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# INFORMATION FOR THE FAMILY UPON THE DEATH OF AN LBA MEMBER

The Lieutenants Benevolent Association and the Superior Officers Council recognize that the loss of a loved one is always a traumatic event. We hope the information contained in the following pages, although not all inclusive of every scenario, will serve as a useful tool to you and your family to minimize stress and help you get your affairs in order at this difficult time.

## WHO TO NOTIFY WHEN A MEMBER DIES

Among the many things family members need to do upon the passing of their loved one is to make timely notifications to Police Department units, respective unions, and other governmental agencies. This is especially important since it will provide your family with information regarding the privileges they may be entitled to.

### NYPD Operations Unit

646.610.5580  
One Police Plaza  
New York, NY 10038

(Pallbearers are available in all five boroughs, all of Long Island, and upstate New York, not beyond Dutchess County).

### NYC Police Pension Fund

212.693.5607/5919  
233 Broadway, 25th Floor  
New York, NY 10279  
Attn: Retiree Death Benefits Unit (in writing or by telephone)

### NYC Health Benefits Section

212.513.0470  
40 Rector St., 3rd Floor  
New York, NY 10006

(Due to heavy volume it is very difficult to get through by phone. We suggest you submit notifications/requests via Certified U.S. mail)

(Request "COBRA for Life" application; **refer to "Survivor's Health Benefits" contained in this article**)

### Social Security Administration/Social Security

800.772.1213

A surviving spouse or children may receive a special lump-sum death payment of \$255 if they meet certain requirements. In most cases, the funeral home will report the person's death to Social Security. If you want them to do that, you will need to give the deceased's Social Security number to the funeral director so he or she can make the report.

### Superior Officers Council

212.964.7500, Option# 1  
40 Peck Slip  
New York, NY 10038

Possible Annuity Fund account and SOC Death Benefit: The Superior Officers Council provides a death benefit to members who retired on or after January 1, 1971. The specific provisions of the benefit are based on when the member retired, and/or what option the "Retired" member selected; **refer to "SOC Death Benefit" contained in this article.**

### Lieutenants Benevolent Association

212.964.7500, Option# 2  
Regarding possible life insurance

### Veterans Administration (if the member was a Veteran)

Call toll-free 1.800.827.1000 or visit the website at [www.va.gov](http://www.va.gov). The decedent may be entitled to burial and plot-interment allowance, a VA National Cemetery burial, a headstone and marker, a presidential memorial certificate, and burial flag. Often the Funeral Director will make this notification.

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## Deferred Compensation

212.306.7760

Regarding possible Deferred Compensation Account

## DOCUMENTS YOU WILL NEED

**Death Certificates (when applicable):** Death certificates are needed in connection with many of the tasks associated with the successful administration of a decedent's estate; usually the Funeral Director will obtain certificates as part of their service cost. You should confer with each of the respective agencies listed below to ascertain if they require a Certified Copy of the Death Certificate or if they will accept a regular photocopy. You will need death certificates for:

- Police Pension Fund
- Veterans Administration (if a Veteran); you may need more than one death certificate depending on the benefits being submitted for
- Motor Vehicle Bureau if auto was in decedent's name; one for each insurance policy.
- State Department of Revenue (to obtain Non-Tax Certificate if real property is involved).
- Bank accounts held in trust for another; one for each account if property held in a trust.
- NYC Department of Finance Veteran's Exemption: This program provides a property tax exemption to veterans, the spouse or unremarried widow/widower of a veteran, or Gold Star parent (the parent of a child who died in the line of duty). Veterans are former members of the United States armed forces or the Merchant Marines (during World War II) called to active duty during a period of conflict or recipients of expeditionary medals. Visit the following link for further info and qualifications: [www1.nyc.gov/site/finance/benefits/landlords-veterans.page](http://www1.nyc.gov/site/finance/benefits/landlords-veterans.page)
- Probate Court (if probate is needed).
- Personal records

**NOTE:** If estate is probated, some of the above entities will take a Letter of Testament instead of a Death Certificate.

### Marriage Certificates with Official Raised Seal for:

- Social Security Administration (not necessary if surviving spouse is already receiving benefits)
- Veterans Administration (if a veteran)

**NOTE:** If you need to get a copy of your marriage certificate, you should contact the specific religious institution at which you were married (i.e. church, synagogue) and/or the County Clerk in the borough/town you were married.

### Letters of Testamentary or Letters of Administration (if applicable) for:

- Motor Vehicle Bureau if auto is in the decedent's name
- One for each bank account, brokerage house account, share of stock or bonds, etc. that were in the decedent's name alone.

### Armed Services Discharge Papers – DD 214 (if applicable):

- The original papers are needed for Social Security, if spouse is not already receiving benefits (Service time counts toward qualification).
- NYC Department of Finance Veteran's Exemption: This program provides a property tax exemption to veterans, the spouse or unremarried widow/widower of a veteran, or Gold Star parent (the parent of a child who died in the line of duty). Veterans are former members of the United States armed forces or the Merchant Marines (during World War II) called to active duty during a period of conflict or recipients of expeditionary medals. Visit the following link for further info and qualifications: [www1.nyc.gov/site/finance/benefits/landlords-veterans.page](http://www1.nyc.gov/site/finance/benefits/landlords-veterans.page)

### Copies of Paid Funeral Bill for:

- One for the Police Pension Fund (If probate anticipated)
- One for the Probate Court
- One for the I.R.S. if taxable estate

## ACTIONS TO CLOSE/TRANSFER DECEDENT'S ACCOUNTS

### Gather Assets:

This doesn't mean piling them all together. It means getting a list of all the assets at the time of the decedent's death, along with copies of statements, deeds, etc. This information may be needed for probate. It is also essential for filing federal and state estate tax returns, if required.

### Close/Transfer any Policies and/or Accounts (if applicable):

- Cancel the lease. If your parent or loved one rented a home, cancel the lease after clearing out the furnishings.
- Inform insurance companies. File life insurance claims for any policies on the person's life, and request that the insurers send you Form 712, Life Insurance Statement (this is a statement about the life insurance that must be filed with the estate tax return).
- Make sure the car insurance company continues to cover the person's car until it is sold or transferred to a beneficiary.

- Make sure the homeowner's policy continues to provide adequate coverage for the home and the contents of the home until the contents are removed and the home is sold/transferred to a new owner.

#### Notify Companies the Deceased Did Business With:

- Cancel credit cards and close charge accounts.
- Tell airlines to transfer frequent-flier miles (in attendance with the Will to the primary beneficiary).
- IRAs: If the surviving spouse is the beneficiary, decide whether to roll an IRA over to the surviving spouse.

**Note:** In the case of couples, most property is routinely held in joint names and the survivor obtains it "by operation of law." However, there may be some items that were held in the decedent's name only. In that case, it would be necessary to go to Probate Court to transfer ownership of that property, unless it is listed in trust.

## SURVIVOR'S HEALTH BENEFITS

The survivor's and eligible dependent's health benefits, both **major medical** and **benefits provided by the Superior Officers Council**, cease with the passing of the member. However, the survivor (spouse/domestic partner) may apply for "COBRA for Life" Coverage through the City of New York. If you are the spouse/domestic partner of a member who has passed away, you have the right to continue coverage under any of the available NYC health benefits plans. Furthermore, effective November 13, 2001, New York State law provides that surviving spouses of retired uniformed members of the New York City Police and Fire departments can continue their health benefits coverage for life. Such coverage will be at a premium of 102% of the group rate and must be elected within one year of the date of the death of the member. **Contact the NYC Retiree Health Benefits Section, in writing, to obtain an application; NYC Retiree Health Benefits Section, Attn: COBRA for Life, 40 Rector Street, 3rd Floor, New York, NY 10006. You must notify the NYC Retiree Health Benefits Section if you are planning to move in the near future or if you are in fact moving so that they send the application to your proper address.**

**NOTE:** The surviving spouse/domestic partner of retirees who had received an Accident Disability Pension should be cognizant of the fact that if the cause of the retiree's death is directly attributable to the condition for which they received the Accident Disability (i.e. retired on the Heart Bill and died from a heart attack), their surviving spouse/domestic partner may be eligible to continue receiving the deceased member's Major Medical and SOC benefits at no cost.

## SOC DEATH BENEFIT

In December 2009, the Trustees of the Superior Officers Council (SOC) discontinued the \$5,000 Death Benefit for all **new retirees effective January 1, 2010**. The SOC Health and Welfare Fund now provides the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit (COBRA) to retirees. This benefit is

provided to the deceased retired member's qualified dependents (defined below) and includes prescription (prescription coverage is **not offered** to Surviving Spouse/Dependent(s) of members who were **enrolled in HIP**), optical and dental coverage. **This coverage does not pertain to Major Medical Coverage, i.e. GHI, HIP, etc.** The coverage is provided for three years at no cost to the surviving spouse/dependent(s); the surviving spouse will need to annually purchase the "Optional Prescription Drug Rider" for dependent children, if applicable. At the conclusion of the three years no-cost coverage, you should contact the SOC Health and Welfare Fund if you wish to continue benefits indefinitely for a premium.

If you retired between **January 1, 1971 and December 31, 2009**, you were offered the choice to convert the \$5,000 Death Benefit during a **One-Time Enrollment Period** to a new benefit, the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit.

If you opted to retain the \$5,000 SOC Death Benefit, your named beneficiary(s) is entitled to this amount.

## BENEFITS PAYABLE ON BEHALF OF DECEASED MEMBERS



With respect to any benefits payable to a deceased member upon the date of death, or with respect to death benefits payable by virtue of the death of the member where the member's designated beneficiary has predeceased the member and a successor has not been designated, or where the member has not designated a beneficiary, then these benefits will be made payable to the first surviving class of the following classes of successive preference beneficiaries:

#### The covered member's:

- Surviving spouse/registered domestic partner;
- If no surviving spouse/domestic partner, to the covered member's surviving children equally, or
- If no surviving children, to the covered member's estate.

## INFORMATION FOR THE FAMILY

# UPON THE DEATH OF AN LBA MEMBER

### SURVIVING SPOUSE/DEPENDENT(S) SOC HEALTH AND WELFARE FUND BENEFIT (COBRA)

If you opted to convert the Death Benefit to the Surviving Spouse/Dependent(s) SOC Health and Welfare Fund Benefit, your qualified dependents (defined below) are entitled to receive prescription, optical and dental coverage for **three years at no cost**, and gives the survivors the added option of continuing the benefits indefinitely for a premium.

**Qualified dependents** are defined as your spouse, or qualified Domestic Partner, and eligible dependent children. **Eligible children** include natural children, legally adopted, stepchildren (rules apply) and children for whom you have court appointed guardianship or legal custody and who live with you permanently. For the purpose of the **Dental and Optical Benefit, eligible dependent children** are covered to the last day of the month of their 19th or up to 23rd birthday (full-time student). For the **Prescription Plan, dependent children** who were previously enrolled in the Optional Prescription Drug Rider will be covered until December 31st of the year they reach the age of 19 or 23 years (full time student) or until they graduate.

### MEDICARE REIMBURSEMENT AFFIDAVIT

#### Medicare Part B Reimbursement

When the decedent, or one of their dependents, became eligible for Medicare at age 65 (and thereafter) or through special provisions of the Social Security Act for the Disabled, their first level of health benefits was provided by Medicare. In order to maintain maximum health benefits, the decedent (and all retired NYC workers) was mandated to accept Medicare Part A (Hospital Insurance) **and** Part B (Medical Insurance). If the decedent was receiving a Social Security check, the premium for Medicare Part B was deducted from that check monthly. If the decedent was not receiving a Social Security check, he/she was billed on a quarterly basis by the Social Security Administration. **The decedent must have been receiving a City pension check and been enrolled as the contract holder for City health benefits in order to receive reimbursement for Part B premiums.**

**NOTE:** Spouses/Domestic Partners of members whose deaths are directly attributable to an injury/illness related to their receiving an Accident Disability Pension continue to receive the Medicare Reimbursement. This is due to the City continuing to pay for their health insurance at a reduced Medicare rate.

The City of New York reimburses retirees for the monthly premium for Medicare Part B, as well for their eligible dependents on Medicare. The Medicare Part B reimbursement is issued each June for the prior calendar year (January through December; i.e. Medicare reimbursement checks issued in June 2016, reimburse Medicare deductions from 2015). **You will only receive the reimbursement for the period of time that the decedent was enrolled in Medicare Part B and covered by a City of New York health plan as a retiree; Medicare Reimbursement ceases with the death of the member.** (Retirees who reside outside of the United States are NOT eligible for the Medicare Part B reimbursement since Medicare is not your primary insurer).

In order to receive a "Medicare Reimbursement Affidavit" to claim Medicare reimbursement monies owed to the decedent and, if applicable, their eligible dependent(s) you must notify the Health Benefits Program of the members death, in writing, including the retiree's name, Social Security number, your name, your address, and a copy of the death certificate. Send the request for the affidavit form to the Retiree Health Benefits Section, **Attn: Medicare Unit**, 40 Rector Street, 3rd Floor, New York, NY 10006. If survivors relocate, they must notify the Retiree Health Benefits Section, Medicare Unit, of the new address to ensure that they receive the reimbursement.

Please be aware that it will take several months for the Retiree Health Benefits Section to forward the reimbursement check, which will be in payment of the previous calendar year, and in some cases a second check will be issued for the months that the retiree was alive in the year of death.

### ADDITIONAL ASSISTANCE

We hope the information we provided was helpful during this time of loss, and the stress associated with losing a loved one. As always, the Lieutenants Benevolent Association is available to assist with any questions you may have. If you need assistance or clarification on a matter please contact us at 212.964.7500 (Option# 2).

