



Serving those who serve South Carolina

# In-service death benefits

Retirement Orientation and Education  
Fiscal year 2024

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## Intended audience

- This presentation is focused on the eligibility requirements and plan provisions for Class Three members. Class Three members are those whose earned service began on or after July 1, 2012.
- Class Two members, those whose earned service began before July 1, 2012, are encouraged to review our retirement publications at [peba.sc.gov/publications](http://peba.sc.gov/publications) for more information.

South Carolina Public Employee Benefits Authority

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## SCRS and PORS | Refund of contributions or monthly benefit

- If you die in service as an active member, your beneficiary may be entitled to receive:
  - A refund of your contributions plus the interest earned on your account; or
  - A monthly benefit if you are a Class Three member with at least eight years of earned service credit, and you have either 15 years of total service credit or are at least age 60 (SCRS) or age 55 (PORS) at time of death.

South Carolina Public Employee Benefits Authority

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### Active member incidental death benefit

- For SCRS, PORS and State ORP:
  - Must have at least one year of earned service unless death results from job-related injury.
  - A payment equal to your current annual earnable compensation will be paid to your incidental death benefit beneficiary if you die in service.
  - Also applies to return-to-work retirees.
  - Not automatic for all participating employers. Check with your employer to see if it offers this coverage.



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### PORS Accidental Death Program

- Provides a survivor benefit if employer is covered and your death is result of a job-related injury.
- Paid monthly to surviving spouse, children younger than age 18 or parents.
- Not automatic for all participating employers. Check with your employer to see if it offers this coverage.



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### State ORP in-service death benefit

- If you die in service as an active State ORP participant, the beneficiary you designated with your selected service provider may be entitled to receive the cash value of your account from your service provider through:
  - Periodic withdrawals;
  - Lump-sum distributions; or
  - Purchase of an annuity with the account balance.
- Your beneficiary must file a claim with your service provider.



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**Disclaimer**

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