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Action: ALL DIPLOMATIC AND CONSULAR POSTS COLLECTIVE *ROUTINE*
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Subject: The Retirement Process: Important Reminder for Foreign Service and Civil Service Employees to Review Their Designation of Beneficiary Forms

Key Points:

- This is the second in a series of annual notices concerning the retirement process.
- Employees should complete the Designation of Beneficiary forms to ensure their benefits are distributed quickly and as intended.
- Employees should also review beneficiary designations regularly, especially after life changes, such as birth, adoption, death, marriage, or divorce.
- The named beneficiary destinations (or the order of precedence) on the appropriate form will override any will or trust directives that provides a different designation.
- You are responsible for ensuring the designation of beneficiary forms in your Electronic Official Personnel Folder (eOPF) are completely filled out and represent your current retirement plan. See paragraph 4 (Civil Service) or paragraph 11 (Foreign Service) for a list of Designation of Beneficiary form in your eOPF.
- A will, trust, or other estate document does not override the named beneficiary designations (or the order of precedence) made on these forms.

SUMMARY

1. Completing Designation of Beneficiary Forms allows you to name a beneficiary or beneficiaries to receive federal benefits in the event of your death. If you do not have a Designation of Beneficiary form on file, the federal benefits will be distributed according to the order of precedence. The advantage of completing the Designation of Beneficiary forms is that benefits are adjudicated quickly, as there is no question of entitlement.

2. Employees are strongly encouraged to review their personal information in their Electronic Official Personnel Folder (eOPF) on an annual basis. Emergency contacts, marital status, beneficiary designations, and dependent information change over the course of an employee's career as a result of life events. Failure to update this important information may result in unanticipated consequences. Every employee is responsible for ensuring that the documentation in their eOPF correctly reflects their intention, especially in terms of designation of

beneficiaries. Employees are also responsible for making sure the designation of beneficiary forms in their eOPF are correctly and completely filled out, and that the beneficiary forms are for the correct retirement system. Incorrect forms may not qualify as valid, even if they are in the eOPF.

CIVIL SERVICE EMPLOYEES

3. Go to [HR Applications](#) to access your eOPF and click on “Retirement Documents” on the menu in the upper left corner. Civil Service employees can check their eOPF to see if beneficiary changes need to be made. Prior forms are not removed from the eOPF; the form with the most recent date is the official document.

4. The Civil Service Designation of Beneficiary forms in the eOPF are:

- SF-2808 – Designation of Beneficiary for employees covered under the Civil Service Retirement System (CSRS)
- SF-3102 – Designation of Beneficiary for employees covered under the Federal Employees Retirement System (FERS)
- SF-1152 – Designation of Beneficiary for Unpaid Compensation of Deceased Civilian Employee
- SF-2823 – Designation of Beneficiary for employees covered under the Federal Employees Group Life Insurance (FEGLI) Program

5. Excluding FEGLI, the order of precedence applies to the above benefits in the event of the employee’s death. The order of precedence states that benefits will be paid as follows: first, to the beneficiary(ies) you designated; second, if there is no valid designation of beneficiary, to your widow or widower; third, if none of the above, to your child or children, with the share of a designation to any deceased child distributed among the descendants of that child; fourth, if none of the above, to your parents in equal shares, or the entire amount to the surviving parent; fifth, if none of the above, to the court-appointed executor or administrator of your estate; and sixth, if none of the above, to your other next of kin as determined under the laws of the state where you lived.

For FEGLI, if there is a qualifying court order or an assignment of benefits on file, it will take precedence over any Designation of Beneficiary form on file and the order of precedence above.

6. All of the forms in paragraph 4 can be obtained from [OPM’s website](https://www.opm.gov/forms/standard-forms/) (<https://www.opm.gov/forms/standard-forms/>). To designate a beneficiary for a specific benefit (CSRS, FERS, Unpaid Compensation, and FEGLI), you must complete the appropriate Designation of Beneficiary form. A will or other estate document does not override the designations made on these forms, unless it is properly witnessed, filed and meets all other requirement including receipt by your employing agency prior to your death.

7. To ensure you are completing the correct Designation of Beneficiary form for the correct retirement system (i.e., CSRS or FERS), it is important that you verify your retirement coverage. You may verify your retirement coverage by reviewing your most recent SF-50,

Notification of Personnel Action, in block 30. While in your eOPF, click on “Administrative Documents” and select the radio button for “SF-50/Notification of Personnel Action Documents” to view your most recent SF-50. Your retirement system as listed in block 30 will determine which Designation of Beneficiary form you need to complete (i.e., SF-2808 for CSRS; SF-3102 for FERS). If you believe your retirement coverage is incorrect, you may contact GTM/RET for review and additional guidance. If you submit the wrong Designation of Beneficiary form for your retirement system, the Designation is not valid.

8. If you wish to update your Designation of Beneficiary under the Civil Service Retirement System (CSRS), please complete form SF-2808, and submit it directly to OPM as instructed on the form. If you wish to update any of the remaining beneficiary forms mentioned above in paragraph 4 (i.e., SF-3102, SF-1152, or SF-2823), complete the appropriate form, and then scan and email the completed form to the Office of Talent Services (formerly HR Shared Services) at HRSC@state.gov, or fax it to 843-202-3807. Read the specific instructions on each form before designating beneficiaries. If you have questions, contact GTM Talent Services at HRSC@state.gov or by phone at 1-866-300-7419. A week after you have submitted your form, please visit your eOPF to ensure that the new form has been scanned and included in your file.

9. The TSP-3 Designation of Beneficiary form cannot be found in your eOPF. To review beneficiary information for the Thrift Saving Plan (TSP), call the TSP at 1-877-968-3778. New TSP-3 Designation of Beneficiary forms should be sent directly to TSP as explained on the form, which is available at www.TSP.gov.

FOREIGN SERVICE EMPLOYEES

10. Go to [HR Applications](#) to access your eOPF and click on “Retirement Documents” on the menu in the upper left corner. Foreign Service employees can check their eOPF to see if beneficiary changes need to be made. Prior forms are not removed from the eOPF; the form with the most recent date is the official document.

11. The Foreign Service Designation of Beneficiary forms that can be found in the eOPF are:

- DS-5002 – Designation of Beneficiary for employees covered under the Foreign Service Retirement and Disability System (FSRDS) or the Foreign Service Pension System (FSPS)
- SF-1152 – Designation of Beneficiary for Unpaid Compensation of Deceased Civilian Employee
- SF-2823 – Designation of Beneficiary for employees covered under the Federal Employees Group Life Insurance (FEGLI) Program

12. For FEGLI, in the event of an employee’s death, benefits are first paid in accordance with a court order or an assignment of benefits, if either exists. Otherwise, the order of precedence would apply to FEGLI and the Unpaid Compensation. The order of precedence states that benefits will be paid: first, to the beneficiary(ies) you designated; second, if there is no valid designation of beneficiary, to your widow or widower; third, if none of the above, to your child or children, with the share of a designation to any deceased child distributed among the

descendants of that child; fourth, if none of the above, to your parents in equal shares, or the entire amount to the surviving parent; fifth, if none of the above, to the court-appointed executor or administrator of your estate; and sixth, if none of the above, to your other next of kin as determined under the laws of the state where you lived.

The order of precedence for the FSRDS and FSPS states that benefits will be paid: first, to the beneficiary(ies) you designated; second, if there is no valid designation of beneficiary, to the surviving wife or husband of the participant; third, if there is no surviving wife or husband, to the child or children of such participant and descendants of deceased children by representation; fourth, if none of the above, to the parents of such participant or the survivor of them; fifth, if none of the above, to the duly appointed executor or administrator of the estate of such participant; and sixth, if none of the above, to other next of kin of such participant as may be determined by the Secretary in his/her judgment to be legally entitled thereto.

13. The SF-1152 and SF-2823 forms can be obtained from [OPM's website \(https://www.opm.gov/forms/standard-forms/\)](https://www.opm.gov/forms/standard-forms/). The DS-5002 can be obtained from [myData Forms](#). To designate a beneficiary for a specific benefit (FSRDS, FSPS, Unpaid Compensation, and/or FEGLI), you must complete its corresponding Designation of Beneficiary form. A will or other estate document does not override the designations made on these forms unless it is properly witnessed, filed, and meets all other requirements including receipt by your employing agency prior to your death.

14. To ensure you are completing the correct Designation of Beneficiary form for the correct retirement system, it is important that you verify your retirement coverage. Employees covered under FSRDS or FSPS would fill out the DS-5002. Civil Service employees have separate forms, and those forms are invalid for employees covered under FSRDS/FSPS. You may verify your retirement coverage by reviewing your most recent SF-50, Notification of Personnel Action, in block 30. While in your eOPF, click on "Administrative Documents" and select the radio button for "SF-50/Notification of Personnel Action Documents" to view your most recent SF-50. Your retirement system is listed in block 30 and determines which Designation of Beneficiary form you need to complete. If you believe your retirement coverage is incorrect, you may contact GTM/RET for review and additional guidance. If you submit the wrong Designation of Beneficiary form for your retirement system, the Designation is not valid.

15. If you wish to update any of the Designation of Beneficiary forms mentioned in paragraph 11 (i.e., DS-5002, SF-1152, or SF-2823), complete the appropriate form and then scan and email the completed form to the Bureau of Global Talent Management's Office of Talent Services (GTM/TS) at HRSC@state.gov, or fax it to 843-202-3807. Be sure to read the specific instructions on each form before designating beneficiaries. If you have questions, contact the GTM/TS at HRSC@state.gov or by phone at 1-866-300-7419. A week after you have submitted your form, visit your eOPF to ensure that the new form has been scanned and included in your file.

16. The TSP-3 Designation of Beneficiary form cannot be found in your eOPF. To review beneficiary information for the Thrift Saving Plan (TSP), call the TSP at 1-877-968-3778. New TSP-3 Designation of Beneficiary forms should be sent directly to TSP as explained on the

form, which is available at www.TSP.gov.

17. Foreign Service employees should also review the Foreign Service Residence and Dependency Report (OF-126). Using GEMS Self Service, view your current OF-126 form to ensure it accurately reflects your home leave address and list of dependents. You can review and make changes instantly to your emergency contacts without the need for prior approval. You can also initiate requests to change your home leave and separation addresses, as well as dependent information. These changes are electronically reviewed and approved by the GTM Executive Office's International/Domestic Support Division (GTM/EX/IDSD) upon receipt of the appropriate documentation through GEMS Self-Service. To document life events, you need to send in the appropriate paperwork (e.g., marriage certificate, birth certificate, etc.) to the PCS Customer Service email address (GTM-EX-IDSD@state.gov). The approved OF-126 will appear in your eOPF, usually within two weeks of receipt of the required documentation.

18. Please note that updating your OF-126 and/or adding a new spouse or child to FEHB coverage DOES NOT automatically change the beneficiary for unpaid salary and leave, life insurance, or retirement system purposes. Employees must proactively complete and submit the appropriate Designation of Beneficiary forms to ensure that benefits are distributed as intended.

QUESTIONS

19. For any questions, please contact HRSC@state.gov.

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