


**Death claims:
types of death claim
payments**

Retirement Benefits Training
Fiscal year 2025



Serving those who serve South Carolina

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Refund of contributions

- SCRS: refund of employee contributions plus interest.
- PORS: greater of two amounts:
 - Refund of employee contributions plus interest, or
 - \$1,000 (in-service deaths only).
- Payable if balance not exhausted through benefit payments (retiree deaths only).
- Amount not impacted by:
 - Member's age; or
 - Service credit.

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Monthly survivor benefit eligibility for active member in-service deaths

The monthly annuity, if selected, is paid in lieu of the refund of contributions plus interest.

	Member's earned service credit	Member's total service credit or age
Class Two	5+ years	15+ years of service credit or Age 60 (SCRS) or age 55 (PORS)
Class Three	8+ years	15+ years of service credit or Age 60 (SCRS) or age 55 (PORS)

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Incidental death benefit

- Employer pays for coverage to offer incidental death benefit.
- Coverage required for:
 - State agencies;
 - Public higher education institutions; and
 - Public school districts.
- Optional employers and charter schools that participate in retirement may choose to offer benefit but may not revoke benefit once added.
- Not available to inactive members and members whose employer does not offer coverage.

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Incidental death benefit

Active members

- To be eligible, death cannot be more than 90 days after last earning compensation in regular pay status.
- Generally requires one year of earned service unless death results from job-related injury.
- Payment equal to the member's annual earnable compensation.

Working retired members

- To be eligible for the current annual salary benefit, death cannot be more than 90 days after last earning compensation in regular pay status.
- Payment equal to larger of:
 - Annual earnable compensation; or
 - Non-working incidental death benefit.

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Non-working retired member incidental death benefit

For the benefit to be payable, retired member's most recent employer before retirement must have provided incidental death benefit coverage.

SCRS years of service credit	PORS years of service credit	Incidental death benefit payment
10 to 19 years	10 to 19 years	\$2,000
20 to 27 years	Class Two: 20 to 24 years Class Three: 20 to 26 years	\$4,000
28+ years	Class Two: 25+ years Class Three: 27+ years	\$6,000

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First responder death benefit

- Incidental death benefit program includes an additional line-of-duty death benefit for certain first responders (police, fire, EMS).
- First responder death benefit pays a one-time, lump-sum benefit of \$75,000 if the member's death was a natural and proximate result of an injury by external accident or violence incurred while on duty as a first responder.
- Benefit increases to \$150,000 if the member is killed in the line of duty and the member's death is either the result of an unlawful and intentional act of another person or the result of an accident that occurs:
 - As a result of the member's response to fresh pursuit;
 - As a result of the member's response to what is reasonably believed to be an emergency;
 - At the scene of a traffic accident to which the member has responded; or
 - While the member is enforcing what is reasonably believed to be a traffic law or ordinance.

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First responder death benefit payments

Unless the member has designated a different beneficiary for this benefit, the benefit is payable as follows:

If member is married:
Spouse receives benefit.

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If member has no spouse:
Benefit is divided equally among surviving children.

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If member has no spouse or child:
Benefit is divided equally among surviving parents.

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If member has no beneficiary, spouse, child or parent:
Benefit is paid to member's estate.

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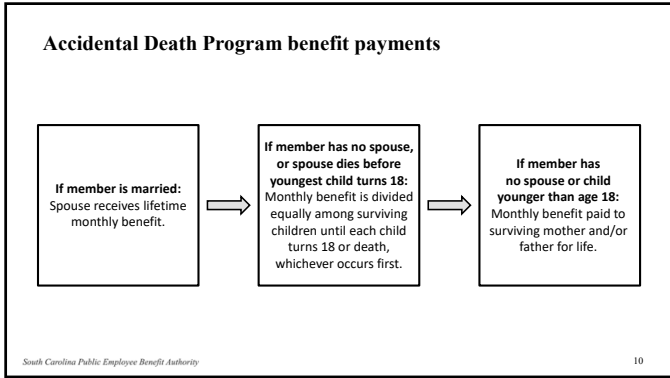
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Accidental Death Program

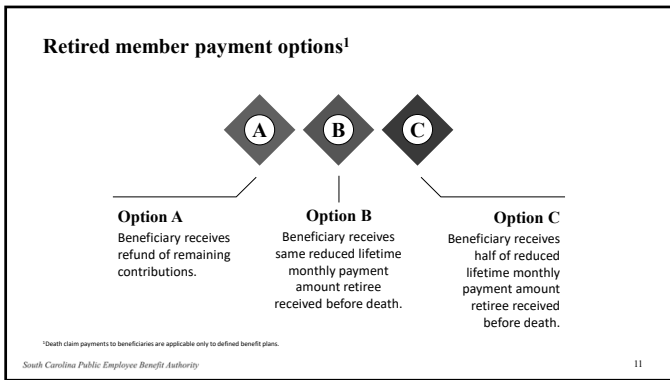
- Employer pays for coverage. Available only for PORS members.
- Coverage required for:
 - State agencies;
 - Public higher education institutions; and
 - Public school districts.
- Optional employers and charter schools that participate in retirement may choose to offer benefit but may not revoke benefit once added.
- Provides survivor monthly benefit if covered member's death occurs while:
 - Performing a hazard specific to employment;
 - In actual performance of duty; and
 - Without willful negligence on member's part.

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