

# What to do when a retiree dies

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☐ **GENERAL DIRECTIVES:** Each retiree should share this information in a conversation with dependents, family members, estate planners, investment and legal advisors, such as a certified elder-law attorney.

This is a summary of certain earned benefits to which a surviving spouse or qualified dependent(s) may be entitled, including those benefits due to the designated beneficiary at the time of the retiree's death.

**NOTE: It is important to notify the Service Center of the retiree's death as soon as possible after the death, but NO LATER THAN ONE YEAR.**

## How to apply for survivor benefits:

▶ Call **1-800-729-7526**, and select **Option 3**, then **Option 1**. You will speak with a representative from AON Hewitt, the benefits management company contracted by CenturyLink to administer the Service Center.

▶ You must ask the Service Center representative to provide you with information regarding the Group Life Insurance payout, the Survivor Annuity Option (if applicable) and continued health care insurance.

▶ You must provide the following information about the deceased retiree: **Full Name of the retiree, Date of Death, Social Security Number, Address**

▶ You must provide several certified copies of the Death Certificate to collect the survivor benefits.

☐ **GROUP LIFE INSURANCE:** The Group Life Insurance policy is administered by MetLife and is not taxable income. This benefit was originally based on the annual pay of the retiree. Qwest reduced the value of the group policy to a flat \$10,000 for all retirees.

You will be asked by the Service Center representative to provide the last 4 digits of the retiree's Social Security number, date of birth and a password as recorded with the Service Center. (If a password has not been established, a temporary password will be setup, so a permanent one can be established).

**NOTE:** It is important to have current beneficiary information recorded at the Service Center:

(1-800-729-7526, select Option 2; then Option 1).

—**Consider calling now —and verifying that you have your current beneficiary on file.**

☉ **SURVIVOR'S ANNUITY:** Retirees who selected the Survivor's Option at the time of retirement should make certain the spouse is aware of this benefit. The surviving spouse may arrange for direct-deposit or provide a mailing address to receive the annuity payment.

—**If the retiree outlives the spouse**, the deduction from the retiree's monthly payment to pay for the survivor annuity should be cancelled by calling the Service Center. The amount of the cancelled deduction would then be added to the retiree's regular monthly pension payment.

## ☐ **HEALTH CARE COVERAGE (COBRA):**

**Medical (COBRA):** The medical coverage for the surviving spouse and any eligible dependent(s) will be the same as that provided under the retiree's coverage at the time of death, and will be administered through COBRA for the first 36 months. The benefits are as follows: 1) Subsidized medical coverage for the first 6 months after the death of the retiree; 2) 30 months' medical coverage at the COBRA premium, plus a 2% administrative cost (total 102% cost); 3) lifetime medical coverage at the full COBRA premium (not including the 2% administrative cost) for the surviving spouse and any eligible dependent(s) who were covered at the time of the retiree's death, provided premiums are paid timely, otherwise coverage is dropped and cannot be reinstated. Eligible dependents not enrolled at the time of the retiree's death can be enrolled during the 36-month period; however, their medical coverage will end at the conclusion of the 36-month period. **NOTE:** The 2012 CWA union contract made changes to the medical benefits for surviving spouses of occupational retirees who retired after January 1, 2014. Consult your union local for details.

**Dental (COBRA):** The dental coverage is offered for 36 months at the COBRA premium, plus a 2% administrative cost (total 102% cost) for the surviving spouse and any eligible dependent(s) who were covered at the time of the retiree's death. Eligible dependents who were not enrolled at the time of the retiree's death can be enrolled during the 36-month period, however, the dental coverage ends for the surviving spouse and any eligible dependents at the conclusion of the 36-month COBRA period.

☉ **TELEPHONE CONCESSION SERVICE** (also known as "discounted service"): If the retiree received concession telephone service provided by Century Link, it will terminate after two monthly billing periods from the date of the retiree's death.

## OTHER IMPORTANT CONTACTS:

**SOCIAL SECURITY:** Notify Social Security of the retiree's death by calling 1-800-772-1213, or at the website:

**www.SSA.gov.** Hearing Impaired number is 1-800-325-0778. Social Security notification of the retiree's death will end Medicare benefits.

**VETERANS' ADMINISTRATION:** If the deceased retiree was a veteran, the Veteran's Administration should be contacted to advise of the retiree's death and to determine if there are any eligible survivor benefits by calling 1-800-827-1000 or at the website: **www.VA.gov.**