



Retired Member Death Benefits

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INTRODUCTION

This publication will answer many of your questions about the payment of benefits due to the death of a CalPERS retiree, survivor, or anyone receiving a CalPERS benefit. On the following pages, you will find the information and steps required to ensure prompt and accurate payment of death benefits. Please note that CalPERS cannot pay benefit claims until we receive all the proper documentation.

You should keep this publication with other personal retirement records to provide guidance to your family members when it becomes necessary to claim survivor benefits.

IMPORTANT INFORMATION ABOUT WARRANTS

Warrants are not payable after the death of the payee. The sooner CalPERS receives notification of death, the sooner we can determine the eligibility of a survivor. And the sooner we receive notification of the death of anyone receiving a CalPERS warrant, the less likely it is that we will need to recover a large sum of money due to warrants being issued after the date of death. Any allowance accrued and unpaid as of the date of death is paid to the eligible beneficiaries.

For most purposes, a **warrant** functions exactly like a check. It is a payment draft issued by the State of California in the name of the person or institution receiving the funds indicated.

HOW TO REPORT A DEATH TO CalPERS

The first step in the survivor claims process is to notify us that a death has occurred. This can be done by telephone or mail.

Our phone number:

888 CalPERS (or 888-225-7377)

TTY: (877) 249-7442

Our mailing address:

CalPERS Benefit Services Division

Survivor and Death Benefits

P.O. Box 1652

Sacramento, CA 95812-1652

CalPERS will need the following information:

- Name and Social Security number or CalPERS Identification (CID) number of the deceased
- Date of death
- Name, address, and telephone number of surviving spouse or registered domestic partner, next of kin, or the person designated to settle the estate
- Name, address, and telephone number of the person providing the notice of death

Long-Term Care

If the deceased was covered by CalPERS Long-Term Care, report his or her death to the program administrator at (800) 982-1775. This will assist in the timely payment of any premium death benefits. If premiums for a survivor's long-term care coverage were being deducted from the retiree's monthly retirement allowance, call the program administrator for instructions on how future premiums should be paid.

THE SURVIVOR BENEFIT APPLICATION

After a death is reported to CalPERS, we will send a survivor benefit application package to the next of kin, the named beneficiaries, or the person reporting the death. The information on the completed application form serves as the request to receive death or survivor benefits. The form also identifies family members who may be legally entitled to benefits.

Required Documentation

The following documentation **is required** before payment can be made:

- Completed survivor benefit application
- Photocopy of the death certificate
(do not send original as it will be destroyed)
- Photocopy of Letters of Administration or Letters Testamentary for the probated estate, if the estate is to be paid
- Any warrants issued after the payee's death, or a personal check for the amount due to be returned*

The following documentation **may be required** before payment can be made:

- Marriage certificate or domestic partnership registration, if Survivor Continuance is to be paid to a surviving spouse or registered domestic partner or to prove the next-of-kin for statute
- Birth certificate of a beneficiary, if designated for a monthly allowance or to prove the next-of-kin for statute
- Newspaper clipping reporting the death (if available)

** Under certain circumstances, CalPERS may automatically pay a monthly benefit to a surviving spouse or registered domestic partner before receiving the required documents. We will advise the person filing the death report if a monthly allowance will be payable, and if the spouse or registered domestic partner can cash any warrants issued by CalPERS after the date of death.*

HEALTH AND DENTAL INSURANCE ENROLLMENT

If a survivor or beneficiary is entitled to continue coverage under a health or dental insurance plan administered by CalPERS, enrollment is continued automatically when the monthly benefits are set up for the beneficiary. There may be a temporary lapse in coverage when the member's retirement allowance is no longer payable due to death. The health and/or dental insurance will be set up retroactively when the beneficiary's allowance is issued.

For automatic continuation of health insurance for the continuing survivor or beneficiaries, the following conditions must all be met:

- A monthly allowance must be payable.
- The recipient of the monthly allowance must have been enrolled in the health plan.
- The health plan must have been under the Public Employees' Medical and Hospital Care Act.

Certain non-enrolled surviving family members may be eligible to enroll in a CalPERS health plan within 60 days of the death of a retired member, or during any future Open Enrollment period. Call us for more information at **888 CalPERS** (or **888-225-7377**).

If coverage will not continue, survivors may be eligible for Consolidated Omnibus Budget Reconciliation Act (COBRA) coverage. COBRA is federal legislation allowing direct payments for premiums for specified periods of time to temporarily replace lost coverage. Certain qualifying events determine eligibility for COBRA. CalPERS will inform survivors about COBRA eligibility.

BENEFICIARY DESIGNATION

Certain life events that occur after retirement revoke the existing beneficiary designation on file with CalPERS for the lump-sum death benefits. These events are marriage, registration of domestic partnership, dissolution or annulment of marriage or termination of domestic partnership, or the birth or adoption of a child.

Statutory Beneficiary Order

If no beneficiary designation is in effect at the time of death, lump-sum benefits are paid to surviving family members in the following order:

1. Spouse or registered domestic partner, or if none,
2. Children (natural or adopted), or if none,
3. Parents, or if none,
4. Brothers and sisters, or if none,
5. Probated estate, or if not probated,
6. The trust, or if none,
7. Stepchildren, or if none,
8. Grandchildren (including step-grandchildren), or if none,
9. Nieces and nephews, or if none,
10. Great grandchildren, or if none,
11. Cousins.

If no beneficiary can be located, the benefits may be claimed by the person who paid the funeral expenses, up to the amount of the benefits payable.

Changing Your Beneficiary Designation

It is important to keep your beneficiary designation current. The *Post-Retirement Lump-Sum Beneficiary Designation* form is included in the CalPERS publication *Changing Your Beneficiary or Monthly Benefit After Retirement* (PUB 98). You can request this form by contacting us or visiting our website at www.calpers.ca.gov.

Use this form only for lump-sum benefits, such as the Retired Death Benefit, the Option 1 Return of Contributions, or the balance of temporary annuity payments.

Changing Your Monthly Benefit

If you want to request a pop-up increase to your retirement allowance following the death of your lifetime option beneficiary, please complete the form included in *Changing Your Beneficiary or Monthly Benefit After Retirement* (PUB 98). The publication also has a form to change your retirement election to provide a monthly death benefit allowance to a new spouse or registered domestic partner if your previous beneficiary died or if you married or entered into a registered domestic partnership after retirement. Please review the publication for other permitting events such as a legal separation or termination of marriage or domestic partnership where the member is awarded 100 percent interest in his or her retirement.

You can view your retirement account information and change your lump-sum beneficiary designation at any time at my.calpers.ca.gov.

BECOME A MORE INFORMED MEMBER

CalPERS Benefit Services Division
Survivor and Death Benefits
P.O. Box 1652
Sacramento, CA 95812-1652

Reach Us by Phone

Call us toll free at **888 CalPERS** (or **888-225-7377**).
Monday through Friday, 8:00 a.m. to 5:00 p.m.
TTY: (877) 249-7442

CalPERS Website

Visit our website at www.calpers.ca.gov for information on all our benefits and services.

my|CalPERS

Log in at my.calpers.ca.gov to access real-time details and balances of your CalPERS accounts.

PRIVACY NOTICE

The privacy of personal information is of the utmost importance to CalPERS. The following information is provided to you in compliance with the Information Practices Act of 1977 and the Federal Privacy Act of 1974.

Information Purpose

The information requested is collected pursuant to the Government Code (sections 20000 et seq.) and will be used for administration of Board duties under the Retirement Law, the Social Security Act, and the Public Employees' Medical and Hospital Care Act, as the case may be. Submission of the requested information is mandatory. Failure to comply may result in CalPERS being unable to perform its functions regarding your status. Please do not include information that is not requested.

Social Security Numbers

Social Security numbers are collected on a mandatory and voluntary basis. If this is CalPERS' first request for disclosure of your Social Security number, then disclosure is mandatory. If your Social Security number has already been provided, disclosure is voluntary. Due to the use of Social Security numbers by other agencies for identification purposes, we may be unable to verify eligibility for benefits without the number.

Social Security numbers are used for the following purposes:

1. Enrollee identification
2. Payroll deduction/state contributions
3. Billing of contracting agencies for employee/employer contributions
4. Reports to CalPERS and other state agencies
5. Coordination of benefits among carriers
6. Resolving member appeals, complaints, or grievances with health plan carriers

Information Disclosure

Portions of this information may be transferred to other state agencies (such as your employer), physicians, and insurance carriers, but only in strict accordance with current statutes regarding confidentiality.

Your Rights

You have the right to review your membership files maintained by the System. For questions about this notice, our Privacy Policy, or your rights, please write to the CalPERS Privacy Officer at 400 Q Street, Sacramento, CA 95811 or call us at **888 CalPERS** (or **888-225-7377**).

CalPERS is governed by the Public Employees' Retirement Law and the Alternate Retirement Program provisions in the Government Code, together referred to as the Retirement Law. The statements in this publication are general. The Retirement Law is complex and subject to change. If there is a conflict between the law and this publication, any decisions will be based on the law and not this publication. If you have a question that is not answered by this general description, you may make a written request for advice regarding your specific situation directly to the CalPERS Privacy Officer at 400 Q Street, Sacramento, CA 95811.

California Public Employees' Retirement System
400 Q Street
P.O. Box 942701
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888 CalPERS (or **888-225-7377**)
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