

## Death Benefits for Non-Vested Members



As a member of SBCERA, you are eligible for various death benefits. Multiple factors impact what type of benefits will be available for your beneficiaries upon your death. They include:

- Whether you are an active or retired member at the time of your death.
- Whether you are a vested or non-vested member. You become vested after you have earned at least five years of service credit.
- If your death was service-related or non service-related.

This is just the first of a series of Retirement 101 topics that will cover the different Death Benefits available to our members and their beneficiaries.

**What happens if I die from a non-service related illness or accident with less than five years of service?** If you die before you have earned at least five years of service credit, your spouse, dependent child or any other named beneficiary(s), would be eligible for the following death benefits:

- A lump-sum payment of any refundable contributions you have made, plus interest. Take a look at your annual member statement or sign up for Web Member Services at [www.SBCERA.org](http://www.SBCERA.org) to check the balance of your refundable contributions.
- One month's compensation for every full year of service credit, up to six months worth of compensation.

If you are General member with at least 18 months of service credit, your surviving spouse and/or dependent children will also be eligible for a monthly survivor benefit amount. The amounts can be found in SBCERA's summary plan description, "The Compass." For General members with at least 18 months of service credit, there is also a \$255 burial allowance.

**What happens if I die from a service-related illness or accident with less than five years of service?** If your death is the result of a service-connected injury or disease that arose from your employment, all of the options above will be available to your beneficiaries. However, your surviving spouse, domestic partner or dependent children may also be eligible for an additional monthly continuance of what would have been paid to you in a service-connected disability.

**What happens after five years of service?** After earning five years of service credit, additional death benefits will be made available for your spouse or dependent children. However, any other beneficiary or beneficiaries such as your sibling or adult child will only be eligible for the benefits mentioned above. Watch for the next Retirement 101 for more details.

**Please Note:** As an active or deferred member, you may choose whoever you would like as your beneficiary; however if you have a surviving spouse or minor children, they may have certain rights that supersede the rights of your named beneficiary.