Losing a loved one is never easy. We are here to assist you with navigating potential benefits during this difficult time. Feel free to contact NERS or Human Resources with your questions or concerns.

**Retirement Office**

**Key Areas:**
- Retirement Pensions
- Employee and Retiree Death Benefits

**Phone:** 757-664-4738  
**Email:** retirement@norfolk.gov  
**Mailing Address:** Norfolk Employees’ Retirement System  
810 Union Street  
Suite 309  
Norfolk, VA 23510

**Human Resources**

**Key Areas:**
- Minnesota Life Insurance
- Workers’ Compensation  
- Death Benefits

**Phone:** 757-664-4486  
**Mailing Address:** City of Norfolk – HR  
810 Union Street  
Suite 100  
Norfolk, VA 23510

**U.S. Social Security**

**Key Areas:**
- Death Benefits  
- Survivors’ Benefits

**Phone:** 1-800-772-1213  
**Website:** www.ssa.gov  
**Mailing Address:** Social Security Office  
5850 Lake Herbert Drive  
First Floor  
Norfolk, VA 23502

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**DISCLAIMER:** This pamphlet summarizes parts of Chapter 37 of the Code of the City of Norfolk. The summaries are intended to provide simplified and meaningful information that is relevant to the average member. Any information that is inconsistent with, or contradicts, Chapter 37 must be disregarded.

The NERS “Know 2 Ask” series provides basic information needed to empower you to ask important retirement-related questions. Knowing who and what to ask is key.
Overview
NERS provides distinct benefits, depending on whether your loved one was an active employee or retiree at the time of death.

Reporting Death
❖ Death Benefit Claim. Surviving spouse, children, estate, or other beneficiary may be entitled to death benefits. However, no death benefit claims may be processed unless NERS is notified of the death.
❖ Confidentiality. NERS is only authorized to discuss death benefits with the qualifying beneficiary or an authorized representative.
❖ Documents. If you want to discuss your loved one’s account, NERS may request the documents listed below.
   ➢ Valid Photo Identification (e.g., driver’s license)
   ➢ Copy of Death Certificate
   ➢ Copy of Marriage Certificate (surviving spouse only)
   ➢ Proof of Executorship (e.g., court order appointing you as Executor or Administrator of Estate)

Terminating Benefits
❖ Last Benefit Payment. NERS disburses monthly benefits at the end of the month. As long as your loved one was alive on the first day of the month, the estate is entitled to the monthly benefit.
   Example: Death occurred March 1. Estate is entitled to the monthly benefit payment that will be issued March 31.
❖ Benefit Repayment. Any monthly benefits paid after the Last Benefit Payment are overpayments and must be repaid.

Human Resources
Contact Human Resources for the following matters:
❖ Life Insurance.
❖ ICMA Accounts. Your loved one may have voluntarily contributed to an ICMA retirement investment account.
❖ Workers’ Compensation Death. If your loved one passed as a result of an incident suffered while on duty, Workers’ Compensation Death Benefits may apply.

Active City Employee
My loved one was employed by the City of Norfolk at the time of passing.
❖ Ordinary Death Benefit. If your loved one’s passing was non-work-related, the named beneficiary on file with NERS may qualify for a benefit. The NERS beneficiary election is distinct from the Life Insurance beneficiary.
❖ Accidental Death Benefit. If your loved one’s passing qualifies for Workers’ Compensation Death Benefits the qualifying beneficiary is eligible to apply for NERS Accidental Death Benefits. NERS benefits will begin after the Workers’ Compensation coverage period ends.

NERS Members Receiving Benefits
My loved one was receiving NERS benefits or was a DROP participant at the time of passing.
❖ Death Benefit. Surviving spouses, surviving children under age 18, certified disabled children, or designated beneficiary may qualify for a benefit.