

DEATH OF EMPLOYEE

Medical Benefits

Medical/Dental/Vision Coverage

Contact PEHP Medical/Dental at 801-366-7555 or 800-765-7347

The surviving spouse and/or dependents will be eligible for COBRA.

- **COBRA Qualified Beneficiary:** An employee, the spouse of the employee, or dependent children of an employee who are covered by PEHP, and who experience a qualifying event and subsequently lose their coverage. Each qualified beneficiary has the right to elect COBRA independently of all other qualified beneficiaries.
- **COBRA Qualifying Event:** A qualified beneficiary covered by PEHP who loses their coverage due to an employee's death may be eligible to continue coverage under COBRA for up to 36 months.
- **COBRA Notice Requirements:** The employer must notify PEHP within 30 days of an employee's death.
- **PEHP:** After receiving notice of the described qualifying events, PEHP will send employees and their dependents an election notice.
- **COBRA Election:** Members have 60 days from either termination of coverage or the date of receipt of the COBRA election notice to elect COBRA. If no election is made within 60 days, COBRA rights are deemed waived and will not be offered again.

Term Life

Contact PEHP Life at 801-366-7495 or 1-800-753-7495 to claim death benefits.

- **Minimum Coverage:** Provided and funded by the State in the amount of \$25,000 for each employee.
- **Basic Term Coverage:** This is a guaranteed issue amount if applied for within 60 days after the employee's date of hire. After the initial 60 day period, employees may apply for Basic Term coverage at any time by submitting Evidence of Insurability.
- **Additional Term Coverage:** Employees may apply for Additional Term coverage at any time by submitting Evidence of Insurability. The employee must be enrolled in Basic Term coverage in order to apply for Additional Term coverage.
- **Line of Duty Death Benefit:** An additional \$50,000 Line of Duty Death Benefit is provided to all employees who are enrolled in Minimum Coverage. This coverage is provided at no additional cost to the employee, and enrollment is automatic.
- **Accidental Death Rider:** An additional \$20,000 Accidental Death Benefit is provided to all employees who are enrolled in Minimum Coverage, subject to the provisions of the PEHP Group Accident Plan. This coverage

is provided at no additional cost to the employee, and enrollment is automatic.

**Accidental Death & Dismemberment (AD&D) Family and Individual Plans
Contact PEHP at 801-366-7495 or 1-800-753-7495 to claim death benefits.**

AD&D provides benefits for death due to an accident, subject to the limitations of the policy. An employee can select a coverage amount ranging from \$25,000 to \$250,000.

Flex\$

Contact PEHP at 801-366-7503 or 1-800-753-7503

If an employee makes Flex\$ contributions and dies during the course of the year, his or her estate can make claims against the balance of the contributions. The date of death is the termination date for the Flex\$ account. All claims must be dated prior to the date of death. The surviving spouse and/or dependents are not offered any type of continuous coverage.

Retirement Plans - www.urs.org

Defined Contribution – 401k, 457, IRS, Roth IRA

Contact URS Defined Contribution at 801-366-7720 or 1-800-688-401k - This is how the beneficiary can access funds

Defined Benefit/Pension Benefits (Retired or Eligible to Retire)

Contact URS Defined Benefit at 801-366-7770 or 1-800-695-4877 - This is how the beneficiary/spouse can access the pension and/or life insurance benefit

- If employee was a member of the Retirement Systems, his or her Social Security number, date of death, and a death certificate must be provided. When there is no continuing benefit that is all that is needed.
- The surviving spouse may be eligible for a continuing or lump-sum benefit, or a life insurance payment. If so, the necessary forms will be mailed to the surviving spouse, once URS is contacted. The surviving spouse should then complete and return the forms to URS.
- If the deceased employee was already retired, an explanation will be given to the surviving spouse or designee concerning what to expect regarding his or her final monthly benefit check. Because of varying provisions among the several retirement systems, specifics may not be available immediately. However, as soon as a determination is made on the nature of the benefit due, the surviving spouse or designee will be contacted. A continuing benefit of a retired member will usually begin the month following the date of death. If you were the member and your deceased spouse was not, you should fill out a new beneficiary designation.

- If the spouse is the designated beneficiary, in addition to qualifying for a career benefit, the spouse will be required to select the option of a lifetime monthly benefit or a refund of the employees member contributions

Death Benefit Insurance to URS Non-Retired Members

Contact URS Defined Benefit at 801-366-7770 or 1-800-695-4877 - This is how the beneficiary/spouse can access death benefit insurance

- Death Benefit Insurance - If employee is a non-retired member of the Retirement Systems, at the time of death, the beneficiary will receive an insurance payment representing 75% of employees highest annual salary (pro-rated for less than 12 months of service)
- Accelerated Death Benefit - This provision allows the employee to take an advance payment of 75% of their death benefit coverage if the employee has a terminal illness and a life expectancy under 18 months

Sick Leave Retirement Benefit

Contact Employee Resource Information Center (ERIC) at 801-538-3742

An employee who has retired or is eligible to retire may have a sick leave benefit available to them that can be passed on to the surviving spouse upon death.

Medical Insurance upon Retirement

Contact PEHP Medical/Dental at 801-366-7555 or 800-765-7347

Contact Crystal Clark at PEHP 801-366-7575 or crystal.clark@pehp.org

An employee who has retired or is eligible to retire can purchase PEHP medical insurance or a medicare supplement, depending on age. This benefit can be passed on to the surviving spouse upon death.

[CERTIFIED OFFICER KILLED IN THE LINE OF DUTY](#) (some benefits are in addition to those listed above and some are in lieu of those listed above)

Medical Benefits/Group Medical Insurance

Contact Leila Johnson at 801-366-7577 - In lieu of COBRA above, call to access medical insurance for the spouse, and dependent children, at the current rate until spouse is age 65.

The following is required before a death benefit is received:

- If not eligible for retirement – PEHP enrollment form (write “Survivors Benefit” in top right-hand corner)
- If eligible for retirement – retirement worksheet and post retirement enrollment form
- Letter from Department explaining incident and that the employee was a sworn officer and on duty at the time of the incident

Retirement

Contact URS Defined Benefit at 801-366-7770 or 1-800-695-4877 – Call to learn about death benefits offered when certified officers are killed in the line of duty.

- Spouse receives a lump sum payment plus a monthly benefit based on the deceased employees final average monthly salary
- If there is no spouse or minor children, the settlement is a refund of contributions or \$500.00, whichever is greater
- The following is required before a death benefit is received: A death certificate; marriage certificate; divorce decree if previously married; birth certificate for employee, spouse and dependents; a letter from the Department explaining the incident and the fact that the employee was a sworn officer and on duty at the time of the incident

Line-of-Duty Death and Disability Amendments

Contact PEHP at 801-366-7495

HB30 enacted in Sections 49-14-102, 49-15-102, 49-16-102, 49-16-601.5, 49-230-406, 4-23-102, and 49-23-503 of the Utah Code provides a definition for “Line-of-duty death” to mean one resulting from external force, violence, or disease occasioned by an act of duty as a public safety service employee; or strenuous activity, including a heart attack or stroke, that occurs during strenuous training or another strenuous activity required as an act of duty as a public safety service employee.

Public Safety Death Benefit

Contact PEHP at 801-366-7495

SB226 enacted in Section 49-8-405 of the Utah Code provides a \$50,000 benefit to the spouse of a sworn officer killed in the line of duty.

The following is required before a death benefit is received:

- Death certificate
- Beneficial claimants statement (form)
- Letter from Department explaining incident and that employee was a sworn officer and on duty at the time of the incident

Heartford Life Insurance (UHPA)

Contact Cal Gibbs at 801-292-4500 - This is an optional insurance.

- Provides \$25,000/\$50,000 (double indemnity for accidental death)
- The employee may also be paying for additional insurance
- The following is required before benefits are received: A death certificate, Employer Notification of Death or Disability Claim (form), Claimants' Statement (form), accident report

Utah Highway Patrol Association (UHPA) / National Troopers Coalition

Contact UHPA President – 801-898-8472 -For members of UHPA, a benefit of \$5,000 is provided.

OSHA - Must be notified within 8 hours of incident.

Contact OSHA - 801-530-6901

The following is required information:

- Employee's current address and phone #
- Spouse's name
- Dependents' names
- Accident report

Workers Compensation

Contact Loretta Wuchner 385-351-8334 or lewuchne@wcfgroup.com

- May provide money for funeral expenses to be paid directly to the mortuary.
- Spouse will be paid approximately 2/3 of current salary for 6 years. If spouse re-marries, he/she will drop off the benefit payment. Each child would receive equal shares of the monthly allowance benefit until age 18.
- The following is required before a death benefit is received: A death certificate, First Report of Injury (form), Dependent Statement (form), Claim for Dependent Benefit and/or Burial Benefit (form), itemized funeral bill, marriage certificate/divorce decree if previously married, birth certificate for dependent children

Federal Police Officer Death Benefit

Contact 202-616-6500 or www.bja.gov

- Federal death benefits are provided for survivors of law enforcement officers killed in the line of duty as set forth under the "Public Safety Officers' Benefits Act of 1976"
- The Act also provides the same benefit to a public safety officer who has

been permanently and totally disabled as the direct result of a catastrophic personal injury sustained in the line of duty

- The injury must permanently prevent the officer from performing any gainful work
- The following is required before a death benefit is received: A death certificate, notarized letter from Colonel detailing circumstances, certified accident report, certified autopsy and toxicology reports, marriage certificate/birth certificate if unmarried, divorce decree from previous marriages, birth certificates for dependents, Report of Public Safety Officer's Death (form), Claim for Death Benefits (form)

Federal Worker's Compensation Benefits

Contact 202-724-0713 or 202-724-0708

- Employee may qualify for benefits if the employee is injured, sustains disease, or is killed in connection with a person who has committed a crime against the U.S. Government, or is wanted by the U.S. Government, etc.
- Provides a benefit of \$800 for burial expenses
- Spouse receives 45% of the officer's pay and each child receives 15% of the officer's pay
- This is coordinated with State Worker's Compensation benefits
- The following is required before a death benefit is received: A death certificate, birth certificates for dependent children/adoption orders, marriage certificate/birth certificate if unmarried, divorce decree of previous marriages/death certificates, certified investigation reports, certified autopsy and toxicology reports, Notice of Law Enforcement Officer's Death (form)

Social Security Benefits

Contact 866-690-1947 – A monthly pension may be paid to the spouse and/or minor children of a law enforcement member killed in the line of duty

The following is required before a death benefit is received:

- Social Security Number of employee, spouse, and minor children
- Birth certificate of spouse and minor children
- Marriage certificate
- Death certificate
- W-2 forms of the employee for the previous year and current year

Veteran's Benefits

Contact 800-827-1000

- Benefits may be available to the survivors of U.S. military veterans including burial in a national cemetery, burial flag, Presidential Memorial Certificate, headstone and possible monetary benefits
- Other benefits may also apply.

- The following is required before a death benefit is received: A death certificate, marriage certificate, military discharge papers - DD214, VA forms

Governor's Golden Shield Scholarship Program

Contact 801-321-7100 or <http://blog.uheaa.org/2012/04/golden-shield-scholarship>

Provides an opportunity for spouse/children to receive tuition waiver to do undergraduate work at any state institution of higher education for which they are prepared

Other Considerations

There may be benefits available through creditors, for example, loan or mortgage insurance. An inquiry to the banks or companies which issued credit cards or loans to the deceased should be done to ascertain if there was any group insurance or credit insurance for which there is a benefit. Some banks or credit card companies carry group life insurance on all cardholders. If so, a claim should be filed promptly to avoid making unnecessary payments to creditors.

There may also be benefits available through memberships to organizations such as Fraternal Order of Police (FOP), Fraternal Order of Eagles (FOE), etc.

DEATH OF SPOUSE

Medical Benefits

Medical/Dental/Vision Coverage

Contact PEHP Medical/Dental at 801-366-7555 or 800-765-7347

D.J. Hunter at PEHP (2012/2013 contact person)

If the employee's spouse provided health care coverage for eligible dependents, the dependents become eligible for coverage with PEHP under the employee's coverage. The effective date is the day after the spouse's death.

Spouse Term Coverage

Contact PEHP Life at 801-366-7495 or 1-800-753-7495 to claim death

benefits. Cheryl Fisher at PEHP (2012/2013 contact person) 801-366-7785

Up to \$15,000 is a guaranteed issue amount if applied for within 60 days after the employee's date of hire. Amounts above \$15,000 require Evidence of Insurability. After the initial 60 day period, all amounts require Evidence of Insurability.

AD&D (Family Plan)

Contact PEHP at 801-366-77495 or 1-800-753-7495 to claim death benefits.

The employee's spouse is automatically insured for a principal sum equal to 40% of the employee's principal sum. If the employee has no eligible dependent children, the spouse's principal sum is increased to 50% of the employee's principal sum.

Other

Update W-4

Employees can update W-4 forms on the Employee Self Service (ESS) System or by filling out a new W-4 Form obtained from the Department of Finance.

DEATH OF DEPENDENT

Medical Benefits

**Contact PEHP Medical/Dental at 801-366-7555 or 800-765-7347
D.J. Hunter at PEHP (2012/2013 contact person)**

If the dependent was insured by the employee, please contact PEHP to remove the dependent from the insurance plan. Applicable forms must be filled out and submitted as needed. If the dependent was insured by a different plan (spouses plan for example), then contact that plan to have the dependent removed.

Term Life

Contact PEHP Life at 801-366-7495 or 1-800-753-7495 to claim death benefits. Cheryl Fisher at PEHP (2012/2013 contact person) 801-366-7785

An employee may enroll for Dependent Child Coverage for up to \$15,000. Coverage for newborns is limited to \$1,000, up to age six months. The maximum Child Coverage is \$10,000 per eligible employee.

AD&D (Family Plan)

Contact PEHP at 801-366-77495 or 1-800-753-7495 to claim death benefits.

Each eligible dependent child is insured for 15% of the employee's principal sum. If the employee has no spouse, each eligible dependent child's principal sum is increased to 20% of Employee's Principal Sum.

Employees should keep PEHP informed of any changes in the addresses of family members. Employees should also keep a copy of any insurance records and notices sent to PEHP.

Other

Update W-4

Employees can update W-4 forms on the Employee Self Service (ESS) System or by filling out a new W-4 form obtained from the Department of Finance.