

To assist a retiree with OPERS pension benefits:

A retiree can provide permission for a caregiver to assist them with their OPERS account. They can provide this permission verbally by phone or by completing the *Authorization for Release of Account Information* form (LL-2). The retiree can also complete the necessary paperwork to grant a caregiver Power of Attorney (POA).

To assist a retiree with their enrollment in an individual Medicare Plan or with their HRA reimbursements:

Assistance with Enrollment - A retiree can provide verbal authorization allowing a caregiver to assist with enrollment (this complies with the privacy requirements of HIPAA), but the retiree will need to actually complete the enrollment. A caregiver with POA can make enrollment decisions and complete the enrollment. Via Benefits™ (formerly known as OneExchange) does not require POA documentation, but the insurance carrier will.

Managing the HRA - A recipient can submit an *Authorization to Release Personal Information* (ARPI) form which can be found on the funding portion of the Via Benefits website, <https://My.ViaBenefits.com/OPERS>. This form is valid for one year after the recipient's benefit end date. It can take up to 30 days from the time the funding department receives the form to process. Completing this form allows the recipient to dictate the type of information that can be disclosed to the person they are authorizing to speak on their behalf (information only or full account activity authorization/ authorization to make changes). A POA can also be submitted. This can take up to 45 days to process as it must be internally reviewed by compliance. The account will be noted with an ARPI or a POA and what information can be disclosed, to whom and for how long (expiration date).

What to do when a retiree passes away:

Step 1 – Notify OPERS that the OPERS benefit recipient is deceased using one of the following methods:

- By mail – Submit a copy of the death certificate or a letter stating the retiree has passed away.
- By phone – Contact OPERS at 1-800-222-7377 to report the passing of a retiree.
- In-person – Stop by the OPERS office to notify us that your loved one has passed away. Some preliminary paperwork can be completed during this visit. Walk-ins are welcome, but may experience a wait. If you would prefer to schedule an appointment with one of our counselors, please call OPERS at 1-800-222-7377.

OPERS will let you know what forms you need to complete and if additional information is required. Once OPERS has all of the necessary information, we will begin processing either monthly benefits to the retiree's named beneficiaries and/or a lump sum death benefit. Please see below for more information on the lump sum death benefit.

Step 2 – Notify Via Benefits

If the benefit recipient is Medicare-eligible and covered by a medical plan selected through Via Benefits, notify Via Benefits of the death by calling 1-844-287-9945. You will also need to inform medical and pharmacy carriers to stop charging monthly premiums.

NOTE: Any outstanding, qualified medical expenses in the retiree's name can be submitted to the retiree's Health Reimbursement Arrangement for reimbursement following their death. Via Benefits will help you with this process. Eligible spouses and dependents can also submit qualified medical expenses to the HRA for reimbursement until the funds in the HRA are exhausted. The balance of the HRA will be absorbed into the OPERS health care fund after 24 months of inactivity on the account.

OPERS Lump Sum Death Benefit

If the OPERS retiree or a disability benefit recipient passes away and they had participated in the Traditional Pension or Combined plan, a lump sum death benefit based on years of service is paid to one of the following:

- A beneficiary named by the retiree on an approved *Designation of Beneficiary for Lump Sum Death Benefit* form or on an approved retirement application
- The first qualified beneficiary under automatic succession*
- The person responsible for burial or the estate of the recipient

YEARS OF MEMBERS SERVICE CREDIT	DEATH BENEFIT
Less than 10	\$500
At least 10, but less than 15	\$1,000
At least 15, but less than 20	\$1,500
At least 20, but less than 25	\$2,000
25 or more	\$2,500

If the retiree participated in the Member-Directed Plan while they were working, a death benefit is not available through OPERS. In the event of the retiree's death, the vested portion of their defined contribution account that has not been distributed is available to the member's beneficiaries.

**Under Ohio law, you can either name a specific person(s), trust, estate or institution as your beneficiary or you can have your beneficiaries determined by automatic succession (1) spouse, 2) children, 3) dependent parents, 4) if none of the above, parents share equally in a refund of the account, or 5) if none of the above, a refund of the account will be paid to the estate.*