

**§ 843.411 Direct payments to children.**

For purposes of section 8466(c) of title 5, United States Code, persons who have attained age 18 are considered adults, regardless of the age of majority in the jurisdiction in which they reside.

**Subpart E—Insurable Interest Annuities****§ 843.501 Purpose.**

This subpart explains the benefit payable under FERS to an insurable interest beneficiary based on the death of a retiree who elected to take an annuity reduction to provide such benefits.

**§ 843.502 Eligibility.**

An insurable interest beneficiary is eligible for an annuity under this subpart upon the death of a retiree if the retiree had elected (under § 842.606 of this chapter) to receive an insurable interest rate with the insurable interest beneficiary as his or her survivor.

**§ 843.503 Commencing and terminating dates.**

(a) An annuity under this subpart commences on the day after the retiree dies.

(b) An annuity under this subpart terminates on the last day of the month before the insurable interest beneficiary dies.

(c) A survivor annuity accrues on a daily basis, one-thirtieth of the monthly rate constituting the daily rate. An annuity does not accrue for the 31st day of any month, except in the initial month if the survivor's (of a deceased employee) annuity commences on the 31st day. For accrual purposes, the last day of a 28-day month constitutes 3 days and the last day of a 29-day month constitutes 2 days.

**§ 843.504 Rate of annuity.**

The amount of an annuity under this subpart is 55 percent of the retiree's annuity after the insurable interest reduction.

**PART 844—FEDERAL EMPLOYEES' RETIREMENT SYSTEM—DISABILITY RETIREMENT****Subpart A—General Provisions**

Sec.

844.101 Purpose.

844.102 Definitions.

844.103 Eligibility.

844.104 Administrative review of OPM decisions.

844.105 Relationship to workers' compensation.

844.106 Disability annuities which include credit for service with a nonappropriated fund instrumentality.

**Subpart B—Applications for Disability Retirement**

844.201 General requirements.

844.202 Agency-filed disability retirement applications.

844.203 Supporting documentation.

**Subpart C—Computation of Disability Annuity**

844.301 Commencing date of disability annuity.

844.302 Computation of disability annuity before age 62.

844.303 Minimum disability annuity.

844.304 Computation of disability annuity for those otherwise eligible to retire.

844.305 Redetermination of disability annuity at age 62.

**Subpart D—Termination and Reinstatement of Disability Annuity**

844.401 Recovery from disability.

844.402 Restoration of earning capacity.

844.403 Annuity rights after a disability annuity terminates.

844.404 Reinstatement of disability annuity.

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Section 844.201 also issued under 5 U.S.C. 1104.

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**Subpart A—General Provisions****§ 844.101 Purpose.**

This part establishes the requirements under the Federal Employees' Retirement System (FERS) for eligibility to receive a disability annuity, application procedures for disability annuities, rules for computing a disability annuity, and the conditions and