

System	Benefits Available to Survivors of Active Members	Benefits Available to Survivors of Retired Members	Online Info <span style="float: right;">Page 1</span>
CalPERS	<p>Death benefits range from a simple return of contributions (plus interest) to a monthly allowance. Each member's death benefits can vary significantly, depending on circumstances, data, and employer contract.</p> <p>No additional one-time death benefit is available.</p>	<p>Benefits payable upon the death of a retired member depend on:</p> <ul style="list-style-type: none"> <li>• Eligible beneficiary</li> <li>• Former employer's contract with CalPERS</li> <li>• Marital status</li> <li>• The option they chose at retirement</li> </ul> <p>No additional one-time death benefit is available.</p>	<p><a href="https://www.calpers.ca.gov/page/active-members/death-benefits/benefits-payable">https://www.calpers.ca.gov/page/active-members/death-benefits/benefits-payable</a></p>
Arizona SRS	<p>In general, beneficiaries receive a survivor benefit equal to double their contributions, including interest accrued, plus any service purchase payments at the time of death.</p> <p>No additional one-time death benefit is available.</p>	<p>At retirement, members may choose an annuity option that passes to a beneficiary at the time of death. Retirees who choose this option will have their monthly annuity actuarially reduced.</p> <p>No additional one-time death benefit is available.</p>	<p><a href="https://www.azasrs.gov/content/survivor-benefits">https://www.azasrs.gov/content/survivor-benefits</a></p>
Colorado PERA*	<p>Beneficiaries are eligible for an annuity based on the deceased member's age, length of service, and eligibility for retirement.</p> <p>No additional one-time death benefit is available.</p>	<p>Surviving beneficiaries are eligible for an annuity depending on the member's annuity election made upon retirement.</p> <p>No additional one-time death benefit is available.</p>	<p><a href="https://www.copera.org/files/a44ad4812/5-9+Survivor+Benefits+12-22.pdf">https://www.copera.org/files/a44ad4812/5-9+Survivor+Benefits+12-22.pdf</a></p>
Florida RS	<p>Survivors of non-vested members receive only the member's contributions. Survivors of vested members may choose from a refund of the employee's contributions or several annuity options.</p> <p>No addition one-time death benefit is available.</p>	<p>Surviving beneficiaries are eligible for an annuity depending on the member's annuity election made upon retirement.</p> <p>No additional one-time death benefit is available.</p>	<p>Active members: <a href="https://frs.fl.gov/forms/member_handbook.pdf">https://frs.fl.gov/forms/member_handbook.pdf</a></p> <p>Retired members: <a href="https://employer.frs.fl.gov/forms/ready_set_retire.pdf">https://employer.frs.fl.gov/forms/ready_set_retire.pdf</a></p>
Illinois TRS*	<p>Survivors of active members and those who were employed within 12 months preceding their death are eligible for a lump sum of up to the highest salary rate in the last four years or \$1,000 and a monthly benefit generally not less than \$400 or \$600 with minor children.</p>	<p>Survivors of annuitants and inactive members with 20 or more years of service are eligible for a lump sum of \$3,000 or 1/6 of the highest salary rate in the last four years or \$1,000 and a monthly benefit generally 50% of the member's earned benefit at time of death.</p>	
Louisiana TRS*	<p>Survivors of non-vested members receive only the member's contributions. Survivors of vested members receive an annuity whose value depends on the member's length of service; the benefit varies based on whether or not the deceased has minor dependents.</p>	<p>Surviving beneficiaries are eligible for a lump-sum payment or an annuity depending on the member's election made upon retirement.</p>	<p><a href="https://fluxconsole.com/files/item/202/20612/deathSurv_WEB.pdf">https://fluxconsole.com/files/item/202/20612/deathSurv_WEB.pdf</a></p>

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Minnesota TRA	Survivors of non-vested members receive the member's contributions plus interest. Survivors of vested members may choose from a refund of the employee's contributions or several annuity options. No additional one-time death benefit is available.	Surviving beneficiaries are eligible for an annuity, a term-certain option, or an actuarially-equivalent lump-sum benefit. No additional one-time death benefit is available.	Active members: <a href="https://minnesotatra.org/members/benefits/pre-retirement-survivor-benefits/">https://minnesotatra.org/members/benefits/pre-retirement-survivor-benefits/</a> Retired members: <a href="https://minnesotatra.org/retirees/">https://minnesotatra.org/retirees/</a>
Missouri PSRS*	Survivors of certified teachers may choose one from among three survivor benefit types: retirement-based; dependent-based; and lump sum. Retirement-based benefits require vesting and are based on the amount the member would have received with no additional service had the member lived to retirement eligibility and chosen the Joint-and-Survivor 100% benefit plan. Dependent-based benefits are available to survivors of active members with at least two years of service and inactive members with five years of service and provide a benefit to both the spouse and dependents age 18 and under or up to age 24 and in school or college. Survivors of members with less than two years of service receive the member's contributions plus interest.  Survivors of non-certified school workers (who, unlike certified teachers, participate in Social Security) are eligible for the same retirement-based and lump sum benefits as teachers, but are not eligible for the dependent-based benefits.  No additional one-time death benefit is available.	Benefit is based on selection made by retiring member at retirement. Benefit options include term-certain options, a lump sum of the member's contributions plus interest, and annuity.	Active Members: <a href="https://www.psrps-peers.org/PSRS/Survivor-Benefits">https://www.psrps-peers.org/PSRS/Survivor-Benefits</a>
Nevada PERS*	\$400/month per each child under age 18, or age 23 if a full-time, unmarried student. If no other eligible survivors, \$400/month for each dependent parent.  For survivors of deceased members who have not attained full retirement eligibility: <ul style="list-style-type: none"> <li>• \$450/month to spouse or surviving beneficiary of deceased member with fewer than 10 years of service (and at least two years of service in the last 2.5 years).</li> <li>• Greater of \$450/month or Option 3 annuity (50% joint &amp; survivor with no reduction for early retirement) to spouse or surviving beneficiary of deceased member with ten but fewer than 15 years of service.</li> </ul>	Six joint & survivor annuity options available for selection at retirement.	

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	<ul style="list-style-type: none"> <li>Greater of \$450/month or Option 2 annuity (100% joint &amp; survivor with no reduction for early retirement) to spouse or surviving beneficiary of deceased member with 15 or more years of service.</li> </ul> <p>Survivors of deceased members eligible to retire with respect to both age and service receive the greater of \$450/month, Option 2 or Option 3 benefit, with no reduction for early retirement.</p> <p>A spouse or surviving beneficiary may waive their right to a monthly survivor benefit and instead receive a lump sum refund of the member contributions plus half the contributions made under the Employer-Pay provisions, provided no other person is eligible for survivor benefits.</p>		
New Jersey TPAF	<p>Named beneficiaries are entitled to payment of accumulated contributions with interest plus a lump sum payment of group life insurance benefits. Group life insurance amount ranges from 150% of final year compensation for those with noncontributory insurance only, or 350% of final year compensation for those with both noncontributory and contributory insurance coverage.</p> <p>If the death was service-connected, the benefit is equal to a lump sum payment equal to 150% of final year compensation plus a spousal life annuity equal to 50% of final year compensation payable until spouse's death or remarriage. If no surviving spouse, a total of 20% (35%, 50%) of final year compensation payable to one (two, three or more) dependent children. If no surviving spouse or dependent children, 25% (40%) of final year compensation payable to one (two) dependent parents. If no spouse or dependents the benefit is a refund of member contributions with interest.</p>	<p>Life insurance for retired members of the TPAF is payable only if the member retired with 10 or more years of service credit or retired on a disability retirement.</p> <p>Eight joint &amp; survivor annuity options available for selection at retirement.</p>	
New York State TRS	<p>The benefit is one years' salary after a year of service, increasing to a maximum of three years' salary after three years or more of service. The benefit is reduced after age 60 by 4% per year, up to a maximum reduction of 40% at age 70.</p> <p>An accidental death benefit of 50% of the regular salary earned during the last year of service is available to survivors of members who experience a service-connected death.</p>	<p>If the in-service death benefit is in effect when a member retires, coverage may continue after retirement. The benefit would be:</p> <ul style="list-style-type: none"> <li>1<sup>st</sup> year: 50% of the death benefit in effect at retirement</li> <li>2<sup>nd</sup> year: 25% of the benefit at retirement; and,</li> <li>3<sup>rd</sup> year and following: 10% of the benefit in effect at retirement (or at</li> </ul>	<p><a href="https://nystrs.org/Benefits/Death-Benefits">https://nystrs.org/Benefits/Death-Benefits</a></p>

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	An accelerated death benefit is available to be paid as a lump sum to living members who qualify for disability and have a terminal illness or life expectancy of no more than 12 months. The benefit is paid as a lump sum equivalent of the death benefit the member would have been entitled to on their last day of service, paid in lieu of a monthly annuity or beneficiary death benefit.	age 60, if the member retires after age 59).  There are several survivor annuity options available for selection at retirement, as well as lump sum beneficiary options.	
North Carolina TSERS	Survivors of active members who die after one year of service receive a lump sum payment equal to the member's highest salary for 12 consecutive months within the last 24 months prior to death. The lump sum payment will be at least \$25,000 but no more than \$50,000.  Beneficiaries of survivors that die before reaching age 60 or 20 years of service receive a return of member contributions plus interest at four percent compounded annually.  Beneficiaries of survivors that die after reaching age 60 or 20 years of service are eligible for the Survivor's Alternate Benefit, which is a 100% joint & survivor annuity assuming retirement on the first of the month following the member's death.	Retirees may choose the Contributory Death Benefit by making an election within 60 days of retirement. If enrolled, and if the retiree's death occurs on or after the first day of the month following 24 months of coverage, a lump-sum payment of \$10,000 will be paid to their designated beneficiary.  Four joint & survivor annuity options available for selection at retirement.	<a href="https://www.myncretirement.com/benefits-survivors">https://www.myncretirement.com/benefits-survivors</a>
Ohio STRS*	Qualified survivors receive the highest form of benefit for which they are eligible: dependent-based benefit or service-based benefit: <ul style="list-style-type: none"> <li>Dependent-based benefit ranges from 25% of final average salary, for one qualified dependent, to 60% for 5 or more.</li> </ul> Service-based benefit is payable to survivors of members who die with 20 or more years of service, and the benefit ranges from 29% of final average salary for 20 years of service, to 60% for 29+ years of service.	Lump sum payment of \$1,000 upon death after service or disability retirement.  Retirement-based benefit is available to survivors of members who are eligible for normal retirement at the time of their death. The benefit is equal to a 100% joint & survivor annuity as if the member retired at the time of their death. This benefit is reduced for early retirement, if applicable, and the primary beneficiary may withdraw the member's contribution account in lieu of receiving monthly benefits if they so choose.	<a href="https://www.strsoh.org/_pdfs/brochures/14-110.pdf">https://www.strsoh.org/_pdfs/brochures/14-110.pdf</a>
Oklahoma TRS	Beneficiary receives an \$18,000 lump sum, plus a refund of the member's contributions with interest. If the member is eligible for normal retirement at the time of death, and is married, the spouse may elect to receive a straight life annuity in lieu of the \$18,000 lump sum and refund of contributions.	Three joint & survivor annuity options available for selection at retirement. Members retiring with at least 30 years of service may also elect to receive a partial lump sum option. \$5,000 death benefit paid to surviving beneficiary(ies).	

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PA PSERS	<p>Death benefit for nonvested members is a refund of member contributions with interest.</p> <p>Death benefit for vested members is payable as a lump sum if less than \$10,000, or a monthly annuity if elected by the beneficiary.</p>	<p>Three joint &amp; survivor annuity options available for selection at retirement, plus a customized option requiring PSERS approval.</p>	<p><a href="https://www.psers.pa.gov/FPP/Publications/Documents/PSERS%20Death%20Pamphlet.pdf">https://www.psers.pa.gov/FPP/Publications/Documents/PSERS%20Death%20Pamphlet.pdf</a></p>
South Carolina PEBA	<p>A refund of the member's accumulated contributions with interest is paid to the beneficiary upon the death of an active contributing member. If the deceased member is eligible for normal retirement at the time of death, the beneficiary may elect to receive a straight life annuity in lieu of the accumulated contributions.</p> <p>The beneficiary (or estate) of an active employee of an employer participating in the Preretirement Death Benefit Program, who completes at least one full year of service, will receive a one-time death benefit equal to the member's annual earnable compensation at the time of death. The one-year service requirement is waived for members whose death is service-connected.</p>	<p>Two joint &amp; survivor annuity options available for selection at retirement.</p> <p>The beneficiary (or estate) of a retiree of an employer participating in the Preretirement Death Benefit Program, will receive a one-time death benefit whose amount depends on the retiree's years of service as follows:</p> <ul style="list-style-type: none"> <li>• 10 or more, but less than 20: \$2,000</li> <li>• 20 or more, but less than 28: \$4,000</li> <li>28 or more: \$6,000</li> </ul>	
Texas TRS*	<p>Any one of the following, at the option of the beneficiary:</p> <ul style="list-style-type: none"> <li>• A lump sum (not to exceed \$80,000) equal to two times the highest rate of pay within the last two years of service</li> <li>• A refund of accumulated member contributions</li> </ul> <p>If the member has at least five years of service:</p> <ul style="list-style-type: none"> <li>• 60 monthly payments of accrued standard annuity</li> </ul> <p>A life annuity as if the member had retired on the last day of the month preceding death</p>	<p>Five joint &amp; survivor annuity options available for selection at retirement.</p>	
Wisconsin RS	<p>If death occurs before member reaches the minimum retirement age (MRA) of 55, beneficiary(ies) receive a refund of employee and employer contributions with interest.</p> <p>If death occurs after the member reaches the MRA, the beneficiary(ies) receive the higher of the money purchase benefit (employee and employer contributions with interest) or the special death benefit (100% joint &amp; survivor annuity calculated as though the member retired on their date of death).</p>	<p>Four joint &amp; survivor annuity options available for selection at retirement.</p>	<p><a href="https://etf.wi.gov/publications/et6101/download?inline=1">https://etf.wi.gov/publications/et6101/download?inline=</a></p>
Wyoming RS	<p>Lump sum equal to 2x the employee contributions with interest. If the employee is vested the beneficiary can elect, in lieu of this lump sum, to receive a monthly annuity equal to the actuarial equivalent of the retirement benefit that would be due the employee.</p>	<p>Four joint &amp; survivor annuity options available for selection at retirement.</p>	

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