




## In-service death benefits

Get Set for Retirement | Preretirement  
Fiscal year 2023

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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 Two member with at least five years of earned service credit or 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.

Be Aware and Prepare 2

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### Active member incidental death benefit

- For SCRS, PORS and State ORP:
  - Incidental death benefit coverage is not automatic for all participating employers.
    - Check with your employer to see if it offers this coverage.
  - A payment equal to your current annual earnable compensation will be paid to your beneficiary if you die in service.
  - Also applies to return-to-work retirees.

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### PORS Accidental Death Program

- Coverage is not automatic for all participating employers.
  - Check with your employer to see if it offers this coverage.
- Provides a survivor benefit if you die in the line of duty.
- Paid monthly to surviving spouse, children younger than age 18 or parents.

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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 provider.

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### Financial disclaimer

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