

# QUICK REFERENCE GUIDE OF BENEFITS AVAILABLE TO SURVIVORS OF A RETIREE AFTER DEATH

<u>TYPE OF BENEFIT</u>	<u>"WHO" WILL RECEIVE THE BENEFIT</u>	<u>"WHAT" BENEFIT WILL BE RECEIVED</u>	<u>IS BENEFIT CHANGABLE AFTER RETIREMENT</u>
<p><b>CONTINUANCE</b> *Papers are signed <u>before</u> entering DROP or before signing final retirement papers</p>	<p>1. <b>SPOUSE</b> (or) 2. <b>REG. DOMESTIC PARTNER</b> (or) 3. <b>MINOR CHILDREN</b> (until age 18)</p>	<p>Usually <b>50%</b> of the pay the member was receiving (or) one of three other options chosen before the member retired</p> <p>Option to continue <b>Healthcare</b> at beneficiary's expense</p>	<p><b>NO</b></p>
<p><b>DEATH BENEFIT</b></p>	<p><b>SAME AS ABOVE</b> (or) *can be assigned to someone else</p>	<p>1. <b>\$2,000 death benefit</b> 2. Any <b>unpaid Corbett</b> due 3. Any <b>13th Check</b> due 4. Any <b>partial month's Pension</b> due</p> <p>*This is <u>usually</u> the person receiving the <b>Continuance</b> (but) can be assigned to someone else</p>	<p><b>YES</b></p>
<p><b>DROP ACCOUNT</b></p>	<p>Usually the <b>SPOUSE</b> (or) <b>DOMESTIC PARTNER</b> (but) *can be waived by those above and assigned to someone else</p>	<p><b>ANY UNPAID BALANCE LEFT IN MEMBERS ACCOUNT AT DEATH</b></p>	<p><b>YES</b> *until all money is exhausted</p>

*Variations on the above information may depend on when the member entered the Retirement System and when they retired (or entered DROP). Please refer to the "Death Benefits for Survivors and Beneficiaries" factsheet on the SDCERS website for more complete information on these benefits. When a member enters **DROP** they are essentially retired and all of the above will apply. All members need to carefully review the above information with their heirs, and if any of the paperwork they may have previously signed needs to be changed to assure their wishes are met they should contact a SDCERS Member Services representative to affect those changes.*