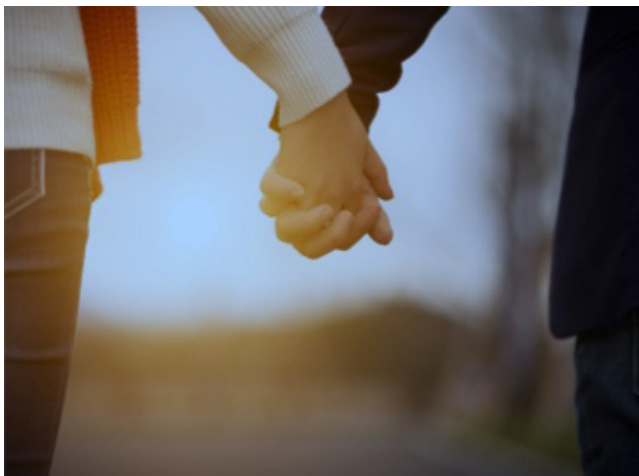


Understanding Survivor Benefits



It's a difficult topic to discuss, but it's important to know what survivor benefits your spouse is eligible for in the event that you (the Postal retiree) die before your spouse. If you retired under the Civil Service Retirement System (CSRS), the maximum survivor benefit payable is 55 percent of your unreduced annual benefit. If you retired under the Federal Employees Retirement System (FERS), the maximum survivor benefit payable is 50 percent of your unreduced annual benefit.

How to apply for benefits

To apply for death benefits, the survivor/representative will complete the following forms SF 2800 for Civil Service Retirement System (CSRS) or SF 3104 for FERS retirees. Use the SF 3104B if a FERS employee dies while still employed.

Attach a copy of the annuitant's death certificate and a copy of the marriage certificate. Send the completed application to:

Office of Personnel Management Retirement Operations Center
ATTENTION: Death Claims Section
Post Office Box 45
Boyers, Pennsylvania 16017-0045

How to Report a Death

1. Online: www.opm.gov/ReportDeath
2. PHONE: Call 1-888-767-6738* (1-88USOPMRET) The phone lines are open from 7:40AM to 5:00PM ET. It is a busy phone number so you may want to try early in the morning or after 4:00PM when the phone lines are less busy.
3. Write to:
U.S. Office of Personnel Management Retirement Operations Center
Post Office Box 45
Boyers, PA 16017

* Hearing impaired users may utilize the [Federal Relay Service \(external link\)](#) by dialing [1-800-877-8339](tel:1-800-877-8339).

For more information on survivor annuities visit: OPM.gov