

# Next Steps

*Things to consider after  
the loss of a loved one*

*A list of resources to consider in the event of  
the death of a member or beneficiary of  
the South Carolina Retirement Systems*



South Carolina  
PUBLIC EMPLOYEE BENEFIT AUTHORITY

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**PEBA**

A person wearing a light-colored, vertically striped long-sleeved shirt is sitting by a window. They are looking down and to the right with a thoughtful or somber expression. The background shows a bright window with a view of a body of water and distant land. A small, round object is visible on the windowsill to the right.

*At this sad and stressful time,  
please accept our sincerest  
condolences. We hope that this  
brochure will be a helpful tool to you  
as you begin to navigate financial  
and logistical issues following the  
passing of your loved one.*

# Guide to Forms and Information

This brochure provides information about the specific steps you will need to take based on the employment status of your loved one at the time of his or her passing.

We hope these resources will be of some assistance to you in the coming months. Please do not hesitate to contact the Retirement Systems if we may be of any further assistance to you. We can be reached at 803-737-6800 or toll-free at 800-868-9002 (within S.C. only), or you can learn more at [www.retirement.sc.gov](http://www.retirement.sc.gov).

## Inactive Member

If a member dies more than 90 days after the last day he earned compensation working for a covered employer, the member's beneficiary will receive a refund of the member's contributions plus interest.

## Retired Member

The beneficiary of a retired member is entitled to receive benefit payments according to the member's payment option selection and may be entitled to a retiree incidental death benefit based on the member's years of service if the employer from which the member retired participates in the program.

- You will need to submit a certified copy of the member's death certificate.
- You will receive a claim form that must be completed and submitted along with a copy of the beneficiary's Social Security card and driver's license or state-issued identification card.

## Working Retired Member

The beneficiary of a working retiree or a Teacher and Employee Retention Incentive (TERI) program participant is entitled to receive benefit payments according to the member's payment option selection in addition to a retiree incidental death benefit based on the member's annual earnable compensation at the time of death if the employer participates in the program.

- You will need to submit a certified copy of the member's death certificate.
- You will receive a claim form that must be completed and submitted along with a copy of the beneficiary's Social Security card and driver's license or state-issued identification card.

## Active Employee

Following the death of an active member who is working for a covered employer:

- As a named beneficiary, you will be notified of the payment options available. You will need to submit a certified copy of the member's death certificate and will be asked to complete the following forms:
  - *Election of Death Benefits* (Form 4151) if you elect to receive a lump sum refund of the member's contributions plus interest or a monthly survivor annuity (if eligible).
  - *Withholding Certificate for Monthly Benefit Payments* (Form 7202) if you elect to receive a monthly annuity.
  - *Direct Deposit Authorization* (Form 7204) if you elect to receive a monthly annuity.

- *Notice of Withholding - Nonspouse* (Form 4251) if you are not a spouse and will be receiving a refund of the member's contributions plus interest; or
- *Notice of Withholding - Spouse* (Form 4255) if you are the spouse and will be receiving a refund of the member's contributions plus interest.

## **Payments to Estates**

Members may name their estate as a beneficiary or the estate may become the beneficiary by default if the named beneficiary predeceases the member. The person handling the estate of a deceased member must provide the following documentation:

- Certificate of Appointment for the Personal Representative; or
- Affidavit for Collection of Personal Property.

## **Additional Links Which May Be of Assistance to You**

### **Social Security**

- If your loved one was receiving Social Security benefits, it is important to take the appropriate action to cease benefits. You may need to contact your bank as well to stop direct deposits. If you receive any paper checks, do not cash them. Return them to the Social Security Administration.
- For more information, call 800-772-1213 (toll-free) or visit <http://www.ssa.gov/pubs/deathbenefits.htm>.

## Probate Courts

- Wills must be filed with your local court within 30 days of your loved one's passing. If you decide to probate the will, you will need to contact the court and/or an attorney to proceed.
- For more information, visit <http://www.judicial.state.sc.us/probateCourt/probateMap.cfm>.

## S.C. State Office of Veterans' Affairs

- Verifies marriage, birth, death and divorce records without cost when required by the U.S. Department of Veterans Affairs, the S.C. State Office of Veterans' Affairs, the County Veterans Affairs Offices or any out-of-state Veterans Affairs entities.
- For more information, call 803-734-0200 or visit <http://www.govoepp.state.sc.us/va/>.

## S.C. Code of Laws - Free Tuition

- According to state law (Section 59-111-110), no tuition may be charged for a period of four school years by any state-supported college or university or any state-supported vocational or technical school for children of certain firemen, law-enforcement officers and government employees totally disabled or killed in the line of duty.
- For more information, visit <http://www.scstatehouse.gov/code/t59c111.php>.

## State Health Plan

- If an active employee or a working retiree dies, a family member should contact the deceased's employer.

- If a dependent of an active member dies, the member should contact his benefits administrator.
- If the member was employed by a state agency, higher education institution or public school district, or an entity covered under the State Health Plan insurance, a family member should contact the S.C. Public Employee Benefit Authority (PEBA) at [www.eip.sc.gov/contact/](http://www.eip.sc.gov/contact/), 803-734-0678, or toll free at 888-260-9430 (outside Columbia area).
- If a dependent of a retiree dies, the retiree should contact his benefits administrator. PEBA is the benefits administrator for retirees of state agencies, higher education institutions and school districts. Retiree subscribers of local subdivisions should contact the employer from which they retired.
- For more information, visit [www.eip.sc.gov](http://www.eip.sc.gov).

## Additional Information

Other official documents you may need to obtain for various purposes include:

- Birth, marriage and death certificates
- Social Security card
- Decedent's Last Will and Testament as well as contact information for all people listed within
- Insurance policies
- Property deeds and titles
- Stock certificates
- Financial information including bank accounts, credit cards and loans
- Honorable discharge papers for a Veteran and/or claim number;
- Recent income tax forms and W-2 forms
- Automobile title and registration

THE INFORMATION IN THIS BROCHURE IS MEANT TO SERVE AS A GUIDE AND DOES NOT CONSTITUTE A BINDING REPRESENTATION OF THE SOUTH CAROLINA RETIREMENT SYSTEMS. TITLE 9 OF THE SOUTH CAROLINA CODE OF LAWS CONTAINS A COMPLETE DESCRIPTION OF THE RETIREMENT BENEFITS, THEIR TERMS AND CONDITIONS, AND GOVERNS ALL RETIREMENT BENEFITS OFFERED BY THE STATE. STATE STATUTES ARE SUBJECT TO CHANGE BY THE GENERAL ASSEMBLY. CONTACT THE RETIREMENT SYSTEMS FOR THE MOST CURRENT INFORMATION.

**South Carolina Public  
Employee Benefit Authority**  
*Retirement Benefits*

P.O. Box 11960  
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[www.retirement.sc.gov](http://www.retirement.sc.gov)  
803-737-6800  
800-868-9002 (within S.C. only)