

# Death of a covered dependent

This checklist will help guide you through the death claim process. Please note, not all items apply to all employees.

## Applicable insurance changes

*Changes must be made within 31 days. You cannot drop your own coverage; you may drop dependents' coverage only. You can change or drop certain coverage.*

### Effective date of change:

- Health, dental, vision and Dependent Life-Spouse and/or Child: day after death.
- Optional Life: employee may decrease or drop coverage within 31 days of spouse's death.

- Change [health plan](#) coverage level.
- Change [dental plan](#) coverage level.
- Change [State Vision Plan](#) coverage level.
- Drop or decrease [Optional Life](#) insurance.
- Drop [Dependent Life-Spouse](#) and/or [Dependent Life-Child](#) insurance.
- Change [MoneyPlus](#) flexible spending accounts.
- Change [Health Savings Account](#), if applicable.
- Update life insurance beneficiaries, if applicable.

## Applicable retirement changes

- Update retirement plan beneficiaries.
- Update [State ORP](#) beneficiaries with your service provider, if applicable.
- Update [Deferred Comp](#) beneficiaries with Empower Retirement, if applicable.
- Retired members of SCRS and PORS may be eligible to select a new payment option or change a beneficiary for an existing payment option upon the death of a spouse.

## Employee to-dos

- Notify PEBA of the dependent's death.
- Notify your employer. Your employer will begin the life insurance claims process, if applicable, and will provide you with the documents you need to complete.
- Elect insurance coverage changes in [MyBenefits](#) and upload required documentation.
- Review the [Designating Active Member Beneficiaries](#) flyer and update life insurance, retirement plan, State ORP and Deferred Comp beneficiaries, if applicable.
- Complete and submit a [Retired Member Change of Beneficiary](#) (Form 7201), if applicable. To change the form of a member's monthly benefit upon the death of a spouse, PEBA must receive the form within five years of the change in marital status.