

## Transitioning to Retirement

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If you are enrolled in the FEDVIP before you retire, you should not have to do anything to continue your FEDVIP enrollment into retirement.

### Transition Process

1. Your agency will send information notifying BENEFEDS of your retirement. BENEFEDS will then change your Federal status to annuitant and payroll information to OPM. You will then receive a Default to Annuity Letter.
2. OPM will send BENEFEDS information indicating you are in a special pay status. As a result, BENEFEDS will change your billing status to direct bill and you will receive a Change to Direct Letter followed by monthly direct bills.
3. While sending out monthly direct bills, BENEFEDS will continue to bill OPM to request successful premium deductions.  
**Note:** You must pay all direct bills to keep your enrollment active.
4. When your annuity is finalized, FEDVIP premiums will begin deducting directly from your annuity and BENEFEDS will stop sending direct bills. If there is any past due, BENEFEDS will collect it through double deductions from your annuity. You will receive an Adjust Letter informing you there will be a change in your deduction amount.

**Please Note:** It does take some time for the Federal government to finalize your annuity, so there may be a delay in BENEFEDS' ability to successfully deduct FEDVIP premiums from your annuity check.

For more information on retirement, you can visit the Education & Support section of [www.BENEFEDS.com](http://www.BENEFEDS.com).