



CGFS Foreign Service Annuitant Bulletin

May 2024

Greetings from the Annuity Pay Team at the U.S. Department of State Bureau of the Comptroller and Global Financial Services (CGFS). This is the 2024 Foreign Service Annuitant Bulletin.

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Re-employed Annuitant (REA/WAE) Program

The centralized Re-employed Annuitant (REA) program (previously known as the When Actually Employed (WAE) program) Global Registry is managed by the Bureau of Global Talent Management, Office of Talent Services (GTM/TS).

Annuitants interested in having their name added to the Global Registry should contact the HR Service Center at (866) 300-7419 or by sending an email to HRSC@state.gov.

The Global Registry may be used within the Department to find potential candidates to fill REA positions.

However, having your contact information added to the registry does not guarantee or imply that you will receive employment.

There are not enough REA positions available to accommodate every annuitant seeking reemployment. Instead, the registry acts as a database to increase a hiring manager's pool of candidates.

Resources can be found on the Retirement Network (RNet) website (<https://rnet.state.gov>) under the section "Reemployed Annuitant (WAE) Program."

Limits on Re-employment of Annuitants:

If a Foreign Service annuitant is reemployed under a full-time Civil Service, Legislative or Judicial Branch or a Presidential appointment, other than a part-time or intermittent as defined below, payment of the employee's annuity is suspended. At the conclusion of the appointment, payment of the annuity resumes, with intervening cost of living adjustments (COLAs) applicable during the period of re-employment.

Employment in a private company or on a personal services contract (PSC) does not trigger suspension of one's FSPS or FSRDS annuity.

Any Federal agency or branch of government (including the Legislative and Judicial branches) that reemploys an FSRDS or FSPS annuitant must notify the State Department at: HRSC@state.gov or U.S. Department of State, HR Service Center, Annuitant Services, 1999 Dyess Avenue, Building E, Charleston, SC, 29405. The employing agency must send the HR Service Center a copy of the Notification of Personnel Action (SF-50) and take other appropriate actions, as directed by the State Department's Office of Retirement, including salary reduction.

Death of an Annuitant or Spouse – Annuity Changes and Who to Notify

In the event of the death of an annuitant or the spouse of an annuitant, will you or your surviving spouse or executor know how to go about reporting the death to the HR Service Center? Will your surviving spouse know if annuity payments and Federal Employees Health Benefits (FEHB) coverage will continue? What about collecting Federal Employees Group Life Insurance (FEGLI) benefits? If not, it's time to sit down together and talk about this eventuality and organize your financial files so critical financial information is readily available.

If your spouse passed away, you must promptly notify the HR Service Center as soon as possible. You can reach them at HRSC@state.gov or 1 (866) 300-7419. When you contact them, please provide the full name of the deceased annuitant or spouse, date of birth, date of death, Social Security Number, and relationships of those who may be entitled to survivor benefits. Once the HR Service Center receives this information, they will review the records of the deceased and send you an Application for Death Benefits along with details about FEHB and FEGLI benefits. You can then complete the application and return it by mail or fax to HRSC. If the annuitant elected a survivor annuity for the spouse at retirement, the annuitant's surviving spouse will begin receiving an adjusted annuity payment. One common misconception among surviving spouses of annuitants is that they will receive the same annuity amount as the deceased annuitant. At retirement, the annuitant determines the survivor benefit election, which determines the survivor's portion. Upon the death of an annuitant, the Office of Retirement calculates the survivor portion. This clarification helps manage expectations and aids financial planning during this challenging period. If the

annuitant's spouse is deceased, the annuitant may be eligible for a restoration of the annuity and entitled to an increase in annuity, effective the first of the month after the month in which the marriage terminated. To learn more about this topic, please see the **Changes in Marital Status** section in this newsletter or visit the Survivor Benefits section located in the Retirement Center at www.opm.gov.

If the annuitant had FEGLI coverage, the HR Service Center will certify the date of death to the Office of Personnel Management (OPM). OPM will send instructions and claim forms to the designated beneficiaries listed on the FEGLI election form. If the forms do not arrive within five weeks, the survivor, or executor should write directly to OPM (Attention: CSI/LI/Roll Maintenance, Employee Service and Records Center, P.O. Box 45, Boyers, PA 16017). This letter should provide the full name of the annuitant, date of birth, date of death, the name of the retirement system (FSRDS or FSPS) and the annuitant's identification number, which is prefaced by the letters CSI- and found in the annuitant's insurance certification document and in the department's letter of instructions.

If the annuitant had a self and family FEHB enrollment at the date of death, and a survivor annuity is payable, the surviving spouse can elect to continue health benefit coverage under the FEHB Program. It is important that the surviving spouse inform the department of the death of the annuitant immediately. There is a 60-day window from the date-of-death of the annuitant for the surviving spouse to elect coverage in their name. If there are no other eligible family members, the Office of Retirement will change the family enrollment to a self-only enrollment. The premiums for the surviving spouse will be deducted from the survivor annuity. In the event the survivor annuity is not sufficient to cover the FEHB premiums, the surviving spouse will be required to pay the FEHB premiums directly to the Department of State to retain FEHB coverage.

It is crucial to report the death of a loved one to the relevant offices as soon as possible to avoid any financial complications, such as unexpected withdrawals from your account. If any issues arise, like continued receipt of the monthly annuity, it is vital to contact Payroll Customer Support at AnnuityPaySupport@state.gov to stop further payments promptly. The entire process, from reporting the death to finalizing survivor benefits, usually lasts 90 days, provided that the survivor submits the necessary paperwork on time. During this period, survivors must be vigilant with their finances and ensure they navigate the process as efficiently as possible.

The time following the death of a spouse is a difficult one. One way to make this time easier is to talk about what to do in this eventuality, and to create files for the surviving spouse and executor with information about survivor benefits. At a minimum, the file should include:

1. Copy of the Foreign Service Death Benefits Claim Information
2. JF-37 Election of Annuity Benefits (Survivor Benefits Election)
3. DS-5008 Election of Less Than Maximum Survivor Benefit

4. SF-2823 Designation of Beneficiary (FEGLI Program).
5. The survivor should also know that several certified copies of the annuitant's death certificate may be required, not only by the government, but also by financial institutions.

We've also included a checklist at the end of this bulletin for Foreign Service Annuitants to keep with their Last Will and Testament. The checklist provides your next of kin or executor a list of what to do and who to contact upon an annuitant's death.

Changes in Marital Status

Foreign Service annuitants, their survivors, and former spouses must keep the Department informed of changes in marital status, including death, divorce, marriage, and remarriage by notifying the HR Service Center at HRSC@state.gov and providing requested documentation. Failing to do so can have consequences on benefits. For example:

- An annuitant who elected a survivor annuity for a spouse and whose marriage terminates by death or divorce, may be entitled to an increase in their annuity.
- If an annuitant's marriage is terminated by divorce, the former spouse may qualify for part of the annuity and/or survivor benefits.
- An annuitant under FSRDS who marries after retirement may elect a survivor annuity for his/her spouse, **provided the election is made** using DS 5071 or DS 5072 within one year of marriage.
- An annuitant under FSPS who marries after retirement may elect a survivor annuity for his/her spouse, **provided the election is made** using DS 5071 or DS 5072 within two years of marriage. The election of a survivor annuity can be made effective after nine months of marriage, but the reduction in the retiree's annuity becomes retroactive to the commencing date of the annuity *or* the last date a reduction was in effect for a prior spouse.

Are You Paying Too Much for Health Insurance?

You may be unnecessarily spending hundreds or thousands of dollars each year if you are enrolled in the wrong plan. Federal Employee Health Benefits (FEHB) carriers offer three plan types, **Self Only**, **Self Plus One**, and **Self & Family**. Did your child turn 18, graduate from college or get married? Did you get divorced? Did your spouse pass away? In many cases, annuitants are still paying for **Self Plus One** or **Self & Family** plans even after their family size has been reduced. If you're not sure which family members are still on your plan, call your carrier. If you need to remove a loved one from your health insurance, please take the appropriate action below to reduce your coverage:

- **Remove a Child for Any Reason** – Each child is different. Discuss your options with the Human Resource Service Center by calling (866) 300-7419 or send an email to HRSC@state.gov, or mail a letter to **U.S. Department of State, HR Service Center, Annuitant Services, 1999 Dyess Avenue, Building E, Charleston, SC 29405.**
- **Remove a Spouse Due to Divorce** – Your former spouse **MUST** be removed from your health insurance policy immediately upon your divorce. Complete the SF-2809 and submit with a copy of your divorce decree to HRSC@state.gov or mail to **U.S. Department of State, HR Service Center, Annuitant Services, 1999 Dyess Avenue, Building E, Charleston, SC 29405.**
- **Remove a Spouse Due to Death** – You **MUST** remove your spouse from your health insurance policy within 60 days. Additionally, you may be entitled to have your annuity restored to its full amount; therefore, you should contact the Human Resource Service Center immediately by calling (866) 300-7419. Complete the SF-2809 and submit with a copy of your spouse's death certificate to HRSC@state.gov or mail to **U.S. Department of State, HR Service Center, Annuitant Services, 1999 Dyess Avenue, Building E, Charleston, SC 29405.**

How to Access Personnel Records Once You're Retired

The Department of State manages personnel records requests through the Freedom of Information Act (FOIA), the Privacy Act, and Mandatory Declassification Review programs. You can use these programs to access a variety of Department records including your personnel records like SF-50s. To find out more about these programs and request your own personnel documents, please visit the Department's public FOIA page at <https://foia.state.gov/>.

Keep Your Records Updated via Annuitant Express (AEEX)

You can use Annuitant Express (AEEX) at <https://www.employeeexpress.gov>, to change mailing and email addresses, adjust federal tax withholdings, view, and print monthly annuity statements and annual Form 1099-R. To gain access to AEEX, you need to create an account using Multi-Factor Authentication (MFA) identification on <https://secure.login.gov>. The Login.gov account will enable annuitants to log into AEEX. Users having challenges accessing the Login.gov should send inquiries to the Login.gov helpdesk: support@login.gov.

Note: You may change the withholding amount for your current state only; Annuitants may NOT use Annuitant Express to change their state or initiate state tax withholdings.

If you have relocated to another state, or would like to initiate state tax withholdings, please contact AnnuityPaySupport@state.gov.

There has been an increase in attempts to gain unauthorized access to platforms like AEEEX and Login.Gov by using email addresses to access sensitive financial data. It is crucial to stay vigilant and cautious of such scams. If you receive an email that appears suspicious or from domains like "login.gov.com" or "employeeexpress.com" with a ".com" ending, exercise caution. One way to verify the legitimacy of the email is by hovering over the email address to check if it is indeed from the US Department of State. If you are unsure, please email AnnuityPaySupport@state.gov, for assistance. An OPM verification enhancement was also launched within Employee Express for added security as of April 12, 2024. An email will be sent to the address on file for all transactions processed within Employee Express. If you receive a notification for a change, you did not authorize, please contact the Payroll Customer Support team via email at AnnuityPaySupport@state.gov or via phone at 1-800-521-2553 or 1-877-865-0760. Your financial security is paramount, and we are committed to ensuring the protection of your data.

How to Apply for a Retiree ID Card

If you have business at the Harry S Truman Building (HST) or State Annex 1 (SA-1 Columbia Plaza), you may apply to Diplomatic Security Identification Services (DSIS) for a Retiree identification card, which is valid for five years. When holders of Retiree ID cards enter HST or SA-1, they are issued a Retiree Visitor Pass that allows them unescorted access during normal business hours to HST's customer service areas (1st floor and the Foggy Bottom) and the 3rd floor Ralph Bunche Library, SA-1's Office of Retirement (GTM/RET) and the Office of Medical Services (MED) suites and service areas. Retiree ID holders who wish to visit offices in other parts of HST or SA-1 must obtain a visitor badge from a building access receptionist and may then proceed unescorted during normal business hours.

Please forward any inquiries or requests for Retiree ID cards to gtm_retiree_badge@state.gov or by calling 202-261-8960. GTM/RET will coordinate completion of the form with the retiree. GTM/RET will certify the retiree's status and send the form to DSIS after which the retiree will be given a confirmation number and may proceed to the SA-9 ID Unit (located at 2025 E Street, NW, Suite SE1051, Washington, D.C.) for their previously scheduled appointment to apply for the Retiree ID card.

Note: You must make an appointment with DSIS at idservicescsc@state.gov **prior** to contacting GTM/RET. GTM/RET cannot forward its approval to DSIS unless you already have your scheduled appointment.

Deceased Annuitant Checklist

PLACE THIS DOCUMENT WITH YOUR LAST WILL AND TESTAMENT AND/OR PROVIDE A COPY TO YOUR GUARDIAN, EXECUTOR, OR NEXT OF KIN

Upon my death, please take the following actions within 5 days:

- Notify the ***Department of State*** of my death. Call or e-mail the HR Service Center at 1-866-300-7419 (Toll Free) or 1-843-308-5539 (Outside the U.S.), or HRSC@state.gov. Or you may submit a letter or written report to: U.S. Department of State, HR Service Center, Annuitant Services, 1999 Dyess Avenue, Building E, Charleston, SC 29405.
- Provide a copy of my Certificate of Death to the Department of State by email or mail to HRSC@state.gov or U.S. Department of State, HR Service Center, Annuitant Services, 1999 Dyess Avenue, Building E, Charleston, SC 29405.
- If I was overseas at the time of my death, please report my death to the nearest U.S. Embassy found at <https://www.usembassy.gov/>.
- Notify my financial institution(s). The annuitant should create a separate list with all financial institution names, account numbers, and phone numbers and keep with this checklist.
- Return any payments made after my date of death. Payments issued via EFT (electronic funds transfer) after the date of death will be reclaimed by the U.S. Treasury and must be returned to the Department promptly. Please do not remove any funds from my bank accounts until the reclamation process is complete.
- Notify the ***Social Security Administration*** (SSA) of my death by calling the nearest SSA office or their main number at 1-800-772-1213.
- If applicable, file a claim with the Office of ***Federal Employees Group Life Insurance (FEGLI)*** by calling 1-888-767-6738. The HR Service Center will initiate this claim on your behalf once they have certified the death for OPM.
- If applicable, file a claim with the ***Thrift Savings Plan*** by calling 1-877-968-3778.
- Return any un-cashed annuity checks to:

U.S. Department of State
Global Compensation – Funds Control
2010 Bainbridge Ave.
North Charleston, SC 29405
- Modify my Federal Employees Health Benefits (FEHB). If I was enrolled in self-plus-one or self and family and if any covered family member is entitled to an annuity, FEHB benefits can continue. Contact the HR Service Center at 1-866-300-7419 (Toll Free) or 1-843-308-5539 (Outside the U.S.), or HRSC@state.gov for assistance.