

## LIFE EVENT: WHEN SOMEONE DIES

*Getting married. Having a baby. Preparing for retirement. These are the moments in life when your benefits matter most. With that in mind, we have developed the DGA-PPHP Life Events fact sheets to help ensure that you get all of the information you need, when you need it.*

*If you still have questions, please do not hesitate to contact us at one of the phone numbers at the bottom of this page.*

### WHAT YOU NEED TO KNOW: HEALTH PLAN

- The DGA-PPHP does not offer life insurance. In addition, the Health Plan does not endorse any outside insurance firms or coverage.
- In the event of your death, your surviving dependents will inherit the same coverage for which you had fully qualified for at the time of your death. Your dependents should contact the Health Plan so that their survivor coverage can be established. At that time, the Health Plan will request a copy of a death certificate.
- At the termination of earned coverage, your surviving dependents will be offered COBRA self-pay coverage for up to 36 months.

### WHAT YOU NEED TO KNOW: PENSION PLAN

- Upon notification of your passing, the Pension department will send a letter to your beneficiaries outlining the documentation and information necessary to apply for death benefits.

#### If you die prior to retirement

- If you are five-year vested in the Basic Plan and are married, your spouse is eligible to receive a monthly benefit for their lifetime beginning on the first of the month following your normal retirement date (usually age 65).
- If you are ten-year vested in the Basic Plan and your spouse is your beneficiary, they are eligible to receive a lifetime monthly benefit beginning on the first of the month following your death.
- If you are ten-year vested in the Basic Plan and are not married or your spouse is not your beneficiary, a monthly benefit will be paid to your named beneficiaries beginning on the first of the month following your death, payable for ten years (120 payments).
- You will automatically become vested in your individual Supplemental Plan account at death and your beneficiaries will be entitled to a lump sum payment of your account balance.

#### If you die after retirement

- Post retirement death benefits from the Basic Plan depend upon the monthly benefit payment form you chose at the time the payments commenced.
  - If your monthly benefit was a single life annuity, that benefit ceases the last day of the month in which you die.
  - If your monthly benefit was a ten-year certain and 120 payments have not been paid prior to your death, the remainder of the ten-year guarantee will be paid to your beneficiaries.
  - If you and your surviving spouse elected one of the joint & survivor benefits at retirement (100%, 75%, 50%), your surviving spouse will be eligible to receive the survivor benefit for his or her lifetime.
- If you have a balance in your individual Supplemental Plan account, a lump sum payment will be made to your beneficiaries.
- If you are collecting a monthly pension from the Supplemental Plan from an annuity provider, survivor benefits are paid in accordance with the option chosen at retirement.

The information on this sheet is only a summary of Pension and Health Plan rules. For detailed information, please refer to the Health Plan and Pension Plan Booklets.