



**Department of
Civil Service**

Information For Survivors
of
New York State Employees

Andrew M. Cuomo
Governor

Lola W. Brabham
Commissioner

Message from the Commissioner

The New York State Department of Civil Service understands that during times of bereavement, it can be difficult to be concerned about various business matters that may need your attention. Because of this, we have published this helpful guide to provide you with the information you will need to handle some of the many important decisions and arrangements you may have to make.

One of the things you will need to determine is whether the deceased was eligible for or participated in any of the benefit programs that are available to State employees. This guide offers a brief description of those benefits. This guide also explains the various documents and information you will need in attending to these matters. A checklist and space where you can record pertinent information are also provided.

It is my hope that this guide will help make it easier for you to collect the information you need during this difficult time.

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INTRODUCTION

This guide was developed by the New York State Department of Civil Service to help you determine what benefits you may be entitled to as a survivor of a New York State employee. This guide includes telephone numbers to call if you have questions. If you need more information, please contact the Personnel Office of the agency where the employee worked.

Required Documents

In certain business or financial matters relating to the deceased, it will be necessary for you to have certified copies of the death certificate; you will also need certified copies of birth certificates for the deceased, the surviving spouse, and any minor children. It is a good idea to have these documents readily available.

Information on Paycheck Stub

The deceased employee's paycheck record/stub contains information that will be helpful to you in determining some matters that may need your attention. It carries the employee's Social Security Number and shows payroll deductions for items such as United States Savings Bonds; Individual Retirement Accounts; Tax Sheltered Savings Programs; Credit Unions; retirement system membership, loans, arrears and voluntary contributions; union or employee organization insurance; Managerial/Confidential Life Insurance; and health insurance coverage.

Obtained certified copies of

- death certificate
- deceased's birth certificate
- spouse's birth certificate
- minor children's birth certificates
- marriage certificate

Notes:

- Obtained last paycheck record/stub

Date last paycheck: _____

Annual salary: _____

Payroll deductions:

Paychecks

The deceased State employee may have a final salary check coming or may have money coming for the five-day pay deferral, unused vacation, overtime credits, travel expenses or bonds. Checks for this money will now have to be drawn in your name, as the survivor.

The Personnel Office of the department where the deceased was employed will ask you to complete an affidavit stating that you are the next of kin and are entitled to this money. This is a required procedure.

If you have any uncashed State checks issued to the deceased, you should return them to the Personnel Office and request that new checks be drawn in your name.

Questions concerning uncashed or outstanding checks should be referred to the deceaseds' Personnel Office.

- Final salary check due
- Uncashed paycheck
- Inquired about money due for vacation, overtime, or travel

Personnel Office phone number:

Notes:

Retirement Benefits

If the deceased was an active member of a retirement system, the designated beneficiary may be entitled to a cash death benefit. The amount of the benefit will be affected by duration of membership in the system, salary level and other factors.

The Personnel Office of the agency where the deceased was employed reports the death to the retirement system. The retirement system then begins to process the payment of benefits to the employee's beneficiary.

Ordinarily, the beneficiary will hear from the retirement system within a week to ten days following notification of the death of the employee. The retirement system will also tell the beneficiary what amount, if any, of the death benefit is subject to income tax.

If you have any questions, write to the retirement system. In your letter, refer to the employee's retirement registration or Social Security number (or TIAA contract number and CREF certificate number, if applicable) and enclose a certified copy of the death certificate. Addresses of the major systems are:

New York State and Local Employees' Retirement System
110 State Street
Albany, New York 12236
(518) 474-7736

Retirement system contacted

Retirement registration number, social security number (TIAA contract number and/or CREF certificate number for members of TIAA/CREF):

Not applicable

Notes:

The Teachers' Insurance Annuity Association
College Retirement Equities Fund (TIAA/CREF)
730 Third Avenue
New York, New York 10017
(800) 842-2888

New York State
Teachers' Retirement System
10 Corporate Woods Drive
Albany, New York 12211
(518) 447-2666

Survivor's Benefit Program

A survivor's benefit may be payable on behalf of a deceased employee under certain special circumstances. Ordinarily, no action by the designated beneficiary is necessary in connection with this benefit. Questions concerning eligibility under this program can be answered by the deceaseds' Personnel Office, or you may write directly to the:

New York State and Local Employees' Retirement
System
Survivor's Benefit Program
110 State Street
Albany, New York 12236
(518) 486-6683

Social Security

Payment of Social Security benefits is not automatic. If the deceased was covered by Social Security, you should inquire about survivors' benefits for widow/widower and minor or disabled children and dependent parents. When filing a claim for benefits, a certified copy of the death certificate, birth certificates for the surviving spouse and minor or disabled children and a marriage certificate will be required and returned to you. A copy of the deceaseds' W-2 for the preceding two years will be necessary, as well as Social Security numbers for the deceased and for all applicants. The address of your nearest Social Security office will be listed in the telephone directory under "Social Security Administration". You are encouraged by Social Security to use either their appointment or telephone claims system for your convenience.

Death Benefit paid from
retirement system

- Yes Amount _____
 No
 Contacted Survivor's Benefit Program

Social Security coverage

- Yes
 No

Social Security numbers:

Deceased: _____

Spouse and children: _____

Obtained necessary documents

- death certificate
 birth certificate (dependents)
 marriage certificate
 W-2 form for deceased for two
years preceding year of death

Phone Number - Social Security
Administration

Notes: _____

Health Insurance

Outstanding hospital, medical, or prescription drug bills may be covered expenses under the State's Health Insurance Program. Ask the employee's Personnel Office for help. If you aren't sure how to contact the Personnel Office or still have questions, please write or call:

Employee Benefits Division
New York State
Department of Civil Service
Albany, New York 12239
Website: www.cs.ny.gov

Telephone: (518) 457-5754 (Albany area) or 1-800-833-4344

The New York State Health Insurance Program (NYSHIP) protects you: If the employee dies while on the State payroll, you (the enrolled spouse) and your enrolled dependent children will continue to receive NYSHIP coverage without charge for five biweekly payroll periods beyond the payroll period for which your spouse's last health insurance deduction was taken.

As the unremarried enrolled spouse, you and your eligible dependent children may be allowed to continue coverage under NYSHIP after the extended benefits period ends. If you or your enrolled dependent children are eligible for dependent survivor coverage but choose not to participate or fail to make the required payments, NYSHIP coverage will end permanently. You and your eligible dependent children may not re-enroll in the State program.

Whether you are eligible to continue coverage under NYSHIP and what your premium will cost depend on the following circumstances:

Health insurance coverage <input type="checkbox"/> Yes <input type="checkbox"/> No
Name of plan _____
Outstanding medical bills <input type="checkbox"/> Yes <input type="checkbox"/> No
Notes: _____ _____ _____ _____ _____ _____ _____ _____ _____ _____

- If your spouse died as a result of a work-related illness or injury, regardless of your spouse's age at the time of death or length of service, the State will pay 100 percent of the cost of NYSHIP coverage for you and your dependents as long as you remain eligible.

- If your spouse’s death was not the result of a work-related illness or injury:

If at the time of death your spouse was an active employee who had 10 years of service and was within 10 years or less of retirement, you and your dependents will make the same contribution that active employees make toward the cost of the Empire Plan or HMO premium.

If at the time of death your spouse was an active employee who had 10 years of service but was not within 10 years of retirement, you and your dependents would be required to pay both the employer’s and the employee’s share of the premium.

If you lose eligibility or die, your enrolled dependents may continue their coverage as dependent survivors until they no longer meet the eligibility requirements as dependents. If they no longer meet these requirements, they may enroll through the Consolidated Omnibus Budget Reconciliation Act (COBRA) which is a Federal continuation-of-coverage law or convert to a direct-pay contract.

Survivors are covered by the same rules as active employees for changing health insurance plans.

If you and your dependents are not eligible for survivor coverage under the State Health Insurance Program, you may be eligible to continue coverage in NYSHIP for up to 36 months under COBRA or convert to direct-pay contracts. There are deadlines for applying. Call the employee’s Personnel Office for information.

Notes (continued)

Dental Insurance coverage

Yes Plan _____
 No

Outstanding dental bills

Yes
 No

Notes:

Dental Insurance

Outstanding dental bills may be covered under a State or union sponsored Dental Insurance program. Dental Insurance for the surviving dependents will continue for a period of time indicated by the State or union sponsored Dental Insurance Plan. The Personnel Office and/or union benefit fund will advise you about this coverage. Ask about COBRA continuation coverage. If you have further questions, please contact the Employee Benefits Division at the address and telephone number listed on page 8.

Employee Organization Benefits

As a member of a union, professional or fraternal organization, the deceased may have been covered by life insurance policies. It is also possible that the deceased's beneficiary may be eligible for other benefits from these organizations.

If you know that the deceased belonged to any organizations of this type, you should inquire about possible benefits. The deceased's Personnel Office may be helpful in this regard.

Veterans' Benefits

If the deceased employee was a veteran of military service, you should inquire about benefits for which you may be eligible as the survivor.

A brochure entitled, "Benefits For Veterans and Their Families" can be obtained by writing to:

New York State
Division of Veterans' Affairs
5 Empire State Plaza, Suite 2836
Albany, New York 12223-1551

For assistance in filing for veterans' benefits contact your nearest State Veteran Counseling Center, Veterans Service Agency or call the toll-free referral number at 1-888-VETSNYS (838-7697)

Workers' Compensation

If the deceased has a workers' compensation case pending because of an on-the-job injury or occupational illness, you should request information on the

Employee organization membership

contacted employee organization
 not applicable

Life Insurance policies

Yes
 No

Notes: _____

Status:

veteran
 non-veteran

Branch of Service _____

Period of Service _____

Armed Forces Serial Number (if known)

Notes: _____

Workers' Compensation Case Pending

Yes WCB Case No.

No Date of Injury

Notes: _____

case from the deceased's Personnel Office. If the deceased was represented in this case by an attorney, you also should consult the attorney.

Accidental Death Benefit

If the death was the result of a job-related accident, as determined by the New York State Workers' Compensation Board, you may be eligible for a survivor's \$50,000 accidental death benefit. As the surviving spouse, child or dependent of the deceased employee, to receive this benefit, you must file form C-62 (Claim for Compensation in Death Case) with the Workers' Compensation Board District Office within two years of the date of the deceased employee's accidental death. Details of this benefit are available from the deceased's Personnel Office.

You may also be eligible for an accidental death benefit from the New York State and Local Employees' retirement systems. See page 6 for the retirement system's address and telephone number.

In addition, dependent children of the deceased admitted to the State University of New York (SUNY) may be eligible for full tuition reimbursement. In the case of State troopers, noncommissioned and commissioned officers and investigators in the Division of State Police and employees designated managerial or confidential, such children may be eligible for full tuition reimbursement at SUNY or full tuition up to the amount charged by SUNY while attending another accredited institution. For information on this Dependent Children Tuition Program, you should write directly to the:

Governor's Office of Employee Relations
Empire State Plaza
Agency Building 2, Suite 1201
Albany, New York 12223-1250
(518) 474-5255

Job related accidental death

- Yes WCB Case No. _____
 No

C-62 filed

- Date filed _____
 Yes
 No

Children eligible for tuition assistance

- Yes
 No

Notes:

Savings Bonds

If the deceased had payroll deductions for United States Savings Bonds, and the accumulated deductions at the time of death were insufficient for the purchase of another bond, the remaining money will be returned.

Bonds issued in the name of the deceased which do not also include the name of the beneficiary are considered to be part of the deceaseds' estate.

For information, or assistance in obtaining a refund, call the National Bond and Trust Company at 1-800-426-9314.

Individual Retirement Accounts

If the deceased had one or more of these accounts, the financial institution (bank, insurance company or brokerage firm) should be notified. These firms will then forward the appropriate information to the beneficiary. The deceaseds' Personnel Office may be helpful in providing the names of institutions if the IRA was established under the State's program.

Payroll deduction for Savings Bonds

- Yes
 No

Notes:

IRA accounts

- Yes
 No

Financial Institutions and Account Numbers

Tax–Sheltered Savings Programs

The State provides both deferred compensation programs and tax–sheltered annuities for eligible employees through payroll deduction. The Personnel Office of the deceased employee should be contacted to determine if the deceased participated in these programs. Names and addresses of the firms associated with the program will then be provided.

Credit Union

The deceased may have been a member of a credit union. To inquire whether the deceased had a credit union savings account or loan, you should write directly to the credit union. The deceaseds' Personnel Office can refer you to the local credit union office.

Tax sheltered savings program

Yes

No

Notes:

Credit Union membership

Yes

No

Membership Number: _____

contacted credit union

Notes:

Income Tax

A Federal, State and possibly a City of New York and City of Yonkers Income Tax return must be filed for the deceased. The taxes imposed by the City of New York and the City of Yonkers are administered by the State and includable on the State return. The retirement system will tell the beneficiary what amount, if any, of the death benefit is subject to income tax. For information on State income tax, call toll free 1-800-CALL TAX (1-800-225-5829). From areas outside New York State, call (518) 485-6800.

If you need to write, please address your letters to:

New York State Tax Department
Taxpayer Assistance Bureau
The State Campus
Albany, New York 12227

For information on Federal income tax, contact the Internal Revenue Service in the city where you normally file your Federal Income Tax return.

Personal Property

There may be some personal effects in the deceased's office, and there may also be some official office material at home. The deceased's supervisor or the agency Personnel Office will be of assistance to you in handling these matters.

Notes:

Contacted deceaseds' Personnel Office

Notes:

NOTES:



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