§ 875.414

premiums for that period. The premium will be the same as it was prior to termination.

§ 875.414 Will benefits be coordinated with other coverage?

Yes, benefits will be coordinated with other plans, following the coordination of benefits (COB) guidelines set by the National Association of Insurance Commissioners. The total benefits from all plans that pay a long term care benefit to you should not exceed the actual costs you incur. The other plans that are considered for COB purposes include government programs, group medical benefits, and other employer-sponsored long term care insurance plans. Medicaid, individual insurance policies, and association group insurance policies are not taken into consideration under this provision.

PART 880—RETIREMENT AND INSURANCE BENEFITS DURING PERIODS OF UNEXPLAINED ABSENCE

Subpart A—General

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Authority: 5 U.S.C. 8347(a), 8461(g), 8716, 8913.

Source: 63 FR 10291, Mar. 3, 1998, unless otherwise noted.
(b) Part 831 of this chapter contains information about benefits under CSRS.
(c) Part 838 of this chapter contains information about benefits available to former spouses under court orders.
(d) Parts 841 through 844 of this chapter contain information about benefits under FERS.
(e) Part 870 of this chapter contains information about benefits under FEGLI.
(f) Part 890 of this chapter contains information about benefits under FEHBP.
(g) Part 1200 of this title contains information about Merit Systems Protection Board review of OPM decisions affecting interests in CSRS or FERS benefits.
(h) Part 1600 of this title contains information about benefits under the Thrift Savings Plan.

§ 880.103 Definitions.

For purposes of this part—
Annuitant means an individual who has separated from the Federal service with, and has retained, title to a CSRS or FERS annuity, has satisfied the age and service requirements for commencement of that annuity, and has filed an application for that annuity;
Associated Director means OPM’s Associate Director for Retirement and Insurance or his or her designee;
Authorized institution means a government organization or official legally charged with making determinations of death in the State or country of the missing annuitant’s domicile, citizenship, or disappearance;
CSRS means the Civil Service Retirement System established in subchapter III of chapter 83 of title 5, United States Code;
FEGLI means the Federal Employees Group Life Insurance program established in chapter 87 of title 5, United States Code;
FEHBP means the Federal Employees Health Benefits Program established in chapter 89 of title 5, United States Code;
FERS means the basic benefit portion of the Federal Employees Retirement System established in subchapters I, II, IV, V, and VI of chapter 84 of title 5, United States Code; FERS does not include benefits under the Thrift Savings Plan established under subchapters III and VII of chapter 84 of title 5, United States Code;
Missing annuitant means an individual who has acquired the status of missing annuitant under §880.203(b).

Subpart B—Procedures

§ 880.201 Purpose and scope.

This subpart establishes the procedures that OPM will use to—
(a) Determine that an individual is a missing annuitant;
(b) Suspend payment of annuity to a missing annuitant;
(c) Notify individuals affected by such a suspension of payments; and
(d) Determine that a missing annuitant has died.

§ 880.202 Referral to Associate Director.

Any OPM office that receives information concerning the possibility that an annuitant might have disappeared will notify the Associate Director.

§ 880.203 Missing annuitant status and suspension of annuity.

(a) Upon receipt of information concerning the possibility that an annuitant has disappeared, the Associate Director will conduct such inquiry as he or she determines to be necessary to determine whether the annuitant is alive and whether the annuitant’s whereabouts can be determined.
(b) If during an inquiry under paragraph (a) of this section, or upon subsequent receipt of additional information, the Associate Director finds substantial evidence (as defined in §1201.56(c)(1) of this title) to believe that an annuitant is either not alive or that the annuitant’s whereabouts cannot be determined, the annuitant acquires the status of missing annuitant. The Associate Director will then—
(1) Suspend payments to the missing annuitant; and
(2) Notify individuals who may be able to qualify for payments under §880.302 that—
(1) OPM has suspended the annuity payments to the missing annuitant;