

Losing a Loved One

Guide for Families



Help with your next steps during this difficult time, including an overview of available VRS benefits.



Virginia
Retirement
System

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 any retirement contributions in the member's defined benefit member contribution account, a 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

Preparation Helps in Difficult Times

Share this brochure with your loved ones and review the information and checklist together.

Line-of-Duty Benefits

If your loved one was an employee or volunteer who died in the line of duty, you may be eligible for state or federal benefits. For more information:

- **Virginia Line of Duty Act (LODA):**

Eligibility Determinations and Benefit Payments:

Virginia Retirement System
toll-free, 1-888-827-3847
(request LODA support)
loda@varetire.org
www.valoda.org

Health Benefits Plans:

Department of Human Resource Management
loda@dhrm.virginia.gov
www.dhrm.virginia.gov/healthcoverage/
loda-health-benefits

- **Federal Public Safety Officers' Benefits Act:**

Bureau of Justice Assistance:

toll-free, 1-888-744-6513
www.psob.gov

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, VA 23218-1193.

VRS has contracted with Minnesota Life as the insurer for the Group Life Insurance Program. Minnesota Life can initiate all VRS benefit claims 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 defined benefit 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 monthly benefit.

What You Will Need

- Your loved one's full name, Social Security number and date of death, and a mailing address where claim information may be sent
- Original or certified copy of the death certificate
- Copy of police report if your loved one died in an automobile crash 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 an 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

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 credited to the defined benefit member contribution account 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 natural or legally adopted children and descendants of the member's deceased natural or legally adopted 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 member's next of kin under the laws of the state where the member resided at the time of death.

A member may elect the order of precedence instead of designating a beneficiary. Beneficiary designations for each account are separate; the same or different beneficiaries may be designated for each of the member's accounts.

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

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

For information, call the Social Security Administration toll-free at 1-800-772-1213, contact your local Social Security Administration office or visit www.socialsecurity.gov.

Commonwealth of Virginia 457 Deferred Compensation Plan & VRS Hybrid Retirement Plan/Defined Contribution Component

Call toll-free 1-877-327-5261 and ask to speak with an Investor Services Representative, or visit www.varetire.org (select the Defined Contribution Plans tab).

Virginia Retirement System

Call toll-free 1-888-827-3847 or visit www.varetire.org.

Taxation of Benefits

Any distributions a beneficiary or survivor receives will be subject to federal and state income taxes. For more information, see the IRS 402(f) Special Tax Notice available at www.varetire.org, or contact a tax advisor or the IRS toll-free at 1-800-829-1040 or www.irs.org.

Workers' Compensation Survivor Benefits

For more information about workers' compensation survivor benefits, a beneficiary or survivor should contact the member's human resource office.