



## Assistance for Survivors

The death of a spouse or a loved one is a very traumatic event. NJEA/NJREA has put together the following information to assist survivors in processing their loved one's employment and retirement related paperwork.

*Please note these suggestions are general and should be adapted to your particular situation through family conversations and conferences with legal and/or financial advisors.*

### ■ For Members Actively Employed Who Had Not Filed an Application for Retirement at Time of Death *(Includes those on a leave of absence)*

#### 1. Pension

Contact the New Jersey Division of Pensions & Benefits (NJDPB) at **609-292-7524** and choose Option 2. See NJDPB Fact Sheet #10 at <https://www.state.nj.us/treasury/pensions/documents/factsheets/fact10.pdf> for further information on what information to provide. The Board of Education will process the NJDPB paperwork for group life insurance benefits and for the return of pension contributions.

- a. If a member applied for retirement and his/her death occurred prior to the date of retirement, contact the NJDPB at **609-292-7524**. The Division will contact the beneficiary(ies) named in the application for retirement to either select the retired or active death benefit.
- b. If the NJDPB cannot be reached by phone, report by email to [pensions.nj@treas.nj.gov](mailto:pensions.nj@treas.nj.gov) using the subject line "Report of Death." Include the member's name, Pension Member No. or Retirement No. *(or last 4 digits of the Social Security No.)*, and the date of death.

#### 2. Health Benefits

- a. If health plan was in the School Employee Health Benefits Program (SEHBP), the school district should notify the state.
- b. If health plan was through a private carrier, the school district or family member should notify the carrier.

#### 3. Life Insurance

- a. **Group Life Insurance through State of New Jersey.** The school district will notify NJDPB to process payments to the beneficiary(ies) on record.
- b. **NEA Complimentary Life Insurance.** All members are eligible for this benefit up to \$1,000. Contact NJEA Member Benefits at **609-599-4594 x2354** or NEA Member Benefits at **800-637-4636** to initiate the claims process.
- c. **NEA Member Insurance Trust.** If member purchased other life insurance, contact NEA Member Benefits at **1-800-637-4636**.

#### 4. Disability Insurance

If the deceased member was covered under the NJEA Endorsed Disability Insurance plan and disabled for at least 180 days, benefits may be payable due to a death. Contact Prudential at **800-727-3414** and select Option 3 with any questions.

#### 5. NJEA/NEA Member Benefit Programs

Contact NEA Member Advocacy Center at **800-637-4636** to terminate or change coverage for any other programs *(i.e. California Casualty Home and Auto Insurance, magazine subscriptions, etc.)* in which the member participated.

#### 6. Veterans' Benefits

If the member was ever in the military service, contact the Veterans Benefits Administration at **800-827-1000**.

*For Members Retired at Time of Death see next page*

## ■ For Members Retired at Time of Death

### 1. Pensions.

Contact the New Jersey Division of Pensions & Benefits (NJDPB) at **609-292-7524** and choose Option 2. See NJDPB Fact Sheet #10 at <https://www.state.nj.us/treasury/pensions/documents/factsheets/fact10.pdf> for further information on what to provide.

- a. If the NJDPB cannot be reached by phone, report by email to [pensions.nj@treas.nj.gov](mailto:pensions.nj@treas.nj.gov) using the subject line “Report of Death.” Include the member’s name, Pension Member No. or Retirement No. (*or last 4 digits of the Social Security No.*), and the date of death.

### 2. Health Benefits

If a deceased was retired and covered by the School Employees Health Benefits Program (SEHBP), the surviving spouse should request a retired change of status application if they wish to continue coverage, as follows:

- a. For non-Medicare retirees, use this form.
  - i. School Employees’ Health Benefits Program (SEHBP) • Education Retirees RETIREE HEALTH BENEFIT ENROLLMENT AND/OR CHANGE FORM NON-MEDICARE ENROLLEES
  - ii. <https://www.state.nj.us/treasury/pensions/documents/hb/oe2020/hr0986.pdf>
- b. For Medicare eligible retirees, notify Social Security and use this form.
  - i. School Employees’ Health Benefits Program (SEHBP) • Education Retirees RETIREE HEALTH BENEFIT ENROLLMENT AND/OR CHANGE FORM MEDICARE ENROLLEES
  - ii. <https://www.state.nj.us/treasury/pensions/documents/hb/oe2020/hr0984.pdf>
- c. If retiree had dental, use this form.
  - i. State Health Benefits Program (SHBP) • School Employees’ Health Benefits Program (SEHBP) RETIREE DENTAL PLAN APPLICATION
  - ii. <https://www.state.nj.us/treasury/pensions/documents/hb/oe2020/hd0961.pdf>

### 3. Life Insurance

- a. **NEA Complimentary Life Insurance.** This benefit is only available to NJREA leaders involved in an accident while performing association duties. Contact NEA Member Benefits at **800-637-4636** to determine eligibility.
- b. **NEA Member Insurance Trust.** If member purchased other life insurance, contact NEA Member Benefits at **800-637-4636**.

### 4. NEA Member Benefit Programs

Contact NEA Member Advocacy Center at **800-637-4636** to terminate or change coverage for any other programs (*i.e. California Casualty Home and Auto Insurance, magazine subscriptions, etc.*) in which the member participated.

### 5. Veterans’ Benefits

If the member was ever in the military service, contact the Veterans Benefits Administration at **800-827-1000**.

This is certainly not an all-inclusive, or exhaustive list, and family members of the deceased should always consult with an attorney and/or tax professional to determine what is best for all involved.