

Program Overview

When an active Department of the Navy (DON) civilian employee dies, the survivors are entitled to file for benefits that may be payable. The benefits may include:

Retirement Benefits – Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS)

- Survivor Annuity (spouse and/or children). A survivor annuity is a monthly recurring benefit payable to the spouse, former spouse (with qualifying court order), and/or children upon the death of the employee provided eligibility requirements are met. Generally, a survivor annuity begins the day after the employee's death. The survivor receives the first interim check approximately 6- 8 weeks from the time the application is received by the Office of Personnel Management (OPM).
- The spouse of a FERS employee may be eligible for a Basic Employee Death Benefit. The Basic Death Benefit is generally paid within 6 8 weeks of receipt of the claim.
- If no one is eligible for a survivor annuity, OPM will pay the employee's retirement contributions to the beneficiary listed on the <u>SF 2802</u>, <u>Designation of Beneficiary CSRS</u>, <u>SF 3102 Designation of Beneficiary FERS</u> or the <u>order of precedence</u> required by law. Lump sum contributions are generally paid within 6 - 8 weeks of receipt of the claim.

Federal Employees Health Benefits (FEHB)

- If the employee had a Self and Family or Self Plus One FEHB enrollment on the date of death and a survivor annuity is payable, the surviving spouse/child is eligible to continue health insurance coverage.
- The FEHB premiums will be deducted from the survivor annuity. If the annuity is inadequate to pay the premium the survivor may make direct payments to OPM.

Thrift Savings Plan (TSP)

- TSP benefits are paid according the employee's most recent <u>TSP-3</u>, <u>Designation of</u> <u>Beneficiary</u> or the <u>order of precedence</u> required by law.
- TSP benefits are generally paid within 60 business days of receipt of the claim.

Federal Employees' Group Life Insurance (FEGLI)

- The Office of Federal Employees' Group Life Insurance (OFEGLI) will pay FEGLI benefits according to the employee's most recent <u>SF 2823 Designation of Beneficiary FEGLI</u> or the <u>order of precedence</u> required by law.
- FEGLI benefits are generally paid within 7 to 10 business days of receipt of the claim.

Federal Employee Dental and Vision Insurance Program (FEDVIP)

• A member of a family who receives an immediate annuity as the survivor of an employee is eligible to enroll in the FEDVIP during Benefits Open Season or within 60 days of first receiving that survivor annuity. The survivor does not have to have been previously covered under the employee's FEDVIP enrollment.



• If an employee is enrolled in FEDVIP and dies while enrolled in a Self Plus One or Self and Family plan, the enrollment can continue for their eligible family member(s) who become survivor annuitants.

Federal Flexible Spending Account (FSAFEDS)

• If the employee dies before the end of the Benefit Period, the surviving spouse/dependent(s) and/or estate may submit claims or receive payment for eligible FSAFEDS expenses incurred through the account holder's date of death. Expenses incurred after the date of death are not eligible for reimbursement.

Unpaid Compensation

- Unpaid compensation is any additional compensation that was earned by the employee, but not paid. It includes unpaid salary, a lump sum payment for annual leave, unpaid travel vouchers, amount due as a refund of salary deductions for U. S. Savings Bonds and payment for any earned compensatory time
- The Defense Finance and Accounting Service (DFAS) will pay an unpaid compensation according to the most recent <u>SF 1152</u>, <u>Designation of Beneficiary</u>, <u>Unpaid Compensation of</u> <u>Deceased Employee</u> or the <u>order of precedence</u> required by law.
- Unpaid compensation benefits are generally paid within 4 to 6 weeks of receipt of the claim.

Federal Employees Compensation Act (FECA)

• If an employee dies as the result of employment related death, the survivors may be entitled to survivor benefits under FECA.

Responsibilities

Human Resources Office (HRO)/Activity will:

- Complete <u>CBC 12830-045</u>, Notification of Civilian Employee Death and fax it to the Civilian Benefits Center (CBC) at (757) 396-7826 as soon as possible after notification an employee's death. If all information is not immediately available, such as the date of death or the next of kin, fax the form providing the name of the deceased. Include any special circumstances known about the deceased and/or the next of kin (i.e. family status).
- Notify via email Linda Dent-Mitchell and Mary Foley immediately if an employee dies while at work. (This is an interim procedure until a formal processed is developed to notify the Assistant Secretary of the Navy (M&RA)).
- Report the death of all civilian employees, in accordance with <u>DoDI 1300.18 Department of</u> <u>Defense (DOD) Personnel Casualty Matters, Policies, and Procedures</u> and <u>MILPERSMAN</u> <u>1770-260 Civilian Employee Casualty Reporting Notification and Assistance</u> and <u>MILPERSMAN</u> <u>1770-030 Personnel Casualty Report Procedures.</u>
- Notify the servicing Injury Compensation Program Administrator (ICPA) immediately if an employee dies as the result of an employment related injury.
- Advise survivors of retirees, to report the death to OPM by either calling 888 767-6738 from 7:40 am to 5:00 pm Eastern Time, Monday through Friday or using the <u>OPM Web site</u>.



The ICPA will:

- Counsel and assist survivors apply for FECA survivor benefits if the death is related to an employment related injury.
- Counsel and assist survivors apply for the FECA death gratuity payment if the employee dies of injuries incurred in connection with his or her service with an Armed Force in a contingency operation.
- Upon receipt of a CA-40, Designation of a Recipient of the FECA Death Gratuity Payment, notify the designee.

The CBC will:

- Assign a Specialist to assist the survivors and provide the name and contact information to the HRO/Activity.
- Review the eOPF to identify who is entitled to survivor benefits.
- Notify DFAS, OPM and OFEGLI of the employee's death.
- Contact the survivor within 1 business day of receiving notification or sooner, if indicated, to provide counseling.
- Coordinate with the funeral home to verify availability of funds, if requested. Respond to general questions concerning assignment of FEGLI and completion of required forms.
- Mail claim packages to the survivor within 10 business days of initial contact. After 10 calendar days, follow-up with survivor to ensure package has been received.
- Initiate the Request for Personnel Action (RPA) and process the employee's death-inservice personnel action within the pay period of notification.
- Coordinate work related deaths with the ICPA and determine if joint counseling would be beneficial.
- Provide to the ICPA all CA-40s, if there is one filed in the eOPF.

Additional Information:

- <u>CBC 12830-15 Information About CSRS Survivor Benefits</u>
- <u>CBC 12830-16 Information About FERS Survivor Benefits</u>