



United States Office of Personnel Management
Retirement Services

Benefits Administration Letter

Number: 23-103

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Subject: Additional Guidance on Sending Reemployed Annuitant Information to the Reemployed Annuitant Inbox

The Office of Personnel Management (OPM) previously published guidance through [BAL 19-107 - Process Change for Handling Reemployed Annuitants](#), to inform agencies that effective October 1, 2019, initial notifications to OPM regarding reemployed annuitants should be directed to the newly created email box: ReemployedAnnuitant@opm.gov.

The reemployed annuitant inbox was created to allow agencies to:

- Report reemployment of a CSRS or FERS annuitant by completing the "Notification to OPM of Reemployment of Annuitant" form and submitting an email with the corresponding SF-50 with Subject Line:
 - "Notice of Reemployment of a **Non-Disability** Annuitant;" OR
 - "Notice of Reemployment of a **Disability** Annuitant"
 - (NOTE: clearly identifying whether the email notification is for a disability or non-disability annuitant will assist OPM's reemployment team process requests and provide responses in a timelier manner).

- Report a change in the appointment status of an annuitant that affects the annuity, including, but not limited to:
 - When a reemployment appointment is a Presidential appointment or if during reemployment, the appointment changes to a Presidential appointment.
 - When the reemployment appointment changes from one that conveys or permits FEHB and/or FEGLI eligibility to one that does not convey FEHB and/or FEGLI eligibility.
 - When reemployment ends.
- Notify OPM of a separation of a reemployed annuitant who was under a dual comp waiver or who did not have enough service to earn a supplemental benefit and needs reinstatement of FEHB and/or FEGLI coverage by completing the “Notification to OPM of Separation of a Reemployed Annuitant- No Benefits Payable” form and attaching the separation SF-50 to the email.
- Notify OPM if reemployed annuitant declines Premium Conversion participation under FEHB so that OPM may transfer in health benefits coverage and deduct premiums from the retiree’s annuity on an after-tax basis (NOTE: When the answer to item #13 of the “Notification to OPM of Reemployment of Annuitant,” asking whether the annuitant elected to waive Premium Conversion, is YES - OPM will not suspend FEHB coverage and will continue to deduct health benefits premiums from the retiree’s annuity on an after-tax basis; When the answer is NO – the Agency should transfer in FEHB coverage as of date of reemployment and start deducting health benefits premiums on a pre-tax basis); and
- Request annuity updates due to a legislative Cost of Living Adjustment (COLA) increase.

Additionally, Agencies are now required to submit additional information regarding FEHB coverage when submitting the *“Notification to OPM of Reemployment of Annuitant”* by reporting whether the reemployed annuitant

acquired FEHB coverage with the reemployment; if so, agencies must include the effective date of coverage and information on any eligible dependents (the annuitant's [SF-2809 - Health Benefits Election Form](#) on file may be submitted to comply with this requirement).

The reemployed annuitant inbox should NOT be used to:

- Request assistance or report other issues related to reemployed annuitants besides the ones listed above.
- Send general questions about the reemployment process or to request clarification on reemployment regulations:
 - Agency Human Resources Specialists who have general questions about reemployed annuitants must direct their questions to their Agency Benefits Officer.
 - Agency Benefits Officers that have general questions about reemployed annuitants are encouraged to contact their agency liaison from OPM's Benefits Officer Development and Outreach Group.
 - Active federal employees and reemployed annuitants must contact their agency Human Resources representative or their Agency Benefits Officer for assistance with general questions, requests for annuity estimates, or eligibility requirement information.
- Submit **Job Aid #5** (*CSRS FERS Handbook Chapter 100*) or **OPM 1482** – *FEGLI Agency Certification of Status of Reemployed Annuitants*. These two forms are now obsolete and should not be submitted.
- Resubmit notifications that have been previously submitted through fax or regular mail (NOTE: the new process of informing OPM about initial reemployments through the inbox cancels all other methods of reemployment notification procedures, including submissions by fax and regular mail; Agencies should stop using regular mail and fax to

communicate with OPM about the initial reemployments of annuitants).

- Submit requests for estimate computations of an earned supplemental or redetermined annuity benefit.
- Submit requests for deposits for prior reemployment service for credit under a supplemental or redetermined annuity benefit.
- Submit applications for supplemental or redetermined annuity benefits. Please see [CSRS and FERS Handbook, Chapter 100 – Reemployed Annuitants](#), for additional guidance on submitting these applications.

Communication from OPM:

OPM will use the reemployment inbox to send the applicable retirement information back to the agency, including sending agencies a completed RI 20-46 – *Information You Requested Regarding a Reemployed Annuitant*, only after a notification of reemployment is received. The RI 20-46 will contain important information on the annuitant such as the monthly annuity amount for the salary offset, the retirement coverage, life insurance coverage and FEHB enrollment code at the time of retirement.

OPM will not use the reemployment inbox to answer questions on reemployed annuitant issues nor to provide claim status updates. Questions relating to the entitlements and benefits eligibility should be directed to your [Agency Benefits Officer](#).

Continuation of Benefits for Reemployed Annuitants:

Reemployed Annuitants are entitled to certain benefits depending on whether they are reemployed in a position that conveys eligibility and whether they are enrolled and have benefits coverage as annuitants.

Federal Employees Health Benefit (FEHB):

When a retiree is enrolled in FEHB as an annuitant and is reemployed in a position that conveys or allows eligibility for FEHB coverage (permanent

appointments), the health benefits must be transferred in from OPM, and premiums will be withheld from the annuitant's salary. The reemployed annuitant, like other employees, will automatically participate in premium conversion. Agencies must then deduct FEHB premiums on a pre-tax basis from the reemployed annuitant's pay effective the first day of the first pay period.

NOTE: All participants in premium conversion must have their FEHB premiums deducted from their pay as employees, not from their retirement annuities. In order to allow eligible reemployed annuitants an opportunity to participate in premium conversion, their FEHB enrollment must be transferred from OPM to the employing agency.

Reemployed annuitants, however, are afforded up to 60 calendar days to submit their waiver of participation in premium conversion. The waiver will be effective on the first day of the first pay period after the date the employing office receives it. When a reemployed annuitant waives or declines participation in premium conversion, agencies must promptly notify OPM so that OPM may transfer in health benefits coverage and deduct premiums from the retiree's annuity on an after-tax basis. (NOTE: Agencies are required to answer item #13 of the *"Notification to OPM of Reemployment of Annuitant,"* specifying whether the annuitant elected to waive Premium Conversion).

Procedures and guidelines pertaining to the transfer of the FEHB enrollment of reemployed annuitants who participate in premium conversion are outlined in [Payroll Office Letter P-00-13](#).

When a retiree is not enrolled in FEHB as an annuitant or when a retiree's annuity stops upon reemployment, their health insurance coverage they had as an annuitant stops too, and they may enroll the same as any other new employee If they are hired under an appointment that conveys or allows eligibility for FEHB coverage.

When a retiree is hired under a position that does not convey coverage (temporary appointments), the reemployed annuitant's health insurance will remain with OPM, and it will not be transferred to the Agency.

Actions to take upon Separation from Federal Service:

When Supplemental/Redetermination benefits are payable:

Reemployed annuitants can continue their health benefits enrollment after separation from reemployment only if they meet all the requirements that any other retiring employee must meet to carry coverage into retirement; the coverage obtained prior to the original retirement may be used to meet the 5-year requirement and the immediate annuity requirement is met if they are eligible and receive a supplemental annuity when they separate from the reemployment. (**NOTE:** This provision does not apply to individuals that were reemployed under a dual comp waiver or who did not have enough service to earn a supplemental benefit).

Agencies must prepare and send an application package according to the procedures outlined on Section 100A7.1-1 of the [CSRS and FERS Handbook, Chapter 100](#), when an individual's annuity continued through the reemployment.

The process of separation of a reemployed annuitant whose annuity terminated on or during reemployment is the same as the process of any other separating employee.

When NO Supplemental/Redetermination Benefits are payable (dual comp waiver appointments or separations prior to one full year of employment):

Agencies must complete the "*Notification to OPM of Separation of a Reemployed Annuitant- No Benefits Payable*" upon termination of the reemployment. This form, along with the separation SF-50, all original copies of FEHB documents, and the HR Representative's forwarding email, must be sent to the ReemployedAnnuitant@opm.gov inbox. OPM will transfer in the FEHB coverage, notify the annuitant, and commence premium deductions from the annuity on the day after separation.

Federal Employee's Life Insurance (FGLI):

When a retiree is reemployed in a position that conveys life insurance eligibility, their **Basic** Life insurance, **Option A**, and/or Family **Option C** coverage they carried as an annuitant is suspended with OPM. The reemployed annuitant will automatically receive Basic coverage like any other employee and will also automatically get Option A and Option C insurance. Therefore, Agencies must withhold premiums for Basic, Option A and Option C if the reemployed annuitant had that coverage as an annuitant, are eligible for the coverage in the reemployed position, and did not waive the coverage.

If they did not have Option A or Option C as an annuitant, they can elect coverage if they have been separated from service for at least 180 days. If the separation from service was less than 180 days, then any waiver of life insurance they made during their prior employment remains in effect.

FGLI withholdings are made from the reemployed annuitant's pay, even if they are over age 65. Since the post-65 reductions only affect annuitants, life insurance coverage as an employee will not be reduced for reemployed annuitants over the age of 65. The amount of a reemployed annuitant's Basic insurance is based on their salary as an employee before reduction of pay by the amount of their annuity. The coverage includes Accidental Death & Dismemberment coverage.

Option B is handled differently from Basic, Option A, and Option C. Reemployed Annuitants can choose whether to keep Option B as an annuitant or acquire it as an employee.

When a retiree has Option B coverage as an annuitant and is eligible for the coverage in the reemployed position, he/she may choose to continue to have Option B as an annuitant. In this case, OPM will continue to withhold Option B premiums from his/her annuity (unless they are over age 65 and have elected a Full Reduction).

If the reemployed Annuitant chooses to have Option B as an employee, he/she must make the election within 60 days after reemployment. They

must complete and sign an SF 2817 – *Life Insurance Election*, for all the insurance they want, not just Option B; **any coverage not signed for will be cancelled**, including coverage held as an annuitant. If they waive coverage as a reemployed annuitant, they will also waive their insurance coverage with their retirement annuity.

For individuals that do not have Option B insurance as an annuitant, they can elect it as an employee if they have been separated from service for at least 180 days. If separated from service less than 180 days, then any waiver of life insurance made during their prior employment remains in effect. If they have fewer than 5 multiples of Option B as an annuitant and elect to have it as an employee, they can increase the number of multiples, unless their break in service is less than 180 days (NOTE: Reemployed annuitants that had Option B as an employee but were not eligible to continue all of the multiples into retirement, will get back any multiples that terminated upon their retirement only if they elect to have Option B as an employee. If they keep Option B insurance as an annuitant, they will not get back any terminated multiples).

When a retiree's annuity stops upon reemployment, the life insurance they carried as an annuitant is also terminated. There is no right to convert. They may enroll the same as any other new employee if they are eligible for the coverage in the reemployed position.

If the reemployed annuitant is employed under a position that is excluded from life insurance coverage (temporary appointment), their life insurance coverage will remain with OPM, and life insurance premiums will be withheld from their annuity.

NOTE: Items #10 through #12 of the "Notification to OPM of Reemployment of Annuitant," will help OPM identify what life insurance elections a reemployed annuitant made under the reemployment and whether OPM will have to suspend or continue life insurance premiums withholdings from the individual's annuity.

Please see the [FEGLI Handbook](#) for detail guidance on continued coverage under FEGLI for reemployed annuitants.

Actions to take upon Separation from Federal Service:

When Supplemental/Redetermination benefits are payable:

Reemployed annuitants can continue their FEGLI enrollment after separation from reemployment only if they meet all the requirements that any other retiring employee must meet to carry coverage into retirement; the coverage obtained prior to the original retirement may be used to meet the 5-year requirement and the immediate annuity requirement is met if they are eligible and receive a supplemental annuity when they separate from the reemployment (NOTE: This provision does not apply to individuals that were reemployed under a dual comp waiver or who did not have enough service to earn a supplemental benefit).

Agencies must prepare and send an application package according to the procedures outlined on Section 100A7.1-1 of the [CSRS and FERS Handbook, Chapter 100](#), when an individual's annuity continued through the reemployment.

The process of separation of a reemployed annuitant whose annuity terminated on or during reemployment is the same as the process of any other separating employee.

A separating reemployed annuitant's application package should include a completed an [SF 2821 – Agency Certification of Insurance Status](#), the same way as with any other retirement. The words "Reemployed Annuitant" and the individual's retirement claim number (CSA) should be entered under their name.

A reemployed annuitant who qualifies for supplemental/redetermined benefits may elect between the reemployment acquired coverage and the suspended annuitant coverage, as follows:

Basic Insurance:

Upon receipt of the application for supplemental/redetermined benefits, OPM (or other retirement system) will notify the separated reemployed annuitant

of the amount of Basic insurance suspended as an annuitant, less any post-65 reductions, and the amount of Basic insurance they had through reemployment. They have the option of choosing between the 2 amounts. If they choose the reemployment acquired insurance coverage, they must make a new post-65 reduction election on the [SF 2818 - Continuation of Life Insurance Coverage](#). If they elected to reinstate the suspended "annuitant" insurance, they will not have to make any premium payments, even if they are under age 65.

Option A:

The Option A coverage acquired through reemployment will be continued automatically as an annuitant.

Option B:

If the reemployed annuitant kept Option B coverage as an annuitant, there is no choice to make. If they elected Option B as an employee, OPM (or other retirement system) will give the separated reemployed annuitant the choice between the suspended coverage, less any post-65 reductions, or the reemployment-acquired coverage.

Option C:

The Option C coverage acquired through reemployment will be continued automatically as an annuitant. They do not have to choose all of the suspended insurance or all of the reemployment-acquired insurance. They may "pick and choose" among the different types of insurance.

[When NO Supplemental/Redetermination Benefits are payable \(dual comp waiver appointments or separations prior to one full year of employment\):](#)

Upon separation, Reemployed Annuitants (under dual comp waivers or who are separating prior to one full year of employment) are *not* eligible to continue their reemployment acquired FEGLI coverage as annuitants.

Agencies must promptly complete an SF 2821 – *Agency Certification of Insurance Status*, to terminate the reemployment acquired coverage. The

words "Reemployed Annuitant" and the individual's retirement claim number (CSA) should be entered under their name. Additionally, Agencies must prepare the [SF 2819 – Notice of Conversion Privilege](#), and provide it to the separated reemployed annuitant.

Notification to OPM must be sent by completing the "*Notification to OPM of Separation of a Reemployed Annuitant- No Benefits Payable*" upon termination of the reemployment. This form, along with the separation SF-50, all original copies of FEGLI documents, and the HR Representative's forwarding email, must be sent to the ReemployedAnnuitant@opm.gov inbox. OPM will reinstate the FEGLI coverage that was previously suspended before the reemployment (less any post 65-year reductions), notify the annuitant and begin applicable withholdings and contributions the day after separation.

Dental and Vision Insurance Program (FEDVIP):

Reemployed Annuitants enrolled in FEDVIP as an annuitant and are reemployed in a position that conveys eligibility for FEDVIP benefits, must contact BENEFEDS directly at 1-877-888-3337 if they want their premiums to be deducted from their agency paychecks.

Reemployed annuitants not already enrolled in FEDVIP may enroll as a newly hired/newly eligible employee within 60 days after they start their reemployment, as long as they are reemployed in a position that conveys eligibility for FEDVIP benefits. They can enroll directly with [BENEFEDS](#) or by calling 1-877-888-3337.

When a retiree is hired under a position that does not convey FEDVIP eligibility, the reemployed annuitant's FEDVIP coverage can be retained as an annuitant.

There is no requirement to notify OPM of new or canceled FEDVIP coverage for reemployed annuitants.

Federal Long Term Care Insurance Program (FLTCIP):

The reemployment of an annuitant will not affect their FLTCIP coverage. Their coverage will remain in effect as long as they continue to pay their FLTCIP premiums. However, if a reemployed annuitant pays premiums through annuity deductions, they will need to contact Long Term Care Partners directly at 1-800-583-3337 to make other deduction arrangements. In most cases, they can have the option to have their premiums deducted from their agency paychecks.

If a reemployed annuitant is not enrolled in FLTCIP, they can apply for coverage within 60 days of their reemployment using the Abbreviated Underwriting Application as long as they are reemployed in a position that conveys FEHB eligibility and had a break in service of at least 180 days. They can apply at any time using the Full Underwriting Application. An application for coverage can be on the [LTCFEDS website](#) or by calling 1-800-582-3337.

There is no requirement to notify OPM of new or canceled FLTCIP coverage for reemployed annuitants.

Flexible Spending Accounts (FSAs):

Reemployed Annuitants are eligible to enroll in an FSAFEDS health care flexible spending account (HCFSA) and/or dependent care account (DCFSA) or change their current election(s) from 31 days before their reemployment event to 60 days after the event (if the agency participates in FSAFEDS). The requested change must be consistent with the qualifying life event (reemployment), and they cannot enroll or increase their election(s) after October 1st, otherwise they will have to wait until Open Season. For more information on reemployment as a qualifying life event under FSAFEDS, please visit the FSAFEDS' QLE Quick Reference Guide.

Reemployed annuitants are eligible to enroll in an HCFSA only if they are reemployed in a position that conveys FEHB eligibility (the reemployed annuitant does not have to be enrolled in FEHB).

Reemployed annuitants can enroll online with [FSAFEDS](#) directly or by calling 1-877-372-3337.

There is no requirement to notify OPM of new or canceled FSA enrollments for reemployed annuitants (keep in mind that annuitants, by law, cannot participate in FSAs).

Thrift Savings Plan (TSP):

If a reemployed annuitant is performing service covered by FERS or CSRS (when the appointment is made pursuant to 5 U.S.C. § 8468 or § 8344(a), respectively), the reemployed annuitant is eligible to participate in the TSP. If rehired with a break in service for TSP purposes of more than 30 calendar days, the reemployed annuitant is automatically enrolled in the TSP. Agencies must follow the procedures listed on TSP Bulletin 10-7 to process the elections and withholdings.

If a reemployed annuitant is not performing covered service (e.g., a FERS annuitant who is reemployed on an intermittent basis, or an annuitant authorized to receive full salary and full annuity under a dual comp waiver) the reemployed annuitant is not eligible to participate in the TSP.

Agencies must contact [TSP](#) directly for additional information on the responsibilities and actions agencies must take regarding TSP edibility and participation for reemployed annuitants.

There is no requirement to notify OPM of TSP participation for reemployed annuitants.

Additional information and resources:

- Title 5, United States Code: [5 U.S.C. § 8344](#), [5 U.S.C. § 8468](#),
- Title 5, United States Code: [5 U.S.C § 9902](#), [5 U.S.C. § 9902\(g\)](#) (applicable to reemployment in the DoD)
- Title 5, Code of Federal Regulations: [5 CFR Part 837](#), [5 CFR Part 553](#)
- [FEHB Handbook](#)

- [FEGLI Handbook](#)
- [TSP Bulletin 10-7 Participation in the Thrift Savings Plan](#) – For Agency TSP Representatives
- [The Guide to Data Standards – Annuitant Indicator](#)
- [OPM Retirement Services](#)

Sincerely,

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