

CLAIMING BENEFITS CHECKLIST

To ensure your survivors receive their benefits in a timely manner, make sure you do the following:

- Keep your beneficiaries updated using OCERS' Member Information Center at www.ocers.org or call OCERS at (714) 558-6200. Make sure their names, addresses and phone numbers are correct.
- Supply OCERS with Social Security numbers for all beneficiaries. Without this information, OCERS may not be able to pay them directly or in a timely manner.

Inform your survivors that upon your death, they should do the following:

- Contact the Social Security Administration
- Bring copies of any relevant Birth and Death Certificates to OCERS.
- Contact the administrator of medical/health benefits for the deceased member.

Orange County Employees Retirement System
2223 E. Wellington Avenue, Suite 100
Santa Ana, CA 92701-3161
Tel: (714) 558-6200
Web site: www.ocers.org

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Survivor Benefits After Retirement

Benefits to
beneficiaries upon your
death after
retirement



BENEFITS TO BENEFICIARIES UPON YOUR DEATH AFTER RETIREMENT

One of the benefits of being a member of OCERS is survivor benefits. In fact, you may designate anyone you choose as your beneficiary, although certain restrictions may apply after you retire depending on the payment option you select. To designate or change your beneficiary, you need to request the “Beneficiary Change Form” from Member Services or download it from www.ocers.org. It is your responsibility to notify Member Services of a life event change, such as a marriage, domestic partnership registration or death including death of a designated beneficiary. Upon receipt of this information, your new beneficiary designation will supersede all previous designations.

It is important to note that your spouse, ex-spouse, registered domestic partner, ex-registered domestic partner and/or children may have legal rights that supersede the rights of any other beneficiary(ies) you designate.

If you retired from an OCERS-covered employer, your beneficiary(ies) will get a one-time \$1,000 death benefit at the time of your death. However, there may be limits on burial benefits for certain retirees with reciprocity.

In addition, your eligible Spouse, eligible Domestic Partner, eligible Child(ren) or designated beneficiaries may be paid according to the provisions of the payment option you selected at retirement.

UNMODIFIED OPTION

If you choose the Unmodified Option when you retire on a Service Retirement or on a Nonservice-Connected Disability Retirement, your eligible Spouse or eligible registered Domestic Partner will receive 60 percent of your monthly allowance upon your death. If you are receiving a Service-Connected Disability Retirement, your eligible Spouse or eligible Domestic Partner will receive 100 percent of your monthly allowance upon your death. This amount is payable to your eligible Spouse or eligible Domestic Partner for his or her lifetime. If you do not have an eligible Spouse or eligible Domestic Partner at the time of your death, your monthly allowance will be payable to your eligible Child(ren). If you do not have an eligible Spouse, eligible Domestic Partner or eligible Child(ren) at the time of your death, your designated beneficiary will receive a refund of your remaining member contributions, if any.

OTHER OPTIONS

If at retirement you choose a payment option other than the Unmodified Option, your designated beneficiary will receive a benefit based on the terms of that option. Certain benefit payment options prohibit a member from changing benefit designations after retirement. See the “Retirement Payment Options” brochure for additional information.

ELIGIBLE SPOUSE, DOMESTIC PARTNER AND CHILDREN

Your spouse or registered domestic partner is considered an eligible Spouse or eligible Domestic Partner if you have been married or registered as a domestic partner at least one year prior to your date of retirement and you remain continuously married to that spouse or registered to that domestic partner up to the time of your death. If you are receiving a service-connected disability retirement allowance your spouse or Domestic Partner is considered eligible for a continuance if you were married or registered prior to the effective date of your service-connected disability benefit.

Or

Your spouse or registered domestic partner is considered an eligible Spouse or eligible Domestic Partner if you have been continuously married or registered as a domestic partner at least two years prior to the date of your death and are married to that spouse or registered to that domestic partner at the time of your death, and your spouse or domestic partner is at least 55 years old.

Your child is considered eligible if unmarried, under the age of 18, or an unmarried full-time student under the age of 22 (this includes adopted children).