



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 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 Actively Employed Who Had Not Filed an Application for Retirement at Time of Death see previous 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 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.