

## TO MY SURVIVOR(S)

### WHAT TO DO IF I DIE!

Before you do anything else, draw out whatever money we have in the savings and checking accounts to have something to live on so the bank doesn't freeze the assets when they find out about my death. Also, if there are any important papers in the safety deposit box, you might want to get them out at the same time. Some banks lock the safety deposit boxes too.

**You will need extra certified copies of the death certificate to include when filing the various claims.** These can be requested from the funeral home. You will save time if you request enough copies initially. If my death was accidental, make sure you keep copies of any newspaper articles, the obituary, etc. Request an autopsy from the county coroner (you may need the results for possible court actions).

The important papers you need to know about are summarized below

1. **Our Will(s) and any Codicils** (Tab 1). You need to contact \_\_\_\_\_ (phone number) in order to have the legal issues processed. \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_ also have a copy of our will(s). Our attorney is \_\_\_\_\_ and the phone number is \_\_\_\_\_. The Executor of my estate is \_\_\_\_\_. The Executor gets a "Letter of Testamentary" from the probate court. The Executor will need to get three or four certified copies. I have a Living Will that is kept \_\_\_\_\_.
2. **Funeral Arrangements.** Include whether or not you have prepaid any arrangements, have already purchased your lots (if so, where, who to call, name of cemetery, where the deed to the cemetery lot is kept, etc.), have any preferences as to what should or should not be done.

I want to be buried/cremated (decision will need to be made the day of death). You may want to include such information as the type of ceremony you would like to have, or maybe no ceremony, the songs you would like sung, who you want your pall bearers to be, where you would like the services held, what you want to wear, whether you want flowers or donations and to who the donations should be made, and whether you want a plaque or a monument.

You may even want to include information you want contained in your obituary, such as number of years employed at \_\_\_\_\_, what church you were a member at, what clubs you were a member in, the relatives you want mentioned and whether or not you want a picture included.

Most funeral homes want around \$2000 up front with the remainder due within 30 days. The life insurance may or may not pay within the 30 days. (What should your survivor do if the insurance doesn't pay within the 30 days?)

3. **Notification of My Death** The Department of Energy point of contact is the Personnel and Management Analysis Branch. An individual in that office will assist you with completing the necessary forms to obtain all Federal benefits. The phone number is (423) 576-9445.
  
4. **Designations of Beneficiary.** There are four designations of beneficiary possible for Federal employees: unpaid compensation, retirement, life insurance and thrift savings plan contributions. Designations of beneficiary need to be completed only if the monies are to be left in a manner that differs from the standard order of precedence: spouse; if no spouse, children; if no spouse and no children, parents; if no spouse, children or parents, siblings; if none of the above, to the estate. I have completed designation of beneficiary forms for \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_. A copy is filed at Tab 2.
  
5. **Life Insurance** (Tab 3 - Copy of my latest Standard Form 2817, "Life Insurance Election, Federal Employees Group Life Insurance Program). As of \_\_\_\_\_, 1997 my total life insurance through work is about \$\_\_\_\_\_. I am covered by the Federal Employees Group Life Insurance (FEGLI) and have the following coverage:
  - a.  Basic Life (salary rounded to the next higher thousand plus \$2000.
  - b.  Option A (\$10,000 additional)
  - c.  Option B at one time my salary
  - d.  Option B at two times my salary
  - e.  Option B at three times my salary
  - f.  Option B at four times my salary
  - g.  Option B at five times my salary
  - h.  Option C - Family (\$5,000 on spouse and \$2,500 on each child)

To file for the life insurance, you will need **a certified copy of the death certificate** whether my death is accidental or not.

#### Accidental Death

If my death is from accidental cause, items a. and b. above will be doubled because of the double indemnity portion of the insurance. In addition, if I am under age 45, there will be additional insurance payable under the age multiplication factor portion of the insurance. See the table below.

\_\_\_\_\_

Age	Multiplication Factor
Under Age 37	2.0
37	1.9
38	1.8
39	1.7
40	1.6
41	1.5
42	1.4
43	1.3
44	1.2
45	1.1

You may want to request an autopsy in case any legal matters come up later. You should make a point of collecting newspaper articles, requesting a copy of the coroner's and police reports. ***These items will be needed to claim the accidental death portion of the Life insurance.*** You will need **a certified copy of the death certificate** to file with the Life insurance claim.

OR

5. I am NOT covered under the Federal Employees Group Life Insurance Program.
6. **Thrift Savings Plan** (Tab 4). I participate in the Thrift Savings Plan and as of \_\_\_\_\_, 1997 I have approximately \$\_\_\_\_\_ in the Fund. You may elect to receive this money as either a lump sum or an annuity. The P&MA Branch will assist you in filing the claim (once again you will need **a certified copy of the death certificate**) and then you will be contacted by the Thrift Savings Plan in New Orleans, LA. I have semi-annual statements from the Thrift Savings Plan filed in \_\_\_\_\_ (if you choose not to include this information in Tab 3). There is a number that can be called (504-255-8777) to get the latest balance, but you must have my TSP participant number ready when you call. My participant number is \_\_\_\_\_.
7. **Health Insurance** (Tab 5). The P&MA Branch is required to automatically transfer the health benefits to Office of Personnel Management (OPM), Retirement and Insurance Office. You should continue the health benefits; however, should you

decide not to continue the health benefits, you will need to complete Standard Form 2809, "Health Benefits Registration Form", or write a letter to OPM telling them you do not wish to continue the coverage. That address is Office of Personnel Management, Health Insurance-Retirement, P. O. Box 14172, Washington, D.C. 20044.

If you continue family coverage, your cost for the coverage will be the same amount that I am currently paying (\$ ), except that I pay biweekly and you will be paying monthly so yours will be a little higher. You will initially continue with the same plan:

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(Plan name)

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(Enrollment Code)

OPM should send you a form to change enrollment from self and family to self only. You should choose this option unless we have children also covered by the plan. OPM will notify you annually of your opportunity to change plans during Open Season which runs from about mid-November to about mid-December each year. All changes will be handled by OPM. They will send you the information and necessary forms.

OR

7.  I do not currently have family coverage, so you will not be entitled to Federal health benefits.

I do not participate in the Federal Health Benefits Program so you are not eligible to pick up coverage after my death.

8. **Unpaid Compensation.** You will receive payment for any hours in the current payperiod that I worked. You will also receive payment for any unused annual leave that I have accumulated. You will have to file a claim for these benefits and it will therefore take time before you get them. The P&MA Branch will help you file the claims and can find out for you how many hours of annual leave I had. ***You will need a certified copy of the death certificate to submit with this claim.***
9. **Federal Retirement Benefits.** When a Federal employee dies, annuity benefits may be payable to a surviving spouse, children, and a former spouse. The following is information about the types of survivor annuities payable. For the most part CSRS rules are applicable to everyone with some exceptions on some rules for CSRS Offset employees and still other exceptions for FERS employees. As you read through these

rules, you need to be aware that I was covered under the CSRS/CSRS Offset/FERS (circle the applicable one) retirement system. You will need copies of our marriage license, the children's birth certificates (if any one of them is a minor) and **a certified copy of the death certificate** to file with the claims.

### **CSRS/CSRS Offset Children's Benefits**

For a survivor annuity to be payable, the employee must have completed at least 18 months of creditable civilian service and died while subject to CSRS or CSRS Offset.

To qualify for a survivor annuity (automatically payable upon the death of a Federal employee or retiree as provided by law), each child must have been dependent upon the employee or retiree at the date of their death; must be unmarried and must be under age 18; age 18 to 22 and a full-time student; or over age 18 and incapable of self-support due to a disability incurred before age 18.

The children's survivor benefit is a specific dollar amount that is established by a prescribed formula and increased by CSRS COLA's. This benefit is payable in addition to any survivor annuity that may be payable to a spouse. Each child's rate is determined individually based on circumstances described below.

**Single Orphan Rate:** When the child has a living parent who was married to the employee or retiree (either at death or at any time prior to date of death), the benefit payable to that child is usually the lesser of:

60% of my high-3 average salary, or  
\$317 per month per child, or  
\$951 per month divided by the number of eligible children.

**Double Orphan Rate:** When the child has NO living parent who was married to the employee or retiree, the benefit payable to that child is usually the lesser of:

75% of my high-3 average salary, or  
\$382 per month per child, or  
\$1146 per month divided by the number of eligible children.

(Please note that the rates quoted above are for survivor annuities payable during 1995. These rates will be increased by any CSRS COLA's that have occurred after 1995. In those cases where the employee or retiree worked part-time or had a low salary, the rates above may be less.)

A child's survivor annuity begins on the day following an employee's or retiree's death or, in the case of a posthumous child, on the day following the child's birth.

A survivor annuity for a child under 18 ends on the last day of the month preceding the month in which the child marries; dies; or becomes 18 (unless they meet the standards for a full-time student).

### **FERS Children's Benefits**

A child's survivor annuity rate is:

The total amount payable to all children under CSRS (\$951 per month for single orphan rate or \$1146 per month for double orphan rate) less the total amount payable to all children by Social Security; and divided by the number of children.

A child's survivor annuity is payable in addition to any survivor annuity payable to a spouse.

For a survivor annuity to be payable, the employee must have completed at least 18 months of creditable civilian service and died while subject to FERS.

Any monthly FERS survivor benefit payable to any child of the deceased employee or retiree is reduced (offset) by the TOTAL amount of any Social Security survivor benefit payable to all children based on the Social Security earnings of the deceased employee or retiree. In many cases, the FERS benefit is reduced to \$0.

There is no offset or reduction in any month for which the child is not entitled to insurance benefits from Social Security. For example, if Social Security benefits end because the child attained age 19, FERS survivor benefits are payable until age 22 if the child is still in school.

The CSRS rules on how long survivor benefits can be paid to children are applicable under FERS, with one exception. Unlike the CSRS law, the FERS law allows reinstatement of benefits to a disabled child over age 18 if OPM finds that the child again has become incapable of self-support.

### **General**

In the situation where any child's benefit is reduced below the amount necessary to pay the health benefits premium because of Social Security benefits received, the child (or children) can continue health benefits coverage by making direct payments to OPM. OPM will provide the payee with the procedures for making direct payments.

In all cases, where survivor benefits are payable, any health benefit premiums are withheld from the monthly survivor annuity.

### **CSRS Spouse Benefits**

For survivor annuity benefits to be payable, a deceased employee must have completed at least 18 months of creditable civilian service and died while subject to CSRS. The spouse must meet ONE of the following requirements:

- a. The surviving spouse and the employee must have been married for at least 9 months.

OR

- b. A child was born of the marriage.

OR

- c. The death of the employee was accidental.

The total spousal survivor annuity payable is 55 percent of an annuity computed as if the employee had retired for disability as of the date of death. P&MA Branch will have to do the computations for you.

It should be noted that if a court awards the total survivor annuity to a former spouse, the surviving spouse will receive nothing. If a former spouse was awarded only a part of the total survivor annuity, the surviving spouse will receive the remainder. In either case, if the former spouse later loses entitlement (because of death or remarriage before age 55), the surviving spouse will begin to receive the full survivor annuity).

**NOTE: If you have a former spouse that has been awarded all or part of your survivor annuity via court order, you need to make sure your survivor(s) has a copy of the court order.**

If the employee had a self and family enrollment at the date of death and a survivor annuity is payable, the surviving spouse can continue health insurance coverage. The premiums will be deducted from the survivor annuity.

If the employee had a self and family enrollment at the date of death, but no survivor annuity is payable, the enrollment terminates and the survivor has the right to convert to an individual policy within 30 days.

If the employee had a self only enrollment at the date of death, the enrollment terminates at death with no right to enroll or convert for the survivor.

### **CSRS Offset Survivor Benefits**

Survivor benefits to the spouse of a deceased CSRS Offset employee are the same as the benefits payable upon the death of an employee with full CSRS coverage until and unless the survivor becomes eligible for Social Security survivor benefits. A surviving spouse who is not entitled to Social Security survivor benefits continues to receive full CSRS survivor benefits.

If Social Security benefits are payable:

- a. The surviving spouse receives full CSRS survivor benefits until he or she becomes entitled to Social Security survivor benefits. This normally occurs at age 60 unless the spouse is disabled or has a minor child in care.
- b. When the spouse becomes entitled to Social Security survivor benefits, the CSRS survivor annuity is reduced (offset) by the amount of the survivor's Social Security benefit attributable to the period the deceased was under CSRS Offset.

If there is no survivor who is entitled to monthly survivor annuity benefits on the death of an employee, the total lump-sum credit in the Civil Service Retirement and Disability Fund is payable to the person(s) entitled under the normal order of precedence.

### **FERS Spouse's Benefits**

The basic employee death benefit is a benefit payable to the spouse of a deceased employee who met the eligibility requirements at the date of death.

For the basic employee death benefit to be payable, a deceased employee must have completed at least 18 months of creditable civilian service and died while subject to FERS.

The CSRS survivor requirements discussed above apply under FERS for both the basic employee death benefit and the survivor annuity benefit described below.

The basic employee death benefit is \$20,208.59 (as of 1995) and is increased by all annual COLA's, plus 50 percent of the employee's final salary or high-3 average salary if higher.

If I had completed 10 or more years of service at the date of death, the surviving spouse is eligible for the lump-sum death benefit and an annuity equal to 50 percent of the unreduced annuity I would have received had I retired on the date of death.

The surviving spouse must elect whether to receive the basic employee death benefit in one payment or 36 monthly installments. The total amount paid in 36 installments is slightly larger than a single lump-sum payment because it includes interest. The spouse may, at any time, elect to stop receiving the basic employee death benefit in installment payments and receive a lump-sum payment of the unexpended balance. The amount of lump-sum payment will be less than the sum of the remaining payments because the interest stops on the date of the last payment.

In addition to the basic employee death benefit, a monthly survivor annuity is payable to a spouse if the employee completed at least 18 months of creditable **civilian** service; and completed at least 10 years of **total creditable** service; and died while subject to FERS.

A spousal survivor annuity is computed as if the employee retired optionally (with no age reduction) on the date of death. The survivor receives 50 percent of the employee's basic annuity, based on the deceased employee's type of service, age, length of service, and high-3 average salary at date of death. P&MA Branch will have to run the computations for you.

When the employee had less than 10 years of service, and no survivor annuity is payable to the surviving spouse or children, the survivor may continue health benefits coverage by making direct premium payments to OPM. In addition, the survivor may make direct payments if the annuity is inadequate to pay the health benefits premium.

10. **Credit Cards.** You will want to contact each one and tell them to take my name off the account. You may want to consider canceling some or all of them.

The credit cards I have are:

(List them out with name, account number, and telephone number to contact the issuing institution, if known.)

11. **Checking and Share Accounts.** Contact the \_\_\_\_\_ and have them take my name off the accounts and have them cancel my cash card.

(I suggest that once you have the "Letter of Testamentary" you add enough money to the kid's accounts to bring them up to \$10,000 each. That way the interest they earn will be practically tax free to them and you will avoid paying taxes on the interest if you left that amount of money in your savings account.)

12. **Income Taxes.** Because of the potentially large amounts of money you will get, you should consider getting an accountant to assist you in filing the income taxes. You might also consider getting someone to help with the decisions as to how to handle the money you will receive.

13. **Insurances** (Tab 6). The house insurance is handled through \_\_\_\_\_  
\_\_\_\_\_. The car insurance is  
through \_\_\_\_\_, policy number  
\_\_\_\_\_. You need to call the car insurance company to have them take  
me off as a driver. This should be done promptly to avoid unnecessary costs. In  
addition to the government Life insurance, I also have private life insurance with  
\_\_\_\_\_, policy number \_\_\_\_\_  
\_\_\_\_\_. The policy is filed \_\_\_\_\_.  
I also have liability insurance with \_\_\_\_\_, policy number  
\_\_\_\_\_.

NOTE: Each private insurance company will also require a **certified copy of the death certificate.**

14. **Subscriptions.** Now is your chance to cancel the subscriptions to the magazines that you never wanted me to have in the first place. Look in the table of index page of the latest magazine to find out how to cancel. Usually you can get some money back for the unused issues.

15. **Memberships.** I am a member of \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_. You need to notify them.  
(NOTE: You should include their addresses also.)
16. **Real Estate Contracts.** (Tab 7) (List any real estate contracts you have in this section and make any personal notes.)
17. **Auto Pink Slips** (Certificates of Title) (Tab 8). You will need these to dispose of any of the vehicles. You can however, process title changes with the "Letter of Testamentary".
18. Notify the **Social Security Administration** of my death. There may or may not be any benefits payable. Better to check them out.
19. **Mortgage(s)** (Tab 9). Our mortgage is with \_\_\_\_\_. (You may want to include personal information about your mortgage(s). Who holds them for what property. If the property is other than your residence, you might want to give the address(es). If the mortgage is shared with someone else, you might consider including their name, address and telephone numbers. You should included whether or not you have mortgage insurance on all or part of your mortgage and give the policy number and any other pertinent information. (You may want to include a copy of your mortgages at Tab 9.)
20. **Safety Deposit Boxes.** Include in this section any safety deposit boxes you may have-- where they are located, the box number, where to find the key, who the cosigner is if there is one, etc.
21. **Outstanding Loans.** You need to list any outstanding loans, the name of the financial institution holding the loan, the account number, and approximate balances.
22. **Federal Credit Union.** For information and help call (423) 576-1028. You will need to identify the type of account, i.e., Individual Retirement Account, share account, and/or checking accounts.
23. **Stockbroker(s).** Provide the name and telephone number of your stockbroker(s). You may also want to consider listing all the stocks and/or bonds you own and where the documentation is filed.
24. **IRA's.** You should list identifying information about all your IRA's, where they are located, where to find the documentation, etc.

25. **Balance Sheet**. You may want to consider providing an accounting of your assets and your liabilities. Keep in mind that you will need to keep it updated.
26. **Proceeds**. You may want to leave instructions or guidance as to what should be done with your proceeds.
27. **Personal Effects**. You may want to leave instructions as to what to do with your personal effects. Who should get your baseball collection? Who should get what rings, etc.
28. **Other Investments**. If you have investments not covered under one of the above items, you may want to cover them in this section.