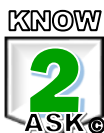




# Losing a Loved One: A Guide for Those Left Behind

- Audience:** Norfolk Employees' Retirement System (NERS) Members' Surviving Loved Ones
- Description:** Summarizes the NERS death benefits and provides contact information for other agencies that may be applicable.

**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 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**

The NERS provides distinct benefits to survivors or beneficiaries, depending on whether a loved one was an active employee or a retiree at the time of their passing.

## **Reporting a Death**

- **Who Should Report?**

Anyone may report the passing of a loved one.

- **Confidentiality**

The NERS is only authorized to discuss death benefits with a qualifying beneficiary or an authorized representative of the member's estate.

- **Death Benefit Claim**

NERS death benefit claims will be processed upon the receipt of the proper documentation.

- **Documentation**

To discuss a loved one's account or to process a death benefit claim, NERS may request the following:

- 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 the estate)

## **Active City Employee**

If a loved one was actively employed by the City of Norfolk at the time of their passing, the following benefits may be available:

- **Ordinary Death Benefit**

If a loved one's passing was not work-related, the named beneficiary on file with the NERS may qualify for a benefit. The NERS beneficiary election is distinct from the life insurance beneficiary.

- **Accidental Death Benefit**

If a loved one's passing was work-related and qualifies for Workers' Compensation Death Benefits, the qualifying beneficiary may be eligible to apply for a NERS Accidental Death Benefit. If approved, the NERS Accidental Death Benefit will be offset by any payable Workers' Compensation benefits.

- **Refund of Mandatory Contributions**

If a loved one was not a vested NERS members (with five (5) or more years of creditable service), their mandatory employee contributions may be refunded to their designated beneficiary, or to the member's estate.

### **Active NERS Retiree Receiving Benefits**

If a loved one was receiving a monthly NERS benefit or was a participant of the Deferred Retirement Option Program (DROP) at the time of passing, the following benefits may be available:

- **Death Benefit**

Surviving spouses, surviving children under age eighteen (18), unmarried certified disabled children over the age of eighteen (18), the member's estate, or designated beneficiaries may qualify for a death benefit.

- The **DROP account balance** will be paid to the member's estate.

### **City Voluntary Deferred Compensation Plans (457/Roth/IRA)**

Contact MissionSquare Retirement as an Executor or Administrator of the member's estate or a qualifying beneficiary that may be entitled to a distribution from a voluntary deferred compensation plan.

### **When do retirement benefit payments end?**

- **Last Retirement Benefit Payment**

The NERS retirement benefits are payable through the end of the month in which the retiree or beneficiary passes away.

- **Benefit Overpayment**

Any retirement benefits paid in error must be repaid to the NERS. Unreported deaths may result in benefit overpayments that will require recoupment.

### **Human Resources**

A loved one may be entitled to a life insurance benefit. If their passing qualifies as a work-related death, your loved one may qualify for Workers' Compensation Death Benefits. Contact the Department of Human Resources for more information.

Losing a loved one is never easy. We are here to assist you with navigating benefits that may be available during this difficult time. Please contact the Finance Retirement Office or the Department of Human Resources for assistance.

**Finance Retirement Office**

<u>Key Areas:</u>	<u>Phone:</u>
<ul style="list-style-type: none"><li>• Retirement Benefits</li></ul>	<b>(757) 664-4738</b>
<ul style="list-style-type: none"><li>• Employee and Retiree Death Benefits</li></ul>	<u>Email:</u>
<ul style="list-style-type: none"><li>• City Voluntary Deferred Compensation Plans (457/ROTH/IRA)</li></ul>	<b>retirement@norfolk.gov</b>
	<u>Website:</u>
	<b>www.norfolk.gov/retirement</b>
	<u>Mailing Address:</u>
	<b>City of Norfolk Retirement 810 Union Street, Suite 309 Norfolk, VA 23510</b>

**Human Resources**

<u>Key Areas:</u>	<u>Phone:</u>
<ul style="list-style-type: none"><li>• Life Insurance</li></ul>	<b>(757) 664-4486</b>
<ul style="list-style-type: none"><li>• Workers’ Compensation Benefits</li></ul>	<u>Email:</u>
	<b>HRhelp@norfolk.gov</b>

**MissionSquare**

<u>Key Areas:</u>	<u>Phone:</u>
<ul style="list-style-type: none"><li>• City Voluntary Deferred Compensation Plans (457/ROTH/IRA)</li></ul>	<b>1-800-669-7400</b>
	<u>Website:</u>
	<b>www.missionsq.org</b>

**Social Security Administration**

<u>Key Areas:</u>	<u>Phone:</u>
<ul style="list-style-type: none"><li>• Death Benefits</li></ul>	<b>1-800-772-1213</b>
<ul style="list-style-type: none"><li>• Survivors’ Benefits</li></ul>	<u>Website:</u>
	<b>www.ssa.gov</b>