



Employees' Retirement System of Georgia
Two Northside 75, Suite 300
Atlanta, GA 30318
404.350.6300 or 1-800-805-4609 if outside of metro-Atlanta area
www.ers.ga.gov

Guidelines for the Death of a Member

The death of an Employees' Retirement System (ERS) member can be a confusing and complicated time for the spouse or beneficiaries, and/or executors of the estate. See below for helpful guidelines for members to use when planning for this event.

Prior to Death - Beneficiaries

✓ **Keep your beneficiary information current for ALL plans.**

You should update your beneficiary information for:

- Address changes
- Death of a beneficiary
- A change in marital status
- The birth of a child

In addition to your ERS Plan, beneficiary information must be maintained for the following (when applicable):

- **Group Term Life Insurance (GTLI)**
Members must **also** complete the GTLI Leave Without Pay Continuation Form, which can be found on the ERSGA website under GTLI Forms and Publications.
http://www.ers.ga.gov/Docs/Formsandpubs/GTLI_LWOP_Continuation_Form.pdf
- **Peach State Reserves (PSR) 401(k) and 457 Plans**

✓ **Notify your beneficiaries of their status.**

If your beneficiary is unaware of their status, there can be a delay in processing payments.

After Death

✓ **Report Death to ALL Plans**

Deaths must be reported to ERSGA for ERS and GTLI members and to Georgia Breeze for members holding a PSR 401(k) or 457 Plan. A death certificate will be required for benefit processing.

What to Expect

Designated beneficiaries will be notified by ERS and the PSR plan administrator (if applicable) upon receipt of a death certificate. In cases where a beneficiary has not been designated by the member, the payment may either be due to the spouse* or the estate of the deceased.

** If the deceased was married at the time of death and had a 401(k) plan, the account will automatically be designated to the surviving spouse. For non-spousal beneficiaries to claim a 401(k) plan from a married deceased member, the member's spouse must complete and have on file a 401(k) spousal beneficiary waiver prior to the member's death.*

General Information

√ Stay Organized

To facilitate a quicker payment process to your beneficiaries and to ease the stress on your loved ones in a difficult time, it is helpful to keep an organized file outlining:

- All accounts, including account numbers
- Beneficiaries of each account
- Contact information for all beneficiaries
- Contact information for all institutions holding your accounts

Privacy Laws

Any benefit payment that may be due to a beneficiary **cannot be disclosed** to any party other than the beneficiary (other parties include executors of the estate and/or any co-beneficiaries named on the account).

Estate as Beneficiary*

In the event that the deceased's estate is named as a beneficiary, the executor or executrix of the estate must provide ERS with a Letter of Testamentary for any payment to be processed to the deceased's estate. In the case of the estate being named as a beneficiary for a Peach State Reserves 401(k) or 457 account, the same documents should be provided to Georgia Breeze for processing." **Note:** Certain benefit payment options (e.g., Option 2 100% Survivor Benefit) cannot be paid to an estate, only to a beneficiary.

**For benefits under \$10,000, an estate may not have to be established. Please contact our office for more information.*

Resources

Changing Beneficiaries

ERS and/or GTLI:

Visit the ERS Forms and Publications page on ERSGA's website.

<http://www.ers.ga.gov/formspubs/formspubs.html>

Peach State Reserves:

Log in to your account on the GaBreeze website at <http://gabreeze.ga.gov> or call 1-877-342-7339.

Ga Breeze Benefits Center
PO Box 563904
Charlotte, NC 28256-3904

Reporting a Death

ERS and/or GTLI: Call 404-350-6300 or 1-800-805-4609 if outside of metro-Atlanta area

Peach State Reserves: 1-877-342-7339