

It is our experience that retirees will exhaust their contributions and interest within three to four years of retirement. If the survivor decides to take the lump sum, the following documents will be needed:

- Waiver of Survivors Insurance Benefit,
 - Application for Death Benefit,
 - Certified Copy of the Death Certificate.
- If there is an eligible survivor (spouse or dependent), SURS will pay a \$1,000 lump sum payment (\$500 if reciprocal with TRS or SERS). If there is no spouse or dependent, the death benefit will be paid to the beneficiaries.

Will the survivor receive the 3 percent increase in pension at the beginning of each year?

- The 3 percent increase is not constitutionally guaranteed, but so long as annuitants continue to receive it, survivors will be treated the same as annuitants.

Why do survivors sometime experience delays in finalizing their claims?

- Delay in notifying SURS of annuitant's death.
- Delay in returning to SURS the necessary documentation and forms required.
- SURS will pay a full month's annuity if death occurs in the middle of a month and

will continue to pay until notified of an annuitant's death. If SURS overpays, however, it will delay processing a death claim until the overpayment is returned to SURS.

- Birth certificate is not on file.
- Marriage certificate is not on file.
- Form W4-P not received. (Federal Tax Withholding)
- Final Certification of Reciprocal Data. (Because two or more reciprocal systems could be involved in a survivor claim, these claims generally take longer.)

Is a dependent child or the survivor of a disabled annuitant eligible for health care insurance?

- Yes, an unmarried dependent child under the age of 18 or a college student under the age 22, as well as a surviving spouse of a disabled annuitant is eligible. Any survivor receiving a monthly survivor benefit is eligible to enroll in the health insurance program with premiums at the lower subsidized rate.

The information contained in this brochure is provided as a source of information to our members and does not constitute legal, tax, or other professional advice.



This brochure was prepared by the JJCAA Survivors' Assistance Committee in what is hoped to be an easy-to-follow guide written in a question and answer format. The committee strongly advises that every annuitant immediately follows the instructions addressed in the first question of this brochure. It also advises that this brochure be filed so that easy access is available when death of an annuitant or spouse occurs. A copy and updates of this brochure are posted at www.jjc.edu/jjcaa. Questions can always be directed to SURS, TRS, or SERS, but if a problem arises, personal assistance is available to every annuitant or survivor by calling the Manager, Employee Relations in the Office of Human Resources of Joliet Junior College at (815)-729-9020, who will refer you to a JJCAA advocate.



A GUIDE TO SURVIVORS' ASSISTANCE



A GUIDE TO SURVIVORS' ASSISTANCE

This brochure is prepared jointly by the Joliet Junior College Annuitants Association (JJCAA) and the Office of Human Resources of Joliet Junior College to provide information for employees and retirees who are members of the State Universities Retirement System (SURS) and to help their survivors receive all rights and benefits to which they are entitled.

This information is also applicable to employees, retirees, and survivors eligible for reciprocal annuities i.e., Teacher Retirement System (TRS) and State Employees Retirement System (SERS), as well as persons on disability.

To avoid repeating the names and requirements of all reciprocal retirement systems, only SURS will be used in this document. (Please note that although much of the information in this brochure applies to all three retirement systems, there may be some differences.)

“ANNUITANT” is any JJC retiree receiving an annuity (pension).

“SURVIVOR” is the spouse or dependent of a deceased annuitant. (See Web site for detailed requirements.)

“DEPENDENT” is a spouse, minor child, college student under age 22, disabled child, or parent.

“BENEFICIARY” is anyone named by the annuitant to receive death benefits.

SURS 1-800-275-7877

www.surs.org

TRS 1-800-877-7896

www.trs.gov

SERS 1-312-814-5853

wwwwww.state.il.us/srs

What documents should be on file in the SURS office by all annuitants today?

- Updated beneficiary form, along with the current addresses of all beneficiaries.
- Annuitant's birth certificate.
- Survivor's birth certificate.*
- Marriage certificate or divorce papers.*
- Power of attorney, adoption, guardianship papers.*
- * TRS does not require birth certificate, marriage certificate or divorce papers until after the death of the annuitant, but it is highly recommended that these papers be stored well in advance to be mailed in with the death certificate.

What should the annuitant do when the death of a spouse occurs?

- Contact SURS immediately to report the death of the spouse.

What should the survivor do when the death of the annuitant occurs?

- Immediately notify SURS of *survivor's* and/or *beneficiaries'* names, addresses, phone numbers, birth dates and social security numbers.

What documentation must a survivor provide SURS immediately upon the death of a spouse?

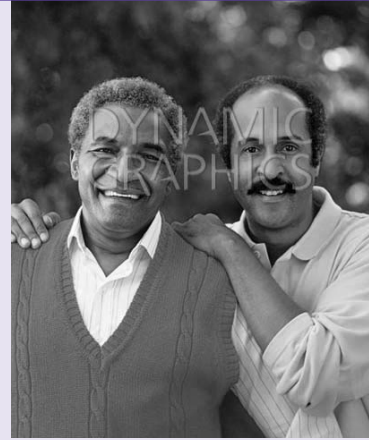
Within 7-10 days after SURS is notified of the death of an annuitant, the survivor or dependent or beneficiaries will receive a quote letter and forms. To expedite processing of a claim, the following forms, which will be mailed to you, should be returned to SURS immediately: Please note: *Not all forms will be applicable. There may be additional forms sent.*

- Application for Widow's or Widower's Survivor Benefit.
- Certified copy of the death certificate (obtain ample copies from funeral director).
- Certified copy of the death certificate for any primary beneficiaries.
- Certified copy of the Letters of Office or Letters of Administration (if payable to the Estate).
- Copy of the trust agreement (if payable to a trust).
- Agreement to Hold or Use Payments for the Benefit of a Minor (if payable to a minor child).

Will the survivor continue to receive health care insurance after the death of the annuitant?

- Yes, assuming you are an eligible survivor and receiving a survivor benefit. It is very important that there is no delay in notifying SURS when death occurs. The pharmacy

will not change the name of the account to the survivor's name until SURS gives the pharmacy the name and social security number of the survivor. Should there be a delay and medication is needed prior to the change of name, the survivor must pay the full retail price but will be reimbursed by the insurance carrier (currently CIGNA) when receipts are provided.



With the death of the annuitant, will the survivor pay the same premium for health care insurance that was paid for dependency while the annuitant was alive?

- No, there is a significant savings for the survivor. The survivor is no longer a dependent so he/she will be assigned the same premium of an annuitant, which is a much lower subsidized rate.

What may a survivor expect to receive upon the death of the annuitant?

- Depending upon the plan and time period contracted at the time of retirement, a survivor will be given a monthly annuity that amounts to approximately 50 percent of what was paid to the annuitant at the time of his or her death. If there are contributions and interest remaining in the account, SURS will give the survivor an option to take either the monthly survivor benefit or the lump sum survivor benefit.

