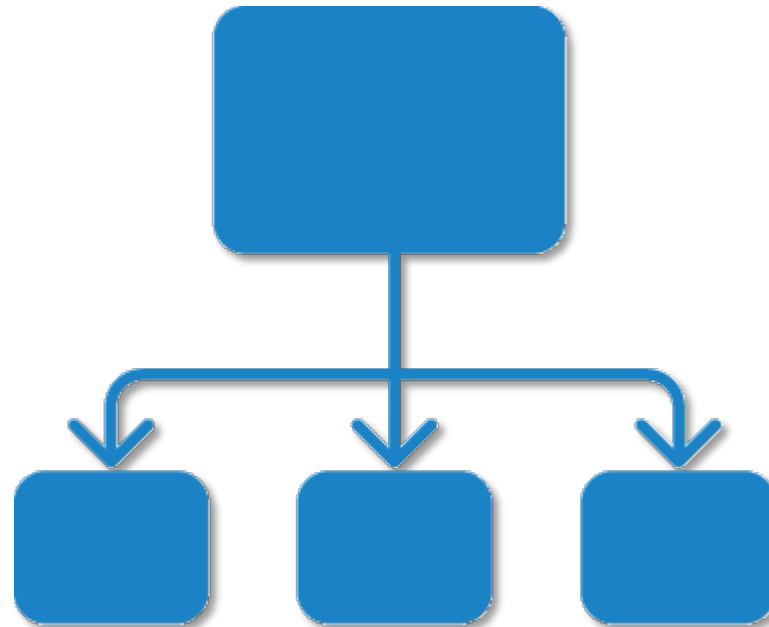


Notification of Death

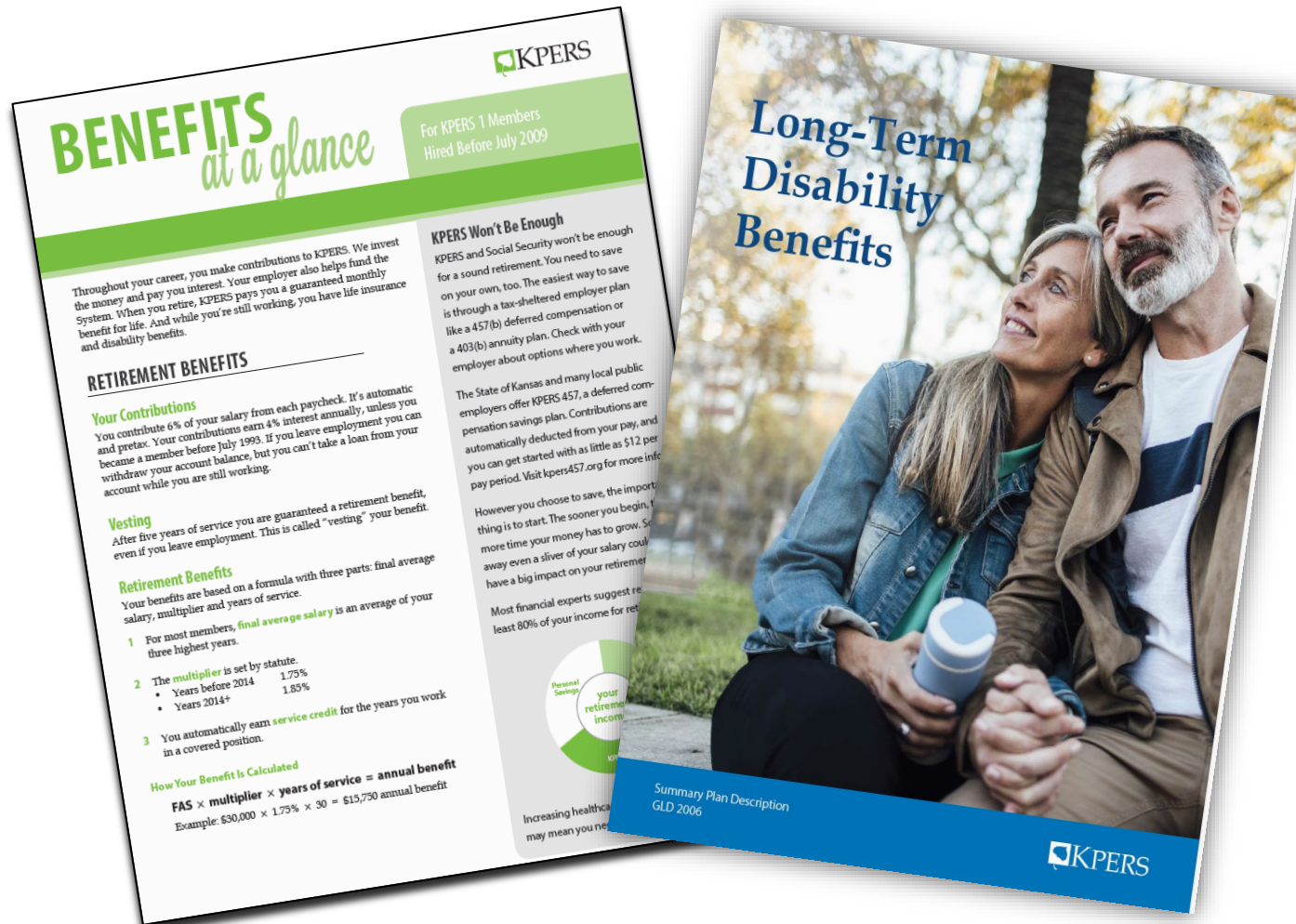
Today's Topics

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

Benefits Overview



Publications



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

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

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



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

- 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.

Beneficiaries



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

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).

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.

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

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

Benefits Payable



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

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.

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.

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.

BENEFITS *at a glance*

For KPERS 1 Members
Hired Before July 2009

Throughout your career, you make contributions to KPERS. We invest the money and pay you interest. Your employer also helps fund the System. When you retire, KPERS pays you a guaranteed monthly benefit for life. And while you're still working, you have life insurance and disability benefits.

RETIREMENT BENEFITS

Your Contributions

You contribute 6% of your salary from each paycheck. It's automatic and pretax. Your contributions earn 4% interest annually, unless you become a member before July 1993. If you leave employment you can withdraw your account balance, but you can't take a loan from your account while you are still working.

Vesting

After five years of service you are guaranteed a retirement benefit, even if you leave employment. This is called "vesting" your benefit.

Retirement Benefits

Your benefits are based on a formula with three parts: final average salary, multiplier and years of service.

- 1 For most members, **final average salary** is an average of your three highest years.
 - Years before 2014 1.75%
 - Years 2014+ 1.85%
- 2 The **multiplier** is set by statute.
- 3 You automatically earn **service credit** for the years you work in a covered position.

How Your Benefit Is Calculated

FAS × multiplier × years of service = annual benefit
Example: \$30,000 × 1.75% × 30 = \$15,750 annual benefit


KPERS Won't Be Enough

KPERS and Social Security won't be enough for a sound retirement. You need to save on your own, too. The easiest way to save is through a tax-sheltered employer plan like a 457(b) deferred compensation or a 403(b) annuity plan. Check with your employer about options where you work.

The State of Kansas and many local public employers offer KPERS 457, a deferred compensation savings plan. Contributions are automatically deducted from your pay, and you can get started with as little as \$12 per pay period. Visit kpers457.org for more info.

However you choose to save, the important thing is to start. The sooner you begin, the more time your money has to grow. Socking away even a sliver of your salary could have a big impact on your retirement.

Most financial experts suggest replacing at least 80% of your income for retirement.



Increasing healthcare costs and living longer may mean you need to save even more.

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.

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

Notifying KPERS



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

Do NOT Enter an End Date

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



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

End Date Entered

- Send an email to enrollment_end_dates@kspers.gov
- 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.

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](#)

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

Report Death Report Disability

You haven't submitted it yet

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

Report Death

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

The screenshot shows a four-step process for reporting a death. Step 1, 'Death Info', is the active step and is highlighted with a blue box. It contains several input fields: 'Mailing address' (with '1212 Disney Way' entered), 'City' (with 'Topeka' selected), 'State' (with 'Kansas' selected), and 'Zip' (with '66603' entered). The 'Date of death' field shows '01/25/2021' and is also highlighted with a blue box. Below these fields is a question: 'Was death in the course of the employee performing duties for your employer?' with radio button options for 'Yes' (selected), 'No', and 'Do not know'. A text area for explaining if the death is job-related is highlighted with a blue box, with a 'Message Limit: 500' note. A green 'Next' button is at the bottom right.

Step 1
Death Info

Step 2
Pay Info

Step 3
Review & Submit

Step 4
Confirmation

Mailing address 1212 Disney Way

City Topeka

State Kansas

Zip 66603

Date of death 01/25/2021

Was death in the course of the employee performing duties for your employer?

☒ Yes ☐ No ☐ Do not know

If death is job-related, please explain.

Message Limit: 500

Next

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.

Step 1
Death Info

Step 2
Pay Info

Step 3
Review & Submit

Step 4
Confirmation

Is member salary or hourly? ☒ Contract/ Salary ☐ Hourly

Annual salary/contract amount

Last day physically at work

Last day on payroll

If there are more than 10 days between last day at work and last day on payroll, please explain.

Message Limit: 500

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.

Step 1
Disability Info

Step 2
Pay Info

Step 3
Other Benefit Info

Step 4
Review & Submit

Is member salary or hourly? ☐ Contract/ Salary ☒ Hourly

Hourly rate

Annual hours

Last day physically at work

Last day on payroll

☐ Still on payroll

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.

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.

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

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.

BGLI $\$50,000 \times 150\% = \$75,000$

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

SSN

000-14-7955

Date of birth

11/18/1953

Plan

KPERS

Mailing address

1529 SW Topek

City

Topeka

State

Kansas

Zip Code

66603

Date of death

03/01/2021

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

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		SSN: 000-14-7955	
Date of birth: 11/18/1953		Plan: KPERS	
Mailing address: 1529 SW Topeka		City: Topeka	
State: Kansas		Zip Code: 66603	
Date of death: 03/01/2021			
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. Ashley	
Submitted date		03/17/2021	
Employer name		Agn_483	
Employer #		1019	
Download Report (PDF)			
Return to Dashboard			
Upload Support Document			

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)

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.

The screenshot shows the 'Step 1: EE Information' section of a certification form. At the top, there are five steps: Step 1 (EE Information), Step 2 (Pay Information), Step 3 (Add On Pay), Step 4 (Review And Submit), and Step 5 (Confirmation). Step 1 is highlighted with a blue border. Below the steps, there is a table with the following information:


Status	Review
Application Type	Active Member Death
Member Type	KPERS 3

Below the table, there is a section for 'Last Date on Payroll' with the value '03/09/2021'. To the right of this, there is a question: 'This is the date in our system. Is this correct?' with radio buttons for 'Yes' and 'No'. The 'No' button is selected. Below this, there is a text input field for the date, with a calendar icon to its right. The text 'Please enter correct date' is displayed below the input field.

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

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

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

The screenshot shows a web-based form for reporting add-on pay. At the top, there is a progress bar with five steps: Step 1 (EE Information), Step 2 (Pay Information), Step 3 (Add On Pay), Step 4 (Review And Submit), and Step 5 (Confirmation). Step 3 is currently selected and highlighted with a blue border. Below the progress bar, there are fields for 'Employee Name' and 'Employee ID'. There are also '+ New' and 'Delete' buttons. A table is displayed with the following columns: 'Add On Amt', 'Add On Type', 'Year', and 'Comments'. The table contains one row with the following data: '\$185.00', 'Sick Leave Payment', '2018', and an empty comment box. Below the table, there is a section for 'Message ID', 'Message', and 'Severity', which currently displays 'No records to display.' At the bottom of the form, there are 'Back' and 'Next' buttons.

Add On Amt	Add On Type	Year	Comments
\$185.00	Sick Leave Payment	2018	

Message ID	Message	Severity
No records to display.		

Review and Submit

Step 1
EE Information

Step 2
Pay Information

Step 3
Add On Pay

Step 4
Review And Submit

Step 5
Confirmation

Membership Begin 02/07/1988

Last Date on Payroll 03/31/2018

Status Valid

Application Type Retirement

Retirement Date 04/01/2018

Member Type Fireman

Year to Date Amounts

	Processed	Certified	Totals
Employee Contr	\$1,567.69	\$143.00	\$1,710.69
Employer Contr	\$4,404.94	\$401.80	\$4,806.74
Insurance	\$0.00	\$0.00	\$0.00
Service Purchase	\$0.00	\$0.00	\$0.00

Dtl 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	\$200.90	\$0.00
80427	04/13/2018	\$1,000.00	\$0.00	\$1,000.00	\$71.50	\$71.50	\$200.90	\$0.00

Add On Amt	Add On Type	Year	Comments
\$185.00	Sick Leave Payment	2018	

Comment

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
EE Information

Step 2
Pay Information

Step 3
Add On Pay

Step 4
Review And Submit

Step 5
Confirmation

Name

SSN

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	\$401.80	\$4,806.74
Insurance	\$0.00	\$0.00	\$0.00
Service Purchase	\$0.00	\$0.00	\$0.00

Certification is Successfully submitted.

Dtl 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	\$200.90	\$0.00
80427	04/13/2018	\$1,000.00	\$0.00	\$1,000.00	\$71.50	\$71.50	\$200.90	\$0.00

Return to Lookup

Print

Retiree Passing



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@kspers.gov

Toll-free: 1-888-275-5737

Topeka: 785-296-6166

Questions