



PROCESSING DEATH BENEFITS

LAST UPDATE DECEMBER 2009

Does NYCERS have to be notified when a member or retiree dies?

YES. When a NYCERS member or retiree dies, it is understandably a difficult time for family and friends. Since the family and/or friends are likely to be the intended recipients of death benefits payable from NYCERS, it is important that NYCERS be notified as soon as possible. Notification of a member's or retiree's death triggers a multi-step procedure by NYCERS to process any death benefits payable.

Who should notify NYCERS about the death of one of its members or retirees?

Anyone can notify NYCERS of the death of a member or retiree. Often the surviving spouse, another family member or a friend makes the first contact with NYCERS. If a member dies while still in City service, sometimes the member's employing agency may notify NYCERS.

How is NYCERS notified?

NYCERS can be notified in a few different ways. The fastest method is to complete a simple online form on our website at www.nycers.org. You may also contact our Call Center at (347) 643-3000 or visit our Customer Service Center at 340 Jay Street in downtown Brooklyn (an appointment can be scheduled online at www.nycers.org).

What type of information does NYCERS need when a death is reported?

In order to begin the process of identifying the decedent and his or her beneficiary(ies), and determining the death benefits payable, NYCERS will need some general information including:

- ✓ the full name of the decedent
- ✓ the decedent's member number or pension number

- ✓ the last four digits of the decedent's Social Security number
- ✓ the date of death
- ✓ the place of death (City/State/Country)
- ✓ the decedent's address
- ✓ the informant's information
- ✓ the next of kin (including his or her address)

All of this information can be provided when reporting a death online. If you are reporting a death by contacting our Call Center or visiting our Customer Service Center, be sure to have this information readily available.

Are any documents required by NYCERS when a death is reported?

The person doing the reporting -- the informant -- is not required to submit any documentation at the time of reporting the death. However, documentation is required to process any claim for benefits; please see the next question and answer for details on the required documentation.

Once a death is reported, what types of documents are required to process a claim?

A certified Original Death Certificate must be submitted to NYCERS before any benefits are paid to a beneficiary. In addition, one or more of the following documents may be requested as the process unwinds. These documents are typically requested from the designated beneficiary(ies), the executor of the decedent's estate, or the next of kin:

- ✓ Claimants Statement Form (NYCERS will send this to the beneficiary, executor of the estate or next of kin)
- ✓ Rollover Letter (a payment election letter sent by NYCERS which contains options for the disbursement of the death benefit, e.g., lump sum, rollover, etc.)

Processing Death Benefits #702 - Page 1



340 Jay Street, Brooklyn, NY
Mezzanine level



30-30 47th Avenue, 10th Floor
Long Island City, NY 11101



(347) 643-3000



www.nycers.org

- ✓ Tax Forms
- ✓ Tax Waiver
- ✓ Letters of Administration (if applicable, issued by the Surrogate's Court of the county in which the deceased pensioner resided).
- ✓ Guardianship papers
- ✓ Power of Attorney
- ✓ Vital Records (e.g., Social Security Card)

What is the procedure after NYCERS has been notified of a death?

The informant will receive an acknowledgement letter that explains the next step in the process. The letter may request the Death Certificate (if one hasn't already been filed) or request other information necessary to continue the member/retiree identification process. Once NYCERS identifies the member/retiree, a review of his or her retirement account is commenced to ascertain his or her retirement plan and the death benefit(s) payable under such plan.

The next step is identifying the designated beneficiary(ies) and attempting to contact him or her. Remember, the beneficiary may or may not be the person who reports the death to NYCERS.

If the informant is not one of the designated beneficiary(ies) on file with NYCERS, then all subsequent communication will be to the beneficiary(ies).

The length of time to identify a designated beneficiary depends on whether the deceased member/retiree had filed a Designation of Beneficiary(ies) form with NYCERS, whether or not the beneficiary names and addresses were kept current, and how soon the beneficiary(ies) responds to inquiries from NYCERS.

How long does it take to process benefits?

The time it takes to process a claim largely depends on how soon all of the verification procedures are completed by NYCERS and how soon the required forms are properly completed by the beneficiary(ies) and filed with NYCERS.

In the case of the death of an active member (a NYCERS member who died while still employed in City service), a

letter notifying all Designated Beneficiary(ies) of the benefit amount will be mailed no later than 75 days after NYCERS receives the certified Death Certificate. Payment of a benefit is then generally made within 45 days of NYCERS' receipt of the completed claim form.

In the case of the death of a NYCERS retiree, the process generally takes 90 days. The 90 days is from the point of sending an acknowledgement letter to the beneficiary, and receiving the death certificate and claim form, to paying the benefit to the beneficiary and/or survivor in the case of a benefit payable under an option selection.