



Section 6

This section explains the benefits payable by SCERS when an Active, Deferred, or Retired Member dies.

Active Member Death Benefits

Death benefits are payable to an Active Member's designated Beneficiary(ies) or Eligible Survivors.

There are two types of Active Member death benefits:
The basic death benefit and alternative death benefits.

Basic Death Benefit

The basic death benefit, paid to your designated Beneficiary(ies), consists of:

- Your Member Contributions plus interest in your SCERS account as of the date of your death; and
- One month's pay for each year of full-time Service Credit, up to a maximum of six (6) month's pay.

Alternative Death Benefits

Alternative death benefits may be payable to Eligible Survivors of a deceased Vested Active Member in lieu of the Basic Death Benefit.

Eligible Survivor includes:

- Eligible Spouse – The deceased member's surviving spouse/registered domestic partner, if married/registered at least one year prior to the date of death.
- Eligible Minor Child – The member's natural or adopted unmarried child under the age of 18, or under age 22 if regularly enrolled as a full-time student in an accredited school.

Death Benefits

Active Member
Death Benefits

Deferred Member
Death Benefits

Retired Member
Death Benefits

Burial Allowance

Take Note



An eligible minor child must remain unmarried and enrolled full-time in an accredited school to receive the alternative death benefit until the child reaches age 22.

The following table shows the alternative Active Member death benefits.

| Available to Eligible Survivors of an Active Member who is Vested | |
|--|--|
| Eligible Spouse Benefit | Eligible Minor Child Benefit |
| <p>Your surviving spouse/registered domestic partner may elect a monthly Continuance which is 60% of the amount to which you would have been entitled had you been granted a Nonservice-Connected Disability Retirement as of the date of death. The Continuance payment is paid for the lifetime of the surviving spouse/registered domestic partner.</p> <p>OR</p> <p>Your surviving spouse/registered domestic partner may elect a combined benefit, which includes both a lump-sum amount consisting of one month's pay for each full year of service, up to a maximum of six (6) month's pay and a reduced monthly Continuance. The Continuance payment is paid for the lifetime of the surviving spouse/registered domestic partner.</p> | <p>If there is no surviving spouse/registered domestic partner, your minor, unmarried children may collectively elect a monthly Continuance equal to 60% of the amount you would have been entitled to receive had you been granted a Nonservice-Connected Disability Retirement as of the date of death.</p> <p>For periods during which more than one minor child is eligible for a survivor Continuance, the Continuance payments will be divided equally among them.</p> <p>Payments to a minor child cease when the child reaches age 18 (or reaches age 22 if regularly enrolled as a full-time student in an accredited school) or marries, whichever occurs first.</p> |

Important

The surviving spouse/registered domestic partner or eligible minor child of an Active Member will supersede any designated Beneficiaries with respect to the distribution of death benefits payable from SCERS.

If your death is service-connected, additional benefits are offered to your Eligible Survivors, as follows:

| Service-Connected Death of an Active Member | |
|--|---|
| In the event of... | This benefit is available to... |
| <p>A Safety or Miscellaneous Member's death due to injury or disease arising out of and in the course of employment.</p> | <p>Your surviving spouse/registered domestic partner may elect a monthly Continuance equal to 100% of the amount you would have been entitled to receive had you been granted a Service-Connected Disability Retirement as of the date of death. The Continuance payment is paid for the surviving spouse's/registered domestic partner's lifetime.</p> <p>If there is no surviving spouse/registered domestic partner, your surviving eligible minor children collectively share a monthly Continuance equal to 100% of the amount you would have been entitled to receive had you been granted a Service-Connected Disability Retirement as of the date of death.</p> <p>Payments to a minor child cease when the child reaches age 18 (or reaches age 22 if regularly enrolled as a full-time student in an accredited school) or marries, whichever occurs first.</p> |
| <p>A Safety Member's death in the line of duty, resulting from an accident or injury caused by external physical force.</p> | <p>A lump-sum payment of one year's salary is added to your spouse's/registered domestic partner's benefit. Your surviving eligible minor children may also receive an additional benefit payment. The amount depends on the number of eligible minor children.</p> <p>Payments to a minor child cease when the child reaches age 18 (or reaches age 22 if regularly enrolled as a full-time student in an accredited school) or marries, whichever occurs first.</p> |

Q&A



If I've retired and a person I've designated as a Beneficiary dies before I do, can I designate a new Beneficiary?

Yes. However the newly designated Beneficiary will not receive a monthly allowance. The new Beneficiary will only receive from SCERS the burial allowance and the pro-rated amount of the monthly retirement allowance accrued through the date of your death that was not yet paid to you.

Take Note



Retired member death benefits differ from Active and Deferred Member death benefits.

Deferred Member Death Benefits

If at the time of your death you are a Deferred Member of SCERS, and you are not an Active Member in a Reciprocal System, your designated Beneficiary will receive a lump sum distribution equal to your Member Contributions as of the date of your death, regardless of your marital status or the existence of minor children. No additional death benefits are offered to the surviving spouse/registered domestic partner or eligible minor children of a Deferred Member.

Consistent with the Member Contribution withdrawal process for Active Members, your Beneficiary will have the option of receiving the lump sum distribution from SCERS as a taxable, direct payment or a tax-deferred eligible rollover distribution.

If you are an Active Member in a Reciprocal System at the time of your death, SCERS will coordinate benefits with the Reciprocal System.

Retired Member Death Benefits

Different benefits are payable after the Retired Member's death:

- Monthly Continuance payments based on the form of benefit the member elected to receive at the time of retirement (*Refer to "Retirement Benefit Allowance Payments" in Section 5 of this handbook*).
- A lump-sum burial allowance (see the following information).

Burial Allowance

SCERS pays a lump-sum death benefit or "burial allowance" to your Beneficiary if you die after you retire. Presently, the burial allowance is \$4,000 and is typically paid in full by SCERS. However, if you are a Reciprocal Member and your final retirement system is a system other than SCERS, then the burial allowance provided by SCERS will be offset by the burial allowance, if any, payable from the last Reciprocal System.

The burial allowance is only payable by SCERS when a Retired Member dies. No burial allowance is paid when your Beneficiary who is receiving a monthly Continuance payment from SCERS dies, or when your former spouse/registered domestic partner who is receiving an allowance under a Domestic Relations Order (DRO) dies.

Refer to Section 7 of this handbook for more information on DROs.