

Survivors Assistance

*Since all of our retirees receive an annuity from the Stat Universities Retirement System (SURS), only **SURS** will be used throughout the report. It is important to know, however, that if one has a reciprocal annuity with any of the other state retirement groups, i.e. STRS or SERS the same information required by SURS must also be provided to the other retirement offices.*

What should all retirees do TODAY?

Make sure the following documents are on file with SURS:

- A. Update beneficiary form, along with current addresses of all beneficiaries.
- B. Copy of survivor's birth certificate.
- C. Copy of marriage certificate.
- D. Divorce papers.

As soon as possible, report to SURS the death of the annuitant. Notification may be made by calling SURS at 1-800-275-7877 and/or STRS at 1-800-877-7896. E-mail or fax is acceptable. SURS will require the following information at the time the call is made.

- A. Date of death
- B. Survivor's name, address, phone number, birth date, and social security number

The eligible survivor will receive from SURS an insurance lump sum payment of \$1000. If a reciprocal annuity applies with STRS or SERS, each retirement office shares the liability for the payment.

Within a few days of reporting the death of the annuitant, a survivor will receive in the mail a QUOTE LETTER. This letter explains the benefits that are payable and also includes the forms necessary to apply for benefits. Typically there are different options available to them, and likewise different forms that go with each of the options. Assistance is available by calling the chairman of the Survivors Assistance Committee, Alice Jackson, phone 815-725-5352. She or a member of her committee will call on survivors if assistance is requested. Survivors or beneficiaries, who do not reside locally, will need to initiate a phone call and may receive assistance by phone.

Some additional information

- A. An **original** death certificate must be sent as soon as possible to SURS. All other documents may be copies.
- B. Depending upon several formulas that may apply to individuals, survivors receive approximately 50 per cent of the deceased retiree's annuity.
- C. If there are contributions and interest remaining in the account at the time of the annuitant's death, SURS will give the survivor an option to either take the monthly survivor benefit or the lump sum survivor benefit. SURS estimates that retirees exhaust their contributions and interest within 3 to 4 years of retirement.
- D. If the survivor decides to take the lump sum, the following documents would be needed.
 - 1) Waiver of Survivors Insurance Benefits,
 - 2) Application for Death Benefit,
 - 3) Certified Copy of the Death Certificate.

Although the amount of the annuity to the annuitant is not affected by the death of a spouse, *it is important to notify SURS as soon as possible of the death of a spouse.*

Glossary:

SURS (State Universities Retirement System) Retirement system for state universities and community colleges

STRS (State Teacher Retirement System) Retirement system for elementary and secondary schools

SERS (State Employees Retirement System) Retirement system for all state employees

Survivor is defined as a spouse of annuitant, dependent parent of annuitant, dependent child under age of 18 or disabled dependent child over 18, or college student 18-23 years of age.

Beneficiary is defined as the person(s) named by the annuitant to receive the death benefit and any balance in the account of the annuitant at the time of death.

Reciprocal annuities apply when one is receiving a retirement annuity from more than one state retirement group.

Representatives from SURS Office
Terri Tolch, Ext. 806
Faye Kent, Ext. 837
Phone 1-800-275-7877

Members of Survivors Assistance Committee

Alice Jackson, Chairman	815-725-5352
John Corradetti	815-725-7590
Silas Ellingson	708-479-5176
Marilyn Heniff	815-744-4641
Paul Lester	815-725-6074
Richard Meyer	815-729-4594
Kenneth Parker	815-741-1983
Henry Pillard	815-723-2130
Walter Zaida	815-479-5813
Linda Goody	815-280-2428
Diane Centner	815-280-2265