

The Survivor's Benefit Program

for Retired

New York State Employees



Office of the New York State Comptroller
Thomas P. DiNapoli



New York State and Local Retirement System

The Survivor's Benefit Program

The Survivor's Benefit Program is a financial protection plan that provides a minimum death benefit to the survivors of New York State retired employees.

Your beneficiary may receive a benefit of \$3,000 if you left State service on or after April 1, 1970, or \$2,000 if you left State service between October 1, 1966 and March 31, 1970.*

** State service means your salary is/ was paid directly by New York State.*

What You Need to Know Before You Retire

What are the eligibility requirements?

There is no need to enroll in the Survivor's Benefit Program. You are automatically covered for this benefit if you have ten years of full-time State service within the 15 years immediately preceding your departure or retirement from State service.

Additionally, you must meet **one** of the following requirements at the time you leave the public payroll:

- Retire directly from State service and be a member of the New York State and Local Retirement System (NYSLRS) or the New York State Teachers' Retirement System (NYSTRS); OR
- Retire directly from State service at age 55 or older, participate in the State University Optional Retirement Program (TIAA), and begin collecting your pension within 90 days of your last day on the payroll; OR
- Leave State service at age 62 or older.

Who is my beneficiary for this benefit?

For current Retirement System members, the beneficiary you designate to receive your pension benefit upon your death will receive the survivor's benefit in addition to any pension benefit that becomes payable.

At the time of your retirement or departure from State service, your employer will provide you with the Survivor's Benefit Eligibility Form (RS6355) to complete and return to your personnel office. If you are not a member of NYSLRS, NYSTRS or TIAA, you must designate on this form a beneficiary to receive your survivor's benefit. Retirement System members who choose the Single Life Allowance (Option 0) must also designate a beneficiary on this form. You may change this beneficiary designation at any time by sending us a completed Pensioner's Designation of Beneficiaries (RS6439) Form.

Divorce

It is especially important you review the beneficiary designation for your survivor's benefit if you are a divorced retiree who chose the Single Life Allowance option or, in certain instances, an alternative option. Effective July 7, 2008, the beneficiary designation for certain benefits, including the survivor's benefit, can be revoked when a divorce, annulment or judicial separation becomes final.

For more information on how your pension benefits can be affected by divorce, consult your attorney, or visit our website at www.osc.state.ny.us/retire/members/divorce/index.php. If you have any questions, you or your legal representative should email our Matrimonial Bureau at dro@osc.state.ny.us.

What You Need to Know After You Retire

Retirement System retirees who have selected a retirement option that does not allow for a change to their pension beneficiary designation, but whose pension beneficiary has predeceased them, may also complete a Pensioner's Designation of Beneficiaries (RS6439) Form to name another person(s) to receive their survivor's benefit. Please submit a copy of the deceased beneficiary's death certificate along with the form. Otherwise, you may change your pension beneficiary designation with your retirement system, if eligible.

Be sure your beneficiary knows about this valuable program. Upon your death, he or she should immediately notify us. We will require the original or a certified copy of your death certificate before payment is made.

Where can I get more information?

If you are still employed, your employer's benefits administrator will be able to answer questions you or your beneficiary may have about this valuable benefit. If you are retired, you can contact our Call Center toll-free at 1-866-805-0990, or 518-474-7736 within the Albany, New York area, or write to us at the following address. Please include the last four digits of your Social Security number in any correspondence.

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