

Guide to Death Benefits for Beneficiaries of Non-Retired Members



TRS has prepared this guide to explain the major steps involved in filing for death benefits and to provide some general information about TRS death benefits. Please visit our website for more specific information.

TYPES OF DEATH BENEFITS

All TRS members participate in the **Qualified Pension Plan (QPP)**. Members may also participate in the **Tax-Deferred Annuity (TDA) Program**, TRS' optional investment plan. When a member dies, the member's designated beneficiaries may be eligible to receive both a QPP benefit and a TDA benefit (if the member had a TDA account).

Members may designate different beneficiaries under the QPP and the TDA Program. QPP and TDA death benefits are determined and paid separately. If TRS does not have a valid beneficiary designation on file, any death benefit due would generally be paid to the member's estate.

QPP DEATH BENEFITS

Benefits are generally determined based on the member's tier and membership status in TRS, as noted below:

- **Members who died while in active service or on a leave of absence:** A benefit that is calculated according to the member's tier status in TRS would be payable. There are five tiers of membership; in most cases, tier status depends on when the member last joined TRS.
- **Members who died while separated from service:** A benefit of a refund of the member's QPP account balances would be payable.

TDA DEATH BENEFITS

If the member had a balance in the TDA Program, this balance would be payable to the member's beneficiaries.

The amount payable would equal the member's TDA balance as of one day prior to the date of death. (Interest and/or investment return stop accruing on the member's TDA balance as of the date of death, or as of the date membership expired, if applicable.)

AFTER THE DEATH OF A MEMBER

Any individual can contact TRS to report the death of a member. (See "Steps in the Death Benefit Claim Process" at the end of this brochure for instructions.)

TRS requires an original death certificate or a certified copy in order to process any benefit payments that are payable. We will contact all beneficiaries about the benefits payable and provide instructions for claiming the benefits.

FILING A DEATH BENEFIT CLAIM

If you are a beneficiary, you will be able to use a dedicated website to conveniently and securely file a death benefit claim with TRS. You will be guided through the online claim process step by step, and receive prompts along the way, so you won't have to worry about submitting a claim containing errors—which can significantly delay the processing of benefits.

And, filing online means that TRS receives the claim instantly. (See “Steps in the Death Benefit Claim Process” at the end of this brochure for more information.)

DISTRIBUTION OPTIONS

In some cases, you may be able to choose how you receive your death benefit. General information about distribution options is available on our website.

When you file a death benefit claim online, the distribution options available to you will be indicated as you go through the claim process.

SPOUSAL RIGHT OF ELECTION

If you are the spouse of a TRS member, you may be eligible under New York State law to elect a share of your deceased spouse’s estate even if you were not named as a beneficiary. Benefits from TRS’ QPP and TDA accounts are included in calculating the net estate. If TRS has not yet distributed the benefits payable upon the death of a retiree or beneficiary, we will refrain from making a payment or transfer to the named beneficiaries of the death benefits upon being served with a certified copy of a court order instructing us to do so.

INQUIRIES ABOUT YOUR BENEFIT

If you need assistance, you can call our Member Services Center at 1 (888) 8-NYC-TRS. When you do, please have the following information available: The last four digits of the member’s Social Security number and the member’s TRS membership number.

Please be aware that processing death benefits can take several weeks (or longer for members who died while in active service) after we are notified of the member’s death. Processing benefits for beneficiaries of members who died while in active service takes longer because TRS must obtain information from outside agencies. Prompt receipt of the member’s death certificate and other required documentation will help TRS distribute benefits as efficiently as possible. TRS appreciates your assistance and patience during this time.

ADDITIONAL INFORMATION

You can learn additional details about TRS death benefits by accessing the **Beneficiaries** FAQs on our website at www.trsnyc.org. Here you will find information on the benefits payable under various payment options, types of death benefits, taxes withheld from benefits, and more.

Please note that death benefits and processing are different if the member died while collecting retirement benefits. Our brochure *Guide to Death Benefits for Beneficiaries of Retired Members* provides that information.

STEPS IN THE DEATH BENEFIT PROCESS
(if the deceased was a non-retired member of TRS)

The major steps involved in benefit processing are indicated below. Please be aware that promptly providing TRS with the deceased's death certificate and any other required documentation will help us to process benefits in a timely manner.

- 1:** An individual notifies TRS of the member's death. TRS requires the member's name, date of death, and TRS membership number. The person providing the notice of death must also provide his/her name, address, and telephone number.
- 2:** If a death certificate was not provided upon notification, TRS sends a letter requesting an original death certificate or certified copy to all beneficiaries or legal representatives on file with TRS. (Unfortunately, we cannot accept photocopies and cannot return the certificate.)
- 3:** Usually within a few weeks, the beneficiaries or legal representatives receive a letter from TRS describing their portion of the benefit(s) payable.
- 4:** Each beneficiary or legal representative receives a separate letter providing a unique 12-digit claim code for logging in to the TRS website.
- 5:** Upon logging in, claimants are then guided through the steps of claiming their benefits online.
- 6:** Once all the required online steps are completed, claimants print a summary receipt for their records. They must also print the "Attestation and Notarization for Online Death Benefit Claim," which must be notarized and returned to TRS along with any required documents.
- 7:** TRS issues payment, usually about two months after the claims process began.

For your convenience, TRS forms and publications are available on our website.
If you require additional assistance, please contact our Member Services Center at 1 (888) 8-NYC-TRS.

*This publication should not be solely relied upon, as it is based on currently available information that is subject to change.
In all cases, the specific provisions of the governing laws, rules, and regulations prevail.*



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