

DEATH BENEFIT INFORMATION

EMPLOYEE'S INFORMATION REQUIRED

Death Certificate

Birth Certificate

Social Security Number

SPOUSE'S INFORMATION REQUIRED

Birth Certificate

Social Security Number

Marriage License

Latest W-2

Bank Information (Account and Routing Number)

CHILDREN'S INFORMATION REQUIRED

Birth Certificate

Social Security Number

DEATH BENEFITS PAYABLE TO BENEFICIARIES

Railroad Retirement- Survivor benefit for spouse and dependent children. Spouse receives benefit until youngest child turns 19 years and 2 months of age. Spouse becomes eligible again at age 60 and must reapply for benefits. Benefit paid to children until high school graduation or until they reach the age of 19 years and 2 months. Employee needs to be vested for ten (10) years for spouse and children to receive benefit. **RRB Phone: 877-772-5772**

Health Insurance- Spouse receives coverage until Medicare eligible. Children until age 26. No eye or dental. Employee needs to be vested for ten (10) years for spouse and children to receive benefit. If not vested COBRA can be purchased through: **P&A Group (COBRA) Phone: 716-852-2611 or 1-800-688-2611**

Defined Death Benefit Pension- Spouse receives 3 times the salary the deceased employee earned in their last full calendar year of employment provided the employee has worked for the LIRR/MTA for 3 years or more. 2-3 years-2x salary. Less than 2 years-1x salary. **BSC Phone: 646-376-0123**

Life Insurance- Spouse receives \$50,000.

Unused time- Spouse receives payment for any unused vacation days, personal days, and sick days (sick days reduced by 50%).

Pension Contribution- Spouse receives the deceased employee's pension contribution plus interest.

Prudential 401/457 Plan- Spouse can roll any annuity funds into their own or spouse can receive pay out which is subject to a 10% early withdrawal penalty and tax. **Prudential Phone: 877-756-4682**