



# What to do when a NYSUT member dies



## Documents

### ■ Collect all relevant paper and documents.

This includes will, insurance policies, annuities, deeds, statements of ownership (stocks, bonds, bank accounts, bills and loans), rent owed to landlords and any credit card debt. Originals or copies of death certificates are needed for most entities you need to notify, e.g., employers, retirement system, Social Security Administration, etc.

## Health Insurance

### ■ Secure insurance for surviving spouse and/or dependents.

Depending on the type of coverage that is offered through the decedent's employer or school district, you may be eligible to continue health insurance benefits for surviving family members for a period of time. The federal Consolidated Omnibus Budget Reduction Act (COBRA) offers the opportunity for temporary extension of group health coverage.\* The premium rates for a surviving spouse or dependent are usually higher than the group rates.

Under COBRA, the spouse or dependent child has the responsibility to notify the Employee Benefits Program or Coordinator of the local school district where the deceased worked or retired from within 60 days of the death of the insured.

**\*Please note: If you opt for COBRA, you will not have the option of the health care exchanges.**

#### Options for retirees (65 or older):

If you opt to NOT continue coverage under COBRA, you will be eligible for Medicare Advantage Plans or Medigap.

If the retiree and or spouse/domestic partner were Medicare eligible and had NYSHIP as their retiree health insurance and paid for Medicare Part B, the surviving spouse/domestic partner or estate would be eligible for the reimbursement up to the date of death of the retiree. Inform the decedent's Employee Benefits Coordinator of the death.

#### Options for in-service members: Based on income eligibility:

- Medicaid
- NYS Essential Plan
- Child Health Plus – for children up to age 19
- NYS Marketplace Health Plans

## Retirement Benefits/Pensions

### ■ Report the in-service or retiree member's death to their respective retirement system.

**NYSTRS:** Teachers and teaching assistants:  
800-348-7298

- In-service death benefit information: ext. 6110
- Beneficiary information: ext. 6130
- To report a retiree's death: ext. 6140

*Send information to:*

New York State Teacher's Retirement System  
10 Corporate Woods Drive  
Albany, N.Y. 12211-2395

**NYSLRS:** School-Related Professionals, including teacher aides: 866-805-0990, press 3 then 1

*Send information to:*

NYSLRS  
Attn: Survivor Services  
110 State St.  
Albany, N.Y. 12244

### **Death of an in-service member:**

It is very important to periodically update your information with the New York State Teachers' Retirement System or the New York State and Local Employees' Retirement System, including names, addresses and beneficiaries.

**TRS** — In addition to receiving the decedent's member contributions balance, a designated beneficiary may receive a death benefit if the member dies before retiring.

**ERS** — If a member dies while in active service and the death is not the result of an on-the-job accident, the beneficiary may be entitled to an ordinary death benefit.

### **Death of a retiree member:**

**TRS** — Return the last pension check received after the death of the retiree. The retirement system will return to the beneficiary the prorated amount due for the days prior to the member's death. Send an original death certificate to TRS, which will begin procedures to notify the beneficiary(ies) if the retiree had selected an option when he/she retired.

**ERS** — Contact ERS and provide the retiree's date of death and Social Security number. Send a certified copy of the death certificate. If the retiree chose an option that provides a continuing benefit, monthly benefit payments retroactive to the day after the retiree's date of death will begin once ERS has received all required documents.

### **Death benefits — For both ERS and TRS (In-service)**

For a member who unexpectedly dies in-service, an in-service death benefit may be available based upon years of service (capping at 3X their last year's salary).

### **Lump sum payments — TRS**

You may elect to receive a one-time-only payment, while living, if you qualify for a disability retirement benefit (the 10 years service credit requirement is waived) and have either a terminal illness resulting in a life expectancy of no more than 12 months or a medical condition requiring extraordinary care or treatment. The benefit is paid in lieu of both a monthly retirement benefit and a death benefit paid to a beneficiary. The payment is equal to the death benefit to which you would be entitled if you had died on your last day of reportable service.

It is a form of protection that is provided by completing the retirement application in a certain way.

Refer to: <https://www.nystrs.org/NYSTRS/media/PDF/NoLongerAbletoWork.pdf>

## **NYSUT Member Benefits Trust**

### **Contact Member Benefits if the member was enrolled in any endorsed programs.**

Call Member Benefits with any questions: 800-626-8101.

NYSUT Member Benefits offers a variety of programs to members and their families. It is important to contact Member Benefits in the event of a loved one's loss to determine if they were enrolled in any of the plans offered.

If the deceased was enrolled in an endorsed program, Member Benefits can advise you who to contact to file a claim or inquire about continuing coverage. It is not necessary to provide a death certificate to Member Benefits when reporting a death, but one may be necessary for the providers of any plans the member was enrolled in.

Listing of possible programs:

- Accidental Death and Dismemberment Insurance — All NYSUT members (both in-service and retiree) are automatically provided with a \$5,000 AD&D benefit
- Catastrophe Major Medical
- Long-Term Care Insurance
- Life Insurance
- Disability Insurance
- Home and Auto Insurance
- Dental Insurance
- Legal Services Plan
- Vision Insurance

## **Peer Support Line**

NYSUT Member Benefits has partnered with Rutgers University Behavioral Health Care to provide this no-cost, confidential helpline for members and their families. When you call, the highly trained staff will aid you in assessing your situation, informing you about your options and finding needed services.

Get help with the following topics and more:

- Finding mental health services or support groups
- Sourcing elder care or caregiving services
- Reducing feelings of isolation and loneliness
- Managing planned or unexpected hospitalizations

For more information and assistance, call 844-444-0152, or visit [nysut.org/peersupport](https://nysut.org/peersupport).

## **NYSUT Mailings**

If you want to discontinue receiving publications and/or information from NYSUT after the death of a loved one, you may contact NYSUT directly at: 800-342-9810 and request to speak to someone in Member Records.

## Accidental Death & Dismemberment

The AFT has arranged for all active, working and retired members in good standing to have a \$5,000 accidental death and dismemberment (AD&D) insurance policy from Federal Insurance Company, a member insurer of the Chubb Group of Insurance Companies. The AD&D benefit is included in your AFT local union membership, so you're already covered.

**The STANDARD BENEFIT for active and retired members provides:**

- Coverage for both on-the-job and off-the-job accidents.
- Coverage extends to accidents occurring anywhere in the world.
- \$5,000 benefit is paid to member's beneficiary for accidental loss of life.
- Benefits also for accidental loss of hand, foot, sight, speech or hearing.

**The DOUBLE BENEFIT is provided when:**

Injury or death occurs at the workplace associated with your AFT membership. This double benefit does not include travel to and from work.

Retired members are not covered by the double benefit.

**What if a retired member is working at an AFT local?**

If a retired member is working in another position for which they are also paying dues to an AFT affiliate, and that affiliate is paying per capita to AFT on that member, then they are covered as an active member and not as a retired member. Essentially, they are only covered once.

For more information, including details on covered losses, please go to [aft.org/add](http://aft.org/add) where you will find an informational flyer, summary of benefits and means to name a beneficiary.

NEA Member Benefits offers complimentary life insurance of up to \$1,000 for death by natural causes and up to \$5,000 of AD&D coverage to eligible active, staff, reserve and life NEA members. Information about the no-cost offerings can be found at [www.neamb.com/products/nea-complimentary-life-insurance](http://www.neamb.com/products/nea-complimentary-life-insurance) and a claim can be filed by calling NEA Member Benefits at 800-637-4636.

## Social Security Administration

### ■ Contact your local office, if applicable.

Return any check(s) received after the death of the member. The decedent's spouse may apply for \$255 toward burial. They will need a death certificate. Many funeral directors contact the SSA upon the death of an individual.

When eligible, married spouses may receive the Social Security benefits of the deceased spouse. Children under 18 may also be eligible to receive benefits.

## Veterans Administration

### ■ Visit the website: [va.gov/burials-memorials](http://va.gov/burials-memorials)

The VA site contains information on veterans burial benefits, including eligibility, veterans burial allowance, memorial items and benefits for spouse and dependents.

When a veteran or their qualifying dependents are buried or inurned in a national cemetery, or a National Park cemetery, the government will pay for opening and closing of the grave, perpetual care, a headstone or marker and a burial flag.

If the veteran or their qualifying dependents are buried in a state veterans cemetery, burial services are provided by the individual state, not by the VA. Available services can vary widely from one state to another, and even from one state veterans cemetery to another within the same state.

For a non-service-related death, the VA will pay up to \$300 toward burial and funeral expenses, an \$828 plot-interment allowance and a \$231 headstone or marker allowance for deaths on or after Oct. 1, 2021.

Regardless of where a veteran or eligible family member is buried, the VA doesn't pay for cremation, preparation of the deceased (embalming), casket or urn, or transportation to the cemetery. However, in certain situations, the government will cover some of these costs.