

TSA HRAccess -- Survivor Benefits for Employee Death-in-Service



The table below provides an overview of the benefits that may be payable or available to beneficiaries when a TSA employee dies. The table is an outline and should be read in conjunction with applicable laws and regulations. Additional benefits, not listed below, may also be available if it is determined that the employee's death resulted from personal injury or illness sustained while performing official duties. Eligibility and payment determinations are made by the agency responsible for adjudicating the claim for benefits. Monetary benefits are highlighted in blue.

Benefit Type & Legal Authority (statute, regulation, TSA policy, etc.)	Description of Benefit & Order of Payment or Beneficiary	Claim Adjudication
<p>Retirement - <i>Civil Service Retirement System (CSRS) Survivor Annuity</i></p> <p>5 USC 8341 5 CFR 831 5 CFR 838</p>	<p>Monthly survivor annuity is payable to the current spouse if:</p> <ul style="list-style-type: none"> • The deceased employee completed at least 18 months of creditable civilian service, • The deceased employee died while serving in a position covered by the Civil Service Retirement System (CSRS), and • The current spouse was married to the employee for at least nine months (if the death was accidental or a child was born or is to be born of the marriage, the nine month requirement does not apply). <p>OPM must honor a court order awarding a former spouse survivor benefit before a survivor benefit is paid to a current spouse. Former spouses, divorced on or after May 7, 1985, may receive a survivor benefit when a qualified court order awards a survivor annuity. The former spouse must meet the 9-month marriage requirement. If the former spouse loses entitlement because of death or *remarriage before age 55, the current spouse may begin to receive the full survivor annuity.</p> <p>If the employee's death was job-related, workers' compensation benefits may be payable.</p> <p>*Exception: For a remarriage occurring after January 1, 1995, if the former spouse was married at least 30 years to the deceased employee, the survivor benefit may continue if the former spouse remarries prior to age 55.</p> <p>The amount of the benefit is 55% of the higher of:</p>	<p>The Office of Personnel Management (OPM) adjudicates claims.</p>

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	<ul style="list-style-type: none"> • Unreduced annuity computed under CSRS rules; or • Guaranteed minimum. 	
<p>Retirement – <i>Federal Employees Retirement System (FERS) Survivor Annuity</i></p> <p>5 USC 8441 5 USC 8442 5 CFR 843</p>	<p>Monthly survivor annuity is payable to the current spouse if:</p> <ul style="list-style-type: none"> • The deceased employee completed at least 18 months of creditable civilian service, • The deceased employee died while serving in a position covered by the Federal Employees Retirement System (FERS), and • The current spouse was married to the employee for at least nine months (if the death was accidental or a child was born or is to be born of the marriage, the nine month requirement does not apply). <p>The amount of the benefit is:</p> <ul style="list-style-type: none"> • 50 percent of the deceased employee’s unreduced annuity, <i>if the employee had at least 10 years of creditable service and died while covered under FERS;</i> • A Basic Employee Death Benefit equal to 50 percent of the employee's final annual pay (or high-3 average pay, whichever is higher), plus \$30,792.98 (2012 rate), <i>if deceased had at least 18 months of service.</i> This benefit is payable in 36 monthly installments (plus interest) or a lump sum payment. <p>Former spouses may be eligible for a survivor benefit if there is a qualifying court order.</p>	<p>The Office of Personnel Management (OPM) adjudicates claims.</p>
<p>Retirement – <i>Civil Service Retirement System (CSRS) and FERS Children's Benefits</i></p> <p>5 USC 8443</p>	<p>Employee must have at least 18 months of creditable civilian service.</p> <p>Under both CSRS and FERS, children's benefits are payable to each unmarried child:</p> <ul style="list-style-type: none"> • Up to age 18 (or up to age 19 if still in high school); • Up to age 22, if a full-time student; and 	<p>The Office of Personnel Management (OPM) adjudicates claims.</p> <ul style="list-style-type: none"> • A child's annuity will be included in the surviving spouse's monthly payment if the spouse has care and custody of the

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<p>5 USC 8342 5 USC 8424 5 CFR 831 5 CFR 843</p> <p>Lump-sum Payment of CSRS or FERS Retirement</p>	<ul style="list-style-type: none"> At any age if the child became disabled before age 18. <p>When the child has a living parent who was married to the employee or retiree, the benefit payable to that child is:</p> <ul style="list-style-type: none"> \$486 per month per child; or \$1460 per month divided by the number of eligible children (if more than three children are eligible). <p>When the child has no living parent who was married to the employee or retiree, the benefit payable to that child is:</p> <ul style="list-style-type: none"> \$584 per month per child; or \$1752 per month divided by the number of eligible children (if more than three children are eligible). <p><i>Note:</i></p> <ul style="list-style-type: none"> Receipt of Social Security benefits will offset the children's CSRS Offset or FERS survivor benefit. The survivor benefit payable will be reduced by the Social Security benefits payable to the children. If the employee's death was due to an on-the-job injury, survivors must choose between Office of Workers' Compensation Programs (OWCP) death compensation benefits from the Department of Labor and CSRS/FERS survivor benefits from the Office of Personnel Management (OPM). If they elect workers' compensation death benefits, they may also elect to receive a lump sum of the employee's retirement contributions. If OWCP is elected, no survivor annuity benefit would be payable. <p>Payment of retirement contributions when a retiree or employee dies and no one is eligible for a survivor annuity:</p>	<p>surviving child and the child is younger than 18 years of age, or if the child is 22 or younger and is incapable of self support.</p> <ul style="list-style-type: none"> Payment will be made to a parent or court appointed guardian on behalf of the child, if applicable. Children over age 18 may request separate payment.

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Contributions	<ul style="list-style-type: none"> • Payment is made to the designated beneficiary (SF-2808 – CSRS & SF 3102 - FERS) if on file, otherwise, • Payment is made by law under the Order of Precedence 	
Lump-Sum Payment - <i>Unpaid Compensation of Deceased Employee</i> 5 USC 5581 5 USC 5582	Unpaid compensation is comprised of monies due to the deceased employee at the time of death. This may include a final paycheck, annual leave, travel expenses, and reimbursements- <ul style="list-style-type: none"> • Payment is made to designated beneficiary (from SF-1152, Designation of Beneficiary – Unpaid Compensation for Deceased Civilian Employee), if on file, otherwise, • Payment is made by law under the Order of Precedence 	TSA adjudicates claims. Unpaid compensation is paid directly from the payroll office, usually within four weeks after forms are submitted.
Retirement – <i>Thrift Savings Plan (TSP) Death Benefits</i> 5 CFR 1651	Payment of an employee’s TSP account balance to - <ul style="list-style-type: none"> • Designated beneficiary (Form TSP-3, Designation of Beneficiary – Thrift Savings Plan) ; or • Order of Precedence 	Thrift Savings Plan (Federal Retirement Thrift Investment Board) <ul style="list-style-type: none"> • When beneficiary is someone other than a spouse: TSP sends a payment election, Form TSP-81, <i>Death Benefit Election for a Beneficiary Other Than a Spouse</i>. Beneficiary must withdraw the TSP funds or elect to rollover monies to an inherited IRA. • When beneficiary is a spouse: A Beneficiary Participants Account is established which allows the spouse to keep the funds in a separate TSP account.
Insurance – <i>Federal Employees’ Group Life Insurance</i>	Life insurance benefits are paid to: <ul style="list-style-type: none"> • Designated Beneficiary (as indicated in SF-2823, Designation of Beneficiary – Federal Employees’ Group Life Insurance Program); 	The Office of Federal Employees Group Life Insurance (OFEGLI) adjudicates claims.

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<p><i>Program (FEGLI)</i></p> <p>5 USC Chapter 87 5 CFR 870</p>	<p>or</p> <ul style="list-style-type: none"> • Payment is made by law under the Order of Precedence <p>Exceptions:</p> <ol style="list-style-type: none"> 1. Court orders can supersede life insurance designation of beneficiary elections. 2. Prior to death, the employee may have assigned all of a portion of his life insurance or purchased a Living Benefit for Basic Life insurance. Any of these exceptions can impact (wholly or partially) payments due survivors and/or beneficiaries. 	
<p>Insurance – <i>Federal Employees Health Benefits (FEHB)</i></p> <p>5 USC 8903 5 USC 8905 5 USC 8906 5 CFR 890</p>	<p>The FEHB enrollment of a deceased employee, who is enrolled in self and family coverage, is transferred automatically to his/her eligible family members (i.e., the spouse/children eligible for an annuity payments or spouse eligible for the FERS Basic Employee Death Benefit payment).</p> <p>The Office of Personnel Management (OPM) continues to pay the "government share" of the FEHB premiums for survivor annuitant FEHB coverage.</p>	<p>The Office of Personnel Management (OPM) adjudicates survivor claims for retirement benefits and continued FEHB coverage.</p>
<p>Insurance – <i>FEHB – Temporary Extension of Coverage and Conversion Option</i></p> <p>5 USC 8905 5 CFR 890</p>	<p>If the covered family members are not eligible to continue FEHB coverage as a survivor (as discussed above) coverage will continue at no cost for 31 days.</p> <p>Family members may convert coverage to a non-group health insurance plan (outside FEHB) within 31 days after the date of notice located on the SF 2810, <i>Notice of Change in Health Benefits Enrollment</i>, (exceptions to the 31 day time limit may be allowed).</p>	<p>TSA adjudicates requests for TCC enrollment.</p>
<p>Insurance – <i>Special Agents Mutual Benefit Association (SAMBA) Employee</i></p>	<p>The death benefit is paid to a beneficiary within 24 - 48 hours after required information is submitted to SAMBA.</p> <p>The beneficiary will receive either:</p>	<p>The Prudential Insurance Company of America</p>

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<i>Benevolent Fund (EBF)</i>	<ul style="list-style-type: none"> • \$17,500 of life insurance coverage; or • \$35,000 of life insurance coverage <p>The amount a beneficiary receives will depend on the coverage elected by the deceased employee and premium paid.</p>	

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