LIFE EVENTS:
DEATH IN THE FAMILY

The death of a family member requires many decisions at a time when you are grieving. This guidance concerning your benefits and coverage should help relieve some of your stress.

CHECKLIST

If an employee or retiree dies
☐ Send a copy of the death certificate to DMBA.
☐ Notify the deceased participant’s employer (active employee death only).
☐ Send to DMBA any death-related medical claims within 12 months from the date services were received.
☐ Review your health, retirement savings, and life plan coverage options for available survivor benefits.
☐ Complete a new privacy authorization form as a surviving spouse.

If a spouse or child dies
☐ Send a copy of the death certificate to DMBA.
☐ Update your beneficiary information with DMBA and other account providers.
☐ Adjust your Flexible Spending election within 60 days after the death.
☐ Create or update your will or trust.
☐ Review your group auto and home insurance.

OTHER THINGS TO CONSIDER

- Determine whether government benefits are available, either through Social Security (800-772-1213) or the Department of Veterans Affairs (800-827-1000).
- Consult with professional legal and tax advisors if you have questions about the income tax requirements of retirement and Deseret 401(k) Plan benefits (life coverage benefits are generally tax-free).
- Take advantage of the one-year health plan premium waiver for surviving spouses and dependent children if an employee or retiree died (the waiver doesn't apply to retiree dental coverage, supplemental life coverage, or COBRA benefits).

**FREQUENTLY ASKED QUESTIONS**

**Can DMBA discuss death benefits with anyone in the family?**

No. DMBA can only discuss death benefits with the following:

- The personal representative or executor of the individual’s estate
- A beneficiary, about that beneficiary’s specific benefit
- A trustee, if the individual has named a specific trust as a beneficiary

DMBA is unable to provide one beneficiary with information about other possible beneficiaries or their benefits. DMBA does not disclose personal identifiable or specific information about your retirement plan or beneficiaries to anyone else, including your spouse and family members, without your express permission or as required by law. Please contact DMBA if you wish to grant permission to any other individuals.

**What happens to the Deseret 401(k) Plan account of a deceased participant?**

DMBA will mail paperwork to the beneficiary outlining the options available. If no beneficiaries are named, DMBA will await instructions from the personal representative or executor of the individual’s estate.

**What if the deceased participant had an unpaid Deseret 401(k) Plan loan?**

If the beneficiary is the spouse, the loan can be paid off or the unpaid balance will be considered taxable income for the year. If the beneficiary is not the spouse, the unpaid loan will be treated as taxable to the estate.

**What if there isn’t a Deseret 401(k) Plan beneficiary on record or the beneficiary has already died?**

The participant’s account will be distributed to his or her spouse if one exists. If the participant is single or widowed, the account will be distributed to the participant’s estate. In either case, the family must contact an attorney to have a personal representative
appointed to represent the estate. The personal representative should then contact DMBA.

**What if the beneficiary is a minor?**
The court must appoint a guardian to receive benefits on behalf of the minor beneficiary. If a guardian is not appointed, DMBA will hold the funds until the beneficiary comes of age and requests the money.

**What if the beneficiary is a trust?**
DMBA will pay benefits to the trust account. The trustee should contact DMBA.

**What about retiree dental coverage?**
Senior Dental Plan coverage is available for surviving spouses and dependents who had the coverage before the retiree passed away. If a retired employee didn’t have dental coverage before dying, the surviving spouse cannot enroll.

**What about life coverage?**
Surviving spouses may be eligible for $5,000 of Supplemental Group Term Life (SGTL). Those who didn't already have life coverage must meet certain health standards to qualify. If you were enrolled in SGTL when your spouse died, your coverage amount will continue as outlined by the plan.

*This information is provided as a service to help you make informed decisions. Nothing in this information should be considered legal, financial, investment, or medical advice. As with any major life event, you should consult with qualified professionals of your choice who can provide you with appropriate counsel and advice. We have made every effort to accurately describe the benefits and ensure that information given to you is consistent with other benefit-related communications. However, if there is any discrepancy or conflict between information in this document and other plan materials, the terms outlined in the plan document will govern. You can view the summary plan descriptions by logging into www.dmba.com.*