

What to Do.....Upon the death of an Employee/Retiree [Revised November 5, 2013] pg.1

Many of us are not prepared to handle the necessary arrangements when a family member or loved one passes. However, the Benefits Office is ready and available to assist families whose loved one was a City employee or retiree. Take the following steps **now** to ease the benefits process during such a difficult time:

Establish Eligibility/Beneficiary:

This important step determines who is eligible to receive an employee or retiree's benefits when he or she expires. An employee or retiree's legal spouse is eligible. There is **no longer a time limit for a spouse to be eligible for a retiree's pension**. The eligible spouse is defined as a lawful spouse of a participant, active or retired, as determined by a legally recognized certificate of marriage. Common-law marriage shall not be recognized as valid, regardless of the fact that such marriage may be considered lawful in a state or jurisdiction where the couple lives or formerly lived. A **beneficiary** must be named to receive benefits on Life insurance. Please remember to **keep beneficiary forms current**, failure to do so can cause undue stress and work on your family during a very difficult time.

If there is no legal spouse:

Then a child can benefit, as of any date, if they are the legitimate, legally adopted, or legally recognized son or daughter of a participant who has not reached the age of eighteen (18) and has a legal guardian; or is disabled as defined by medically acceptable clinical and laboratory diagnostic techniques. Regarding eligibility for the purpose of insurance coverage and annuity, he or she must satisfy each of the following conditions:

- Has reached age eighteen (18), but not age twenty five
- Is unmarried
- Is not employed on a full-time basis
- Is in fulltime attendance as a student at an educational institution

Survivors' Pension Percentage:

If the retiree was a member of the 1948 Pension Plan (hired prior to 1978), the eligible surviving legal spouse receives the same 100% amount as the retiree received. If the retiree was a member of the 1978 Pension Plan, the eligible surviving legal spouse receives 75 % of the amount the retiree received.

If you have not established eligibility, contact the **Retirement and Pension Benefits** office at **901-636-6800** to request paperwork be mailed to you.

Other Benefits

As of January 1, 2012 the \$5,000 death benefit was restored for retired City Employees. If you choose to fill out the forms and return via mail, they must be notarized. Be prepared to have the participants pension check stopped until all paperwork has been completed, **unless you take a copy of your marriage license to the benefit office at 2714 Union Extended 5th Floor, Room 100**. This will allow the survivor to continue to receive the checks and keep benefits until they can get the Death Certificate and formally move the decease's pension into the survivor's name.

If you don't get the marriage license to benefits, there will be a short time in which the health insurance will be discontinued to allow for conversion (approximately up to six weeks). If you find that your benefits have been terminated, please contact the Benefits Office at 901-636-6800 and they will have you reinstated until the pension conversion is completed. Once the entire process is completed, you will begin to receive your annuity check with the first one retroactive to include all checks that were missed. Any deductions that were missed will also be deducted from your first check. These deductions will reactivate your insurance back to the death of the participant.

The following forms must be completed:

1. Dependent's Affidavit Allowance Form – to change the name on the pension check
2. W4P for taxes contact your tax representative
3. Form to continue Health Insurance
4. Life Insurance Claim Form
5. Retirement Benefit Election Form
6. Documents required to claim any benefits are:
Original Death Certificate; Copy of Funeral Expenses; Copies of Marriage License; Legal Dependent;
Birth certificate

Contact the Union Representative

If the retiree was a member of a represented group, contact your union representative regarding any benefits that might be available, this would include Memphis Firefighters Association, Memphis Police Association or other represented leaders. A certified Death Certificate will be required.

Other Information of Interest:

Contact the Veteran Administration if the deceased was a veteran and provide a copy of the DD214 discharge papers to receive a flag; to see additional benefits go on line to www.usa.gov or call 1-800-333-4636.

If the deceased was receiving **Social Security benefits**, it will stop, however, you could be eligible for benefits. If you both were receiving Social Security checks, you will only be eligible for the higher of the two. Immediately contact Social Security and advise of the death to be informed on the available benefits you may be eligible to receive or go on line to www.socialsecurity.gov or call 1-800-772-1213.

If the deceased and survivor were married and both names were on the title, then the **real estate** passes automatically to the survivor. A copy of the death certificate must be sent to the County register's office for recording. If the parties were married but only the deceased's name is on the deed, then a probate court procedure is required to get title legally transferred. Contact your **automobile insurance company** to delete the deceased name from the policy. If the deceased had any debt, contact those creditors to find out about any outstanding debt and what your liability, if any, is.

Important Phones Number:

City of Memphis Benefits **901-636-6800** [Toll Free #**1-866-543-4367** For Out of Town City Retirees]

(Phone Option #1) If your call is regarding medical, prescription, dental, vision or COBRA Coverage

(Phone Option #2) If you are calling about life insurance, short or long term disability

(Phone Option #3) For retirement, drop plan, pension estimates, or pension disability information

(Phone Option #4) If you are an active or retired employee with payroll, W-2, W-4 or garnishment questions

(Phone Option #5) Tuition Reimbursement Active employees only

(Phone Option #0) Repeat Menu options or stay on line for first available representative

There are only two physical City Benefit Offices now: **2714 Union Extended 5th Floor Room 100** and **4225 Riverdale Rd, Memphis.** Do not go to City Hall for Benefit changes

Nationwide Solutions 901-323-4154 [Sherri Thomas or Jerry Williams] 901-323-4370

AFLAC 901-866-2190

ACRE Office 901-525-2615

Gather and review all your documents now to ensure their accuracy, and place them in a safe and accessible place. Let your family know about all of this, and where these documents are.