

DEPENDENT SURVIVOR CHECKLIST



Department of Civil Service
New York State Health Insurance Program

For Survivors of Employees and Retirees of the State of New York and Participating Employers

If you are the survivor of a recently deceased enrollee in the New York State Health Insurance Program (NYSHIP), you may be uncertain of the steps necessary to ensure your coverage remains intact.

This checklist will guide you through the process of reporting the enrollee's death and, if eligible, enrolling yourself and other dependents as **dependent survivors**. To be eligible as a survivor, the deceased must have had **10 years of benefits-eligible service** or received an **accidental disability retirement** or **performance of duty disability retirement**.

These steps are intended for the **primary surviving dependent** of a deceased NYSHIP enrollee (in most cases a spouse) or a **guardian** acting on behalf of surviving dependent children.

If the enrollee was an employee or retiree of a Participating Agency, contact that agency for information on continuing coverage.

1 Report the Enrollee's Death to New York State

- Mail or fax a photocopy of the enrollee's death certificate to the **Employee Benefits Division (EBD)**.
- Contact the enrollee's retirement system to learn where to send the death certificate for **pension purposes**.* An original or certified copy is typically required.
- If the death was a **work-related accident**, the Workers' Compensation Board will confirm this by letter. If the enrollee was a State worker or retiree, **send a copy of the letter to EBD** to have your premium waived as long as you remain eligible for dependent survivor coverage. If the enrollee worked for a Participating Employer, contact that employer for premium information.

Once EBD receives the death certificate, we will determine eligibility for continued coverage for you and any other surviving dependents. You will be notified by mail of this determination.

2 If Eligible, Enroll in Dependent Survivor Coverage

Eligible dependents of a retired enrollee are usually automatically enrolled in dependent survivor coverage and do not need to take any additional action.

- Under certain circumstances, you will receive a *Dependent Survivor Transaction Form (PS-157)* in the mail.** **If you receive this form, you must complete and submit it to EBD to enroll in dependent survivor coverage prior to the deadline indicated on the accompanying letter.**
- If eligible for Medicare, you must be enrolled** when your NYSHIP dependent survivor coverage begins (as you will be Medicare-primary). See our *Medicare and NYSHIP* publication for more.

Call EBD at the number listed on the following page if you have any additional questions about continuing your enrollment in NYSHIP.

If you are not eligible to enroll in dependent survivor coverage, you can continue your NYSHIP coverage through COBRA. You should receive information and an application in the mail from EBD. Call EBD if you have questions.

Contact Information

▶ Employee Benefits Division

- New York State Department of Civil Service
Employee Benefits Division
Albany, NY 12239
518-457-5754 or 1-800-833-4344 (press 6)
Secure Fax: 518-485-5590
nyship.ny.gov

▶ New York State Retirement Systems

- New York State and Local Retirement System (NYSLRS)
110 State Street
Albany, NY 12244-0001
1-866-805-0990
osc.ny.gov/retirement
- New York State Teachers' Retirement System (NYSTRS)
10 Corporate Woods Drive
Albany, NY 12211-2395
1-800-348-7298
nystrs.org

▶ SUNY Optional Retirement Program (ORP)

Contact information for SUNY ORP Authorized Investment Providers, including Teachers Insurance Annuity Association (TIAA), is available on the SUNY website at suny.edu/retirement/orp-vendors.

Additional Resources

Additional resources are available on the Department of Civil Service website at cs.ny.gov/pio/publications.cfm and on the NYSHIP website at nyship.ny.gov:

- *Information for Survivors of New York State Employees*
- *NYSHIP General Information Book*
- *Health Insurance Choices*
- *NYSHIP Rates and Information*
- *Empire Plan Reports*
- *Empire Plan At A Glance*

* Their retirement system is the entity that distributed their pension check or annuity. Several mailing addresses and numbers are listed above.

** You must apply for dependent survivor coverage using this form if (a) the enrollee was an active employee, (b) the only dependent survivors are children or (c) there is a balance owed on the account. You may also apply using this form if (d) you have NYSHIP enrollment in your own right; if you do, your other NYSHIP coverage will be terminated.