



STATE OF CONNECTICUT
DEPARTMENT OF EMERGENCY SERVICES AND PUBLIC PROTECTION
HUMAN RESOURCES

HR Advisory

TO: Commanding Officers/Managers and Supervisors
FROM: Diane Benedetto, Human Resources Administrator 2
DATE: June 4, 2013
RE: Survivor Benefits for All Retirement Tiers – Death Prior to Retirement

Attached is a matrix which outlines the survivor benefits by retirement Tier, eligibility for retirement at time of death and type of survivor benefit. In addition, there is a document that describes each survivor benefit that may be available to your survivors depending on your particular retirement, benefit and survivor status/eligibility at the time of your death.

Please ensure that distribution is made to all employees via your Troop or Unit's Read and Sign process or unit distribution process. This information will also be posted on the Human Resources intranet site as well as the Human Resources portion of the DESPP internet site at www.ct.gov/despp.

Questions regarding the information contained in the attached documents should be directed to a Human Resources Specialist at 860-685-8200.

Attachment

MATRIX OF SURVIVOR BENEFITS PRIOR TO RETIREMENT

Assumption: Employee is Married for at least 12 Months Prior to Death																	
				Death Prior to Retirement													
				On The Job						Off The Job							
Retirement Eligible	Tier	Type		Monthly Spouse Benefit	Survivor's Benefit	Workers Compensation	Health Insurance	Life Insurance	Social Security Funeral Benefit			Monthly Spouse Benefit	Survivor's Benefit	Workers Compensation	Health Insurance	Life Insurance	Social Security Funeral Benefit
YES	I	Hazardous Duty		1a(1)	1b,4,8	Yes	6a	*	**			1a(1)	1b,8	No	6a	*	**
	I	Non-Hazardous Duty		1a(1)	2,8	Yes	6a	*	Yes			1a(1)	8	No	6a	*	Yes
	II	Hazardous Duty		1a(2)	2,4,8	Yes	6a	*	Yes			1a(2)	8	No	6a	*	Yes
	II	Non-Hazardous Duty		1a(2)	2,8	Yes	6a	*	Yes			1a(2)	8	No	6a	*	Yes
	II a	Hazardous Duty		1a(2a)	2,4,8	Yes	6a	*	Yes			1a(2a)	8	No	6a	*	Yes
	II a	Non-Hazardous Duty		1a(2a)	2,8	Yes	6a	*	Yes			1a(2a)	8	No	6a	*	Yes
	III	Hazardous Duty		1a(3)	2,4,8	Yes	6a	*	Yes			1a(3)	8	No	6a	*	Yes
	III	Non-Hazardous Duty		1a(3)	2,8	Yes	6a	*	Yes			1a(3)	8	No	6a	*	Yes
NO	I	Hazardous Duty		N/A	N/A	N/A	N/A	N/A	N/A			N/A	N/A	N/A	N/A	N/A	N/A
	I	Non-Hazardous Duty		No	2,8	Yes	6b	*	Yes			No	8	No	6b	*	Yes
	II	Hazardous Duty		No	2,8	Yes	6b	*	Yes			No	8	No	6b	*	Yes
	II	Non-Hazardous Duty		No	2,8	Yes	6b	*	Yes			No	8	No	6b	*	Yes
	II a	Hazardous Duty		No	2,8	Yes	6b	*	Yes			No	8	No	6b	*	Yes
	II a	Non-Hazardous Duty		No	2,8	Yes	6b	*	Yes			No	8	No	6b	*	Yes
	III	Hazardous Duty		No	2,8	Yes	6b	*	Yes			No	8	No	6b	*	Yes
	III	Non-Hazardous Duty		No	2,8	Yes	6b	*	Yes			No	8	No	6b	*	Yes
NOTES	* Dependent on whether or not the employee actively participated in the state's Group Life Insurance/Supplemental Life Insurance programs.																
	** Tier I Hazardous Duty employees do not contribute to Social Security. This benefit would only be applicable to Tier I Hazardous Duty members if they were eligible from participation with another employer.																

SURVIVOR BENEFITS (Death Prior to Retirement)

Spousal Retirement Benefits

	1a	Regular Retirement (All Tiers, All Retirement Types)	
		*Spousal retirement benefits are considered whether your death is job related or non-job related.	
		1a(1)	Tier I
		Should you die before retirement, your spouse will receive a monthly benefit if:	
		<ol style="list-style-type: none"> 1. You are eligible for normal, age 70, early, or hazardous duty retirement; or 2. You have 25 years of service at any age; and 3. You were married for at least the one year period immediately preceding your death. <p>Monthly benefit would equal 50% of the following: *50% of the payment you would have received under the Spouse Option averaged with the payment you would have received under the Straight Life Annuity option had payments started the day of your death.</p>	
	1a(2)	Tier II	
	Should you die before retirement, your spouse will receive a monthly benefit if:		
<ol style="list-style-type: none"> 1. You are eligible for normal, age 70, early, or hazardous duty retirement; or 2. You have 25 years of service at any age; and 3. You were married for at least the one year period immediately preceding your death. <p>Monthly benefit would equal 50% of the following: *50% of the payment you would have received under the Spouse Option had payments started the day of your death.</p>			
1a(2a)	Tier IIa		
Should you die before retirement, your spouse will receive a monthly benefit if:			
<ol style="list-style-type: none"> 1. You are eligible for normal, early, or hazardous duty retirement; or 2. You have 25 years of service at any age; and 3. You were married for at least the one year period immediately preceding your death. <p>Monthly benefit would equal 50% of the following: *50% of the payment you would have received under the Spouse Option had payments started the day of your death.</p>			
1a(3)	Tier III		
Should you die before retirement, your spouse will receive a monthly benefit if:			
<ol style="list-style-type: none"> 1. You are eligible for normal, early, or hazardous duty retirement; or 2. You have 25 years of service at any age; and 3. You were married for at least the one year period immediately preceding your death. <p>Monthly benefit would equal 50% of the following: *50% of the payment you would have received under the Spouse Option had payments started the day of your death.</p>			
1b	Survivor's Benefit - Tier I Hazardous Duty Only		
<p>This monthly payment is made to the spouse and/or dependent children whether a Tier I Hazardous Duty employee dies before or after retirement because the employee did not contribute to Social Security while employed as a Tier I Hazardous Duty State Police Officer. The current monthly benefit is \$670 for the spouse and \$300 per month for the 1st and 2nd dependent child and a total of \$700 per month for 3 or more dependent children.</p>			

SURVIVOR BENEFITS (Death Prior to Retirement)

Survivor Benefits for Job Related Death

	2	Death Benefit Payment for Job Related Death	Eligibility - All Tiers (whether eligible for retirement or not at time of job related death) Payment made to spouse and dependent children (\$100,000), spouse only (\$50,000) or surviving parent(s) if dependent(s) (\$50,000) Eligible benefit amount made in monthly installments over at least a 10 year period. Dependent children receive an additional monthly benefit payment of \$50 until they reach 18.
	3	Workers Compensation	Monthly benefits may be available to eligible spouse and/or eligible dependents in accordance with 31-306 of the Workers Compensation Act. Lump sum payment of \$4,000 for burial expenses.
	4	Federal Public Safety Officers' Benefits Program	For State Police Officers killed in the line of duty, a lump sum payment will be made to spouse and or dependent children in accordance with the eligibility guidelines and award amounts at the time of death. (The most recent award that was given was approximately \$300,000).

Additional Survivor Benefits

	5	Life Insurance	Applicable death benefit will be paid to the beneficiary(ies) listed on the policy as long the policy was current and active.
	6a	Health Insurance if Retirement Eligible	Lifetime for spouse and limited for dependent children if employee was eligible for retirement.
	6b	Health Insurance if Not Retirement Eligible	Spouse and any dependent children would be eligible for a limited period of time via COBRA regulations.
	7	Social Security Funeral Benefit	Eligible for a one time \$255 benefit payment if the employee participated in Social Security and met the federal requirement of minimum participation.
	8	Final Payouts	All final active payroll payments will be made to the beneficiary(ies) listed on the employee's most recent form CO-931 on file with the Office of the State Comptroller.