



# Survivor Benefits Guide



**School Employees Retirement System of Ohio**  
*Serving the People Who Serve Our Schools®*  
800-878-5853 | [www.ohsers.org](http://www.ohsers.org)

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### School Employees Retirement System of Ohio

300 E. Broad St., Suite 100, Columbus, Ohio 43215-3746  
614-222-5853 | Toll-free 800-878-5853 | [www.ohsers.org](http://www.ohsers.org)



# GENERAL INFORMATION

## Introduction

This guide is for the spouse, children, or parents of a School Employee Retirement System of Ohio (SERS) member who has died before receiving an age and service retirement benefit, or has died while receiving a disability benefit from SERS.

SERS offers benefit counseling to survivors by telephone toll-free at 800-878-5853, or in-person counseling at the SERS office.

## SERS Resources

SERS provides additional information through:

- A quarterly newsletter to benefit recipients
- Social Media:     Facebook – [www.facebook.com/sersofohio](http://www.facebook.com/sersofohio)  
                                 Twitter – [www.twitter.com/sersofohio](http://www.twitter.com/sersofohio)
- Individual counseling at the SERS office, by phone, or by video, Monday through Friday between 8:15 a.m. and 2:45 p.m. Appointments can be scheduled by calling SERS toll-free at 800-878-5853.

## Address, Telephone Numbers, and Website

SERS' office location:	300 E. Broad St. Columbus, Ohio
Parking garage:	Free parking is available in SERS' parking garage located on Grant Avenue, north of Broad Street
Mailing address:	300 E. Broad St. Suite 100 Columbus, Ohio 43215-3746
Office Hours:	8 a.m. to 4:30 p.m.
Telephone numbers:	800-878-5853 (toll-free) 614-222-5853 (local)
Website:	<a href="http://www.ohsers.org">www.ohsers.org</a>

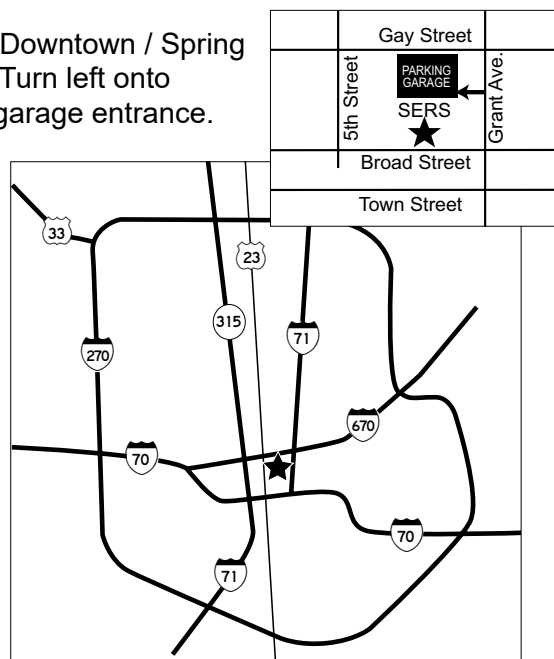
## Directions to SERS

**From the north:** Take I-71 South to exit 109B toward Downtown / Spring Street. Turn right onto Spring Street (one-way street). Turn left onto Grant Avenue. Turn right at the 300 E. Broad parking garage entrance. You will arrive at the SERS entrance before reaching Broad Street.

**From the south:** Take I-71 North to I-70 East to the Fourth Street Livingston Avenue exit #100B onto Fourth Street. Turn right on Town Street, then left on Grant Avenue. Cross Broad Street. The SERS parking garage entrance is half a block up Grant Avenue on the left.

**From the west:** Take I-70 East to I-670 East. Take exit 4C for OH-3 / Cleveland Avenue. Turn right onto Spring Street (one-way street). Turn left onto Grant Avenue. Turn right at the 300 E. Broad parking garage entrance. You will arrive at the SERS entrance before reaching Broad Street.

**From the east:** Take I-70 West to exit 101B toward Hospital / Downtown / Mound Street. Continue on East Mound Street. Turn right onto Grant Avenue. Cross Broad Street. The SERS parking garage entrance is half a block up Grant Avenue on the left. Take I-70 West to exit 101B toward Hospital / Downtown / Mound Street. Continue on East Mound Street. Turn right onto Grant Avenue. Cross Broad Street. The SERS parking garage entrance is half a block up Grant Avenue on the left.



## Holidays

The SERS office is closed to observe the following holidays: New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, and Christmas Day. If the holiday occurs on a Saturday, then the office is closed on the previous Friday. If the holiday occurs on a Sunday, then the office is closed on the following Monday. Please visit the SERS website for the actual days the office is closed.

The information in the guide is current as of its publication date. Please be aware that eligibility requirements and benefits may change over time. In addition, the SERS Retirement Board can change health care coverage at any time.



# Eligibility for Survivor Benefits

Initial Eligibility

Continuing Eligibility

Additional Service Credit

Purchasable Service Credit

Frequently Asked Questions about Eligibility

# ELIGIBILITY FOR SURVIVOR BENEFITS

If a SERS member dies before the member began receiving an age and service retirement benefit, the member's qualified survivors are entitled to certain benefits.

## Initial Eligibility

A member's beneficiary is determined in the following order of precedence:

1. Person designated by the member on a SERS beneficiary form and who survives the member
2. Surviving spouse
3. Surviving biological or legally adopted children
4. Dependent parent who is age 65 or older
5. Surviving parents
6. Member's estate

The first qualifying beneficiary is entitled to a one-time lump-sum payment of only the member's contributions to SERS, or monthly benefits if otherwise eligible as a qualified survivor. If the deceased member is survived by qualified children, only a monthly benefit is available to those qualifying survivors. Qualified children are children under age 19, or children who are mentally or physically incompetent.

Monthly benefit payments are available to qualified survivors if the member was not receiving a service retirement benefit and:

1. Had at least one and one-half ( $1\frac{1}{2}$ ) years of contributing service credit with at least one-quarter ( $\frac{1}{4}$ ) year of Ohio service credit earned within two and one-half ( $2\frac{1}{2}$ ) years prior to the member's death; or
2. Met the age and service requirements for an age and service retirement

Children and beneficiaries who meet the following qualified survivor requirements are eligible for monthly benefits:

1. Surviving spouse at age 62
2. Surviving spouse at any age if the member had 10 or more years of service credit; if there are qualified children; or if the surviving spouse is mentally or physically incompetent
3. Children who have never married and are under 19, or have been declared mentally or physically incompetent
4. Dependent parent age 65 or older

## Continuing Eligibility

The eligibility of a surviving spouse beneficiary of a member who had less than 10 years of service credit may be suspended if the spouse is younger than age 62, and was initially eligible for benefits because the spouse was caring for qualified children. This “blackout” period begins when the last child becomes ineligible for benefits and lasts until the spouse reaches age 62. Benefits to eligible spouses terminate when the spouse dies.

Benefits for a child, other than a child who has been found incompetent, will terminate when the child:

- Reaches age 19
- Marries
- Enters the military
- Is adopted
- Dies

Benefits to a dependent parent beneficiary end when the parent:

- Marries
- Dies

## Additional Service Credit

### Other Ohio Retirement Systems

There are three Ohio public retirement systems that are connected for the purposes of combining service credit: School Employees Retirement System of Ohio (SERS); the State Teachers Retirement System of Ohio (STRS); and the Ohio Public Employees Retirement System (OPERS).

SERS provides pensions for all non-teaching, non-certificated public school employees; STRS provides pensions for public school teachers and certificated administrators; and OPERS provides pensions for all other employees of the state of Ohio, which includes city and county workers.

If the member had been employed in a job covered by STRS or OPERS as well as in a job covered by SERS, qualified survivors must combine the member’s service credit and accounts in all the systems to receive a survivor benefit. The system with the greatest service credit will be the system that will calculate and pay your benefit. If the member had service credit in each system for the same year, no more than one year of service can be credited for each 12 months in a year.

### Cincinnati Retirement System

Credit may be purchased for the member’s former service covered by the Cincinnati Retirement System (CRS). If the member’s contributions in CRS are still on deposit, they may be transferred to SERS, including any amounts paid for the purchase of military service. If the member withdrew the contributions, qualified survivors may purchase the CRS time if the member had contributed to SERS for 18 months. Your cost for each year is an amount equal to the amount refunded by CRS for the contributing service and any purchased military service, plus interest from the date of the refund to the date of the payment as well as the amount of interest, if any, the member received when the refund was paid. You cannot purchase this service credit if it is or will be used in the payment of a retirement benefit under any other retirement program.



## **Ohio Police & Fire Pension Fund (OP&F) or Ohio Highway Patrol Retirement System (HPRS)**

Credit may be purchased for the member's former service as an Ohio firefighter, police officer, or highway patrol officer. If the contributions in OP&F or HPRS are still on deposit, they may be transferred to SERS, including any amounts paid for the purchase of military service. If the member withdrew the contributions, qualified survivors may purchase the OP&F or HPRS time if the member had contributed to SERS for 18 months. Your cost for each year is an amount equal to the amount refunded by the other system for the contributing service and any purchased military service, plus interest from the date of the refund to the date of payment. You cannot purchase this service credit if it is or will be used in the payment of a retirement benefit under any other retirement program.

### **Purchasable Service Credit**

The amount of service credit not only determines whether you may be eligible for monthly survivor benefits, but also the amount of the monthly benefit, and when the benefit starts. Survivors may purchase any service credit that the member could have purchased prior to the member's death. Any service credit must be purchased before a benefit may be paid.

Our Member Services staff can show you the monthly benefit amount before and after purchase of service credit.

While purchasable credit will apply toward your monthly benefit, not all service credit counts toward health care eligibility.

Purchasable service credit that counts toward health care eligibility may include:

- Refunded Service
- Non-contributing Service with a SERS-covered Employer
- Resignation Due to Pregnancy or Adoption of a Child
- Military (Free and Interrupted)
- School Board Member/Governing Board Member Service
- Leave of Absence

Purchasable service credit that does not count toward health care eligibility includes:

- Early Retirement Incentive (ERI)
- Exempted
- Federal Government
- Military (apart from free or interrupted)
- Out of State
- Private School or Other School

For more information, visit the Service Credit page under the Working Members section of our website.

## Frequently Asked Questions about Eligibility

**Q: Can the surviving spouse of a deceased member continue to receive monthly benefits and health care coverage if the spouse remarries?**

**A:** Yes. Remarriage does not terminate a benefit or affect eligibility for SERS' health care coverage. However, a surviving spouse cannot enroll a new spouse or any children of the new spouse in SERS' health care coverage.

**Q: Can the surviving spouse or dependent children work and continue to receive monthly benefits?**

**A:** Yes, and there is no limit as to how much the spouse or child may earn. However, if the spouse or child is receiving monthly benefits because he or she is physically or mentally incompetent, benefits will end unless the person is otherwise eligible for the benefits.





# **Survivor Benefit Application Process**

Completing the Beneficiary Information Form for Survivor Benefits

Completing the Application for Survivor Benefits

Selecting a Payment Option

Additional Benefits Available to Beneficiaries

# SURVIVOR BENEFITS APPLICATION PROCESS



In order for SERS to determine the survivor payments available and who may qualify for any payments, survivors may be required to complete a Beneficiary Information Form for Survivor Benefits. After SERS receives this form, payment information, as well as additional forms and instructions, will be sent to the proper beneficiary or beneficiaries to complete.

No payment can be made until SERS receives all necessary forms and any requested documents. The processing time for payments varies depending on the type of payment available, the number of beneficiaries involved, and how soon SERS receives all necessary forms and documents.

After SERS receives the Beneficiary Information for Survivor Benefits Form, the retirement system will determine the benefits which may be available to qualifying beneficiaries and send each beneficiary, or beneficiary's guardian/custodian, an Application for Survivor Benefits.

## Completing the Beneficiary Information Form for Survivor Benefits

The Beneficiary Information Form for Survivor Benefits must be typed or completed in ink, and returned to SERS.

It is important to provide all information requested and to answer all questions. This information may affect the amount of service credit available and monthly benefits, if they are available to you.

## Completing the Application for Survivor Benefits Form

The Application for Survivor Benefits must be typed or completed in ink and returned to SERS. It is important to provide all information requested and to answer all questions.

## Selecting a Payment Option

There are two payment options for beneficiaries: a refund or a monthly benefit.

Generally, the beneficiary is entitled to a one-time lump-sum payment of the member's remaining contributions to SERS (refund). The beneficiary is only eligible for monthly benefits if the beneficiary meets the eligibility requirements to be a qualified survivor.

However, if the deceased member is survived by children under age 19, or by children who are mentally or physically incompetent, only a monthly benefit is available to those qualifying survivors.

Once a payment has been selected and the payment is cashed, a beneficiary cannot change the selection.

### Refund of a Member's Account

This is a refund amount equal to the deceased member's remaining contributions to the retirement system. No interest is paid on this amount, and no employer contributions are included as part of the refund. If a refund is selected, then no monthly benefits or health care options are available.

To receive a one-time lump-sum refund of the member's accumulated employee contributions, you must complete an Application for Survivor Benefits. This application provides the amount in the member's account, including any portion which is non-taxable. The payment is subject to mandatory federal income tax withholding unless the payment is rolled over to an Individual Retirement Account (IRA) or other qualified plan. A Special Tax Notice sent with the application provides information on taxation of this payment.

You, as a qualifying beneficiary, must provide:

- Your Social Security number, address, and telephone number
- Directions for rolling over the payment if you wish to defer any taxes
- Copies (not originals) of any necessary documents listed
- Your signature

If there is more than one beneficiary, each person must complete an application, and the refund amount will be divided equally among the beneficiaries.

### Monthly Benefits

The amount of the monthly benefit will be based on the number of qualified survivors under one of the following schedules, whichever pays the greater benefit.

SCHEDULE I		SCHEDULE II
Number of Qualified Persons	Monthly Benefit Shall Not Be Less Than	As a Percent of the Member's Final Average Salary
1	\$96.00 *	25%
2	\$186.00	40
3	\$236.00	50
4	\$236.00	55
5 or more	\$236.00	60
* \$106.00 to spouse if member had 10 or more years of service credit		

SCHEDULE III	
If the member had 20 or more years of service credit, the monthly benefit will be calculated as follows:	
Years of Service	As a Percent of Member's Final Average Salary
20	29%
21	33
22	37
23	41
24	45
25	48
26	51
27	54
28	57
29 or more	60

If the deceased member was eligible for service retirement at the time of death and is survived only by a surviving spouse or other sole dependent beneficiary, the beneficiary may choose to receive a benefit amount calculated as if the member had retired and selected a Plan D payment plan. Plan D is a joint life payment plan that provides the same gross monthly amount to the beneficiary that the member could have received had the member applied for service retirement prior to death. The plan may not be available to couples with significant age differences due to federal tax law.

If the deceased member also had membership in STRS and/or OPERS, you must combine the service credit and accounts in all the systems to receive one benefit. The system with the greatest service credit will be the system that calculates and pays the benefit. While salaries in one year will be added together, if the member had service credit in each system for the same year, the service credit cannot be more than one year of service credit for each 12 months in a year.

Monthly benefits are effective the first of the month following the member's death. The first payment will include any retroactive benefits.

To choose payment of monthly benefits, you must complete an Application for Survivor Benefits.

This application will have the member's name and information; the beneficiary's name and relationship to the member; and the effective date and amount of the monthly payment. You must provide:

- Your Social Security number, address, and telephone number
- Copies (not originals) of any necessary documents listed on the form
- Your signature

### **Partial Lump Sum Option Payment Plan (PLOP)**



If you qualify for a monthly benefit as a participant in Plan D (see above section), you also qualify for a Partial Lump Sum Option Payment (PLOP). In addition to your monthly benefit, you may take part of your benefit in a one-time PLOP, which will permanently reduce your lifetime monthly benefit. The PLOP amount may be from 6 to 36 months of your unreduced benefit, but cannot reduce your original benefit more than 50%.

If the total amount of the PLOP includes a taxable portion, SERS is required to withhold 20% of the taxable amount as federal income tax withholding. You may be able to continue to defer federal taxation by making an eligible rollover. Before making a decision on how you want to direct your PLOP, you may want to consider the tax issues.

If you wish to select this payment option, you will need to complete the Partial Lump Sum Option Payment section on the survivor benefit application. More information about the PLOP can be found on the application.

### **Direct Deposit**

SERS requires you to receive your payment by direct deposit. Direct deposit ensures that your payment is automatically deposited into your bank or other financial institution account.

To sign up for direct deposit, you must complete a Direct Deposit Form.

You must attach either a voided check, or letter from your bank for a checking account, or a letter from your bank for a savings account, which is pre-printed with:

- Your name, listed as the owner of the account
- Your address
- Routing and account numbers

**SERS cannot accept a voided check for a savings account.**

### **Additional Benefits Available to Beneficiaries**

As a beneficiary, you may be entitled to benefits beyond the refund of the member's account. These additional benefits, available to qualified beneficiaries, include a death benefit, access to health care coverage, and the ability to name additional beneficiaries to receive any amount remaining in the deceased member's account upon your death.

## Death Benefit

A one-time, \$1,000 lump-sum death benefit will be paid to the beneficiary of a deceased service retiree or disability benefit recipient. If there are multiple beneficiaries, this will be distributed equally among them. If there is no beneficiary, SERS may pay the person responsible for the burial expenses or the estate of the deceased recipient. Payment will be made only upon receipt of a certified copy of the death certificate and evidence of qualification.

If you are entitled to this benefit, you will be required to complete an Application for Payment Due, which states the amount payable.

You may need to submit additional documents with this application. Those documents will be listed on the cover letter.

## Health Care Coverage



Health care coverage is available to the surviving spouse or dependent children of the deceased member or disability recipient, but only if receiving monthly survivor benefits.

Premiums are deducted from your monthly benefit payment.

For more information on plans, premiums, and coverage, see the *Member Health Care Guide* or visit SERS' website at [www.ohsers.org](http://www.ohsers.org) and click on "Retirees," then "Health Care."

Eligibility for health care has the following limitations:

1. If a surviving spouse remarries, he or she cannot cover the new spouse or any children of the new spouse.
2. If a surviving spouse starts a new job, he or she temporarily may lose eligibility for SERS' health care coverage while employed. Once this employment ends, eligibility will be restored.

Individuals affected are those:

- under age 65 not yet eligible for Medicare
- eligible for Medicare but not enrolled in Part B

Individuals not affected are those:

- enrolled in Medicare Part A and B
- enrolled in Part B only

Eligibility for SERS' health care coverage will be restored after a surviving spouse stops working. Because losing employer coverage is considered an involuntary termination of coverage, eligibility for SERS' coverage will be restored. A surviving spouse will have 31 days from the time employer coverage ends to reenroll in SERS' coverage.

Please notify SERS if you become reemployed.

3. If a dependent child who has SERS' coverage takes a job, the child will not lose SERS' coverage. Federal law requires child coverage continue to age 26, regardless of the child's employment or eligibility for employer coverage. Please note that a child can only remain on SERS' coverage from ages 19 to 26 if a surviving spouse is also enrolled in coverage.

You must complete the Beneficiary Health Care Application/Waiver even if you do not want SERS' coverage.



## **Dental and Vision Coverage**

Dental and vision coverage also are available to the surviving spouse or dependent children of the deceased member or disability recipient.

SERS offers dental and vision coverage through Delta Dental of Ohio and VSP Vision Care.

For more information on premiums and coverage, see the *Member Health Care Guide* or visit SERS' website at [www.ohsers.org](http://www.ohsers.org) and click on "Retirees," then "Health Care."

## **Beneficiary Designation**

The Designation of Beneficiary Form for Survivor Benefit Recipient will be sent if only one survivor is eligible to receive monthly benefits and there are remaining contributions in the deceased member's SERS account.

If you die before SERS has paid an amount in monthly benefits equal to the deceased member's contributions and there are no other monthly benefit recipients, the difference between what was paid in survivor benefits and the member's contributions will be paid to a designated beneficiary or beneficiaries named on the form.

If no one is designated or the beneficiary has predeceased you, according to Ohio law, the remaining amount will be paid to a beneficiary who first qualifies in the following order:

1. Your surviving spouse
2. All surviving biological or legally adopted children sharing equally
3. A dependent parent age 65 or older
4. Parents sharing equally
5. Your estate

Complete a Designation of Beneficiary form if you wish to provide for a specific beneficiary or beneficiaries. This applies only to the remaining contributions in a deceased member's account. Any monthly benefit received but not cashed would be paid to your estate.



# Once You Begin Receiving a Monthly Payment

About Your Payment  
Cost-of-Living Adjustment  
Taxes  
Legal Representative  
Social Security

# ONCE YOU BEGIN RECEIVING A MONTHLY PAYMENT

## About Your Payment

A monthly benefit payment is paid in advance on the first of the month.

Payments are directly deposited into your bank account or financial institution on the first of the month, unless the first is a holiday; the benefit will then be deposited by the preceding business day, except for January 1, when the benefit will be available the next business day.

SERS sends a bi-annual statement in January and July detailing the current gross monthly benefit and deductions, and these amounts for the year-to-date. You also can view your monthly payment information using Account Login. You also will receive a statement if there are any changes to your monthly payment amount. You may view all monthly statements using Account Login on SERS' website.

## Updating Information

When corresponding with SERS, be sure and provide your full name, and SERS Member ID or the last four digits of your Social Security number. It is important to keep SERS informed of changes to your address. SERS sends newsletters, other mailings, and benefit payment stubs to your home. Even if SERS deposits your check directly into your bank account, we still need your current home address. You can easily update your address using the My Profile section of Account Login.

## Cost-of-Living Adjustment

Under current law, you will be eligible to receive a Cost-of-Living Adjustment (COLA) beginning with the fourth anniversary of your monthly benefit. The COLA is calculated using the beneficiary's base benefit amount and the Consumer Price Index, in the range of 0% - 2.5%.

Multiple benefits originating from the same member account will not have more than a four-year waiting period in total.

All SERS pension increases should be reported to Social Security if you are receiving Social Security benefits based on your spouse's Social Security earnings.

## Taxes



A portion of a monthly benefit is subject to federal and state income taxes. When the benefit is calculated, SERS determines the amount that is taxable and the amount that is non-taxable. SERS will send you this information.

By January 31 of each year, SERS sends you an Internal Revenue Service (IRS) tax form (Form 1099-R) for the previous calendar year which provides information on the benefit amounts paid for the year, the amount of taxes withheld, and other tax information. With the Form 1099-R, SERS sends an Income Tax Information pamphlet explaining the form and providing other detailed federal and state tax information.

## Federal Income Tax

SERS is required to withhold federal income tax from a monthly benefit amount unless you elect in writing not to have any withheld. You need to complete and file an IRS Form W-4P with SERS to instruct the retirement system on whether income tax should be withheld. If you do not file

this form, SERS withholds as if you had filed married with three withholding allowances. You can change your withholding at any time by filing a new Form W-4P.

## **State Income Tax**

Your SERS benefit amount may be subject to state and/or local taxes. You should consult the appropriate tax department in the area you live to determine your obligations. For residents of Ohio, the SERS benefit amount is subject to state income taxes.

SERS is not required to withhold amounts for state or local taxes. For Ohio residents only, SERS will withhold an amount for Ohio state income taxes if you complete and return an Ohio State Withholding form indicating the specific amount you wish to have withheld. This amount can be changed at any time by requesting a new form from SERS.

You should consult a tax advisor, the IRS, or state or local tax departments for advice on any specific tax questions. SERS cannot provide individual tax advice.

Both your state and federal tax withholdings can be updated anytime using Account Login.

## **Legal Representative**

There are times when you may not be able to handle your own financial affairs either temporarily or permanently. At these times, you may need someone to act as your power of attorney or legal guardian. In the event this happens, you or the person acting for you should contact SERS for more information on handling these situations.

## **Social Security**

The federal Social Security Government Pension Offset and Windfall Elimination Provision do not apply when a surviving spouse or dependent children are receiving a SERS survivor benefit and also receiving Social Security benefits. These federal provisions only affect a Social Security benefit when a SERS member is receiving benefits.

## Notes

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