



# Death of a covered employee

Please note, not all items apply to all employers.

## Employer to-do's: insurance benefits

*All changes are effective the day after the death, except for Basic Life and Optional Life insurance changes, which are effective the date of death.*

- Report death to PEBA as soon as possible.
- Terminate employee's coverage in EBS. Select Death as the termination reason and enter the required dates, including the date of death.
- Log in to MetLink to submit a life insurance claim, including coverage verification and beneficiary information, to MetLife.
- If employee was receiving long term disability benefits, send a copy of the life insurance claim to The Standard so that any potential benefits may be paid to eligible survivors.
- Notify survivors of insurance coverage options and have them complete the required forms with required documentation, if applicable.

## Employer to-do's: retirement benefits

- Report death to PEBA as soon as possible.
- Complete the Final Payroll Certification in EES.
- Notify survivors of State ORP participants to report death to the State ORP service provider and work directly with the provider regarding the death claim process.
- Notify survivors of Deferred Comp participants to report death to the Deferred Comp service provider and work directly with the provider to submit a death claim.

## Survivor to-do's

- Submit a certified copy of the member's death certificate and any additional documentation as requested by PEBA.
- Review insurance coverage options and complete a [Survivor Notice of Election](#) and [Certification Regarding Tobacco and E-cigarette Use](#) form if enrolling in insurance coverage. Submit any required documentation.
- For retirement, complete the following forms PEBA sends to the beneficiary:
  - [Election of Death Benefits](#) (Form 4151).
  - If survivor will receive a monthly retirement benefit:
    - [Withholding Certificate for Periodic Pension or Annuity Payments](#) (IRS Form W-4P);
    - [Withholding Certificate for Monthly Benefit Payments](#) (Form 7202); and
    - [Direct Deposit Authorization](#) (Form 7204).
  - Notice of withholding forms if you will receive a refund of the member's contributions or the incidental death benefit.
- Survivors of State ORP participants must report the death to the member's service provider and work with the provider regarding the process for claiming the account.
- Survivors of Deferred Comp participants should contact the Deferred Comp service provider and work directly with the provider to submit a death claim.