

Next Steps


Things to consider after the loss of a loved one

*A list of resources to consider in the event of a death of an active member
or retiree of the South Carolina Retirement Systems.*

SOUTH CAROLINA
RETIREMENT SYSTEMS



SC BUDGET AND CONTROL BOARD

A grayscale photograph of a person wearing a vertically striped long-sleeved shirt, sitting by a window. The person is looking down and to the right, with their hands clasped in their lap. The background shows a bright window with a view of a body of water and distant land. A small, round object is visible on the windowsill to the right.

At a time of great stress and pain, please accept our sincerest condolences. We hope that this brochure will be a helpful tool to you as you begin to navigate financial and logistical issues following the passing of your loved one.

South Carolina Retirement Systems

Guide to Forms and Information

This brochure provides information about the specific steps you will need to take based on the employment status of your loved one at the time of his or her passing.

We hope these resources will be of some assistance to you in the coming months. Please do not hesitate to contact the Retirement Systems if we may be of any further assistance to you. We can be reached at 803-737-6800 or toll-free 800-868-9002 (within SC only), or you can learn more at www.retirement.sc.gov.

Inactive Member

If a member dies more than 90 days after the last day he earned compensation working for a covered employer, the member's beneficiary will receive a refund of the member's contributions plus interest.

Retired Member

The beneficiary of a retired member is entitled to receive benefit payments according to the member's payment option selection and may be entitled to a retiree incidental death benefit based on the member's years of service if the employer participates in the program.

- You will need to submit a certified copy of the member's death certificate.
- You will receive a claim form that must be completed and submitted along with a copy of the beneficiary's Social Security card and driver's license or state-issued identification card.

Working Retired Member

The beneficiary of a working retiree or a Teacher and Employee Retention Incentive (TERI) program participant is entitled to receive benefit payments according to the member's payment option selection in addition to a retiree incidental death benefit based on the member's annual earnable compensation at the time of death if the employer participates in the program.

- You will need to submit a certified copy of the member's death certificate.
- You will receive a claim form that must be completed and submitted along with a copy of the beneficiary's Social Security card and driver's license or state-issued identification card.

Active Employee

Following the death of an active member who is working for a covered employer.

- As a named beneficiary you will be notified of the payment options available. You will need to submit a certified copy of the member's death certificate and will be asked to complete the following forms:
 - *Election of Death Benefits* (Form 4151) if you elect to receive a lump sum refund of the member's contributions plus interest or a monthly survivor benefit (if eligible).
 - *Withholding Certificate for Monthly Benefit Payments* (Form 7202) if you elect to receive a monthly benefit.
 - *Electronic Funds Transfer Authorization for Annuities* (Form 7204) if you elect to receive a monthly benefit.
 - *Notice of Withholding - nonspouse* (Form 4251) if you are not a spouse and will be receiving a refund of the member's contributions plus interest; or

- *Notice of Withholding - spouse* (Form 4255) if you are the spouse and will be receiving a refund of the member's contributions plus interest.

Payments to Estates

Members may name their estate as a beneficiary or the estate may become the beneficiary by default if the named beneficiary predeceases the member. The person handling the estate of a deceased member must provide the following documentation:

- Certificate of Appointment for the Personal Representative, or
- Affidavit for Collection of Personal Property.

Additional Links Which May Be of Assistance to You

Social Security

- If your loved one was receiving Social Security benefits, it is important to take the appropriate action to cease benefits. You may need to contact your bank as well to stop direct deposits. If you receive any paper checks, do not cash them. Return them to the Social Security Administration.
- *For more information, call 800-772-1213 (toll-free) or visit <http://www.ssa.gov/pubs/deathbenefits.htm>.*

Probate Courts

- Wills must be filed with your local court within 30 days of your loved one's passing. If you decide to probate the will, you will need to contact the court and/or an attorney to proceed.
- *For more information, visit <http://www.judicial.state.sc.us/probateCourt/probateMap.cfm>.*

State Office of Veterans' Affairs

- Verifies marriage, birth, death and divorce records without cost when required by the U.S. Department of Veterans Affairs, the S.C. Division of Veterans Affairs, the County Veterans Affairs Offices or any out-of-state Veterans Affairs entities.
- *For more information, call 803-734-0200 or visit <http://www.govoepp.state.sc.us/va/>.*

SC Code of Laws - Free Tuition

- According to state law, no tuition may be charged for a period of four school years by any state-supported college or university or any state-supported vocational or technical school for children of firemen, law-enforcement officers and government employees totally disabled or killed in line of duty.
- *For more information, visit <http://www.scstatehouse.gov/code/t59c111.htm>.*

State Health Plan

- If an active employee or a working retiree dies, a family member should contact the deceased's employer.
- If a dependent of an active member dies, the member should contact his benefits administrator.
- If the member was employed by a state agency, higher education institution or public school district or entity covered under the state health plan insurance, a family member should contact the SC Budget and Control Board Employee Insurance Program (EIP).
- If a dependent of a retiree dies, the retiree should contact his benefits administrator. EIP is the benefits administrator for retirees of state agencies, higher education institutions and school districts. Retiree

subscribers of local subdivisions should contact the employer from which they retired.

- *For more information, call 888-260-9430 (toll-free) or visit http://www.eip.sc.gov/ibg/publications/2010_IBG_Final.pdf.*

Additional Information

Other official documents you may need to obtain for various purposes include:

- Birth, marriage and death certificates
- Social Security card
- Decedent's Last Will and Testament as well as contact information for all people listed within
- Insurance policies
- Property deeds and titles
- Stock certificates
- Financial information including bank accounts, credit cards and loans
- Honorable discharge papers for a Veteran and/or claim number;
- Recent income tax forms and W-2 forms
- Automobile title and registration

THE INFORMATION IN THIS BROCHURE IS MEANT TO SERVE AS A GUIDE AND DOES NOT CONSTITUTE A BINDING REPRESENTATION OF THE SOUTH CAROLINA RETIREMENT SYSTEMS. TITLE 9 OF THE SOUTH CAROLINA CODE OF LAWS CONTAINS A COMPLETE DESCRIPTION OF THE RETIREMENT BENEFITS, THEIR TERMS AND CONDITIONS, AND GOVERNS ALL RETIREMENT BENEFITS OFFERED BY THE STATE. STATE STATUTES ARE SUBJECT TO CHANGE BY THE GENERAL ASSEMBLY. CONTACT THE RETIREMENT SYSTEMS FOR THE MOST CURRENT INFORMATION.

South Carolina Retirement Systems

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