

Checklist for Survivors of NYSUT Members

I. Pension Benefits

TRS - Attention Pension Death Benefits 1-800-348-7298, xt. 6250

<http://nystrs.org> NYSUT Rep: Tim Southerton (631) 273-8822

ERS - Attention Death Benefit Department 1-518-474-7502

<http://osc.state.ny.us/retire> NYSUT Rep: Trudy Davis (914) 592-4411

Information/Documents Needed:

TRS/ERS Membership Number

Original Death Certificate

Social Security Number

Date of Death

Next of Kin: Names, Addresses and Social Security Numbers

Beneficiaries: Names, Addresses and Social Security Numbers

Photo Identification (i.e. passport or driver's license)

II. Social Security Benefits

1-800-772-1213

<http://www.ssa.gov>

Information/Documents Needed:

Date of Birth

Date of Death

Original Death Certificate

Spouse's Birth Certificate and Social Security Number

Children's Birth Certificates and Social Security Numbers

Marriage Certificate

Social Security Numbers (deceased, spouse, children)

Photo Identification (i.e. passport or driver's license)

III. Veteran Information

1-800-827-1000 Department of Veteran's Affairs

<http://www.va.gov>

IV. Health Insurance

COBRA entitles the surviving spouse/family members to purchase coverage at the rate paid by the employer for up to 18 months. Contact the School District Administrative Offices for rates and forms.

Check local Collective Bargaining Agreement for other rights regarding health/dental/vision insurance benefits.

Also check with local union regarding benefits provided by Welfare Trust.

V. Payroll Funds

A surviving spouse has the right to receive salary due to the deceased employee. The surviving spouse must submit an affidavit to the Employer. Form of affidavit available at NYSUT Mid-Hudson Office.

VI. Other Benefits

Check if unused personal/vacation days can be paid and the timing of payment. Check if employer provides buyout for unused sick days or if application was made for early retirement incentive. Check if other allowances (i.e., uniform reimbursement) are due to deceased employee.

VII. Life Insurance Policies

Check with local union regarding benefits provided by Welfare Trust.

Check with NYSUT Member Benefits at 1-800-626-8101 and private carriers.

NEA Complimentary Life Insurance

NEA website: <http://www.neamb.com>

Or call 800-637-4636

Documents Needed:

Original Death Certificate

Beneficiaries: Names, Addresses and Social Security Numbers

Original Policies

Note: If death was due to accidental causes, there may be an additional policy benefit.

VIII. Probate Process

Probate of Last Will & Testament and appointment of Executor/Executrix. Necessary for the disposition of any assets not held jointly or in trust.

Documents Needed:

Original Death Certificate

Original Last Will & Testament

Witness Affidavits

Probate Petition and Other Surrogate Court Forms

In the event deceased employee did not have a Will, proceedings in Surrogate Court can result in the appointment of an Administrator to handle Estate affairs.

IX. Transfer of Other Assets

Examples:

- IRAs
- Other Tax Deferred Accounts
(i.e. 401k, 403b, 457, flexible spending accounts)
- Bank Accounts
- Stock/Bond Accounts
- Mutual Funds
- Automobiles (change registration and insurance)
- Safe Deposit Box

Check with your accountant and/or check the prior year's tax return for a listing of accounts that reported income/dividends.

X. Tax Considerations

Consult with a financial planner or other financial professional (i.e. your accountant) regarding withdrawals from any tax deferred accounts and payments from TRS/ERS.

XI. Miscellaneous Notes

Multiple copies (8-10) of Death Certificates should be ordered from the funeral director. Originals are needed for Surrogate Court, TRS/ERS, Social Security benefits, opening of safe deposit box, life insurance policy benefits, etc.

The surviving spouse should consider making or updating his/her Last Will and Testament, including naming guardians for minor children and/or creating trusts for children. Also, consider durable powers of attorney in the event of future incapacity.

Source: NYSUT Mid-Hudson Regional Office, Kingston, New York.
April, 2015
/tg cwa 1141