



YOUR GUIDE TO SURVIVOR AND BENEFICIARY LINE OF DUTY DEATH BENEFITS

**For Family Members and Beneficiaries of Active Employees
Who Die in the Line of Duty**

This guide summarizes the benefits and claims process for survivors of employees who die in the line of duty.

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INTRODUCTION

This guide provides detailed information about survivors' benefits and can help you understand what to expect from the City of Memphis when an employee dies as the direct and proximate result of an accidental death in the line of duty. Such death would be sustained by a participant after he or she became a participant and while in the actual performance of duties for the City of Memphis at a definite time and place without willful negligence on his or her part.

WHEN AN ACTIVE EMPLOYEE DIES

Losing a loved one is never easy, and it can be difficult to settle your loved one's estate while you are still grieving. Please be assured that the City of Memphis staff will work with you to explain any benefits available to you and to other survivors or beneficiaries.

Concern Employee Assistance Program (EAP) has a team of licensed, experienced counselors and clinical social workers who are here to help you sort through issues related to your loss. **Your immediate family can access the City's EAP** to meet with a counselor confidentially at no cost. You may contact Concern EAP at (901) 458-4000 or (800) 445-5011.

WHO TO CONTACT

Andrea Slaughter, your Human Resources Liaison, will be your primary point of contact. She will answer questions and guide you through the process of claiming your survivor benefits. The best way to contact Andrea is by phone at (901) 636-6637 or email her at:

andrea.slaughter@memphistn.gov.

GETTING STARTED

With the loss of a loved one, understanding the benefits for which you qualify and producing the required documentation can be overwhelming. The information in this booklet will assist you through the process. Your Human Resources Liaison will also work with you to support you in answering your questions.

Step 1:

Your Human Resources Liaison will contact you to begin the process. Be prepared to provide the following information about the deceased employee:

- Name
- Social Security Number
- Date of Birth
- Date of Death

Be prepared to provide the following information about any surviving family members:

- Name
- Address
- Social Security Numbers
- Date of Birth
- Date of Marriage

Step 2:

You will be provided with a benefits summary from your Human Resources Liaison.

Step 3:

The Benefits Department will provide you with the Surviving Beneficiary Packet (either in person, via email or mail, per your preference) which includes the paperwork you will need to complete to continue receiving benefits, including:

- Dependent Allowance Affidavit
- Retirement Health Insurance benefit election form
- Form W-4P
- Authorization for Direct Deposit
- Claim forms Standard Insurance for non-contributory life insurance

Introduction

Additional documentation the beneficiary may need to provide includes:

- Copy of marriage license (if applying as a spouse)
- Certified copy of the employee's death certificate
- Beneficiary Photo identification
- Voided check for direct deposit
- Copy of birth certificate and verification of being a full-time student, if a dependent child is applying as the beneficiary and is 18 years of age or older (for those applying as children)
- Legal Order Appointing Guardianship and copy of dependent's birth certificate if the applicant is a dependent child under age 18.

Completed paperwork and documentation can be returned (via email or mail) to the Benefits Administration Service Center (or "Benefits") for review and approval. You may also bring the paperwork with you if you are meeting with the liaison in person. Once approved, Benefits sends Pension Payroll the required documents and Pension Payroll sets up your pension benefits.

The Pension Administration Board (or "Board") must approve all survivor benefits prior to payment of benefits. The Pension Administration Board meets the last Thursday of each month. It is during this meeting that the Board reviews and approves all payments. The first check is then processed approximately 30 to 60 days from the date of approval by the Pension Administration Board.

Your spouse's pension or payroll check may be directly deposited into a financial institution like the Memphis City Employees Credit Union. If you are **NOT** on the account, you **WILL** need to create a new account to continue the direct deposit. Contact your financial institution or the City of Memphis Employees Credit Union at (901) 321-1200.

Line of Duty Death and Pension Benefits for Survivors

BASIC DEATH/LIFE INSURANCE BENEFITS

All full-time employees receive a Death Benefit of \$10,000. This means that when a full-time employee passes away, their designated beneficiary is eligible to receive \$10,000 in the tragic event that their loved one dies in the line of duty.

Who is eligible:

- The employee's designated beneficiary
- If none, beneficiary estate

What are the benefits:

- \$10,000 will be paid out to the deceased employee's designated beneficiary.

What are the distribution options?

- Standard Insurance Company will process the payment of the benefit and disburse to the eligible beneficiary.

FINAL PAY

The City provides the beneficiary a final payout for the deceased employee's accrued sick time up to 75 days. The employee must have held a position covered by the City's Retirement System or the Social Security Act.

Who is eligible:

- The beneficiary designated in the employee's Benefit Service Center file, the Division of Human Resources file, or as designated by law.

What are the benefits:

- An amount equal to the employee's pay for accrued sick leave not to exceed 75 days.
- All accrued wages due, including allowances for unpaid holidays, vacation leave, and an amount equal to the employee's regular wages for one month, minus any legally required deductions.

What are the distribution options?

- Once the check has been processed by Payroll, it is sent to the Law division. The beneficiary is contacted, and a meeting is scheduled to pick up the check.

HEALTH INSURANCE

If you were on the City's group health, dental or vision insurance plan, you may have the option to remain on the dental and vision plan. The option to remain on the City's medical plan is based upon eligibility under the terms of those plans. Your Benefits representative can assist you with requirements.

Line of Duty Death and Pension Benefits for Survivors

The City of Memphis has partnered with Via-Benefits, a private insurance exchange, to assist those who do not qualify to remain on the City's Medical coverage and those who are starting Medicare. Your Benefits liaison will provide more information.

SURVIVOR PENSION BENEFITS

The City of Memphis established this plan to provide retirement benefits for eligible employees and their beneficiaries.

Who is eligible:

- The current spouse (not to include common law or domestic partners)
- **If there is NO spouse:**
 - dependent children under age 18 AND/OR unmarried children up to age 25 (**if full-time students**) will share equal distribution of the benefits.
 - handicapped children are also eligible to receive the benefit
- **If there are no beneficiaries**, the participant's contributions to the Plan plus credited interest will be **paid to the employee's estate**.

What are the benefits:

- A monthly benefit equal to the higher amount of 60% of the employee's average monthly compensation or the accrued benefit as of the date of the employee's death.
- The Line of Duty Death monthly benefit for the employee's handicapped children is equal to the greater of 30% of the employee's average monthly compensation or 50% of the employee's accrued benefit as of the date of the employee's death.

What are the distribution options?

- The pension benefits will be processed in the City of Memphis' Pension Payroll Department and directly deposited into the account designated by the eligible beneficiary semi-monthly.

LINE OF DUTY DEATH BENEFITS

If an eligible employee dies as the direct and proximate result of an accident, while in the actual performance of duties for the City, at a definite place and time, without willful negligence on his or her part, line of duty death benefits will be paid out on his or her behalf.

Who is eligible:

- **Current surviving spouse** (must have a legal marriage license) **and surviving children** in equal shares
- **If no spouse or surviving children**, the surviving beneficiary or beneficiaries as designated in the employee's most recently executed beneficiary form on file with the City at the time of death in the shares so designated or if no shares are designated then in equal shares among such surviving designated beneficiaries
- **If none**, the beneficiary or beneficiaries designated on the employee's most recently ... *continued*

Line of Duty Death and Pension Benefits for Survivors

executed beneficiary form of such life insurance policy or policies on file with the City at the time of death in the shares so designated or if no shares are designated then in equal shares among said designated beneficiaries. If there are multiple insurance policies with executed beneficiary designations of such same date with multiple differing beneficiaries designated on the policies, then in equal shares among all such designated beneficiaries

If **none**, the decedent's estate pursuant to applicable laws of the State of Tennessee.

What are the benefits:

- Beneficiaries receive \$100,000 or five times (5x) the employee's base salary rounded up to the next thousand dollars, whichever is higher, not to exceed \$350,000.

What are the distribution options?

- The Hartford Insurance Company will process the payment of the benefit and send to the City of Memphis' Legal Department. The Legal Department will disburse the check to the eligible beneficiary.

PUBLIC SAFETY OFFICERS' BENEFIT PROGRAM

The Public Safety Officers' Benefits Program (PSOB) is a federal death benefit to the eligible survivors of federal, state or local public safety officers whose death was the direct and proximate result of a personal (traumatic) injury sustained in the line of duty. Consult your Human Resources Liaison for more information.

VOLUNTARY BENEFITS

The City of Memphis partners with Colonial Life & Accident Insurance Company. Colonial Life provides an employee the opportunity to enhance coverage for unexpected life events. Participation in these plans is on a voluntary basis. If an employee has participated in this voluntary program, benefits will be paid pursuant to the policy. For all Colonial Life questions, please call (901) 507-8880 or (800) 325-4368.

Listed below are items you should have available when you file for your survivor benefits:

- Dependent Allowance Affidavit
- Retirement Health insurance benefit election form
- Form W-4P
- Authorization for Direct Deposit
- Claim forms Standard Insurance for non-contributory life insurance

Additional documentation the beneficiary may need to provide is:

- Copy of marriage license, if applying as a spouse
- Copy of the certified death certificate
- Photo identification
- Voided check for direct deposit
- Copy of birth certificate and verification of being a full-time student, if a dependent child is applying as the beneficiary and is 18 years of age or older, for those applying as children
- Legal Order Appointing Guardianship and copy of dependent's birth certificate if the applicant is a dependent child under age 18

You may also contact us through email at benefitsquestions@memphistn.gov or call **(901) 636-6800** to speak with or [schedule an appointment with a Benefits Specialist](#).

Reason for Contact	Type of Claim	Contact
Line of Duty Pension Benefits Health & Life Insurance Benefits	Benefits Administration Service Center	Andrea Slaughter (901) 636-6800 andrea.slaughter@memphistn.gov benefitsquestions@memphistn.gov
Line of Duty Death Benefits	On the Job Injury (OJI)	Joyett King-Wright (901) 636-6800 joyett.king-wright@memphistn.gov
Pension & Retirement Pay and Calculations	Pension Payroll	Cynthia Thomas (901) 636-6661 cynthia.thomas@memphistn.gov payroll-finance@memphistn.gov
BlueCross BlueShield of Tennessee	Medical, Dental, Vision & Pharmacy Claims	(888) 796-0609 www.BCBST.com
Empower Retirement	457(b) Accounts Pension Refunds	(800) 743-5274 Austin Maness austin.maness@empower-retirement.com David Bennett d.bennett@empower-retirement.com
Colonial		(901) 507-8880 or (800) 325-4368
Concern EAP		(901) 458-4000 or (800) 445-5011