

## Beneficiary Designation

If a member or retiree named you as a beneficiary on the Designation of Beneficiary (VRS-2), you may be eligible for a payment of the member's retirement contributions or life insurance benefits, if any.

If there is no valid beneficiary designation on file, VRS is required by law to pay benefits according to the following order of precedence:

- First, to the member's spouse;
- If no spouse, to the member's children and descendants of the member's deceased children;
- If none of the above, to the member's parents equally or to the surviving parent;
- If none of the above, to the duly appointed executor or administrator of the member's estate;
- If none of the above, to the next of kin under the laws of the state where the member resided at the time of death.

### Checklist for Beneficiaries and Survivors

- I know who to contact in the event of my loved one's death.

If my loved one dies while working:

Employer Contact Name

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Telephone number

(\_\_\_\_) \_\_\_\_\_

If my loved one dies while retired:

Minnesota Life toll free at  
1-800-441-2258

- I know where important papers, including beneficiary designations, are located.
- If my loved one is retired, I know whether he or she elected to continue a benefit to a survivor and who is named as the survivor.

## Additional Information

### Social Security Survivor Benefits

Call the Social Security Administration toll free 1-800-772-1213, contact your local Social Security Administration office or visit [www.ssa.gov](http://www.ssa.gov).

### Commonwealth of Virginia 457 Deferred Compensation Plan

Call toll free 1-VRS-DC-PLAN1 (1-877-327-5261) or visit [www.varetire.org](http://www.varetire.org) (select the Defined Contribution Plans tab).

### Virginia Retirement System

Call toll free 1-888-VARETIR (1-888-827-3847) or visit [www.varetire.org](http://www.varetire.org).

# Losing a Loved One

## Guide for Families



## Help During a Difficult Time

If you lose a loved one, knowing the next steps can help during a very difficult time.

This brochure explains what to do in the event of the death of a member or retiree of the Virginia Retirement System (VRS). It also provides an overview of benefits.



## If Your Loved One Dies while Employed

**Contact the member's employer.** The employer will help coordinate claims for any benefits due. Examples include:

- Life insurance benefits
- Payment of retirement contributions in the member's contribution account, a lifetime monthly benefit or both
- Payment from the member's Commonwealth of Virginia 457 Deferred Compensation Plan if he or she participated in this plan
- Health insurance benefits

## Line-of-Duty Benefits

If your loved one was a state or local public safety officer who died in the line of duty, you may be eligible for state or federal benefits, in addition to VRS benefits. Contact:

- Virginia Line of Duty Act: Virginia Department of Accounts, 804-225-3038
- Federal Public Safety Officers' Benefits Act: Bureau of Justice Assistance, toll free 1-888-744-6513

## If Your Loved One Dies while Retired

**Call Minnesota Life toll free at 1-800-441-2258** or write to Minnesota Life, Richmond Branch Office, P. O. Box 1193, Richmond, Virginia 23218-1193.

VRS has contracted with Minnesota Life as the service provider for the Group Life Insurance Program. Minnesota Life can initiate all VRS benefit claims, including life insurance benefits, and will provide information to VRS for processing any benefits due. Examples include:

- Life insurance benefits
- Payment of any remaining retirement contributions in the retiree's account
- Payment from the retiree's Commonwealth of Virginia 457 Deferred Compensation Plan if he or she participated in this plan
- Health insurance benefits for eligible survivors of deceased state retirees

When members apply for retirement, they elect a retirement benefit payout option. If your loved one elected an option that provides a survivor benefit and named you as the survivor, you may be eligible for a lifetime monthly benefit.

## What You Will Need

**To report a death, you will need:**

- Your loved one's full name, Social Security number and date of death as well as a mailing address where claim information can be sent.

**To claim death benefits, you will need:**

- Original or certified copy of the death certificate.
- Copy of police report if your loved one died in an automobile or other accident while actively employed
- Original or certified letter of qualification issued by the Circuit Court if benefits are to be paid to an estate.
- Copies of trust agreement establishing a trust and appointment of individual trustee if benefits are to be paid to a trust.
- Copy of guardianship appointment for the minor child's estate if benefits are to be paid to a minor child.
- Copy of power-of-attorney document if benefits are to be paid to a non-minor beneficiary who has a designated attorney-in-fact to handle his or her affairs.