

Notification of Death



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Today's Topics

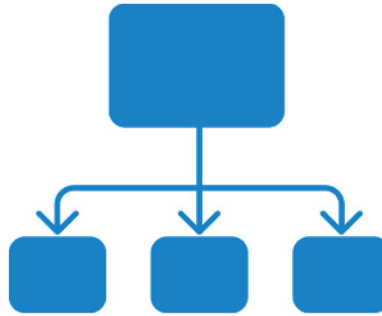
- Benefits Overview
- Beneficiaries
- Benefits Payable
- Notifying KPERS through the EWP
- Retiree Passing



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Benefits Overview

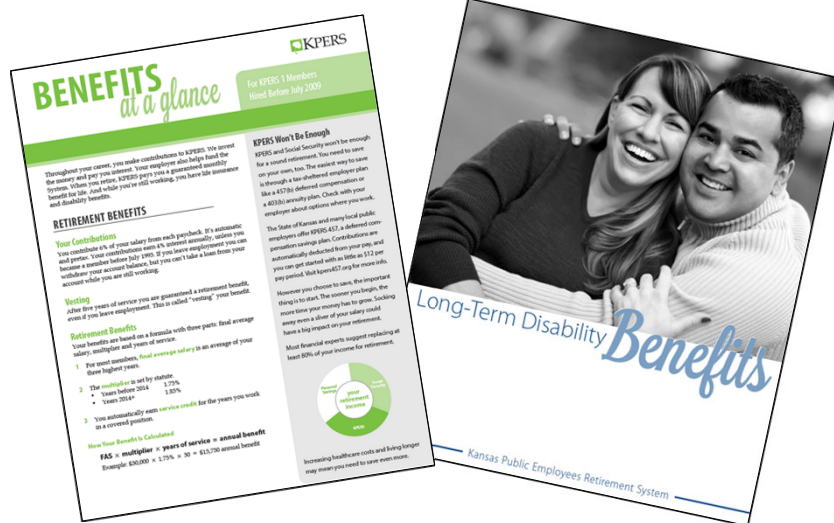


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Publications



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Options

When a member reports an illness, what are their options?

- Disability
- Retirement
- Accelerated Life Insurance
- Accidental Death & Dismemberment

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Disability

- Allows member to **continue** to earn retirement benefits.
- Still covered by Basic Group Life insurance (BGLI) and can continue Optional Group Life Insurance (OGLI) if offered.
- **180**-day waiting period.
- **Notices** of Disability are reported on EWP.
- Members can be on the payroll and receive wages but cannot be working.

Employee Info

First, Last M.I.

000-00-0000

10/26/1993

[Report Death](#)[Report Disability](#)

Member Type

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Retirement Eligibility

KPERS 1

- **Age 65** with **1 year**
- **Age 62** with **10 years**
- Any age when **age & years** of service equal **85 points**

KPERS 2 and 3

- **Age 65** with **5 years**
- **Age 60** with **30 years**

All members can retire at age 55 with 10 years of service. Benefits will be reduced.

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Retirement Benefits

- Receives **\$6,000** death benefit.
- Can **port/convert** (BGLI) and (OGLI).
- If member chooses not to continue and passes within **60 days** of last day on payroll, life insurance is still payable.

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Accelerated Life Insurance

- If member diagnosed as terminally ill with a life expectancy of **24 months** or less.
- Can accelerate **up to 100%** of BGLI and OGLI.
- If member **returns to work**, any coverage not paid stays in effect as long as the member is active and continues paying premiums.
- Complete **application** and fax to The Standard.
- Application can be found under [Forms and Publications](#) on the KPERS website.
- Member can continue coverage for Spouse and Dependent child coverage.

Accidental Death & Dismemberment



The Standard
Standard Insurance Company
844-289-2596 Tel | 971-821-5053 Fax
800-597 Jackson, Ste 1135, Tampa, FL 33602



KPERS
Accelerated Benefit
Instructions

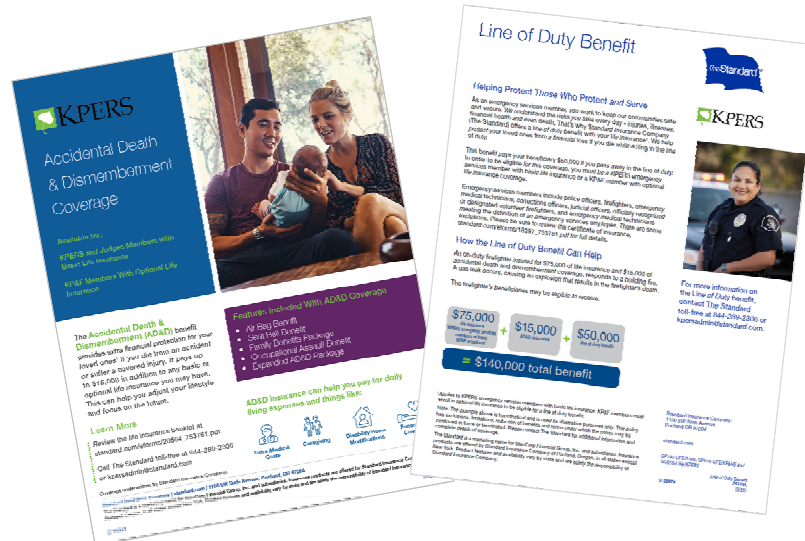
Please Read Carefully

1. The receipt of an Accelerated Benefit may be taxable and may affect your eligibility for Medicaid or other government benefits or entitlements. If you meet the definition of "terminally ill individual" in the Internal Revenue Code Section 101, your accelerated benefit may be non-taxable. You should consult your personal tax advisor and/or legal advisor before you apply for an Accelerated Benefit.
2. Your Group Policy provides a benefit which allows you to receive an early payment of a portion of your group life insurance during your lifetime, if you meet certain requirements. Please consult the Accelerated Benefit provision of your certificate for details.
3. To be eligible for this benefit, you must have a Qualifying Medical Condition as defined in the group policy. If you have questions regarding the Qualifying Medical Conditions, please contact your local office.
4. If you are eligible for this benefit, you may apply to receive part of your Life Insurance Benefit as an accelerated benefit.
5. The minimum Accelerated Benefit is \$5,000 or 10% of your group life insurance, whichever is greater.
6. In order to apply for the benefit, you must submit a completed claim packet. Your claim packet consists of three forms. All questions on these forms are important. Please answer them to the best of your ability. If a section does not apply to you, or the information is unavailable, please indicate that in the space provided.

The three forms in your claim packet are:

1. **Employee's Statement/Payment Consent**
You must fill out this Statement completely. If not enough space is given on the form, please use an additional sheet. Remember to sign and date the Statement. An unsigned Statement will be returned for your signature.
2. **Authorization to Obtain and Release Information**
Please sign and date this form and attach it to the Employee's Statement. Your signature on this form enables Standard Insurance Company to obtain the information necessary to determine your eligibility for this benefit. The Authorization also allows us to release this information to other parties for purposes specified on the Authorization. You will receive a copy of this Authorization upon your request.
3. **Attending Physician's Statement**
 - Part A should be completed by you.
 - Part B should be completed by your physician. If you have seen more than one physician for your disability, a statement should be completed by each physician. Your physician(s) should mail the completed form directly to The Standard.

Accidental Death & Dismemberment



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Accidental Death & Dismemberment

- Can pay up to \$15,000 in addition to any basic or optional life insurance coverage.
- Employers are not responsible for collecting information or reporting the manner of death being an accident.
- **This is separate from a service-connected death.**
- The Standard will be collecting information directly from the beneficiaries. All questions or concerns should be directed to The Standard.

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Beneficiaries



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Are Beneficiaries Up-To-Date?

- Member Web Portal
- Annual Statement
- Employer Web Portal

Beneficiaries			
Retirement Benefits		Life Insurance	
Primary	Contingent	Primary	Contingent
Jane Sunflower	John Sunflower Jr Suzy Sunflower	Jane Sunflower	John Sunflower Jr

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Understanding the Beneficiary Form

Make sure the member understands the difference between the two types of beneficiaries.

- **Primary Beneficiary** – the first person(s) in line to receive accumulated retirement account balance and/or life insurance.
- **Contingent Beneficiary** – will receive accumulated account balance and/or life insurance if the primary beneficiary is no longer living (with proof of original death certificate).

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Understanding the Beneficiary Form

- Listing a **minor child** as Beneficiary – will need Letters of Conservatorship if either the account balance or insurance benefits are greater than \$10,000.
- Member may designate **different** beneficiaries for retirement account balance vs life insurance.
- BGLI and OGLI must have the **same** beneficiary listed.

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Updating Beneficiaries

- When beneficiaries are updated, a **letter** will be mailed to the employer and should be **forwarded** to members.
- Members should check the letter for **accuracy**.
- A **primary** beneficiary should be listed for **each** benefit
 - Retirement
 - Insurance

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Updating Beneficiaries

If form is not completed correctly, benefits will be paid according to the **line of descendency**.

- Surviving spouse
- Dependent children
- Dependent Parents
- Nondependent children
- Nondependent parents
- Estate

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Benefits Payable



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Paid to Beneficiaries

- Return of Contributions **and** Interest
 - **Surviving spouse** may be entitled to monthly retirement benefits
- Basic Group Life Insurance
- Optional Group Life Insurance

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Return of Contributions

- Final payroll must be **reported through the EWP** before letters can be mailed to the beneficiary(ies).
- Contributions may be **paid directly** to the beneficiary or **rolled over** to a qualified account.

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Surviving Spouse Option

- If spouse is **sole primary beneficiary** for retirement benefit, spouse will have the option to receive monthly benefit.
- Monthly benefits begin when the deceased would have been eligible for retirement:
 - KPERS 1 & 2 must have **10** years of service and age **55**
 - KPERS 3 must have **5** years of service and age **65**
- Cannot roll over the balance into their own KPERS plan.

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Basic Group Life Insurance

- Active KPERs members covered at employer's expense.
- Covered at **150%** of annual salary.
- KPERs looks at whichever is **highest**:
 - Employee's current annual rate of pay/hourly or salary.
 - Employee's previous 12 months of pay prior to month of death.



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Optional Group Life Insurance

Additional coverage beyond Basic Life Insurance.

- Employer **must affiliate** to offer optional life.
- Coverage is available for the **member, spouse, and/or child**.
- Member decides the amount of coverage.
- Member pays premium through payroll deduction.

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Optional Group Life Insurance

	Enrollment Period	Employee	Spouse	Child
Anytime Coverage health questions	n/a	Up to \$400,000	Up to \$100,000	Only available with new hire, open enrollment or family status change
Guaranteed Coverage no health questions	New employee (within 31 days)	Up to \$250,000	Up to \$25,000	\$10,000 \$20,000
	Family Status Change (within 31 days)	New or increase up to \$50,000 (\$250,000 max)	New or increase up to \$25,000 (\$25,000 max)	\$10,000 \$20,000
	Annual Open Enrollment	New or increase up to \$50,000 (\$250,000 max)	New or increase up to \$25,000 (\$25,000 max)	\$10,000 \$20,000

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Optional Group Life Insurance

Paper Forms are needed for Enrollment of:

- New Members
- Family Status Change
- Changing coverage - reduction or increase
- Kansas Board of Regents members

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Spouse or Child Optional Group Life Claims

- Contact KPERS directly.
- What will be needed to complete the claim:

Spousal Coverage

- Name and social security number
- Death certificate

Child Coverage

- Name and social security number
- Copy of birth certificate
- Death certificate

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Notifying KPERS



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Fact or Fiction?

Need an obituary or accident report to report the members passing...

- **Fiction**

Need a death certificate to report the members passing...

- **Fiction**

Need to know the amount of the final paycheck to report the members passing...

- **Fiction**

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Employer Action Steps

- Check beneficiaries on file in the **Employer Web Portal**.
- Get as much contact information from **family members** as possible.
 - Best contact person
 - Address
 - Phone number

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Do NOT Enter an End Date

DO NOT put in an **End Date!**



Start Date	End Date
06/15/1998	<u>Enter Date</u>



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End Date Entered

- Send an email to enrollment_end_dates@kpers.org.
- Provide a brief explanation that member passed and need end date removed to report the passing through EWP.

If member passed within 60 days of their last day on payroll, call KPERS to report passing. **DO NOT** request to have the end date removed. Someone from the Active Member Death team will reach out to you directly with next steps.



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Report Death

Report Death in Employee Record in the Employer Web Portal.

Employee Search

Employee SSN

Last Name

Member Type

Search Result

SSN	First Name	Last Name
XXX-XX-2023	Joe	Doe

Employee Info

Doe, Joe J
 XXX-XX-2023
 01/15/1998
[Report Death](#)
[Report Disability](#)

Service

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Report Death - KBOR

Report Death in the Employee Info section located on the Homepage in the Employer Web Portal.

Welcome, yensley
 EMPORIA STATE UNIVERSITY
 Agency S379

EMPLOYER

- Home
- Employer Info

EMPLOYEE INFO

- Enroll
- Look Up
- Report Death/Disability

Report Death/Disability

Report Death/Disability

You haven't submitted it yet

SSN	Last Name	First Name	Request Type
No records to display.			

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Report Death

- Enter beneficiary's **mailing address**.
- Enter **date of death**.
- If agency determines death is **job-related**, please explain.

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Report Death

- If Contract/Salary is used, include **current** salary only.
- Supplemental pay should be included for those on contract.
- Do **not** include add-on pay, overtime pay, etc.
- Comments may be useful but aren't required.

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Report Death

- If Hourly is used, include **current** hourly rate only.
- List expected hours for the position.
- Do **not** include add-on pay, overtime pay, etc.

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Calculating Current Annual Rate

Employee works 1200 hours per year X \$12.35 per hour = CAR

- KPERs compares the reported CAR to the previous 12 months to calculate Basic Life Insurance. If difference between CAR and previous 12 months is greater than \$2,500 KPERs will contact the agency for additional information.
- Differences could be caused by overtime, additional duties, interim positions, bonuses etc.
- KPERs staff may be contacting the agency with questions about the compensation to ensure KPERs is paying the family the correct amount.

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Calculating Current Annual Rate

Non- School Example:

CAR is \$60,000 and previous 12 months pay is \$75,000. Agency must explain the difference in pay of \$15,000. Differences could be caused by overtime (please provide dollar amount), additional duties, interim positions, longevity, bonuses (please provide bonus type and dollar amount), etc.

$$\text{BGLI } \$75,000 \times 150\% = \$112,500$$

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Calculating Current Annual Rate

School Example:

CAR is \$45,000 and previous 12 months pay is \$50,000. Agency must explain the difference in pay of \$5,000. The decedent was a teacher and coach, however when reporting the CAR agency did not include supplemental contract of \$5,000 for coaching job.

$$\text{BGLI } \$50,000 \times 150\% = \$75,000$$

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Review

Review data entry for accuracy and submit.

Step 1: Death Info
Step 2: Pay Info
Step 3: Review & Submit
Step 4: Confirmation

Death Info - Review

Name: FirstName_147955 LastName_147955
Date of birth: 11/18/1953
Mailing address: 1529 SW Topoka
State: Kansas
Date of death: 03/01/2021

SSN: 000-14-7955
Plan: KPERS
City: Topeka
Zip Code: 66603

Was death in the course of the employee performing duties for your employer?
No
Reason, if death is job related:

Pay Info - Review

Position Type: Contract Salary
Contract Salary Amount: \$50,000.00
Last day physically at work: 02/17/2021
Last day on payroll: 02/17/2021

Please type your name as signature

Back Submit

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Confirm

- KPERs acknowledges receipt of notification through EWP Message Board.
- No need to contact KPERs.
- Can download PDF for confirmation of completion
- Remember: **DO NOT** put in an **End Date!**

Step 1: Death Info
Step 2: Pay Info
Step 3: Review & Submit
Step 4: Confirmation

Name: FirstName_147955 LastName_147955
Date of birth: 11/18/1953
Mailing address: 1529 SW Topoka
State: Kansas
Date of death: 03/01/2021

SSN: 000-14-7955
Plan: KPERS
City: Topeka
Zip Code: 66603

Was death in the course of the employee performing duties for your employer?
No
Reason, if death is job related:

Position Type: Contract Salary
Contract Salary Amount: \$50,000.00
Last day physically at work: 02/17/2021
Last day on payroll: 02/17/2021

Submitted by: P. Ashby
Employee name: Ashby_443
Submitted date: 03/17/2021
Employee #: 1079

Download Report (PDF)
Return to Dashboard
Cancel Support/Download

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Certification

After the application has been verified by KPERS, a certification will become available.

To Do
› Active Death Certification (1)
› OGLI REPORT (1)
› Pay Reports (4)

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Certification – Non-School

- Verify last day on payroll is last day compensation earned or date of death.
- If member passed on weekend and does not earn wages, report last day on payroll as the Friday prior to death.

Step 1 EE Information	Step 2 Pay Information	Step 3 Add On Pay	Step 4 Review And Submit	Step 5 Confirmation
<div> <div>Status</div> <div>Review</div> </div> <div> <div>Application Type</div> <div>Active Member Death</div> </div> <div> <div>Membership Date</div> <div>04/30/</div> </div> <div> <div>Member Type</div> <div>KPERS 3</div> </div>				
<div> <div>Last Date on Payroll</div> <div>03/09/2021</div> </div> <div> <div>This is the date in our system. Is this correct?</div> <div> <input type="radio"/> Yes <input checked="" type="radio"/> No </div> </div> <div> <div>Please enter correct date</div> <div></div> </div>				

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Certification – School

- Verify last day on payroll is last day compensation is earned.
 - Licensed employees: last day of the contract
 - Classified employees: last day earning compensation
- School questions **must** be answered.

Last Day on Contract

Last Date on Payroll 01/31/2021 This is the date in our system. Is this correct? ☐ Yes ☐ No

Does member work 9,10,12 months?

☐ 9 ☐ 10 ☐ 12

Is this member paid in 9, 10, or 12 monthly installments?

☐ 9 ☐ 10 ☐ 12

How was the employee paid in previous school year?

☐ 9 ☐ 10 ☐ 12

Has member received all money due within one pay period of the last day on payroll?

☐ Yes ☐ No

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Pay Information

Step 1 EE Information | **Step 2 Pay Information** | Step 3 Add On Pay | Step 4 Review And Submit | Step 5 Confirmation

Dtl ID	Pay Date	Gross Salary	Adjustment to Gross	KPERS Wages	Member Reported Contributions	Employee Contributions	Employer Contributions	Insurance	Service Purchase
80426	03/30/2018	\$1,000.00	\$0.00	\$1,000.00	\$71.50	\$71.50	\$200.90	\$0.00	\$0.00
80427	04/13/2018	\$1,000.00	\$0.00	\$1,000.00	\$71.50	\$71.50	\$200.90	\$0.00	\$0.00

Message ID | Message | Severity

No records to display.

[Back](#) [Next](#)

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Add-On Pay

- Report add-on pay only for members hired **before** July 1, 1993, or in Year of Service.
- Report sick leave payout, vacation leave payout, and comp time.
- Use comment box to report any additional information

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Review and Submit

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Confirmation

- You can download PDF for confirmation of completion.
- Upon verification of the certification, the end date will be posted in the member's record.

Step 1 Step 2 Step 3 Step 4 **Step 5**

Name: [Redacted]
SSN: [Redacted]
Last Date on Payroll: 03/31/2018

Year to Date Amounts			
	Processed	Certified	Totals
Employee Contr	\$1,567.69	\$143.00	\$1,710.69
Employer Contr	\$4,404.94	\$401.89	\$4,806.74
Insurance	\$0.00	\$0.00	\$0.00
Service Purchase	\$0.00	\$0.00	\$0.00

Certification is Successfully submitted.

DC# ID	Pay Date	Gross Salary	Adjustment to Gross	KPERs Wages	Member Reported Contributions	Employee Contributions	Employer Contributions	Insurance
80426	03/30/2018	\$1,000.00	\$0.00	\$1,000.00	\$71.50	\$71.50	\$200.00	\$0.00
80427	04/13/2018	\$1,000.00	\$0.00	\$1,000.00	\$71.50	\$71.50	\$200.00	\$0.00

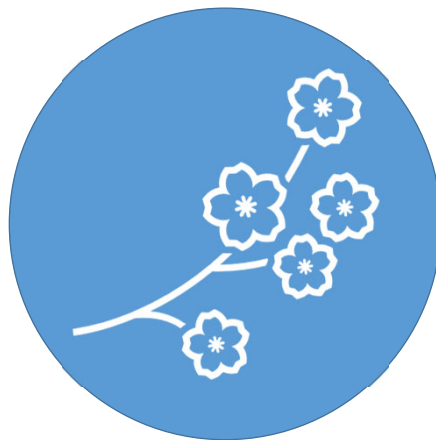
Return to Lookup Print

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Retiree Passing



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Retiree Death

- If a Retiree's family notifies you of a passing, refer the family to KPERS.
- KPERS Representative will provide further information.

Email: kpers@kpers.org

Toll-free: 1-888-275-5737

Topeka: 785-296-6166

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Questions



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