

## Marriage When Retired

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. The reduction in your annuity begins no earlier than the first of the month beginning nine months after the marriage date.

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

**This is the part I want to emphasize.** It is in addition to the above reductions.

**There will be 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. So in other words the actuarial reduction will continue until the annuitant's death.**

To provide a survivor benefit for a spouse married after retirement write to OPM and send them a copy of your marriage certificate showing the date of the marriage and the name of your spouse. They 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. Remember **if you want the spouse to be covered by your FEHB after your death, you must provide a Survivor Benefit.**

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