

WHAT TO DO WHEN A POSTMASTER DIES

Often the spouse of a family of a deceased Postmaster is at a loss about what to do first. The following list should be helpful. All Postmasters should save this list or give it to their spouses to keep.

1. Notify Postmaster's immediate supervisor (the Manager, Post Office Operations)
2. Notify personnel section at the District
3. Contact the following:
 - a. Credit Unions
 - b. Veterans Administration, if a veteran
 - c. Local bank
 - d. Social Security Administration
 - e. Insurance companies for policies on life, hospitalization, house and auto
 - f. Internal Revenue Service and state franchise board
 - g. Check for safety deposit box
 - h. Change deceased's name on all important papers to surviving party's name
4. Notify the Manager, Post Office Operations as to time and place of service of deceased
5. Have mortuary obtain five copies of death certificate (more if needed)
6. Turn in post office keys
7. Papers to complete (available from the District personnel section or at post office)
 - a. SF 2800 – Application for death benefit
 - b. SF 1153 – Claim of designated beneficiary for unpaid compensation
 - c. SF 1155 – Claim for unpaid compensation, no designated beneficiary
 - d. FE 6 – Claim for benefits, Federal Employees Group Life Insurance
 - e. Check with the District personnel office for exact amount of annuity for spouse and minor children
8. If previous marriage, have divorce papers
9. If present marriage, have marriage papers
10. A will is a vital necessity. An executor must be named if there is no will. An expensive court action may be necessary

SURVIVOR BENEFITS (Step-by-Step Procedures)

Have you ever wondered how much trouble your survivor will encounter in collecting benefits due after your death? How to collect like insurance benefits if you are insured under the Federal Employees Group Life Insurance Act?

An eligible survivor can collect benefits with little or no difficulty. The exact type of benefit, and the amount, will depend on each particular case, but the way to obtain them is simple.

THREE EASY STEPS

The eligible survivor merely follows this simple procedure:

1. Return any uncashed annuity checks to the return address shown on the envelope in which the check was delivered. If annuity payments have been sent directly to the bank or other financial institution, promptly notify that institution of the annuitant's date of death. Ask that any payments received after the date of death be returned to the Treasury Department.

2. Notify the Office of Personnel Management, Employee Service and Records Center, Boyers, Pennsylvania 16017, of the death of the annuitant so they can send an application for survivor benefits. The use of this address will expedite your claim. A sample letter is shown on a following page.

3. Obtain a certified copy of the annuitant's death certificate to enclose with the application that the Office of Personnel Management will send. OPM prefers that the applicant wait for the official application, and that it be completed and returned promptly after receipt. While awaiting return of the application, OPM will have completed certain preliminary actions so that the application can be expedited.

RETURN UNCASHED CHECKS

Returning uncashed checks to the Treasury Department is necessary because government checks made payable to a deceased person cannot be legally cashed by anyone else, even he executor or the administrator of an estate. The Employee Service and Records Center cannot authorize a survivor benefit until the Treasury Department informs them that there are no outstanding checks payable to the deceased annuitant. However, any accrued annuity that has not been paid to the annuitant will be included in the benefit to the eligible survivor.

OPM GOES TO WORK

Notifying the Employee Service and Records Center immediately after the death of an annuitant enables that office to start helping the person whom is entitled to survivor benefits.

The letter of notification should include the full name of the deceased annuitant, exact date of birth, exact date of death, CSA number, and the address and relationship of the person who desires to obtain survivor benefits. As soon as the Employee Service and Records Center receives this letter of notification, it will stop payments and send an application to the person who is found entitled to apply for benefits.

LIFE INSURANCE BENEFITS

The Employee Service and Records Center will also provide the eligible survivor with an application for benefits under the Federal Employees Group Life Insurance Program if the deceased annuitant was covered by the Federal Employees Group Life Insurance Act.

There is no need for the eligible survivor to write the New York office of the Federal Employees Group Life Insurance Fund. In fact, that office cannot settle a claim until a certification of the deceased annuitant's insurance status is received from the Employee Service and Records Center.

SURVIVOR BENEFITS

An application for survivor benefits must be completed before the Employee Service and Records Center can authorize payment of all possible benefits to the eligible survivor. Benefits could include adjustment of health insurance coverage from “self and family” to “self-only” if the survivor has been covered under the Health Benefits program, and survivor annuity if the deceased person provided for survivor coverage.

IMPORTANCE OF DATES

A copy of the annuitant’s death certificate provides the agency with proof of the exact date of death. The exact date is important.

Note: An additional copy of the death certificate should be attached to the application for benefits under the Federal Employees Group Life Insurance Act if the deceased was covered by this Life Insurance Program.

If other information is needed, OPM will specifically ask for it. Other evidence that might be requested may include copies of marriage certificates, birth certificates, divorce decrees, etc.

SAMPLE LETTER

A sample letter for your spouse to use in notifying OPM of your death, and to initiate the procedures for claiming survivor benefits follows:

Date: _____

Office of Personnel Management
Employee Service and Records Center
Boyers PA 16017

Dear Sir:

This is to report the death of the following names annuitant:

Name of Annuitant: _____

Claim Number, CSA or (CSF): _____

Social Security Number: _____

Birth Date: _____ Date of Death: _____

Send application forms to: _____

Address: _____

City, State, ZIP + four: _____

I will return all uncashed Treasury checks payable to the deceased and any which may hereafter be received. If the payments have been directed to a bank, I have asked that such payments be returned.

Sincerely,
(signature)
Name

(If applicable) The deceased had “Self and Family” Health Benefits coverage, which I wish to be reduced to “Self Only” with the premium rate adjusted accordingly, unless I notify you that minor children also survive, for whom I want coverage.