

Survivor Benefits:

Survivor benefits are payable under certain conditions to your spouse, minor children and totally disabled or mentally handicapped children upon your death. If death occurs while you are in active service, you must have:

- Credit for at least five years of service for a benefit to be payable to your surviving minor children
- Credit for at least 10 years of service for a benefit to be payable to your surviving spouse
- Credit for at least 20 years of service for survivor benefits to be payable if death occurs after you have terminated employment.

If survivor benefits are not payable, your survivors, your beneficiary, or your estate will receive an amount equal to your total employee contributions.

If a rank and file member is hired after January 1, 2011, there are significant changes in the survivor benefits:***Survivor Benefits of Rank & File Members with Surviving Spouse with Child/Children:***

Eligibility: Member must have been an active member with at least five years of service, at least two of which were immediately prior to death, or 20 or more years of service regardless of whether the member was active at the time of death.

Benefit:

- Benefit is equal to the greater of 50% of the benefit the member would have been entitled to if he retired on the date of death regardless of years of service or \$600.
- Benefit ceases upon remarriage. Benefits resume upon death of or divorce from new spouse.
- Benefits shall not cease upon remarriage if the member was eligible for retirement on the date of death.
- When all children cease to be eligible for a survivor benefit, the surviving spouse's eligibility and benefit amount are determined based on the provisions for a surviving spouse without a child.

Survivor Benefits for Rank and File Members with Surviving Child/Children (No Spouse):

Eligibility: The member must have had at least five years of service. There is no requirement that the member be an active member or that the member have two years of service immediately prior to death.

Benefit:

- The amount of the benefit is equal to 50% of the benefit for a surviving spouse with child/children (even if there is no surviving spouse eligible for a benefit) for each child up to a maximum of two children.
- This amount shall be divided equally among all eligible children.
- The benefits for a child cease when the child no longer meets the definition of a minor child.
- No surviving child may receive more than one survivor's benefit. If two benefits are applicable, only the larger benefit shall apply.
- Survivor benefits are payable to surviving child/children even if the member has retired.
- Survivor benefits would be in addition to any optional retirement benefit payable to the named beneficiary.
- The benefits for child/children shall be paid to the person with custody of the child/children or to a trust for the benefit of the child/children.

Additional rule regarding the amount of benefits payable to the surviving spouse and child/children:

- If benefits are payable to a surviving spouse and a child or children, then the total amount paid shall not be less than the Option 2A equivalent which would be paid to the spouse.
- This rule shall apply for as long as the spouse and child/children are eligible for survivor benefits.

Survivor Benefits for Rank and File Members with Surviving Spouse (No Children):

Eligibility: The surviving spouse must have been married to the member for at least one year prior to death, and the member must have been an active member with at least 10 years of service, at least two of which were immediately prior to death, or 20 years of service regardless of whether the member was active at the time of death.

Benefit:

- Benefit is equal the greater of the Option 2A equivalent of the benefit based upon years of service using the applicable accrual rate or \$600.
- Benefit ceases upon remarriage. Benefits resume upon death of or divorce from new spouse.

- Benefits shall not cease upon remarriage if the member was eligible for retirement on the date of death.

Example of Surviving Spouse with 3 children:

Member benefit = \$2,000

Spouse benefit (50% of member) = \$1,000

Child benefit (50% of Spouse) for each child (maximum of 2) = \$1,000 (\$500 x 2)

The total benefit amount available for the children is \$1,000 because there are two or more children. The benefit would have been \$500 if there was just one eligible child.

- The \$1,000 benefit will be split equally among all eligible children. The three children in this example will split the \$1,000 benefit three ways (\$333.33 each).

When one child is no longer eligible, the benefit will still be \$1,000 (\$500 x 2 children) split equally between the two (\$500 each).

- When the next child becomes ineligible, the benefit will be \$500 for the remaining child.