

U.S. OFFICE OF PERSONNEL MANAGEMENT

MY ANNUITY AND BENEFITS LIFE EVENTS

MARRIAGE/DIVORCE

Marriage After Retirement

Providing a Survivor Benefit if you Get Married After Retirement

If you get married after retirement, you can elect a reduced annuity to provide a survivor annuity for your spouse. You must make this election within two years of the date of your marriage.

Under the Civil Service Retirement System (CSRS):

You can elect any portion of your annuity as the base for the survivor benefit payable in the event of your death. The survivor benefit will be 55% of the base elected.

Under the Federal Employees Retirement System (FERS):

You can elect either:

- a full survivor benefit (50% of your unreduced annual basic benefit), or
- a partial survivor benefit (25% of your unreduced annual basic benefit).

If you remarry the same person to whom you were married at retirement, you cannot elect a survivor annuity greater than the one you elected at retirement.

There will be two reductions in your annuity if you elect to provide the survivor benefit:

- The regular reduction to provide the survivor benefit which depends on the amount you elect for the survivor annuity. This reduction is computed as follows:
 - Under FERS –
 - 10% of your basic annuity for full survivor benefit
 - 5% of your basic annuity for partial survivor benefit
 - Under CSRS –
 - 2.5% of the first \$3600 of your basic annuity, and 10% of the remainder of your basic annuity, up to the amount you have chosen as the base for the survivor benefit

AND

- A permanent actuarial reduction equal to the difference between the new annuity rate with the survivor benefit and the old one without the survivor benefit since your retirement, plus 6 percent interest. The actuarial reduction continues even if the marriage ends.

How to provide a survivor benefit for a spouse married after retirement

Write to OPM and send us a copy of your marriage certificate showing the date of the marriage and the name of your spouse. We will send you information about the cost of the benefit and ask you to confirm your election.

Changing your health benefits enrollment due to a marriage after retirement

To change to a family health benefits enrollment, call OPM anytime from 31 days before your marriage to 60 days afterward. Otherwise, you will have to wait until the next health benefits open season to make the change. If you already have a family plan, contact the health benefits carrier to include your spouse in the coverage.

You may also want to change your designations of beneficiary for life insurance or for retirement

These designations must be in writing on the forms we provide. You can print copies of these designation of beneficiary forms from our website, or call or send us an email to ask for the forms.

Life Insurance designation form:

SF 2823 (PDF file) , Designation of Beneficiary/Federal Employees Group Life Insurance (FEGLI) Program

Retirement System designation forms (for any money in the retirement fund remaining upon your death and any unpaid annuity):

- SF 2808 (PDF file) , Designation of Beneficiary/Civil Service Retirement System
- SF 3102 (PDF file) , Designation of Beneficiary/Federal Employees Retirement System

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Divorce After Retirement

If You Get Divorced After Retirement- Notify OPM of the divorce

If your annuity is currently reduced to provide a survivor benefit for your spouse, the reduction will be eliminated, unless your divorce decree (Court Order) says that you must continue to provide a survivor annuity for your former spouse. Mail a certified copy of the entire court order and all support documentation to OPM.

You May Need to Change Your Health Benefits Enrollment

Health Benefits coverage for your former spouse:

When you divorce, your spouse is no longer a family member and cannot be covered under your family health benefits enrollment. Your children can continue to be covered. If there are no children, you should change to a self-only plan. Your court order may instruct you to continue to provide health benefits for your former spouse. Contact OPM to find out how to arrange for this coverage. If

your court order does not instruct you to continue to provide health benefits coverage, your former spouse may qualify for temporary continuation of coverage for up to 36 months. If this temporary coverage is needed, you or your former spouse must contact us within 60 days after the divorce.

Health Benefits coverage for your children:

Your children can continue to be covered by your health benefits plan after your divorce. A court order may instruct you to provide health benefits coverage for your children. If you are subject to such an order, you cannot change your coverage from family to a self-only plan. You must enroll in a family plan that provides full benefits for the children in the area where they live. This applies to you as long as the court order is in effect.

You may want to change your designations of beneficiary for life insurance or for retirement

These designations must be in writing on the forms we provide. You can print copies of these designation forms from our website, or call or send us an email to ask for the forms.

Life Insurance designation form:

SF 2823 (PDF file) , Designation of Beneficiary/Federal Employees Group Life Insurance (FEGLI) Program

Retirement System designation forms (for any money in the retirement fund remaining upon your death and any unpaid annuity):

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Providing a Survivor Benefit for your Former Spouse if you get divorced after retirement

If your marriage ends after retirement, you can elect a reduced annuity to provide a survivor benefit for your former spouse.

How to Make This Election-

You must notify OPM in writing within two years of the date the marriage ended. You should include a court-certified copy of the decree effecting the dissolution of the marriage, and any property or marital settlement agreement. Send this information to OPM.

U.S. Office of Personnel Management
Retirement Operations Center
Post Office Box 45
Boyers, PA 16017

Amount of Survivor Benefit-

- Under the Civil Service Retirement System (CSRS):

- You can elect any portion of your annuity, up to 55% of your unreduced annual basic benefit, as a basis for the survivor benefit payable in the event of your death.
- Under the Federal Employees Retirement System (FERS):
 - You can elect either-
 - a full survivor benefit (50% of your unreduced annual basic benefit), or
 - a partial survivor benefit (25% of your unreduced annual basic benefit).

There will be two reductions in your annuity if you elect to provide the survivor benefit:

- The usual reduction to provide the survivor benefit which depends on the amount you elect for the survivor annuity. This reduction is computed as follows-
 - Under FERS -- 10% of your basic annuity for full survivor benefit 5% of your basic annuity for partial survivor benefit
 - Under CSRS -- 2.5% of the first \$3600 of your basic annuity and 10% of the remainder of your basic annuity, up to the amount you have chosen as the base for the survivor benefit.

AND

- A permanent actuarial reduction equal to the difference between the new annuity rate with the survivor benefit and the old rate without the survivor benefit since your retirement, plus 6 percent interest. The actuarial reduction continues even if the marriage ends.

If you were married to the former spouse when you retired and he/she consented to an election of less than the maximum survivor benefit, you cannot provide a benefit that is larger than your original election.

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