



## 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. Coverage will terminate **1-day** after the date of death.

- The family will need to contact the insurance carrier(s) and Social Security Administration to report the death and stop billing.
- **If the retiree had a post-65 covered spouse in the ARHS**, the HRA funds will be moved to the survivor account, A survivor account will be established under the surviving spouse's name, and he/she will have access to the funds within a few weeks after the death is reported. In addition, automatic reimbursement of claims for the surviving spouse will continue as soon as the HRA is established under the survivor's name. The survivor will not have online access to their account to check balances or check status of claims until January 1<sup>st</sup> of the following year. Claims for the deceased will need to be submitted by mail or fax. The survivor will need to contact ARHS at 866-212-5052 until then.
- **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.
- **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.

Claims for the deceased retiree cannot be submitted online because the retiree's account access is terminated. Claims will need to be mailed or faxed to YSA for processing.

## 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 10<sup>th</sup> 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

<p><b>OneUSG Connect – Benefits</b> <i>Pre-65 Healthcare and USG Dental and Vision</i></p>	<p><b>844-587-4236</b> Monday – Friday 8 AM to 5 PM EST</p>	<p><a href="https://oneusgconnect.usg.edu/">https://oneusgconnect.usg.edu/</a></p>
<p><b>Alight Retiree Health Solutions</b> <i>Post-65 coverage; will explain any available survivor benefits and assist with any claims or disputes</i></p>	<p><b>866-212-5052</b> Monday – Friday 8 AM to 5 PM EST</p>	<p><a href="https://retiree.alight.com/usg">https://retiree.alight.com/usg</a></p>
<p>MetLife</p>	<p><b>800-638-6420</b></p>	
<p>USG Benefits Website</p>		<p><a href="https://benefits.usg.edu/benefits-resources/planning-for-retirement">https://benefits.usg.edu/benefits-resources/planning-for-retirement</a></p>
<p>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></p>	<p><b>800-772-1213</b></p>	
<p><b>Your Spending Account (YSA)</b> <i>Health Reimbursement Account administrator</i></p>	<p><b>Contact Alight Retiree Health Solutions at 866-212-5052</b></p>	<p>To submit claims: P.O. Box 64012 The Woodlands, TX 77387-4012 Fax: 888-211-9900</p>
<p>If you have any questions, you can contact your campus Human Resources Department</p>		