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OFFICE OF PERSONNEL MANAGEMENT
WASHINGTON, DC 20415-1000

OFFICE OF THE DIRECTOR

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September 9, 2005

MEMORANDUM FOR HEADS OF EXECUTIVE DEPARTMENTS AND AGENCIES

FROM: **LINDA M. SPRINGER**
DIRECTOR

SUBJECT: **Handbook On Hurricane Katrina - What You and Your Family Need to Know About Your Benefits**

Attached for your information is the Office of Personnel Management's (OPM's) Handbook On *Hurricane Katrina - What You and Your Family Need to Know About Your Benefits.* This handbook provides a general summary of benefits available to employees and annuitants located in areas affected by Hurricane Katrina.

We hope you find this information helpful in dealing with this emergency situation, and we encourage you to make this publication available to employees. This handbook supplements a number of memoranda and other materials OPM has issued as a result of the devastation caused by Hurricane Katrina. These materials and the handbook are available at http://www.opm.gov/emergency/Katrina.asp.

We will continue to work closely with affected agencies to minimize the disruption of the business of the Federal Government caused by Hurricane Katrina and to ensure the successful recovery of operations.

For additional assistance, please contact your assigned OPM Human Capitol Officer. Employees should contact their agency human resources office for assistance. If employees are unable to contact their agency they should call OPM's Federal Employee and Retiree Hurricane Katrina Information Center at 1-800-307-8298.

cc: Chief Human Capital Officers
Human Resources Director

Hurricane Katrina

What You and Your Family Need to Know About Your Benefits

United States Office of Personnel Management

Benefits Officers Training & Development Group

Hurricane Katrina

What You and Your Family Need to Know About Your Benefits

September 2005

Federal employees and retirees can contact the Federal Employee and Retiree Hurricane Katrina Information Center at 1-800-307-8298 or by email at Katrinabenefits@opm.gov.

Additional retirement information and all publications of the U.S. Office of Personnel Management listed in this pamphlet are available on the Internet.

OPM Website - www.opm.gov/benefits

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Introduction

This booklet focuses on benefits issues that Federal employees, retirees and their survivors may face as a result of Hurricane Katrina. The information that follows is an overview prepared by the U.S. Office of Personnel Management. More detailed information on each benefit program is available from the agency that administers that program.

Employees or their survivors should seek more detailed information from their employing agency, since the employing agency has the employees' records. Employing agencies also have any needed forms and can provide assistance in completing them.

If you are already a retiree or survivor, or if you are unable to contact your employing agency, you should call the U.S. Office of Personnel Management (OPM) at **1-800-307-8298**. OPM will assist you in contacting your current agency.

Insurance Benefits

Federal Employees Health Benefits Program (FEHB)

If you are currently covered under the FEHB Program you still have coverage under your current plan.

If you are covered under a **fee-for-service plan,** (see list below) you may use any medical provider as before and your plan will either reimburse you or pay your provider directly for all covered services. If you have your plan ID card, present it to the provider when you receive services. If you do not have your ID card, you or your provider should call your plan to verify your coverage.

Here are the names, telephone numbers, and web addresses of all the fee-for-service plans in the FEHB Program:

Plan Name and Web Address	Telephone Number
Blue Cross and Blue Shield Service Benefit Plan www.fepblue.org	Louisiana **800-272-3029** Mississippi **800-932-7724** Alabama **800-492-8872** Texas **800-442-4607** Arkansas **800-482-6655** Florida **800-333-2227**
(If you are outside these areas, call your local plan.)	
	Nationwide
APWU Health Plan www.apwuhp.com	**800-222-2798**
GEHA Benefit Plan www.geha.com	**800-821-6136**
Mail Handlers www.mhbp.com	**800-410-7778**
NALC www.nalc.org/depart/hbp	**888-636-6252**
PBP Health Plan www.postmasters.org/pbp.asp	**800-544-7111**
Association Benefit Plan www.mutualofomaha.com	**800-634-0069**
Foreign Service Benefit Plan www.afspa.org	**202-833-4910**
Rural Carrier Benefit Plan www.nrlca.org	**800-638-8432**
Special Agents Mutual Benefit Association (SAMBA) www.sambaplans.com	**800-638-6589**

We have contacted our FEHB fee-for-service carriers and asked them to demonstrate maximum flexibility under their OPM contract, including the following:

- Relax certain provisions such as their pre-certification requirement that the plan must be notified within two business days of an emergency admission.

- Relax requirements about notification and levels of benefit payment when victims are taken to non-plan and/or non-PPO hospitals or other treatment centers.

- Make certain that FEHB members get additional supplies of medications as backup for emergency situations if necessary.

If you are covered under **Coventry Healthcare of Louisiana**, the Plan has waived all network restrictions. If you need medical care, you can get medical services even though you may be outside the Plan's Louisiana service area and you must use out-of-network providers. Coventry will provide contracted in-network benefits even for services provided outside its service area.

If you have your plan ID card, present it to the provider when you receive services. If you do not have your ID card, you or your provider should call your plan to verify your coverage. The toll free customer service number for Coventry is **1-800-341-6613** or they can be reached via the internet at www.chclouisiana.com.

Federal Employees' Group Life Insurance Program (FEGLI)

Filing a FEGLI Claim

If a Federal employee has died or been dismembered, or if an eligible member of an employee's family has died, please contact the employee's Federal agency in case the employee had coverage under the FEGLI Program.

If a Federal retiree or eligible family member has died, please contact OPM at **1-888-767-6738.** OPM will provide the appropriate claim forms and information about any FEGLI coverage.

To file a FEGLI claim, please call the Office of Federal Employees' Group Life Insurance (OFEGLI) at **1-800-633-4542.** When you call, mention Hurricane Katrina. Specially designated personnel will take your claim over the phone. If you prefer, you may submit a paper claim form which you can find at www.opm.gov/insure/life or can obtain from any Federal agency if you do not have Internet access. If you're submitting a paper claim, mail it to the address shown on the form as soon as you have completed it. Don't wait for a death certificate or agency certification.

Call OFEGLI as soon as you can. OFEGLI is following special procedures for this tragedy and will expedite all life insurance claims related to Hurricane Katrina and pay them as soon as possible.

FEGLI Coverage

Most Federal employees, unless they waive coverage, have Basic Life Insurance under the Federal Employees' Group Life Insurance Program.

Basic Life Insurance is equal to the actual rate of annual basic pay (rounded to the next $1,000) plus $2,000, or $10,000, whichever is greater. In addition, there is an Extra Benefit for employees under age 45: Double life insurance benefits until age 36, decreasing at 10 percent per year until age 45, at which time the extra coverage will end.

Some employees may also have FEGLI optional insurance coverage. Optional coverage for employees may be $10,000 (Option A - Standard, which doubles in case of accidental death), and/or one to five multiples of pay (Option B - Additional). Option C - Family insures your eligible family members for up to five multiples of coverage, with each multiple equal to $5,000 upon the death of a spouse and $2,500 upon the death of an eligible child.

Federal retirees may have FEGLI coverage if they met the requirements to carry FEGLI into retirement. The OPM Retirement office will be able to verify whether a retiree is enrolled in the FEGLI Program.

Life insurance benefits are paid under a statutory order of precedence: first, to the designated beneficiary; if none designated, to the surviving spouse; if none, to the child or children and descendants of deceased children, by representation; if none, to any surviving parents; if none, to the duly appointed executor or administrator of the estate; if none, to the next of kin. There are exceptions to this order if the insurance coverage has been assigned to someone or if there is an eligible court order specifying a different order.

FEGLI Accidental Death and Dismemberment Benefits (employees only)

Basic Life Insurance also includes Accidental Death and Dismemberment coverage for employees (but not for retirees). Accidental death benefits under Basic are equal to the amount of Basic Insurance, but without the Extra Benefit. Accidental death benefits are also available with Option A coverage, providing an additional $10,000 of coverage. Accidental death benefits under Basic and Option A are paid in addition to any other FEGLI coverage that may be payable.

If you are an employee enrolled in the FEGLI program and you lose a limb or your eyesight (in one or both eyes), you may be eligible for Accidental Dismemberment benefits. These benefits are available under Basic Insurance and Option A, for Federal employees only.

Life insurance benefits under the FEGLI program would be paid in addition to any workers' compensation, Social Security, Civil Service Retirement System or Federal Employees Retirement System survivor benefit, or savings plan payment. For more information about life insurance, read the Federal Employees' Group Life Insurance Program Booklet, FE 76-21 (FE 76-20 for Postal employees) on the FEGLI homepage at www.opm.gov/insure/life.

Please contact FEGLI at FEGLI@opm.gov, your employing agency, or OPM at **1-800-307-8298** if you have questions.

Federal Long Term Care Insurance Program (FLTCIP)

If you and/or your family member are enrolled in the FLTCIP and have any questions about your coverage or eligibility for benefits, contact Long Term Care Partners at **1-800-582-3337**.

FLTCIP enrollees who live in the affected areas and miss premium payments during this time of crisis will not have their coverage cancelled. Long Term Care Partners will work with these enrollees at a later time to bring their accounts up to date.

Federal Flexible Spending Account Program (FSAFEDS)

FSAFEDS is a program allowing employees (but not retirees) to contribute pre-tax salary to an account(s) that can be used to pay for out-of-pocket medical expenses and dependent care. Agencies in the Executive Branch and a few other agencies offer FSAFEDS, which is administered by OPM. Other agencies may administer their own flexible spending account (FSA) program. Your employing agency can tell you if you are enrolled in FSAFEDS or another FSA program.

In an emergency, it is possible, though rare, that a payroll servicing agency may miss taking an FSAFEDS allotment from an employee's pay for one or more pay periods. That should be rare, because these agencies only make changes to the FSAFEDS allotments if there is a change in the amount of the allotment. For most enrollees, there isn't a change in FSAFEDS allotments from one pay period to the next. In the event an FSAFEDS enrollee dies, no further funds would be contributed to an FSA. Claims will be accepted for expenses paid on behalf of any surviving spouse and dependents until all previously allotted funds are reimbursed.

Please email fsa@opm.gov or call FSAFEDS at **1-877-372-3337** (TTY **1-800-952-0450**) if there are any issues with FSAFEDS allotments or claims that are causing a hardship on you or your family.

Retirement Benefits

Retirees and Survivors

If you have already retired or are already receiving survivor benefits under the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS) and you experience problems receiving your retirement, or survivor check or electronic funds transfer, please call **1-800-307-8298**.

Due to the extraordinary conditions caused by Hurricane Katrina, OPM has already instituted expedited procedures for replacement of monthly annuity checks not received in the areas affected. If you

receive your monthly annuity by check and mail service has been interrupted, please call **1-800-307-8298**. Upon verification of identity, OPM will arrange for a replacement payment.

Disability Applicants

Inquiries concerning Federal disability retirement applications currently in review should be directed to the Hurricane Katrina Disability Hotline at **(202) 606-0270**. Individuals handling calls on this line can also provide information to those who are considering filing for a disability retirement.

In addition, this office can provide updates for individuals who have pending reconsideration requests and appeals concerning decisions made on their retirement benefits.

Civil Service Retirement System (CSRS)

CSRS Disability Benefits

Disability retirement benefits are payable to Federal employees under CSRS if they are unable to perform useful and efficient service in their position because of disease or injury. However, if you are a CSRS employee you would not be considered disabled if you decline your agency's offer of a position which accommodates your disability and is at the same grade or pay level and is within your commuting area. To qualify, the disabling condition must be expected to last at least 1 year, and you must have completed 5 years of Federal civilian service and have been covered under CSRS when disabled. The amount of annuity payable depends on the amount of Federal service you have and your salary level. There is also a guaranteed minimum benefit.

CSRS disability benefits can be applied for through your employing agency.

If you are also covered by Social Security as a Civil Service Retirement System (CSRS) Offset employee, your disability benefit would be offset by the part of your Social Security benefit that is based on your CSRS Offset service. You must apply for Social Security disability benefits if you are a CSRS Offset employee.

For more information about CSRS disability and survivor benefits, read Disability Retirement under the Civil Service Retirement System (RI 83-4) and Survivor Benefits Under the Civil Service Retirement System (RI 83-5). Information about how to obtain these pamphlets is at the end of this booklet

CSRS Death Benefits

CSRS Death Benefits for Spouses of Annuitants

If your spouse or relative is a CSRS retiree and they have died as a result of Hurricane Katrina you should contact OPM at **1-800-307-8298** to report their death.

If you are the surviving spouse or former spouse of a Federal retiree then you may be entitled to a survivor annuity depending on the survivor benefits choices you and your spouse made when your spouse retired or when you divorced. If you are entitled to a survivor annuity then you may also be entitled to continue your Federal Employees Health Benefits (FEHB) coverage if your deceased spouse was enrolled for Self and Family when they died. OPM will be able to assist you in determining the benefits you are eligible for when you report the death of your spouse.

CSRS Death Benefits for Spouses of Employees

If your spouse or former spouse is a Federal employee and they have died as a result of Hurricane Katrina then you should first try to contact their local servicing personnel office or their agency. If you are unable to contact the agency you should call OPM's Center for Retirement and Insurance Services at **1-800-307-8298** to find out more information on how to apply for survivor benefits.

As the surviving spouse or former spouse of a federal employee you may be entitled to an annuity. To qualify for a survivor annuity, your spouse must have been married to you a total of 9 months. This requirement does not apply if there is a child born of the marriage or if your spouse's death is accidental.

If you qualify for an annuity you will receive the higher of 55 percent of the amount you would have received if your spouse had been retired at the time of their death or the lesser of: 22 percent of their highest 3 years average salary or 55 percent of the amount their annuity would have been if you had continued working until age 60 at the same "high-3". If there is a valid court order for spousal benefits then OPM will honor it.

This survivor annuity ends when you die or if you remarry before age 55.

If you are entitled to a survivor annuity then you may also be entitled to continue your Federal Employees Health Benefits (FEHB) Program coverage if your spouse was enrolled for Self and Family when they died.

Survivor benefits of CSRS Offset employees may be subject to an offset equal to the value of the offset service in the Social Security survivor benefit. The offset only applies if the survivor is eligible for Social Security benefits based on the deceased employee's employment.

Children's Death Benefits for Survivors of Retirees or Employees

Children qualify for survivor annuities if they are under 18 and unmarried. A child 18 or older may also qualify for a survivor annuity if incapable of self support because of a disability incurred prior to 18. In addition, a son or daughter 18 or older may be eligible for a survivor annuity up to age 22 if he or she is a full-time student at a high school, college, or other recognized educational institution. Each child of a surviving spouse or former spouse will be entitled to a monthly benefit of $403.00 in 2005. Each child who has no surviving parent or whose surviving parent was never married to the deceased Federal employee will be entitled to a monthly benefit of $484.00 in 2005. These amounts are reduced proportionally if more than three children are eligible for survivor annuities. The amount of children's benefits is periodically increased by cost of living increases.

The child's survivor benefit ends when they are 18 or when they are 22, if they are a full time student between the ages 18 and 22. The child's survivor benefits could also end if the child marries, dies or ceases to be a full time student.

CSRS Benefits for Survivors of Unmarried Retirees or Employees

If you are the survivor of an unmarried Federal employee and the deceased employee had no dependent children, or living, or former spouses eligible for benefits, there would be no monthly survivor annuity benefit payable. If applicable, a lump sum of the Federal employee's retirement contributions would be paid to their survivors under the statutory order of precedence: first, to the designated beneficiary; if none designated, to the surviving spouse; if none, to the child or children and descendants of deceased children, by representation; if none, to any surviving parents; if none, to the duly appointed executor or administrator of the estate; if none, to the next of kin.

Federal Employees Retirement System (FERS)

FERS Disability Benefits

The eligibility requirements for FERS Disability Benefits are similar to those under the Civil Service Retirement System (CSRS) except that a FERS employee would need only 18 months of Federal civilian service instead of 5 years. FERS disabled employees may also qualify for Social Security Disability Benefits if they are unable to work in any substantial gainful activity. FERS Disability Benefits are offset if the employee is also eligible for Social Security Disability Benefits. Therefore, if you are a FERS employee, you must apply for Social Security benefits at the same time you file an application for FERS Disability Benefits through your agency. The rules concerning the concurrent receipt of compensation benefits and disability retirement benefits are the same as the rules for CSRS employees.

FERS Death Benefits

FERS Death Benefits for Spouses of Annuitants

If your spouse is a FERS retiree and they have died as a result of Hurricane Katrina you should contact OPM at **1-800-307-8298** to report their death.

If you are the surviving spouse or former spouse of a FERS retiree then you may be entitled to a survivor annuity depending on the survivor benefits choices you and your deceased spouse made when they retired or when you divorced. If you are entitled to a survivor annuity then you may also be entitled to continue Federal Employees Health Benefits (FEHB) coverage if your spouse was enrolled for Self and Family when they died. OPM will be able to assist you in determining the benefits you are eligible for when you report the death of your spouse.

FERS Death Benefits for Spouses of Employees

If your spouse or former spouse is a Federal employee and they have died as a result of Hurricane Katrina then you should first try to contact their local servicing personnel office or their agency. If you are unable to contact the agency you should call OPM's Center for Retirement and Insurance Services at **1-800-307-8298** to apply for survivor benefits.

As the surviving spouse of a Federal employee you may be entitled to an annuity. If the deceased Federal employee was married and worked for the Federal Government for at least 18 months, their surviving spouse may receive a lump sum payment. The lump sum payment (which is called the Basic Employee Death Benefit) is an amount equal to the higher of one half of the deceased employee's annual pay rate at death or one half of your high-3 average pay, plus $25,537.58 in 2005. If you had 10 years of Federal service, your surviving spouse may also qualify for a monthly survivor benefit.

If you are entitled to a survivor annuity then you may also be entitled to continue your Federal Employees Health Benefits (FEHB) Program coverage if your spouse was enrolled for Self and Family when they died.

Children's Death Benefits for Survivors of Retirees or Employees

The FERS children's benefits rates for retirees and employees are the same as CSRS children's benefits for retirees and employees but there is one difference in the way these benefits are paid. The difference is that a FERS child benefit will be offset by any children's Social Security benefits that any eligible children may be receiving.

FERS Benefits for Survivors of Unmarried Retirees or Employees

If you are the survivor of an unmarried Federal employee and the deceased employee had no dependent children or former spouses eligible for benefits, there would be no monthly survivor annuity

benefit payable. If applicable, a lump sum of the Federal employee's retirement contributions would be paid to their survivors with interest under the statutory order of precedence: first, to the designated beneficiary; if none designated, to the surviving spouse; if none, to the child or children and descendants of deceased children, by representation; if none, to any surviving parents; if none, to the duly appointed executor or administrator of the estate; if none, to the next of kin.

Thrift Savings Plan

If a Federal employee died and had a Thrift Savings Plan (TSP) account, their beneficiaries would be entitled to their entire account balance. The balance will be distributed according to their Designation of Beneficiary if they had completed one. If they did not complete a Designation of Beneficiary, their account will be distributed according to the statutory order of precedence: to their surviving spouse; if none, to their child or children and descendants of deceased children, by representation; if none, to any surviving parents; if none, to the duly appointed executor or administrator of the estate; if none, to the next of kin.

To postpone paying Federal income tax, their surviving spouse may have the TSP transfer or "roll over" all or any part of the payment to an Individual Retirement Arrangement. If their surviving spouse does so, no Federal income tax would be paid on the funds until withdrawal from the Individual Retirement Arrangement. A surviving spouse who receives the payment directly may roll all or any part of the payment over into an Individual Retirement Arrangement within 60 days. However, if the payment is made directly to the spouse, the TSP must withhold 20% for Federal income tax. If the TSP transfers the payment directly to the Individual Retirement Arrangement, there is no Federal income tax withholding.

The Thrift Savings Plan (TSP) is administered by the Federal Retirement Thrift Investment Board. For more information about death benefit payments and tax consequences, ask the Federal employee's employing agency representative or the TSP for the notice, "Important Tax Information About Thrift Savings Plan Death Benefit Payments". The tax advantages of a rollover are not available to the deceased employee's children, parents, or estate.

The above mentioned TSP brochure as well as more TSP information is available at www.tsp.gov.

Unpaid Compensation

If a Federal employee dies in service, their survivors will receive a lump sum payment covering their final pay and unused annual leave. The lump sum is paid by the Federal employee's agency under the same order of precedence as the other payments described.

Social Security Disability Benefits

If you are a Federal employee covered by Social Security you may apply for disability benefits from Social Security, provided you have worked long enough under Social Security to qualify for benefits. The amount of covered employment needed depends upon your age. Also, some of the covered employment must be recent, although there are exceptions. Disability under Social Security means that you are so severely disabled that you cannot perform any substantial gainful work, and the disability is expected to last at least 1 year or to result in death. Benefits do not begin until after a 5-month waiting period. If you qualify for disability benefits, the amount of the benefit is computed based on your earnings under Social Security with no reduction for early retirement. The Social Security benefit may be reduced if you are also receiving a benefit based on employment covered by the Civil Service Retirement System.

If you are also receiving workers' compensation, the Social Security disability benefit may be reduced. The total of all disability benefits (Social Security, workers' compensation, and benefits under the Civil Service Retirement System or Federal Employees Retirement System) may not exceed 80 percent of your earnings before the disability began.

Social Security Survivor Benefits

Social Security will pay survivor benefits to the surviving spouse and dependent children of a Federal employee who is covered by Social Security. In order for a spouse to qualify for benefits, he or she must be age 60, or between the ages of 50 and 59 and disabled, or any age and caring for a child under age 16 or a disabled child. Children may qualify for benefits if they are under age 18 (or under age 19, if in high school) or disabled. Dependent parents and former spouses may also qualify for survivor benefits. The amount of the benefit depends upon your Social Security earnings and the number of survivors eligible for benefits. The Social Security spousal benefit may be reduced if the survivor is eligible for benefits based on his or her own employment and that employment was not covered by Social Security, such as employment under the Civil Service Retirement System.

Social Security Lump-Sum Death Payment

A lump sum of $255 is payable to a surviving spouse of someone who is covered by Social Security provided the deceased employee and the spouse were living together at time of the death or he/she is entitled to survivor benefits. If there is no surviving spouse, the lump sum is paid to children who are eligible for benefits. Otherwise, the lump sum is not payable.

Social Security benefits are administered by the Social Security Administration. To file a claim for Social Security benefits, you or your survivors should visit a Social Security District Office, and that office will initiate the claims. For answers to questions and to set up appointments with a District Office, call 1-800-772-1213

between 7:00 AM and 7:00 PM, Eastern Time.

Workers' Compensation Benefits

Workers' compensation benefits are available to employees' and their families, if you are injured or killed on the job. Compensation benefits are administered by the Department of Labor's Office of Workers' Compensation Programs. All related medical costs are covered in full.

Workers Compensation Disability Benefits

If you qualify for either a CSRS or FERS disability retirement and workers compensation benefits, generally you will be allowed to choose the higher compensation benefit over the Federal disability retirement. If your agency separates you, you should apply for CSRS or FERS disability retirement to protect you and your survivor's future annuity rights. CSRS or FERS disability retirement benefits are suspended while you are receiving compensation benefits but can be activated should the compensation benefit stop or drop below the amount of the annuity benefit. The exception is if you are entitled to a scheduled award, which may be paid at the same time CSRS or FERS disability benefits are paid.

Wage loss benefits are paid by workers compensation if the injury results in disability. If the disability is total, compensation is paid at two-thirds of your monthly pay. If the deceased employee is married or has one or more dependents, compensation is paid at three-fourths of the pay rate. Dependents may include a spouse, children, and parents.

The Department of Labor also may pay you a scheduled award for a permanent impairment to certain members or functions of the body (such as loss of use of an eye or arm, or loss of function or removal of a kidney due to injury). The amounts payable are specified by the Federal Employees Compensation Act. There is an additional award for serious disfigurement of the head, face, or neck.

Workers Compensation Survivor Benefits

If an employee were to die, their surviving spouse and dependents may qualify for monthly compensation benefits. (However, their surviving spouse must be living with or dependent for support on them at the time of their death or living apart for reasonable cause or because of your desertion.) If no children are eligible, your surviving spouse would receive 50 percent of your salary. If there are children, the surviving spouse would receive 45 percent of your salary plus an additional 15 percent for each child up to a total of 75 percent of your salary. The compensation benefits will be reduced if you were covered under the Federal Employees Retirement System and your survivors are eligible for Social Security benefits based on your Federal employment.

Funeral and burial expenses up to a maximum of $800 may be paid. In

addition, a sum of $200 may be paid to a personal representative for reimbursement of the costs of termination of status as a Federal employee.

Although the Federal employee's survivor may also be eligible for survivor annuity benefits from CSRS or FERS, the benefits from OPM and workers compensation are not payable for the same period of time. The survivor must elect which of the two benefits he or she wishes to receive. Most survivors will choose compensation benefits instead of a survivor annuity because compensation normally pays a higher amount. If they elect compensation benefits, they may also elect to receive a lump sum payment of the CSRS or FERS contributions to the retirement fund. The lump sum is paid under a statutory order of precedence described in the "Benefits of Survivors of Unmarried Retirees or Employees" section above.

Discretionary Death Gratuity Payment Under Public Law 104-208

At the discretion of the head of the department or agency, the personal representative of any Federal employee who dies from an injury sustained in the line of duty may be paid a death gratuity of up to $10,000. While the payment is discretionary, the U.S. Office of the Personnel Management encourages all department and agency heads to make full use of this authority. The gratuity, when combined with certain other payments, may not exceed $10,000. The other payments that must be considered are: 1) the up to $800 payable by the Department of Labor to a surviving spouse or children for funeral expenses of a Federal employee who died as a result of injuries sustained in the line of duty; 2) the $200 payable by the Department of Labor for reimbursement of the costs of termination of the deceased employee's status as a Federal employee; and 3) any amount paid under Public Law 103-332 to the representative of any employee of any department or agency with appropriations from a Department of the Interior and Related Agencies Appropriations Act who is killed in the line of duty.

Public Safety Officers' Benefits

The Public Safety Officers' Benefits Act of 1976, as amended, authorizes the Bureau of Justice Assistance, Office of Justice Programs, to pay a benefit to specified survivors of public safety officers found to have died as the direct and proximate result of a personal injury, traumatic injury involving external force sustained in the line of duty, and to claimant public safety officers found to have been permanently and totally disabled as the direct result of a catastrophic injury sustained in the line of duty. As of October 2004, the amount of the benefit for a qualified survivor, or a qualified disabled public safety officer, is $275,658.00. This amount is increased by annual cost of living adjustments.

A public safety officer is defined to be any individual serving a public agency in an official capacity, with or without compensation, as a law enforcement officer, police, corrections, probation, parole and judicial officer, firefighter, rescue squad member or ambulance

crew member. A public agency means an agency of the United States, the District of Columbia, the Commonwealth of Puerto Rico, and any territory or possession of the United States, or any unit of State or local government.

The death benefit is payable in a lump sum to the spouse and eligible children of a deceased public safety officer. One-half of the benefit would be paid to the spouse, and one-half of the benefit would be paid, in equal amounts, to the eligible children. Eligible children are defined as children 18 years of age or younger, children 19 through 22 years of age who are full-time students, and children 19 years of age or over and incapable of self support because of a physical or mental disability.

The death benefit will be paid to the deceased public safety officer's parents if no surviving spouse or children are eligible for the benefit. If the public safety officer is not survived by any eligible spouse, children, or parents, no benefit will be paid.

The death benefit is payable to a qualified survivor of a Federal employee in addition to death benefits payable to the survivor from the Civil Service Retirement System, the Federal Employees Retirement System, and Department of Labor's Office of Workers' Compensation Program under subchapter I of chapter 81 of title 5, United States Code.

Public safety officers found to have been permanently and totally disabled as the direct result of a catastrophic injury sustained in the line of duty are also entitled to the payment if they are permanently unable to perform any gainful employment.

More information concerning the Public Safety Officers' Benefits Program can be obtained by contacting the Bureau of Justice Assistance at the following address:

Public Safety Officers' Benefits Program
Bureau of Justice Assistance
633 Indiana Avenue, NW
Washington, DC 20531-0001

Additional Information

You may obtain copies of retirement pamphlets on OPM's Website (www.opm.gov/benefits). You will find pamphlet's on a variety of topics such as CSRS Offset, CSRS and FERS survivor benefits and more detailed information on the topics covered in this "Hurricane Katrina" brochure.