

### To assist a retiree with OPERS pension benefits:

A retiree can provide permission verbally for a caregiver to assist them with their OPERS account by completing the *Authorization for Release of Account Information* process. The retiree can also complete the process to grant a caregiver Power of Attorney verbally.

### To assist a retiree with enrolling 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, however the retiree will need to be the one to complete the enrollment. If verbal authorization cannot be provided, Power of Attorney granted to a caregiver will be required which permits the caregiver to make enrollment decisions and complete the enrollment process.

*Managing the HRA* - A retiree can provide verbal *Authorization to Release Personal Information* or grant Power of Attorney to a caregiver. Providing verbal authorization allows the retiree to indicate what information can be disclosed to the person they are authorizing to speak on their behalf such as access to information only, full account activity and authorization to make changes.

### What to do when a retiree passes away:

#### **Step 1 – Notify OPERS that the OPERS retiree 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.

## Step 2 – Notify Via Benefits

If the retiree 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 up to 24 months following the retiree's death. Eligible spouses and dependents can also submit qualified medical expenses to the HRA for reimbursement up to 24 months following the retiree's death. After the 24-month period, the balance of the HRA will be forfeited into the OPERS health care fund.**

### 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.*