



Deceased Employee Benefits Information for the Family

On behalf of Mayor Richard J. Berry and the Human Resources Department of the City of Albuquerque we want to extend our support to you during this most difficult time. This packet was prepared for you in the hopes it will provide information that will be helpful.

Life Insurance

The City of Albuquerque provides a term life insurance policy for all permanent full-time and part-time employees. The benefit amount is 140% of your loved one's base annual salary rounded to the next higher \$1,000. This policy also includes a rider for accidental death and dismemberment (AD&D.) If your loved one has died due to an accident then the benefit will double. Your loved one may have elected to purchase a supplemental term life insurance policy.

The life insurance benefit may be used to pay for funeral expenses. The funeral home will need the following information:

Insurance Company Name	The Hartford
Group Number	402612
Hartford number to initiate a claim	888-755-1503
Hartford number to check claim status	888-563-1124
Funeral Planning / Concierge Services	866-854-5429

It is recommended that the value of the policy not be revealed to the funeral home. At a convenient time please contact the Hartford to initiate the claim process. Documents and information you will need to provide are:

1. original death certificate;

2. name, address, date of birth and Social Security Number of all beneficiaries;
3. Insurance Assignment for Funeral Services (if applicable).

The Hartford also provides a free concierge service where Everest's advisors help families understand all of your options and put them into action while staying within your budget. Call the Funeral Planning number above or go online www.everestfuneral.com/hartford use code: HFEVLC. Claim processing can take as little as 48 hours.

COBRA – Continuing Medical, Dental and/or Vision Insurance

Insurance coverage will end at the end of the pay period in which your loved one has died. COBRA is the federal law that allows the City to offer continued participation in medical, dental, and vision group insurance coverage to family members. The offer to continue coverage is made to each member of the family that was covered prior to the death. Notification of options and cost is mailed to your loved one's home by Basic Western USA. They can be reached by calling: (800) 444-1922 ext. 242. Attached is a list of the current insurance **COBRA Rates**.

Final Pay Check

You may contact Christine Trujillo, with the City's Legal Department, at 768-4524. Her office is on the fourth floor, room 4072. She will assist you by preparing the Survivor's Affidavit, which is required in order to receive any final earnings or sick leave and vacation payout.

Upon completion of the Affidavit, if you are the spouse then you are entitled to the check immediately. If there is no spouse, there is a 30-day waiting period from the date of death before the check can be picked up.

Please bring the following documents when you come to pick up the check:

1. a certified copy of the Death Certificate - which we keep
2. a copy of the Marriage License - which we copy
3. a form of picture identification, (e.g. driver's license) belonging to the person picking up the check - which we copy

Public Employees Retirement Association (PERA)

If your loved one is a current member of PERA and dies before retiring, certain survivor pensions are available from PERA, depending on the particular circumstances.

Death in the Line of Duty – A survivor pension is paid to you and your children, if you were married at the time of your spouse’s death. You and your children are eligible only if your spouse had not elected coverage under the Designated Survivor Pension Beneficiary provision.

Death Not in the Line of Duty – If your spouse was vested (at least five years of service credit) and died, but not in the line of duty, a pension will be paid to you and your children, if you were married at the time of your spouse’s death. You and your children are eligible if your spouse did not elect coverage under the Designated Survivor Pension Beneficiary provisions.

Contact PERA in Santa Fe at: 1-505-827-4700 or visit their website: www.state.nm.us/pera

Deferred Compensation

Your loved one may have participated in one or more of the deferred compensation plans offered to City employees. This is a 457 retirement plan your loved one may have elected. Each company maintains their own records regarding beneficiaries.

Deferred Compensation Representatives:

ICMA-RC – Geoffrey Hathorn, Retirement Plan Specialist, (866) 266-7314
Dennis Dexel, Retirement Plan Specialists, (866) 265-5129

Nationwide – Clayton Puckett, Retirement Specialist, (505) 362-8814

Valic – Robert “Corey” Finch, Financial Advisor, (505) 250-6825
Joe Studer, Financial Advisor, (505) 206-8597

CHECKLIST

Contact The Hartford

Contact COBRA

Contact PERA

Contact City's Legal Department

Contact Deferred Compensation Company
