

## What to do in case of death!

The National Active and Retired Federal Employees Colorado Federation wishes to express our deep sympathy for the loss of your loved one. Here is some crucial information to help report the death to the Office of Personnel Management (OPM) and claim any death benefits that might be due.

You can notify OPM online, by email, in writing, or by phone. Whichever method you choose, you must include the annuitant's retirement CSA or CSF claim number along with their Social Security number. This information is found on their last tax return forms, 1040 and 1099-R.

- ✓ To notify online, go to <https://rsreporting.opm.gov/AnnuitantDeath/ReportAnnuitantDeath> and follow the instructions.
- ✓ To notify by email, send a message to [retire@opm.gov](mailto:retire@opm.gov).
- ✓ To notify in writing, send a note to OPM RETIREMENT OPERATIONS CENTER, P.O. Box 45, BOYERS, PA 16017-0045, ATTN DEATH CLAIMS
- ✓ To notify by phone, call OPM at 1-888-767-6738 (toll-free). This is often the most challenging way, as it may be hard to get through to a representative.

After you notify OPM, you should receive an Application for Death Benefits and a Life Insurance Claim for Death Benefits in the mail in about three weeks, so be sure to give them a mailing address for the person who should receive these forms.

If the deceased received any payments from the Social Security Administration, they must be notified. The funeral home can do this for you. Be sure to discuss this with them. Also, be sure to request plenty of certified copies of the death certificate since most of your notifications will require them.

If the deceased was an armed forces veteran, go online to the Department of Veterans Affairs at [va.gov](http://va.gov) to search for any benefits you may be entitled to, such as help with burial expenses or an Arrears of Pay payment if applicable.

If you are the spouse, you may want to change your health insurance enrollment to "self only" unless you have other family members covered, and you may wish to change your tax withholding amount since the single filing status is at a higher tax rate. You can contact OPM to do both of these.

**IMPORTANT:** You must return any annuity check made out to the deceased that was issued after their death. It cannot be legally cashed by anyone else, even an estate executor. You must notify the bank if the annuity payment was a direct deposit to an account. OPM will ask the Treasury Department to recover it from the bank. If the annuity check was received in the mail, you must return it to the return address on the envelope.

If you need help with any of this, you can contact Mory Lewis Chapter 1085 Service Officer Vincent Galterio at 303-233-3276 (home) or 303-518-4923 (cell) or [vgalterio@gmail.com](mailto:vgalterio@gmail.com)

### **Reference websites for Being Prepared for Life's Events**

- ✓ NARFE: Affairs in Order: Benefits Guidance for Survivors of Federal Annuitants  
<https://www.narfe.org/wp-content/uploads/2022/03/0222-Affairs-in-Order-Benefits-Guidance.pdf>
- NARFE: White Papers on various retirement topics  
<https://www.narfe.org/officer-resources/membership-officer-resources/white-papers/>
- NARFE: Magazine (May 2023) Getting Your Affairs in Order – Page 24  
<https://www.narfe.org/magazine-issues/>
- NARFE: Federal Benefits Institute: Phone: 800-456-8410  
<https://www.narfe.org/federal-benefits-institute/>
- OPM: Life Events and Your Retirement and Insurance Benefits (For Annuitants)  
<https://www.opm.gov/retirement-center/publications-forms/pamphlets/ri38-126.pdf>