Death of a Member

When the death of a member of one of the New Jersey State-administered retirement systems occurs, the member’s family or survivors should notify the New Jersey Division of Pensions & Benefits (NJDPB) at (609) 292-7524 and provide the following information:

- The full name of the deceased;
- The deceased’s Social Security, pension membership, or retirement number;
- The date of death; and
- The name, mailing address, and telephone number of the person handling the deceased’s affairs.

Once a member’s death is reported, the NJDPB reviews the member’s account to determine what benefits, if any, are due. The NJDPB informs the named beneficiary or beneficiaries by letter of the benefits payable and sends the necessary claim forms.

The processing time for paying a claim depends entirely upon when the NJDPB receives the following items from the beneficiary:

- A certified death certificate;
- All claim forms, properly completed; and
- Any uncashed pension checks sent to a deceased retiree (any monies due will be reissued to the beneficiaries or the estate).

DEATH BENEFITS

Each New Jersey State-administered retirement system has separate laws governing survivor benefits. Survivor benefits are subject to different factors based on the member’s employment or retirement status, years of service, life insurance, etc. The initial letter from the NJDPB will specify exactly what amounts are payable to the beneficiary.

Active Members

Most members of a New Jersey State-administered retirement system are covered by group life insurance. If the deceased was an actively employed member of the retirement system at the time of death, and depending on the pension fund and the circumstances of the member’s death, the beneficiary(ies) will receive the life insurance and either a return of the contributions made to the retirement system (Public Employees’ Retirement System (PERS)* and Teachers’ Pension and Annuity Fund (TPAF)), or a survivor’s pension payable to a surviving spouse, civil union partner, or same-sex domestic partner (Police and Firemen’s Retirement System (PFRS), State Police Retirement System (SPRS), and Judicial Retirement System (JRS)). Before any benefit can be calculated, the employer must submit the Certification of Service and Final Salary — Death Claim (also known as a P-29). This form indicates recent salary and employment status.

Retired Members

If the member was retired, group life insurance is in effect only if the member had group life insurance coverage while in active membership and retired with at least 10 years of pension membership credit or on a Disability Retirement. Depending upon the retirement system and options selected by the member at retirement, there may be a monthly pension allowance or return of the member’s undistributed pension contributions.

For more information on survivor benefits, each retirement system has a member guidebook that explains the benefits in detail. The guidebooks for all New Jersey State-administered retirement systems can be found on our website at: www.nj.gov/treasury/pensions

HEALTH BENEFITS

Active Members

If the member was employed at the time of death and was covering dependents under the employer’s health plan, the eligible dependents can continue to participate in the group coverage for up to 36 months, provided they have no coverage of their own.

Note: Employers can submit this information online using the Employer Pensions and Benefits Information Connection (EPIC).

A spouse/partner of an active member of the Workers’ Compensation Judges Part of the PERS is entitled to a survivor’s pension.
This continuation of coverage is offered under the provisions of the federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) legislation and is obtained through the deceased's employer. Dependents should contact the employer's benefits administrator for more information.

If the member was in the PFRS, SPRS, JRS, or the Workers’ Compensation Judges Part of the PERS and enrolled in the State Health Benefits Program (SHBP) as an active employee, surviving dependents who receive a monthly pension allowance will be entitled to continue coverage under the Retired Group of the SHBP.

If the member was in the PFRS or SPRS, surviving dependents who receive a monthly Accidental Death pension allowance will be entitled to coverage under the Retired Group of the SHBP, or the employer's health plan.

**Retired Members**

If the member was retired at the time of death and was covering eligible dependents under the SHBP or School Employees’ Health Benefits Program (SEHBP), the eligible dependents will receive a letter with instructions on continuing coverage. If the member had health insurance through another insurer, contact that insurer about continuing coverage.

For more information about benefit coverage under the SHBP or SEHBP, see the *Summary Program Description*, which can be found on our website.

**IMPORTANT INFORMATION FOR ALL MEMBERS**

There are things you can do now to help those who will be called upon to take over your affairs after your death:

- Keep your retirement system membership records, your membership and/or retirement number, and a record of your date of birth with your other important papers. Make sure those who you’ve chosen to settle your affairs know where these records are kept.
- Keep your beneficiary designations current. Review your beneficiaries every time you have a change in your family, such as a birth, death, marriage or civil union, divorce, etc.

**Updating Your Beneficiary Designation**

Active members and retirees who are unsure of their beneficiary designations may obtain information online using the Member Benefits Online System (MBOS). You must be registered with MBOS. To begin the process, visit our website.

If you wish to change your beneficiary designation, you can safely do so using MBOS.

Retirees may also submit a *Retiree Designation of Beneficiary* form, which is available on our website or from the NJDPB Office of Client Services at (609) 292-7524.

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