Electing/Updating Beneficiaries

Have you updated your beneficiary forms lately? Completing beneficiary forms is an option available to every civilian employee. However, if you complete beneficiary forms, it becomes *your responsibility* to ensure the forms are current. A change in marital status or family status does not automatically change a beneficiary form that you previously submitted, nor does it prevent the beneficiary from receiving the death benefits that you designated. The most common mistake is when you name a spouse as beneficiary and later divorce that spouse but forget to change the beneficiary form. There are several types of beneficiary forms that you can complete to designate your benefits that are payable after death. Completed forms must be uploaded into your Electronic Official Personnel File (eOPF) to be recorded. Send completed beneficiary forms to your directorate human resources point of contact to submit for eOPF upload by the Civilian Human Resources Service Center (CHRSC).

Beneficiary Items that you should review annually:

Unpaid Compensation (Last paycheck): SF 1152 - Designation of Beneficiary, Unpaid Compensation of Deceased Civilian Employee

If there is no designated beneficiary living, any unpaid compensation which becomes payable after the death of an employee will be payable to the first person or persons listed below who are alive on the date title to the payment arises.

1. To the widow or widower.

2. If neither of the above, to the child or children in equal shares, with the share of any deceased child distributed among the descendants of that child.

3. If none of the above, to the parents in equal shares or the entire amount to the surviving parent.

4. If there are none of the above, to the duly appointed legal representative of the estate of the deceased employee, or if there be none, to the person or persons determined to be entitled thereto under the laws of the domicile of the deceased employee.

It is not necessary for any employee to designate a beneficiary unless he wishes to name some person or persons not included above, or in a different order.

Federal Employees Group Life Insurance (FEGLI):

Employees are automatically covered by Basic Life Insurance, unless the employee waives coverage or is in an appointment excluded from coverage by law or regulation.

If an employee is eligible for and enrolled in Basic Life Insurance coverage, the employee can also elect Optional insurance. Although there are no regularly scheduled open seasons to enroll, if an employee has a qualifying life event, he or she may be able to enroll or increase their coverage.

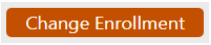
Information is located at https://portal.chra.army.mil/abc/ navigate to the 

link.

If you want to change your enrollment status, click on 

followed by selecting the Launch button at the Security Notice banner 

then select the Life Insurance link 

. From here you can change enrollment by selecting 

.

You can also complete an SF 2823, Designation of Beneficiary, Federal Employees' Group Life Insurance Program. If you chose this option, you must submit it through your directorate human resources point of contact for submission to CHRSC.

Retirement FERS: SF 3102-12, Designation of Beneficiary Federal Employees Retirement Systems

Also known as the FERS Designation of Beneficiary, is used by federal employees and retirees who are covered under the Federal Employees Retirement System (FERS) to designate who should receive any unpaid annuity or retirement contributions upon their death. It ensures that any benefits payable under FERS—such as lump-sum death benefits or survivor annuities—are paid to the person(s) the employee or retiree chooses, rather than according to the standard order of precedence under federal law.

When is SF 3102-12 completed?

- Upon federal employment: New employees covered under FERS are encouraged to complete it as part of their onboarding paperwork.
- Anytime during service: Employees can submit a new form if they want to change or update their beneficiaries.
- After life events: It's especially important to review or update it after **major life changes like marriage, divorce, birth of a child, or death of a previously named beneficiary.**
- Before retirement: To ensure accurate and up-to-date information is on file.

If you required updates, complete the form and submit it through your directorate human resources point of contact for submission to CHRSC.

Retirement CSRS: SF2808, Designation of Beneficiary Civil Service Retirement System

Titled "Designation of Beneficiary – Civil Service Retirement System (CSRS)", is used by federal employees or retirees covered under the Civil Service Retirement System (CSRS) to designate who should receive any lump-sum benefits payable upon their death.

SF 2808 allows CSRS-covered employees or retirees to designate one or more beneficiaries to receive:

- Unpaid annuity amounts
- Lump-sum retirement contributions, if no survivor annuity is payable

Without this form on file, any death benefits will be paid based on the standard order of precedence defined by law, which may not reflect the individual's current wishes.

When is SF 2808 completed?

- At the start of federal service (for those under CSRS)
- Anytime during federal service or after retirement if the individual wants to change or update their beneficiary designations
- Following life events such as marriage, divorce, birth of a child, or the death of a previously named beneficiary

If you required updates, complete the form and submit it through your directorate human resources point of contact for submission to CHRSC.

Thrift Savings Plan

Employees may also update beneficiary elections with the Thrift Savings Plan. These must be completed online by the employee.

You should designate a person or persons, your estate, or a trust to receive your TSP account after your death. To designate a beneficiary or beneficiaries, log in to My Account. For TSP to honor it, your beneficiary designation must be on file with us at the time of your death. TSP cannot honor a will or any other document.

By law, TSP must pay your properly designated beneficiary(ies) under all circumstances. For example, if you designate your spouse as a beneficiary, a beneficiary participant account will be set up for that spouse after your death, even if you are separated. If you divorce (and even remarry) but do not make a new beneficiary designation, your TSP account will be paid to the individual designated on your record, even if this person has given up all rights to your TSP account. Consequently, if your life situation changes, you may want to make a new beneficiary designation that changes your current one.

TSP encourages all participants to review and confirm their beneficiary information by logging into the new TSP MyAccount system at ***www.tsp.gov***.

To learn more about designating beneficiaries, read the TSP booklet ***Death Benefits***.

https://www.tsp.gov/publications/tspbk31.pdf