

## Assistance for Survivors

The death of a spouse or a loved one is a very traumatic event. Dealing with your own feelings as well as those of the family in addition to making all the necessary arrangements can result in overlooked details and additional confusion.

NJEA/NJREA has created some suggestions that are general and should be adapted to your particular situation through family conversations and conferences with legal and/or financial advisors.

The following excerpt comes from the New Jersey Division of Pensions and Benefits Fact Sheet #10: <http://www.state.nj.us/treasury/pensions/pdf/factsheets/fact10.pdf>

When the death of a member of one of the New Jersey State-administered retirement systems occurs, the member's family or survivors should notify the division of Pensions and Benefits at (609) 292-7524 and provide the following information:

- the full name of the deceased;
- the deceased's Social Security, pension membership, or retirement number;
- date of death; and
- the name, mailing address, and telephone number of the person handling the deceased's affairs.

Once a member's death is reported, the Division of Pensions reviews the member's account to determine what benefits, if any, are due. The Division of Pensions informs the named beneficiary or beneficiaries by letter of the benefits payable and sends the necessary claim forms.

The processing time for paying a claim depends entirely upon when the Division of Pensions receives the following items from the beneficiary:

- a certified death certificate; a photocopy is not acceptable;
- all claim forms, properly completed; and
- any uncashed pension checks sent to a deceased retiree (any monies due will be reissued to the beneficiaries or the estate).

In addition to notifying the New Jersey Division of Pensions and Benefits, a survivor of the deceased may want to consider some of the following:

- Locate the family's important papers.
- Request several copies of the death certificate (there may be a fee). You will probably find that those that request a death certificate require an original.
- If a spouse/member was actively employed, or on a leave of absence and had not filed an application for retirement, contact the decedent's Board of Education. The Board will process the Division of Pensions and Benefits paperwork for life insurance benefits and for the return of pension contributions.
- If a spouse/member applied for retirement and his/her death occurred prior to the date of retirement, contact the New Jersey Division of Pensions and Benefits at (609) 292-7524. The Division will contact the beneficiary(ies) named in the application for retirement to either select the retired or active death benefit.
- If a deceased was retired, and covered by the School Employee Health Benefits Program (SEHBP), the surviving spouse should request a retired change of status application, if they wish to continue coverage under the SEHBP.
- If the deceased was enrolled in Medicare Part B, notify Social Security.
- If the deceased had NEA Group Life Insurance plan or NEA Dues Tab Insurance, contact that office at 800-637-4636.
- If death was due to an accident, and/or covered under the NJEA endorsed Disability Insurance Program, contact Prudential at 800-727-3414.
- If the spouse/member was ever in the military service, notify the Veterans' Administration. There may be death benefits.

This is certainly not an all-inclusive, or exhaustive list, and family members of the deceased should always consult with an attorney and/or tax professional to determine what is best for all involved.