

Making Sure Benefits Continue When a Retiree Dies

How Does the Spouse Keep on Getting Benefits?

Sadly, a retired community college employee has died. How does the retiree's spouse keep on getting the pension and medical benefits? It can be a confusing process, but let's make it a bit simpler.

The first step is to gather all paperwork that was filed upon retirement specifying retirement options, beneficiaries, possible life insurance, etc.

The next step is to contact whichever retirement system the employee was in. In all cases, you need to act immediately to ensure that benefits continue without interruption.

State Employees Retirement System (SERS)

1. As soon as possible, contact the Healthcare Policy and Benefit Services Division Payroll Department (860-702-3528). They will instruct you on how to proceed. You will need to send them a copy of the death certificate (two copies if your spouse had life insurance through the state).
2. Provided the "spousal option" was chosen, you will receive a benefit based upon the option chosen and will start receiving pension checks in your own name. Your health insurance will continue, although there will be some administrative changes.
3. In the case where there is no spousal option, the pension checks will cease (unless you chose the "guaranteed XX years payment option" – in which case you need to talk to the people at the State Retirement Division). Also, your state health insurance will cease, although you can apply for coverage through the COBRA provisions.

Teachers Retirement System (TRS)

1. Go to the State Teachers Retirement Board website, www.ct.gov/trb and look for what to do in the event of a death. Currently there is a "Death Notification" link on their FAQ page. Once you send in their form, they will contact you. You may also wish to contact them directly to discuss options (860-241-8400).
2. Very few community college people are in this system. They are not used to processing benefits for state employees. Further, it is complicated because years of service usually include more than one employer. So be patient.

Alternate Retirement Plan (ARP)

1. Contact the ARP administrator, currently ING. Call their Connecticut representatives at 860-580-2233 or toll-free at 800-784-6383. Or they can be reached by email: CTFieldOffice@us.ing.com.
2. Assuming the retiree converted part of his/her benefit to a state annuity in order to qualify for retiree health benefits, your health benefits will continue. Contact the Healthcare Policy and Benefit Services Division Payroll Department (860-702-3528).

SERS Hybrid Retirement Option

1. If the retiree chose the SERS option, contact the Healthcare Policy and Benefit Services Division Payroll Department (860-702-3528). They will instruct you on how to proceed. You will need to send them a copy of the death certificate (two copies if your spouse had life insurance through the state).
2. Provided the “spousal option” was chosen, you will receive a benefit based upon the option chosen and will start receiving pension checks in your own name. Your health insurance will continue, although there will be some administrative changes.
3. If the retiree chose the “cash out” option upon retirement, your participation in the pension program has already ended, although if the retiree converted part of his/her benefit to a state annuity in order to qualify for retiree health benefits, you will be treated exactly the same as an ARP participant. Contact the Healthcare Policy and Benefit Services Division Payroll Department (860-702-3528).

If the deceased was a member of the 4C’s Retirees Chapter, spouses can contact the Retirees Chapter for assistance. The 4C’s Retirees work with CSEA/SEIU staffers who have extensive experience on retirement issues.

Please note: Contact information and procedures are subject to change; go to appropriate websites to search for updated information. The more information you have, the better!

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