



# NARFE Chapter Service Officer

## ROLE, DUTIES AND RESPONSIBILITIES

### The Role of the Chapter Service Officer

As a chapter service officer, you are a leader, and members will expect you to know about the chapter's organization, events and where the chapter fits into the larger NARFE organization. As service officer, you have a role to play, not only in the decision-making process with other chapter officers, but as the person members can come to for information and assistance on federal civilian benefit issues. These may include civil service retirement matters, Social Security and federal insurance programs, including the Federal Employees Health Benefits Program (FEHBP) and Medicare.

### Duties of the Service Officer

The chapter service officer's primary duty is to be responsive to members' questions and needs, particularly in the area of federal benefits. The position exists for the purpose of having an individual nearby in the community who is knowledgeable about federal benefits and procedures, who can assist members who may be having difficulty trying to contact federal agencies for help with a particular problem.

You are an important benefit to every NARFE member because, through the service you provide, you are a major in-

centive to recruitment and retention. For the many chapter members who are not active and do not attend chapter meetings, their reaching out to you for guidance is often the only personal contact they have ever made with NARFE. You become the face and voice of NARFE to them, and how you perform your duties may very well be instrumental in retaining these individuals as NARFE members.

Another important duty service officers are required to perform is providing chapter members with up-to-date information on changes in federal retirement, health and life insurance benefits. This includes sharing information on the annual Federal Benefits Open Season when it becomes available, as well as any changes in federal benefit laws, regulations and rules.

### Responsibilities of the Service Officer

You are responsible for letting your members know who you are, what your role is, and when and how you can be contacted. When you are contacted by a member for help or information, you are responsible for following up on promised actions.

When a new member joins the chapter, reach out by email, telephone or mail, and let them know who you are and what

### What a Service Officer Needs to Know

You are not expected or required to be an expert in federal benefits. However, you should have a basic knowledge of the benefits available to federal employees and retirees, and be able to provide members with some information and guidance on the following topics:

- Retirement eligibility under both Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS)
- Eligibility for survivor benefits under CSRS and FERS
- Eligibility for Social Security benefits
- The effect of the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) on Social Security benefits due CSRS retirees
- Federal and State Income Tax withholding from annuity and survivor payments
- What to do when a retiree or survivor dies
- What to do when a retiree's spouse dies
- How to contact the Office of Personnel Management (OPM) to change, cancel or suspend Federal Employees Health Benefits Program (FEHBP) coverage
- Eligibility for Medicare
- What the monthly premiums are for Medicare Part B
- How to have Medicare Part B premiums withheld from a monthly annuity
- Beneficiary forms for Federal Employees' Group Life Insurance (FEGLI) and for retirement
- How to notify OPM of a change of address for mail, email and direct deposit
- Information available on the Internet
- Benefits under the Federal Employees Dental and Vision Insurance Program
- The Federal Long Term Care Insurance Program



## Resources

To assist you in acquiring the basic knowledge necessary to perform your duties, you will need to do some reading and research on your own. The following internal resources should provide you with answers to most questions:

**FH -10 - Service Officer Guide**

**F-100 - Be Prepared for Life's Events**

**NARFE's Q & A Book**

**NARFE's website, [www.narfe.org](http://www.narfe.org), under Federal Benefits**

### Additional sources of information:

- Your state's federation service officer
- OPM's website, [www.opm.gov](http://www.opm.gov)
- Social Security website, [www.ssa.gov](http://www.ssa.gov)
- Medicare website, [www.medicare.gov](http://www.medicare.gov)
- NARFE's Federal Benefits Services Department

The Federal Benefits Services Department is staffed with individuals who are retired federal employees and who worked in federal benefits their entire careers. The department exists to support you, the chapter service officer, so do not hesitate to call or email them with a question.

### Chapter Service Officer BLOG

The Service Officer Bulletin Board (SOBB) is an online blog exclusively for use by chapter service officers to communicate with other chapter service officers throughout NARFE. Service officers are encouraged to post information of interest to other service officers on the blog, and to seek help with questions they may be having difficulty answering.

your role is. Provide them with your contact information and your available hours. For existing members, do the same thing on a periodic basis – perhaps monthly or quarterly. Advertise yourself in the chapter newsletter and at chapter meetings.

## Federal benefits outside of those administered by OPM

Federal employees often have varied careers and can be eligible or receiving benefits for military active duty service, foreign service, and may have health insurance coverage under Medicare Parts C and D, Medicaid, Veterans Administration or TRICARE. Service officers need to know that retirees and survivor annuitants who are covered by the FEHBP and are eligible for TRICARE and CHAMPVA, or who have enrolled in Medicare Part C (Medicare Advantage) or who have coverage under Medicaid, can elect to suspend their FEHBP enrollment and preserve the right to re-enroll in the FEHBP at a later date. Service officers should be able to refer members who need information on these and other federal retirement programs to the appropriate website or phone number.

## Finally, some DOs and DON'Ts when assisting a member

**DO** try to follow up on any promised information.

**DO** be patient with members having difficulty explaining what they need.

**DO** keep resources handy for reference.

**DO** admit when you don't know something.

**DO NOT** guess the answer to a question you don't know.

**DO NOT** give tax or financial advice.

**As a chapter service officer, you are to be commended for volunteering your time and efforts in providing a valued and tangible benefit for NARFE members.**



## National Active and Retired Federal Employees Association

606 North Washington St. / Alexandria, VA 22314-1914  
703-838-7760, 800-456-8410 / Fax: 703-838-7783  
Email: [fedbenefits@narfe.org](mailto:fedbenefits@narfe.org) / [www.NARFE.org](http://www.NARFE.org)



Pamphlets and Forms Available on the OPM Website  
<http://www.opm.gov/retirement-services/publications-forms/pamphlets/#url=Overview>  
or by calling 1-888-767-6738 or email to retire@opm.gov

SF 2808- Designation of Beneficiary, Civil Service Retirement System

SF 3102- Designation of Beneficiary, Federal Employees Retirement System

SF 2823- Designation of Beneficiary, Federal Employes Group Life Insurance Program (FEGLI)

RI 38-126-Life Events and Your Retirement and Insurance Benefits (for Annuitants)

RI 79-2-Information for Retirees and Survivor Annuitants about the Federal Employees Health Benefits Program

RI 76-12-Information for Retirees and Their Families, Federal Employees' Group Life Insurance

SF 3112-1-Information About Disability Retirement (CSRS)

SF 3112-2-Information About Disability Retirement (FERS)

SF 2800-1-Applying for Death Benefits Under the Civil Service Retirement System

SF 3114-Applying for Death Benefits Under FERS

RI-20-59-Information for Annuitants - Civil Service Retirement System

RI-25-26-Information for Survivor Annuitants – Civil Service Retirement System

RI-25-27-Survivor Benefits for Children

RI-30-13-Information for Disability Annuitants - Civil Service Retirement System

RI-90-8-Information for FERS Annuitants

RI-90-12-Information for Survivor Annuitants under the Federal Employees Retirement System (FERS)

RI-98-2-Information for Disability Annuitants(FERS)

RI-83-21-Take Control of Your Retirement

SF 2801-1- Applying for Immediate Retirement Under the Civil Service Retirement System

SF 3113- Applying for Immediate Retirement Under FERS

RI 92-19A- Applying for Deferred or Postponed Retirement under the Federal Employees Retirement System (FERS)



# USEFUL CONTACTS

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## **OFFICE OF PERSONNEL MANAGEMENT (OPM)**

OPM provides retirement services online. Go to the OPM website at [www.opm.gov](http://www.opm.gov). Click on “Retirees and Families” in the left panel, then click on “Services Online.” Once you receive your personal identification number (PIN) from OPM, you can: update your email address; change your tax withholding; view/print/request a duplicate form 1099-R; change your PIN; view the status of your case while in interim pay; sign up for direct deposit; change your mailing address; and a number of other actions.

**Retiree/Annuitant Information** (Have your CSA or CSF retirement claim number at hand when you contact OPM.):

**phone:** 888-767-6738

**fax:** 724-794-6633

**In the Washington, DC, area,** call 202-606-0500.

**TTY:** 800-878-5707

**Hours of operation:** 7:30 a.m.-7:45 p.m. Eastern Standard Time

**email:** [retire@opm.gov](mailto:retire@opm.gov)

**Write:** OPM Retirement Operations Center

P.O. Box 45

Boyers, PA 16017-0045

**OPM pamphlets, publications and forms:** [www.opm.gov](http://www.opm.gov) (right side of Home Page) Click on “Find Forms” or “Publications.”

## **FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM (FEHBP)**

**website:** [www.opm.gov/insure](http://www.opm.gov/insure)

**Federal Employees Health Care Fraud Hotline:**

**email:** [OIGHotline@opm.gov](mailto:OIGHotline@opm.gov)

**phone:** 202-418-3300

## **FEDERAL EMPLOYEES’ GROUP LIFE INSURANCE (FGLI)**

**Current federal employees** must contact their human resources office. OPM and the Office of Federal Employees’ Group Life Insurance do not have access to your records.

**Federal retirees** must contact the OPM Retirement Office at 888-767-6738 or send an email to [fegli@opm.gov](mailto:fegli@opm.gov).

**To calculate premiums, go to:** [www.opm.gov/calculator/worksheet.asp](http://www.opm.gov/calculator/worksheet.asp).

**To download forms, go to:** [www.opm.gov/insure/life/fegli/index.asp](http://www.opm.gov/insure/life/fegli/index.asp).

## **FEDERAL EMPLOYEES DENTAL AND VISION INSURANCE PROGRAM (FEDVIP)**

Visit the official enrollment site for FEDVIP at [www.benefeds.com](http://www.benefeds.com) or call 877-888-3337 if you have any changes or comments related to your FEDVIP coverage.

**website:** [www.opm.gov/insure](http://www.opm.gov/insure)

## **FEDERAL LONG TERM CARE INSURANCE PROGRAM (FLTCIP)**

**Contact Long Term Care Partners, administrator of the program:** 800-582-3337

**TTY:** 800-843-3557

**email:** [ltc@opm.gov](mailto:ltc@opm.gov)

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## **FEDERAL FLEXIBLE SPENDING ACCOUNT PROGRAM (FSAFEDS)**

**phone:** 877-372-3337

**TTY:** 800-952-0450

**website:** [www.fsafeds.com](http://www.fsafeds.com)

## **SOCIAL SECURITY ADMINISTRATION (SSA)**

(Have your Social Security number or claim number at hand when you contact the SSA.)

**phone:** 800-772-1213

**TTY:** 800-325-0778

You can apply for Social Security benefits and Medicare benefits online (see below) at [www.ssa.gov](http://www.ssa.gov). You may, however, want to make an appointment with your local Social Security office to sign up for Medicare, particularly if you want the premiums deducted from your federal retirement annuity.

**Write:** Social Security Administration  
Office of Public Inquiries  
Windsor Park Building  
6401 Security Blvd.  
Baltimore, MD 21235

You can create an online Social Security account (*my* Social Security) by going to the SSA website, [www.socialsecurity.gov](http://www.socialsecurity.gov), and clicking on the tab at the top of the Main Home Page. Creating an account allows you to request a benefit verification letter; check benefit and payment information, and your earnings record; change your address and phone number; and start or change the direct deposit of your benefit payment. If you do not yet receive benefits, you can create an account to get your Social Security Statement to review. You also then can apply online for retirement benefits; Medicare; and Supplemental Security Income, survivors or family benefits.

## **MEDICARE**

To make an appointment with your local Social Security office regarding signing up for Medicare, call 800-772-1213.

**To sign up online, go to:** [www.ssa.gov/medicareonly](http://www.ssa.gov/medicareonly).

**To track Medicare claim status, etc., online, go to:** [www.MyMedicare.gov](http://www.MyMedicare.gov).

## **THRIFT SAVINGS PLAN**

**phone:** 877-968-3778

**TTY:** 877-847-4385

**website:** [www.tsp.gov](http://www.tsp.gov)

**Write:** Thrift Savings Plan

P.O. Box 385021

Birmingham, AL 35238

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**INTERNAL REVENUE SERVICE (IRS)**

**phone:** 800-829-1040

**TTY:** 800-829-4059

For IRS publications, call 800-829-3676.

Forms and publications also can be downloaded from the IRS website at [www.irs.gov](http://www.irs.gov).

**DEPARTMENT OF VETERANS AFFAIRS**

**VA benefits:** 800-827-1000

**TTY:** 800-829-4833

**Beneficiaries receiving pension benefits:** 877-294-6380

**VA health care benefits:** 877-222-8387

**Veterans Group Life Insurance Program:** 800-419-1473

**All other VA life insurance:** 800-669-8477

**website:** [www.va.gov](http://www.va.gov)

**NATIONAL PERSONNEL RECORDS CENTER (NPRC)**

1 Archives Drive

St. Louis, MO 63138

314-801-0800

**email:** [MPR.center@nara.gov](mailto:MPR.center@nara.gov)

**USA JOBS**

**website:** [www.usajobs.gov](http://www.usajobs.gov)



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## DEATH OF A RETIREE

An eligible survivor can collect civil service retirement benefits with little or no difficulty. The exact type of benefit and the amount will depend on each particular case, but the way to obtain them is simple.

### THREE EASY STEPS

The eligible survivor should follow this simple procedure:

1. Return any uncashed annuity checks to the return address shown on the envelope in which the check was delivered. If annuity payments have been sent directly to the bank or other financial institution, promptly notify that institution of the annuitant's date of death. Any payment deposited after the date of death should be left untouched. The Office of Personnel Management (OPM) will request the Treasury Department to recover the payment. However, any accrued annuity that has not been paid to the annuitant will be included in the benefit to the eligible survivor.
2. Notify OPM by telephone at 724-794-2005. Use option 6 when requested on your touch-tone phone to report a death. You also can notify the Retirement Operations Center, Boyers, PA 16017, of the death of the annuitant so the center can send an application for survivor benefits. The use of this address will expedite your claim. Find a sample notification letter [here](#).
3. Obtain a certified copy of the annuitant's death certificate to enclose with the application that OPM will send. OPM prefers that the applicant wait for the official application, and that it be completed and returned promptly after receipt. While awaiting return of the application, OPM will have completed certain preliminary actions so that the application can be expedited.

### OPM GOES TO WORK

Notifying the OPM Retirement Operations Center immediately after the death of the annuitant enables that office to start helping the person entitled to survivor benefits. As soon as the Retirement Operations Center receives this [letter](#) of notification or your telephone call, it will stop payments and send an application to the person who is found entitled to apply for benefits.

NOTE: You also can report the death of a retiree on the [OPM website](#).

### LIFE INSURANCE BENEFITS

The Retirement Operations Center also will provide the eligible survivor with an application for benefits under the Federal Employees' Group Life Insurance Program (FEGLI) if the deceased annuitant was covered by FEGLI in retirement. There is no need for eligible survivors to write the New York office of FEGLI. In fact, that office cannot settle a claim until a certification of the deceased annuitant's insurance status is received from the Retirement Operations Center.

### SURVIVOR BENEFITS

An application for survivor benefits must be completed before the Retirement Operations Center can complete review of all possible benefits to the eligible survivor. This could include adjustment of health insurance coverage from "self-and-family" to "self-only" if the survivor has been covered under the health benefits program (and there are no eligible children) and payment of survivor annuity benefits if the deceased person provided a survivor benefit.

### IMPORTANCE OF DATES

A copy of the annuitant's death certificate provides OPM with proof of the exact date of death. The exact date is important to establish entitlement and when survivor benefits start.

NOTE: An additional certified copy of the death certificate should be attached to the application for insurance benefits if the deceased was covered by FEGLI. If other information is needed, the Retirement Operations Center will specifically ask for it. Other evidence that might be requested may include copies of marriage certificates, birth certificates, divorce decrees, death certificates of deceased children or spouses, or other documents establishing identity or relationship. These are the types of personal records that any reasonably prudent person should keep handy. The Retirement Operations Center will request only evidence that is not already on file.



Download from NARFE.org



**NARFE**

# **BE PREPARED FOR LIFE'S EVENTS**

*What Your Survivors Should Know*

PREPARE



The purpose of this guide is to help you organize your personal and financial information in one location so your survivors will have the information they will need to handle your affairs upon your death.

While one's death is a difficult topic to discuss, reviewing this information with your family will help them to understand the steps they will need to take. Any questions that come up also can be addressed. You should ensure that your family members review this guide with you and know where it is located. You also should review this guide periodically to ensure that the information is up-to-date.

**NOTE: This booklet contains your private and personally identifiable information. Please keep it in a secure location.**

Date this document was prepared: \_\_\_\_\_

