

Reporting the Death of a Retiree

Some benefits are time sensitive, so it is important to report a death as soon as possible. The best way to report a death is by calling **OneUSG Connect – Benefits at 844-587-4236, Monday – Friday from 8:30am – 5 pm ET.**

Anyone can report a death to USG, however, the person reporting the death will need to have the following information:

- Full Name - **and** -
- Social Security Number of the retiree or DOB or Address
- If you are the power of Attorney or designee appointed by the state, you will need to provide that to the OneUSG Connect- Benefits call center and other benefit carriers.

After the death is reported, online access is removed, and the surviving dependent(s) will be set up as a survivor account immediately or as soon as administratively possible. The surviving dependent cannot access the benefits through the deceased retiree's account. They will need to contact OneUSG Connect – Benefits at 844-587-4236 if they have trouble logging into OneUSG Connect – Benefits (<https://oneusgconnect.usg.edu/>).

Important: For any future calls, the caller will need the following information Retiree name and SSN, plus one additional piece of identifying information such as Date of birth or address. The OneUSG Connect – Benefits call center cannot provide the life insurance amount or who is the designated beneficiary. Alight will only discuss the benefits that the survivor is eligible to continue.

What happens to your USG coverage

Life Insurance

Once the death is reported, the OneUSG Connect – Benefits center will create a claim with the MetLife, the life insurance provider. The MetLife will mail a claims packet directly to the beneficiary on file, which may be different than the person who reported the death.

The claim is filed with **1-2** business days from the date the death was reported, and the Insurance provider will mail the claims packet within **1-2** business days from the date of receipt. All questions about the claim's status, life amount, and/or final payment should be address directly with the Insurance provider, MetLife.

Payment is generally issued within **4-7 days** after the beneficiary has returned all the necessary information from the claims packet.

Required Documents for Life Insurance Claim:

- Copy of the Death Certificate
- Life Insurance Form (from packet) – **and** -
 - Trusts – W9 and certificate of Trust – **or** -
 - Probated Estate – W9 and estate papers – **or** -
 - Non-probated Estate – Small Estate Affidavit – **or** -
 - For claims with no designated beneficiary, the plan will pay based on an order of succession as outlined in the [MetLife plan document](#).

Pre-65 Coverage

If the deceased retiree had healthcare, dental and/or vision benefits with the USG and they have a surviving dependent, the survivor can continue the same coverage. The survivor benefits are set up immediately or as soon as administratively possible following the reporting of the date of death.

- **USG Healthcare, Dental and Vision** coverage will end on of the last day of the month, from the date of death. E.g., If the death is reported on 3/2/2023 and the date of death is 2/25/2023, the coverage will terminate effective 2/28/2023.
- **The surviving dependents** will automatically remain enrolled in the coverage they had prior to the retiree's date of death. However, this coverage will be under a surviving dependent account.
 - You will need to set up new log-in information and establish direct debit for premium payments to avoid a disruption of coverage.

Post – 65 Coverage

For Post-65 retirees with healthcare coverage through a plan in the Alight Retiree Health Solutions (ARHS), once the death is reported to OneUSG Connect – Benefits, this information will automatically be sent to ARHS. ARHS will notify the carriers of the date of death and stop billing and payments. Coverage will terminate **1-day** after the date of death.

- **If the retiree had a post-65 covered spouse in the ARHS**, the HRA funds will be moved to the survivor account, **after** the 6-month claims runout period, to allow time for all claims to process on the deceased retiree. The survivor will not have access to the deceased retiree funds, until the end of the runout period. However, they have access to their own HRA balance immediately, through their own survivor account. **New** login information is required.
- **If the retiree and spouse are both USG post-65 retirees in ARHS and not covering one another as dependents**, the death of either retiree will result in the surviving spouse receiving the balance of the deceased retiree's HRA account, **after** the 6-month claims runout period, to allow time for all claims to process on the deceased retiree.
- **If the retiree does not have a post-65 surviving spouse enrolled in ARHS**, the family has **6-months** to file for reimbursement from the HRA for eligible claims that occurred prior to the date of death.
- **If the retiree had a pre-65 surviving dependent**, they will not receive a payout of the HRA contributions. However, they will continue in the pre-65 USG coverage they had prior to the death of the retiree.

Remember, once the date of death is reported, the survivor will not be able to access the HRA using the deceased retiree's log in information. They will need to contact the Alight Retiree Health Solutions team at **866-212-5052**.

How to Pay for Coverage

When a survivor account is set up, the survivor will need to establish their own log-in information with OneUSG Connect – Benefits for USG healthcare, dental and vision coverage. They will also need to set up direct debit information to avoid being dropped due to non-payment.



- Since bills are generated on the 10th of the month, there is usually a delay with the first bill.
- The first bill for coverage will be received approximately 30-45 days following the date the death was reported and be for multiple months of coverage.

If a surviving spouse is enrolled in coverage through the Alight Retiree Health Solutions (ARHS), they will need to contact ARHS to create log-in information and update billing and claim reimbursements information as a survivor. ARHS can be contacted at **866-212-5052**.

Other Frequently Asked Questions

How to access the survivor account online – after the death has been reported.

- **If the survivor was the person who reports the death** – OneUSG Connect – Benefits will walk the employee through how to set up the online account. If the survivor is not prepared to discuss this process, they can set up a time for OneUSG Connect – Benefits to call them back. However, the survivor cannot access the benefit information through the deceased retiree account after the death is reported.
- **If the person who reports the death is not the survivor,** OneUSG Connect – Benefits the survivor will need to contact OneUSG Connect – Benefits and/or Alight Retiree Health Solutions for post-65 survivors.

What if the family needs the life insurance proceeds to pay for final arrangements?

Beneficiaries can work with the funeral home to complete an Assignment form. The family should obtain the form from the funeral home. An Assignment is a binding contract between the funeral home and the beneficiary who agrees to apply their portion of the insurance proceeds to pay for the final arrangements. If there are multiple beneficiaries, each beneficiary can decide whether to assign their portion of the proceeds to the funeral home.

How can I check on the status of the Life Insurance claim

OneUSG Connect – Benefits can provide the claim number for the life insurance claim. The caller must be able to secure the account by providing

- Full Name - **and** -
- Social Security Number of the retiree or DOB or Address

Once a claim number is provided, the insurance carrier should be contacted directly to check the status of the claim.



Helpful Contacts

	Phone	Web Address
OneUSG Connect – Benefits <i>Pre-65 Healthcare and USG Dental and Vision</i>	844-587-4236 Monday – Friday 8 AM to 5 PM EST	https://oneusgconnect.usg.edu/
Alight Retiree Health Solutions <i>Post-65 coverage; will explain any available survivor benefits and assist with any claims or disputes</i>	866-212-5052 Monday – Friday 8 AM to 5 PM EST	https://retiree.alight.com/usg
MetLife	800-638-6420	
USG Benefits Website		https://benefits.usg.edu/benefits-resources/planning-for-retirement
Social Security Administration (SSA) <i>Will report the death to Medicare and stop the deceased benefits and future billing. Will <u>not</u> alert Medicare Supplement companies.</i>	800-772-1213	
If you have any questions, you can contact your campus Human Resources Department		