for your spouse, you may elect to cancel the insurable interest reduction at that time.

XI. Entitlement to Other Benefits/ Effect on Federal Employees Retirement System (FERS) Annuity

Social Security Benefits

Entitled to Benefits From the Social Security Administration

If you are eligible for both a FERS annuity and social security benefits and have not retired on a FERS disability annuity, you can receive both benefits at the same time. However, you may be subject to a reduction in the amount of your Social Security Benefits. You should contact the Social Security Administration for information regarding any reduction in your benefit.

If you are a disability annuitant under FERS, you are under age 62, and your annuity benefits were computed using either 60% or 40% of your “high-3” average salary, the Office of Personnel Management (OPM) will reduce your monthly annuity by all or a portion of your Social Security benefits. While you are receiving an annuity computed using the 60% computation, OPM must reduce your monthly annuity by 100% of any Social Security disability benefit to which you are entitled. While you are receiving an annuity computed using the 40% computation, your monthly annuity will be reduced by 60% of any Social Security disability benefit to which you are entitled. This reduction only applies for months in which you are concurrently entitled to both FERS and Social Security benefits.

Notifying the Office of Personnel Management (OPM) of Receipt of Social Security Benefits if you are Receiving a Federal Employees Retirement System (FERS) Disability Annuity

If you are receiving FERS disability benefits and the Social Security Administration awards you monthly benefits, you must notify OPM of the amount of the monthly Social Security benefit and the effective date of the payment immediately upon becoming eligible. It is your responsibility to minimize any period of overpayment by promptly notifying the Office of Personnel Management (OPM). You should forward to OPM a copy of the award notice or a statement from the Social Security Administration showing the monthly amount and effective date of your Social Security benefit. This information should be forwarded to:

U. S. Office of Personnel Management
Federal Employees Retirement System
Boyers, PA 16017-0001

Important Information

Federal Employees Retirement Service (FERS) disability benefits usually begin before the claim for Social Security benefits is fully processed. Because the FERS disability benefit must be reduced by 100% of any Social Security benefit payable for the first 12 months, Social Security checks should not be negotiated until the FERS benefit has been reduced. The Social Security checks will be needed to pay OPM for the reduction which should have been made in the FERS annuity.

If you are eligible to receive Social Security disability benefits but do not receive them because of eligibility for benefits from the Office of Workers' Compensation Programs, you must still notify the Office of Personnel Management (OPM) of your eligibility and the amount you would be eligible to receive if you were not receiving benefits from Office of Workers' Compensation Programs (OWCP).

Notifying OPM if you are Receiving a Federal Employees Retirement System (FERS) Disability Annuity and you Lose Entitlement to Social Security Benefits

If you lose entitlement to Social Security disability benefits while receiving a FERS disability benefit, you will need to contact OPM. We will verify your loss of Social Security Administration (SSA) eligibility and recalculate your benefit without an SSA reduction.

Compensation from the Office of Workers' Compensation Programs (OWCP), U.S. Department of Labor

Entitled to a Total or Partial Disability (Non-Scheduled Award) Award

If your workers' compensation award is based on total or partial disability (a non-scheduled award), you may not receive a Federal Employees Retirement System (FERS) annuity during the same period that you are in receipt of OWCP benefits. If you are receiving this type of Workers' Compensation, you must promptly notify the Office of Personnel Management (OPM) of your compensation award. You should also notify OPM of any change in the reason for your compensation award (for example, your benefit is changed from a scheduled to a non-scheduled award). You will be liable for any overpayment of annuity that occurs due to dual payment of benefits while you are receiving a non-scheduled award. It is your responsibility to minimize any period of overpayment by promptly notifying OPM at:

U. S. Office of Personnel Management
Federal Employees Retirement System
Boyers, PA 16017-0001

Entitled to a Scheduled Award

If you receive a "scheduled award" from the Office of Workers' Compensation Programs, you may receive both this compensation and any Federal Employees Retirement System (FERS) annuity. A "scheduled award" is usually based on a disability resulting from the loss of a function or

member of the body, such as a hearing loss or the loss of an arm. You do not need to notify the OPM if you receive a scheduled award. However, you need to notify OPM if the scheduled award is converted to a non-scheduled award in the future.

Survivor Rights Under the Federal Employees Retirement System (FERS) if Your FERS Annuity has Been Suspended Because you are Receiving Compensation Benefits from the Office of Workers' Compensation Programs (OWCP)

If your survivors are not eligible for death compensation benefits from OWCP and you did not get a refund of the amount in your FERS retirement account, they may receive FERS survivor annuity benefits, provided they are otherwise eligible for this benefit. However, the law prohibits receipt of OWCP death compensation and FERS survivor annuity benefits at the same time. Therefore, if your survivors are eligible for both compensation and FERS survivor annuity benefits, they will have to elect which of the two benefits they wish to receive. (A survivor's election to receive death compensation from OWCP in lieu of the survivor annuity terminates the person's right to FERS survivor annuity benefits.)

If your eligible survivors are entitled to an OWCP compensation under a "scheduled award" or due to a third party settlement, they may receive a FERS survivor annuity and compensation benefits covering the same period of time.

XII. Death Benefits

As a retiree, two types of benefits may be payable upon your death; a recurring survivor annuity and/or a one-time lump sum benefit.

Survivor Annuity

To a Spouse/Former Spouse/Insurable Interest

If a retiree dies who elected to provide a survivor annuity for:

- his/her surviving spouse and/or former spouse, or
- a person having an insurable interest in him/her, or
- a spouse acquired after retirement, or
- if a qualifying court order, on file at the Office of Personnel Management (OPM), has awarded benefits to a former spouse,

a monthly survivor benefit may be payable.

Your spouse may be eligible for a supplementary annuity, in addition to the monthly survivor benefit. This benefit is payable until your spouse becomes eligible for a social security spousal benefit, or reaches age 60, whichever is earlier.

To a Child

If a retiree is survived by:

- unmarried dependent children up to age 18, and/or
- unmarried dependent children from age 18 to age 22 attending an accredited school full-time, and/or
- unmarried, disabled dependent children (certified as such by the Social Security Administration) if the disability occurred before age 18,

a basic child's survivor annuity may be payable. The combined benefit of all the children is

reduced by the total amount of child's insurance benefits that are payable (or would, upon proper application, be payable) under Title II of the Social Security Act for the same month to all children of the deceased (including those of a former marriage who may not be living with the current spouse) based on the total earnings of the deceased. In many cases, the Federal Employees Retirement System (FERS) children's benefit is reduced to \$0.

Included in Definition of Child

Stepchildren and adopted children are eligible for an annuity upon your death, if they meet the qualifications above. In addition, they must have lived with you in a regular parent-child relationship.

Children born out of wedlock are also eligible for a survivor annuity if they meet the qualifications above, you recognized the child as your own and the child was dependent on you. A child born out of wedlock is dependent on you if:

- the child lived with you in a regular parent-child relationship, or
- a judicial determination of support was made, or
- there is proof that you made regular and substantial financial contributions to his/her support.

Beginning and Termination of Survivor Benefits

- **To a Widow**
A recurring monthly survivor annuity begins the day after your death, or the day after the entitlement of any former spouse ends, if that entitlement had prevented the widow from receiving the survivor annuity. It continues to the last day of the month before the one in which he/she remarries before reaching age 55, or dies. If the survivor annuity is terminated due to marriage before age 55, and the

remarriage is ended by death, annulment, or divorce, the survivor annuity will be restored effective the date the marriage ends. Marriage at age 55 or older will not affect the survivor annuity.

- **To a Former Spouse**
A recurring monthly survivor annuity begins the day after your death, or the first day of the second month after the Office of Personnel Management (OPM) receives written notice of a qualifying court order. It continues for life unless the former spouse remarries before age 55, or the terms of the court order are satisfied. If the former spouse's survivor annuity is terminated due to remarriage before age 55, it will not be reinstated in the future if the remarriage ends (even if the marriage is annulled).
- **To an Insurable Interest**
A recurring monthly insurable interest survivor annuity begins the day after your death and continues for life regardless of whether the insurable interest remarries.
- **To a Child**
A child's survivor benefit begins on the day after your death and terminates at age 18, or when the child marries, whichever is earlier. Exceptions are made for adult students aged 18-22 and disabled children.
- **Disabled Children**
Payments to a disabled child terminate at the end of the month before the one in which he/she marries, dies, recovers from the disability, or becomes capable of self-support.
- **Adult Student Age 18-22**
Payments to a student age 18-22 who attends school full-time, terminate at the end of the month before the one in which he/she marries, dies, ceases to be a full-time student, enters military service on active duty, enters any of the Government service academies (such as the U.S. Naval Academy), transfers to a nonrecognized school, fails to submit proof (when requested) that he/she is attending

school full-time, or reaches age 22, whichever occurs first. If the adult student's 22nd birthday falls during the school year (September 1 through June 30) and he/she continues full-time schooling, payments will be continued to the end of the month preceding the one in which full-time schooling stops or to June 30, whichever is earlier.

Note: An annuity payable to a child under age 18, a disabled child or an adult student age 18-22, that was terminated because of marriage, can be reinstated if the marriage ends due to divorce, annulment or death.

Lump Sum Benefit

If a retiree dies, a lump sum benefit equal to the annuity due the deceased, but not paid before death, may be payable. If no survivor annuity is payable, the balance of any retirement contributions remaining to the deceased person's credit in the Civil Service Retirement and Disability Fund, plus applicable interest, may also be payable.

Payees for Lump Sum Benefits

If a lump sum benefit is payable, it is paid to the first person eligible under the following order of precedence:

- beneficiary designated by the deceased in writing which is signed and witnessed and is received at the Office of Personnel Management prior to death, or, if none, then to
- spouse of the deceased, or, if none, then to
- children of the deceased (or descendants of deceased children); or, if none, then to
- parents of the deceased; or, if none, then to
- executor or administrator of the deceased person's estate; or, if none, then to
- next of kin of the deceased according to the laws in the deceased person's state of domicile.

Designating a Beneficiary for any Lump Sum Payable Upon Your Death

To designate a beneficiary for any lump sum which may be payable upon your death, you must complete form SF 3102, *Designation of Beneficiary*, and forward it to:

U. S. Office of Personnel Management
Federal Employees Retirement System
Retirement Operations Center
Boyers, PA 16017-0001.

After you complete and return this form in duplicate to the Office of Personnel Management (OPM), we will validate it and return the duplicate copy to you. You may also want to make a designation for your Federal Employees' Group Life Insurance (FEGLI) coverage. You will need an SF 2823, *FEGLI Designation of Beneficiary*, for this purpose. You can get a copy of either of these forms by calling 1-888-767-6738 (customers within local calling distance to Washington, DC must use 202-606-0500), or writing to OPM at the address below.

Applying for Benefits

Applying for Death Benefits

Upon your death, your survivors should inform OPM of your death and give us your annuity claim number (CSA number), date of birth, and date of death. Your survivors or beneficiaries must apply for benefits by requesting and filing form SF 3104, *Application for Death Benefits*. They can get an application form by calling OPM at 1-888-767-6738 (customers within local calling distance to Washington, DC must use 202-606-0500), or writing to the

U. S. Office of Personnel Management
Federal Employees Retirement System
Retirement Operations Center
Boyers, PA 16017-0001

Applying for Life Insurance Benefits

When the Office of Personnel Management is informed of your death, we'll send the appropriate survivor(s) a Federal Employees' Group Life Insurance claim form to use to apply directly to the Office of Federal Employees' Group Life Insurance in New York. That Office authorizes life insurance payments.

Survivor Entitlement to Federal Employees Health Benefits Coverage

If you are enrolled in a self and family plan on the date of your death, your enrollment will automatically continue for all covered family members, provided at least one family member is eligible for a survivor annuity. If the survivor annuitant who continues the enrollment is your spouse and he/she remarries after attaining age 55, the new husband or wife (and his/her children) cannot be added to the enrollment. Remarriage before age 55 will terminate your surviving spouse's health benefits coverage. Coverage will continue for other eligible family members if at least one of them is eligible for survivor annuity.

XIII. Contacting the Office of Personnel Management (OPM)

To expedite our service to you, please give us your claim number whenever you contact us. There are many ways we can help you by telephone which will speed up some of the requests you have. Call us at 1-888-767-6738. Customers within local calling distance to Washington, DC must contact us on 202-606-0500. We provide 24 hour access to voice mailboxes where, for example, you can change your payment or correspondence address, request various forms, report the death of an annuitant, and make health benefits and tax withholding changes. You must have a touch tone phone to use these voice mailboxes. During our regular business hours (Monday through Friday between the hours of 7:30 AM

and 5:30 PM Eastern Standard Time), you may speak to one of our Customer Service Specialists who will help you with your inquiry/request.

Additional Information

The pamphlets listed below explain in detail our other programs. If you would like a copy of any of them, you may call the Office of Personnel Management at 1-888-767-6738 (customers within local calling distance to Washington, DC must use 202-606-0500) or write to us at:

U. S. Office of Personnel Management
Federal Employees Retirement System
Retirement Operations Center
Boyers, PA 16017-0001

Title	Form Number
Information for Retirees and Survivor Annuitants About the Federal Employees Health Benefits Program	RI 79-2
Information About the Federal Employees Group Life Insurance Program	RI 76-12
Information for Federal Employees Retirement System (FERS) Disability Annuitants	RI 98-2
Life Events and Your Retirement and Insurance Benefits	RI 38-126

Retirement and Insurance Service



*Serving over 10 million customers,
Federal employees, annuitants and their families.*