

S.O.S. NEWSLETTER

SERVICE OFFICERS FOR SERVICE

SERVICE OFFICER NEWSLETTER

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JANUARY 2013

EDITORS COMMENTS

Happy New Year! I really hope that the expected changes we are hearing about will not adversely affect your well being. It has been indicated that each NARFE member must be responsible for taking charge of your affairs. I am also adding that each of you must be aware and informed about your overall benefits or entitlements. Don't take the word of anyone that has not proven that they know about the topic of discussion. Look up issues on the internet that require a decision – especially if it involves money. Your benefits are important and in some cases require study. Service Officers have the capability of looking for answers by going to the OPM Website at www.OPM.gov.

Mary Venerable
Chair, Service Committee

Service Officers have many opportunities to be contacted by currently employed Federal employees in your area. I remind you that this is a perfect opportunity to encourage current employees to ask their agency to participate in Preretirement Counseling Training which I can see about making arrangement to put on a program before they retire. They should be encouraged to contact, Mary Venerable at (951) 443-4551. maryv65@earthlink.net

I also want to remind Service Officers to excel in carrying out their duties so that there can be more Service Officers recognized for the National Service officer of the Year award.

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millie6@sbcglobal.net

NARFE SERVICE CENTERS IN STATE OF CALIFORNIA

1 – CSFC District III, NARFE Service Center, Residence - P.O. Box 69, Patton, CA. 92369, (909) 862-7685 – Vaudis Pennell - By Appointment, quovau@sbcglobal.net
4 – CSFC District VII, NARFE Service Center, Vallejo, Ca. (707) 552-2546 Gordon Triemert, - By Phone – any time 946 Heartwood Ave., Vallejo, CA 94591 jay94591@yahoo.com
8 – CSFC District VI, NARFE Federal Retiree Service Center 5440 Dudley Blvd, McClellan, CA. 95652 (916)971-2888 Mgr. Robert Johnson (916) 635-4576. Mon. & Thurs. 9 a.m. to Noon. frjohnson4@aol.com

12 – CSFC District 1, Oceanside Senior Center, 455 Country Club Lane, Oceanside, CA. 92054 - Marcy Rose, (760) 722-5309 By Phone or Appt. marcyrose@aol.com

#21 – CSFC District I, Service by phone (619) 460-7992 – William Doll – after 9 a.m. imadoll@earthlink.net

35 – CSFC District IX, Residence of JoAnne Rowles 3916 Marilyn Place, Bakersfield, Ca. 93309-5924 (661) 833-1647– By Appt. jrowles@bak.rr.com

#42 – CSFC District VII, Residence of Vernon Rood, Service by Phone (707) 578-3180 – vrood@aol.com

#55 – CSFC District VII, NARFE Service Center, 1524 Jefferson St., Napa, CA 94558 – Oliver E. Sheridan – (707) 257-2228 Monday thru Saturday – By Appt.

#78 – CSFC District IX, Fresno Service by Phone Charles Hedrick, (559)299-4207.

#133 – CSFC District X, Service by Phone, Jean Stone, – (530) 222-2321 – logeneaa@wmconnection.com

#145 – CSFC District IX, Service Center at Naval Air Weapons Station, 1 Admin. Circle, Mail Stop 1323, China Lake, CA. – Donald W. Cooper, (760) 939-0978. Mon. – Friday from 9 to 11 a.m. & 1-3 p.m. dat.cooper@verizon.net

149 – CSFC District VIII, Antelope Valley Senior Center, 777 W. Jackman Street, Lancaster, CA 93534 - Norma Keipe, (661) 726-4409. – Mondays 9 a.m. to Noon (except holidays)

171 – CSFC District IX, Service by phone - Gerald Sprouse, 1650 Christina Ct., Paso Robles, CA. 93446 (805) 237-0051 Jerrysprouse@charter.net.

183 – CSFC District VIII, Service by phone - Bob Willis, Port Hueneme, Ca. (805) 486-1235

#202 – CSFC District I, Service Center at Norman P. Murray Com. & Senior Center, 24932 Veterans Way, Mission Viejo, CA. 92692, Bert Zucker, (949) 470-3063. 2nd & 4th Mondays 1 to 3 p.m.

Notice: For up-to-date information see the Federation's website at www.CSFCnarfe.org. Please notify Vaudis Pennell of changes by calling (909) 862-7685 or E-mail at quovau@sbcglobal.net

YOUR ATTENTION IS INVITED TO THE FOLLOWING WEBSITES OF INTEREST

NARFE National Office at <http://www.narfe.org> *Issues of all SOS Newsletters and a Directory of Topics are available on line on the NARFE California Federation's Website in*

Publications at: <http://www.csfcnarfe.org> Publications on FEGLI Life Insurance at: <http://www.opm.gov/insure/life/index.htm>. Or (800) 633-4542

OPM Retirement at: www.opm.gov/retire for inquiries and changes.

OPM has a new Web Site:

www.opm.gov/insure/quickguide.asp

It is well organized. It includes information on FEHBP, FEGLI, and civil service retirement. It also includes a section on retirement planning, tools to calculate federal income taxes, [a menu of publications for downloading and printing](#), and links to other federal agencies as well as to NARFE Web Site

OPM Services on line: <https://www.serviceline.opm.gov> Services Online – call at 1-888-767-6738 to get PIN, or email at retire@opm.gov.

OTHER IMPORTANT WEB SITES

Social Security and Survivor Benefit Plan for military:

<http://www.military.com/newcontent/0>,

<http://www.military.com/resources/resources>,

For copy of DD Form 214: <http://www.archives.gov/research>

room/vetrens/index.html. Army – www.Army.mil; Navy –

www.Navy.mil; Air Force – www.af.mil; Marines –

www.usmc.mil

Legal matters/legal assistance <http://www.military.com/>

benefits/legal-matters/legal-assistance.

Military Surviving Benefits – Covers Survivor Family Benefits,

e.g. Dependency and Indemnity Compensation (DIC), Death Gratuity Death Pension, TriCare, and other survivor related

benefits. [http://www.military.com/benefits/survivor-](http://www.military.com/benefits/survivor-benefits-family-benefits)

[benefits-family-benefits](http://www.military.com/benefits/survivor-benefits-family-benefits)

U.S. Coast Guard, Benefit Information and Financial Education

Department – Military Officers Association of America at

800-234.6622, x-106 (703) 838-8106 & website at

www.moaa.org

Medicare Part D Plan premiums

<http://www.cms.hhs.gov/MedicareAdvvtg>

FREE Cell phone number for 411. Information Calls

(800) Free 411 - (800) 373-3411 -- *This also works on you home phone .*

California Legislative Bills: Telephone number to make your

voice heard. The number is (961)-445-2841.

White House Comment Line: (202) 456-1111 - E-mail –

president@whitehouse.gov

NARFE Capitol Hill Toll Free No: (866) 220-0044 Call

this number, give the name of your Senator or Representative and you will be switched to their office.

NARFE Legislative Hotline by phone – (877-217-8234)

(Toll-Free)

Links to Forms (including interactive), Publications and NARFE

Online Reports are found on the Leadership Home Page in the Left panel.

VETERANS ADMINISTRATION WEBSITES OF IMPORTANCE

VA Military website – Spouses's entitlement to Veterans benefits after divorce.

<http://www.military.com/benefits/retiree/uniformed-services-former> spousesprotection-act;

Dept. of Veterans Affairs Home page <http://www.va.gov/>

Directory of Veterans Service Organizations

<http://www1.va.gov/vso/index.cfm?template=view>

Center for Women Veterans –

<http://www1.va.gov/cwomenvet/>

Homeless Veterans – <http://www1.va.gov/homeless/>

Power of Attorney –

<http://www.warms.vba.va.gov/admin21/>

VA Publications Manuals –

<http://www1.va.gov/vhapublications/>

Websites to see Disability Examination Worksheets -

www.vba.va.gov/bln/21/Benefits/exams/index.htm

Website to search for Title 38 regulations to print out –

www.warms.vba.va.gov/TOCindex.htm

New Service Officer BLOG. The Service Officers Bulletin Board or **SOBB** can be accessed at www.narfe.org/sobb. What is a 'blog'? The word blog is a blend of the older term 'weblog' and is a website where you can enter comments that are commonly displayed and read by other users who have access to the blog. With a blog, you can access the site anytime the system is available a 'blog'?

CSA 1099R STATEMENTS

Many of you have voiced concern about the message on the back of their annual COLA notice they received in late December from OPM that said future form 1099Rs would only be available electronically. (*Note: CSA 1099R form is a Statement of Annuity Paid to Civil Service Retirees or a CSF 1099R Statement of Survivor Annuity paid to Survivors of Civil Service Employees*) OPM has since informed NARFE they will provide instructions this year to annuitants on how they can “**opt-in**” to receive their 1099Rs electronically, indicating to us that if an annuitant doesn't “**opt-in**” for electronic receipt then

their 1099Rs will be mailed as they have been in the past. OPM added it will continue to work with all annuitants to ensure they get the information they desire in the format they find useful to the maximum extent possible. OPM will provide annuitants and survivors with additional information on this matter throughout the year. And as always, NARFE will provide up to date information throughout the year on this matter.

David Snell, Director

Federal Benefits Services
Department

dsnell@narfe.org

Current Service Officers can now create their own messages instead of commenting on existing ones found under the four different categories. When you log on just click on “Create New Entry” and a screen will come up that allows you to title and write your message. David Snell, Director, Retirement Benefits Service Department suggests that you should give it a try – you will like it.

POSTAGE, COLA AND MEDICARE INCREASES

Effective January 27, 2013, the cost of first class postage will increase to \$.46. The post card rate will increase to \$.33.

Federal Retirees and Military Veterans to receive a 1.7% COLA for 2013. Consumer prices show little change.

The new MEDICARE Part B premium costs for 2013 go up five dollars a month to \$104.90 per month. The deductibles will increase from \$140 to \$147 dollars for Part B. The Part A 2013 premium is decreasing to \$441 dollars. The Part A deductible will increase to \$1,184 in 2013.

NOTICE FROM OPM RETIREMENT SERVICES

The IRS has not released the 2013 income tax withholding tables. Since OPM did not receive the tax withholding tables in time to apply them to your January 2, 2013 annuity payment there will be no change in your tax withholding.

The 2013 income tax withholding amounts will be applied when we receive the information from the IRS and the effective date will depend upon the date received. You will receive a Notice of Annuity Adjustment including information about any new income tax amount

Withheld from your annuity as well as the effective date of the change.

The amount withheld from your annuity could change because:

- 1.) Your annuity amount changed
- 2.) The withholding tables changed
- 3.) You asked OPM to make a change

Also, affecting your February 1, 2013 payment could be premium changes to your FEHB, due to a change you may have made during Open Season, or a change in the FEHB premium for 2013.

For information regarding Federal income tax, please visit the IRS website at www.irs.gov.

If you would like to make a change to the amount of tax deducted from your monthly annuity, please feel free to call our office at 1-888-767-6738. You can also change your withholding at any time by using your Password and accessing our website "Services on Line" at <https://www.servicessonline.opm.gov>.

Did you know you can now "Go Green" and enter your email address at www.servicessonline.opm.gov For your convenience, OPM will also capture the email address that you just sent to the www.Retire@opm.gov and enter it into their system, provided they have your retirement claim number. This information will be

used to provide their customers with important updates, notices and future events. This will be for OPM use only and will NOT be shared with other sources. If you prefer that OPM does not capture your email address, please submit an email to OPM that includes the following information: "email address" in the subject line and your retirement claim number & your name in the body of the email.

5 Ways to Help Your Aging Parents

By **DAVID NING**, October 24, 2012

Advances in medicine are allowing many people to live longer. But [living longer](#) can create a whole new set of challenges, as baby boomers are starting to find out. Many boomers will need to take care of their growing kids and their aging parents, sometimes at the same time. Here are a few things you can do to care for your parents while also protecting your retirement finances:

Ask your folks to live with you. This sounds drastic, but you can [better take care of each other](#) living together than if you have to drive across town every day. Of course, there are many compromises that will need to be made, and not everybody can handle the added complexity. But you'll be rewarded with far fewer expenses than if you maintained two separate households. The closer bond you will build with your parents is also priceless, which actually trumps any financial gain.

Talk to your parents about their finances. Pooling your finances together can be beneficial from a financial standpoint, but arguments may arise once more people share control of the decision-making process. Instead, share information about your own finances with your parents and invite them to share theirs with you. There may be some simple improvements that a more objective eye can spot right away. Perhaps their CPA advised them on a tax-saving strategy that you can implement too, or maybe you can help them save a bit on administrative costs because you know how to access investment information easily online. Without [chatting in more detail about money matters](#), these simple fixes may never come up.

Share your money-saving tactics with your parents. Many cost-cutting moves can be duplicated from household to household. If you find a [great deal on broadband TV](#), don't hesitate to share your findings with your folks. You can also buy your groceries together and share the produce, reaping the bulk discounts. If you're willing to share with your folks, they may be more willing to share their tips too, which will save you both money.

Reduce the chances that your parents will be targeted for scams. Seniors are a popular target among scammers, who thrive on confusion and fear of the unknown. An extra person to scrutinize each financial decision can help to make sure that all the investments selected are legitimate. If your parents want to attend a financial seminar, offer to go with them. Sometimes your presence could help deter the sale of inappropriate investments. Other times, you may learn a thing or two,

which could be beneficial for your own retirement down the road.

Help your parents to worry less.

Retirement is about much more than just money. By being there for your folks, you will reduce the amount of [anxiety in their lives](#), and that will make them happier people in general. This will not only improve their quality of life, but it will pay dividends for you too. After all, your parents are the people who took care of you when you were young, and that type of relationship is irreplaceable.

David Ning runs [MoneyNing](#), a personal finance site that shares money moves you can make to significantly increase your chances of having a comfortable retirement. He likes to share simple changes that anyone can make, such as picking the [best online savings account](#) and figuring out whether a [0 percent balance transfer credit card](#) makes sense.

DESIGNATION OF BENEFICIARY INFORMATION

Can an employee list "close friend" on his designation of beneficiary forms? He lists his children and also lists one person as "Close Friend" on his Designation of Beneficiary forms for FEGLI, FERS, and Unpaid Compensation.

You may designate anyone you would like to be Designation of Beneficiary for you Life Insurance and any unpaid compensation. You may name any person, firm, corporation or legal entity you desire. The only restriction is you may not name an agency of the Federal or District of Columbia Government.

Who will receive any lump sum payments?

If no survivor annuity is payable upon the retiree's death, any remaining portion, representing either the remaining annuity and/or retirement contributions not paid to the retiree, is payable to the person(s) eligible under the order of precedence. If the court assigned payment under a court order, we will pay the lump sum in accordance with that court order.

Otherwise, we will pay benefits under the following order of precedence:

- to the designated beneficiary; if there is no such beneficiary, to the widow or widower;
- if none of the above, to the child or children, with the share of any deceased child distributed among the descendants of that child (a court will usually have to appoint a guardian to receive payment for a minor child);
- if none of the above, to the parents in equal shares or the entire amount to a surviving parent;
- if none of the above, to the executor or administrator of the estate; or
- If none of the above, to the next of kin as determined under the laws of the State where the retiree lived.

Matter of Updating Designation of Beneficiary Forms

It is your responsibility to ensure that your designation of beneficiary remains accurate and reflects your intentions. Benefits will be paid based on a valid designation, regardless of whether that designation still reflects your intentions.

You may want to consider completing a new designation form whenever

you have a significant change in your life, such as a marriage, divorce, or death. Be sure it remains accurate and reflects your intentions. A divorce does not invalidate a designation that names your former spouse as beneficiary. You need to complete a new SF 2823 to remove a former spouse.

You need to keep your designated beneficiaries' addresses current. If you do not, OFEGLI may not be able to locate your beneficiary, and therefore benefits will not be paid to that person. The preferred way is to file a new designation of beneficiary whenever a beneficiary's address (or name) changes. You may also ask your employing office to attach a beneficiary's new address to your current designation of beneficiary form; your employing office needs to ensure the attachment is forwarded along with the designation of beneficiary form when you retire or die. A new address cannot be added directly to the designation of beneficiary form itself, since any cross outs, erasures, or alterations in your form may invalidate it.

Naming Multiple Beneficiaries

If you want to name more than one beneficiary, there are two ways you can do this:

You can designate percentages or fractions to go to each person, e.g., 50 Percent (or 1/2) to Kirby, 25 Percent (or 1/4) to Kelly, and 25 Percent (or 1/4) to Lester. The total must add up to 100 Percent (or 1.0 for fractions).

You can designate types of insurance to go to various beneficiaries, e.g., Basic insurance to Lynn, Option A to Mike, and Option B to Mildred.

You cannot designate dollar amounts, and you cannot designate an animal, such as a pet. You can designate a charitable organization or a person who lives in a foreign country. If the SF 2823 (*Designation of Beneficiary*) does not have enough room for you to list all your beneficiaries, you can attach more names. Write "SEE ATTACHED" in Part B of the SF 2823. On your attachment, print your name, date of birth, and Social Security number at the top. Then list the information required in Part B of the SF 2823 for each of your beneficiaries. Sign the SF 2823 and the attachment. The same witnesses should witness both of your signatures and sign both the SF 2823 and the attachment. You may use this sample attachment:

Attachment to my SF 2823
(Designation of Beneficiary)
dated _____

Name: _____

Date of Birth: _____

Social Security Number:

I hereby designate:

First name, middle initial, last name	SSN	Address	Relationship	Percent/fraction designated
				100 Percent
TO MY ESTATE				
SAMPLE	FORM			

Total (Must equal 100 Percent or 1.0)

Signature: _____

Date: _____

Witnesses to Signature:
_____ Date: _____

Witnesses to Signature:
_____ Date: _____

Agency Representative Signature: _____
Date: _____

Naming Contingent Beneficiaries

A contingent beneficiary is someone to receive the benefits if the person you designate dies before the Insured dies. If you want to name a contingent beneficiary, you can follow the example below on your SF 2823:

M. Parish, if living 100 Percent
Otherwise to:
Susan A. Parish 100 Percent

Naming Your Estate

You can choose to have your FEGLI benefits paid to your estate when you die. If you want to name your estate, do the following in Part B of the SF 2823:

Common-Disaster Clause

A common-disaster clause is a statement on the designation that says that a designated beneficiary only gets the benefits if he/she survives you by a specified minimum number of days. The number of days specified cannot exceed 30. You can name an alternate to receive the benefits in this case. If you do not name an alternate, benefits will be paid according to the order of precedence.

Example:

Norm wanted to designate his wife as his beneficiary, but only if she survived him by a certain length of time. He added a common disaster clause on his SF 2823, stating that 100 Percent of the benefits are to be paid to "Nina A. Smith, if she survives me by 3 weeks; otherwise, 50 Percent to Oscar B. Smith and 50 Percent to Odette C. Smith."

Employing Office Actions

Your employing office may review your designation of beneficiary to verify that it appears to have been completed properly. They will keep the original copy in your Official Personnel Folder, or its equivalent. The duplicate copy (or a copy of the original), dated and signed by an authorized agency official, is returned to you. Your employing office will keep all prior designations of beneficiary on file.

You (and not your agency or anyone else) are responsible for completing a designation properly. If your employing office accepts a form that is not completed properly, that does not make the form valid.

Invalid and Unacceptable Designations

These are some of the things that may cause a designation to be invalid or unacceptable:

- You do not sign the designation.
- The designation is signed by your personal representative, power of attorney, or guardian instead of you.
- The designation is not signed by two witnesses.
- The designation contains one or more cross outs, erasures, or alterations.
- Your employing office does not receive your designation

or beneficiary until after you die.

- You have assigned your insurance, and you, not your assignee(s), signed the designation.
- One or both of the witnesses is also named as a beneficiary, and there are no remaining (non-witnessing) beneficiaries named on the designation. (If there are remaining beneficiaries, the designation is not invalid; however, payment will not be made to any beneficiary who served as a witness. Payment will be distributed to the remaining beneficiaries as if the beneficiary (is) who served as a witness died before you.)
- The beneficiaries named on the original and the duplicate copy of the designation of beneficiary is different.
- Your name, as shown in the body of the designation, is significantly different from your signature. The difference is not significant if initials of first and middle names are used in one place and full names in the other.
- The amounts you designated do not add up to 100 Percent (or 1.0, if you designated fractions).
- You do not name a specific beneficiary. Examples of this are:

Per striper's designations - ones that provide for the equal distribution of benefits among the children of a deceased named beneficiary. You may want to consider a designation like this, instead:
Hector Gonzales, my son, 100

Percent, if living
Otherwise to the estate of Hector Gonzales

You could then specify the per *strips* terms in your will. If Hector is not living when you die, OFEGLI will pay your estate. The estate will follow the terms of the will which include the per *strips* terms.

A designation in which the beneficiary does not yet exist (e.g., "Mary Smith's children, born and unborn", or "TBD".)

Other Errors to Avoid

To ensure proper payment to your beneficiaries, you should avoid these errors when completing a designation of beneficiary form:

Not stating the given name of the beneficiary (e.g., "Mrs. Patrick Doe" instead of "Penny Doe").

Making provisions that cannot be recognized, such as "payment of just debts" or "to Raymond, if he stays in college."

Not clearly stating that you are naming a contingent beneficiary (e.g., "Rachel Jones or Simon Jones" instead of "Rachel Jones, if living; otherwise to Simon Jones").

The back of the SF 2823 - (*Designation of Beneficiary*) contains examples of several different types of designations, showing the correct way to make each type.

Payment When Designation Is Invalid

OFEGLI will make payment in accordance with your last valid designation of beneficiary (or according to the order of precedence, if there is no designation) when your latest designation form:

Lacks either your signature or witnesses' signature(s);

Was not received by your employing office before your death; or

Was signed while you were incompetent or under undue influence, as found by a court of competent jurisdiction.

OFEGLI will make payment in accordance with the statutory order of precedence when your latest designation form:

Names a beneficiary who died before you, and there are no other surviving named beneficiaries;

Names a beneficiary who forfeited his/her right to the proceeds by willful and malicious wrongdoing which caused your death (and no other beneficiaries were named);

Names a trust that was never established (and no other beneficiaries were named); or

Names an entity that does not exist, or for which there is no legitimate, recognized successor organization (and no other beneficiaries were named).

CHANGING OR CANCELING DESIGNATIONS

[Your Right to Change or Cancel](#)

[Changing Your Designation of Beneficiary](#)
[How Long Does My Designation Last?](#)

Your Right to Change or Cancel

Unless you have assigned your life insurance, or (effective July 22, 1998) your employing office has received a valid court order requiring benefits to be paid to a specific person(s), you have the right to change or cancel your designation of beneficiary at any time, without the knowledge or

consent of any previous beneficiary.

Changing Your Designation of Beneficiary

To change your designation of beneficiary, complete a new designation form, SF 2823, and submit it to your employing office. This will supersede any prior designation.

If you want to cancel your current designation without naming a new beneficiary, you need to complete a new designation form and submit it to your employing office. On the form write "Cancel Prior Designations" in Part B. When you die, benefits will be paid according to the order of precedence.

How Long Does My Designation Last?

Your designation of beneficiary remains valid until one of the following things happen:

- You submit a valid new designation either naming a different beneficiary or canceling your previous designation;
- You cancel your insurance; Your insurance as an employee terminates (your designation automatically cancels 31 days after the date of the termination).
Exception: If you become insured as an annuitant or compensationner, your designation continues;

Your annuity terminates (your designation automatically cancels the day your annuity terminates).

Exception: If you are entitled either to OWCP benefits (and determined by the Department of Labor to be unable to return to

duty) or to an immediate annuity under another provision of retirement law, your insurance and your designation continue;

Your compensation stops or the Department of Labor determines that you are able to return to duty (your designation automatically cancels the day of the determination or the day your compensation stops). *Exception:* If you are entitled to continue insurance as an annuitant or you return to Federal service on the day after compensation terminates, your insurance and your designation continue;

The effective date of an assignment of insurance (if an assignment has been made). If you separate from Federal service and convert your life insurance to a private policy, any designation of beneficiary you made under the FEGLI Program does not convert. If you wish to designate a beneficiary under your conversion policy, you must contact the insurance company that issued the conversion policy.

A REMINDER FOR ANNUITANTS AND ACTIVE FEDERAL EMPLOYEES

The following is an article prepared by our Federations Service Committee Member and Chapter Service Officer for the Long Beach Chapter. The information is based on her experience as a Service Officer for her Chapter. It is hope that readers will benefit from the information regarding keeping your Designations of Beneficiary current.

Her article begins:

"AS your Chapter Service Officer, I have had occasion to assist families of deceased annuitants file claims for

Federal Employee Group Life Insurance (FEGLI) Benefits and Lump Sum Retirement Benefits payable under the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS).

In some cases, I have discovered that had there been a properly completed current Designation of Beneficiary, the payments for FEGLI Benefits and Lump Sum Retirement benefits would have been made without the need for any additional paperwork which, in some cases, could require the services of an attorney.

In one case, the Designation of Beneficiary named a former spouse as the recipient of benefits. However, following a divorce, the Designation of Beneficiary was never updated. As a result, even though the annuitant had remarried, when he passed away, the FEGLI benefits were paid to his first wife and his current wife received nothing. Note: No attorney could help in this situation.

In another situation, the annuitant passed away with only two (2) brothers surviving her. Because the annuitant had never executed a Designation of Beneficiary specifically naming the brothers as Beneficiaries, the brothers were required to submit a "Small Estate Affidavit," requiring the assistance of an attorney, before METLIFE made payment for FEGLI benefits.

NOTE: You are not required to designate a Beneficiary to receive FEGLI benefits or lump sum payment which may become payable under the CSRS or FERS if you are satisfied with the order of precedence that the law provides for payment. If you are not sure whether you ever submitted a Designation of Beneficiary for FEGLI, or CSRS/FERS Lump Sum Benefits,

you should call OPM at 1-800-667-6738 and inquire about this. (You will need either your CSA/FERS Claim Number or your Social Security Number.) If needed, you can request that the following Designation of Beneficiary Forms be sent to you:

SF-2823, Designation of Beneficiary (Federal Employees' Group Life Insurance Program)

SF-2808, Designation of Beneficiary (Civil Service Retirement System)

SF-3102, Designation of Beneficiary (Federal Employees' Retirement System)

The SF-2808 and SF-3102 do not affect the right of any person who is eligible for survivor benefits.

TS-3 Thrift Savings Plan Designation of Beneficiary

SF-1152 - Designation of Beneficiary, Unpaid Compensation of Deceased Civilian Employee.

Thank you Jeannie for the helpful information.

Retire@opm.gov at the U.S. Office of Personnel Management (OPM) has sent you an email message that contains personal information.

YOU ARE REQUIRED TO REGISTER within 30 days of receiving this email in order to read the message.

IT YOU Need ASSISTANCE Registering:

Please email: smail-help@opm.gov

How to Register:

Please use this link to register: You can also register by going to <https://smail.opm.gov/websafe/register> and entering this registration number: 395a9ee128ff174a7f000001c16e5c57

After Registering:

After the registration process is complete you should receive another email containing a link to the message from Retire@opm.gov. If you do not receive that email you should check your email spam quarantine area.

You can access the OPM Secure Email System at any time by going to <https://smail.opm.gov> and entering your email address and the password you created.

Special Notice:

Any OPM Secure Email account that has no activity for 90 days will be deleted.

Why is OPM Doing This:

OPM is using Secure Email to protect email containing Personal Information based on Federal Mandate M-06-09. You can visit <http://www.whitehouse.gov/omb/memoranda/fy2006/m-06-19.pdf> for more information.

Thank you,

OPM Secure Email Administrators

REMINDER RE SOS DIRECTORY

During my contacts with to several Chapters in my area, I have found that Service Officers or those assigned to perform service functions are still not aware of the Service Officer Directory. The purpose of the Directory is to help in answering members questions. The Directory is organized in subject matter order with reference to the SOS Newsletter(s) and page number(s) that included articles on the subject.

Referring to the Directory will provide immediate assistance to the Service Officer with immediate answers to questions or the benefit of having references to research in the OPM guidelines.