

F A Q's – Families of Deceased Employee

This reference document has been created to provide answers to the most frequently asked questions families have when determining what is needed to obtain pay and benefits that may be due.



- **My family member (spouse, partner or parent) was employed by the State of Vermont and they have just passed away. Who should I contact?**
 - Please contact your family member's immediate supervisor. The Supervisor will share contact person's name, phone number, email address and mailing address with Payroll, Benefits and Retirement Divisions.
 - A detailed contact list is available on the DHR Website, titled "Information for Families of Deceased Employees" <http://humanresources.vermont.gov/payroll/payroll>
- **What happens next?**
 - Payroll will send you the initial correspondence with instructions and documents required for processing of final payment of wages and leave balances (*if any*) along with a reference document containing information for each of the State of Vermont Divisions you will be working with – Payroll, Retirement and Benefits.
- **Will our Health or Dental Insurance coverages be interrupted? If so, for how long?**
 - Normally, benefits continue until the end on the pay period in which the event occurs. With an employee death, the medical coverage is extended for one additional pay period. However, the dental benefits do stop at the end of the pay period in which the event occurred. After that, benefits may or may not continue through the Retirement Division depending on the retirement choices that were previously designated by the employee. If not, benefits can continue under COBRA for up to 36 months by paying 102% of the premium on a monthly basis. You may contact Benefits 828-6700, Opt 1, Opt 3 for information.
 - Retirement Division will contact, if applicable, regarding benefits; no break in coverage.
- **What 'Official' Documents will I need to obtain?**
 - One (1) original copy of the Death Certificate
 - Employer Identification Number (EIN) from the IRS
 - Probate Court Certificate of Appointment
- **What is the 1 original copy of the Death Certificate used for?**
 - Benefits Division- requires the original for submittal to Minnesota Life Insurance
 - ◆ Payroll Division- retains a copy only for processing final payment
 - ◆ Retirement Division- also only requires a copy for processing benefit
- **Who do I give the Death Certificate to?**
 - We want this to be as simple for you as possible – please provide it to any one of the following and know that it will be distributed as needed:
 - ◆ Benefits Division
 - ◆ Payroll Division
 - ◆ Retirement Division

F A Q's – Families of Deceased Employee

- **What does the State of Vermont's Payroll Division need to release the final wages?**
 - Completed/signed W9 form for the Estate with Employer Identification Number (EIN),
 - *or* completed/signed W9 form with the Beneficiary's name, address and social security number,
 - Copy of Death Certificate
 - Certification of Appointment from Probate Court

- **What does the State of Vermont's Benefits Division need to process claim for life insurance?**
 - Original Death Certificate

- **What does the State of Vermont's Retirement Division need to process claim for benefits?**
 - Notification from the Payroll Division indicating final check has been issued to the Estate
 - Copy of Death Certificate

- **Who may the State of Vermont release a Deceased employee's unpaid wages to?**

Payroll would issue payment from either of the following upon receipt of official notification:

 - Spouse/Partner
 - Children
 - Parents
 - Official Agent

- **What overall timeframe can the family can expect to finalize requirements with the State of Vermont?**
 - **Benefits** – Minnesota Life normally processes claim within 10 business days of claim receipt
 - **Payroll** -- 10 Business Days (*once ALL documentation has been provided to Payroll*)
 - **Retirement** – Once Payroll has issued final payment and completed forms are returned by eligible beneficiary, 10 days are required to process benefit payment

- **Is the Final payment of wages generated as a Check or Direct Deposit?**
 - Currently, check is the only available option

- **Will the check be mailed, or could I pick it up?**
 - Payroll normally mails the check to the address provided on the W9 Form but would be happy to make arrangements for it to be picked up in Montpelier.

- **Is there anyone else I should contact?**
 - Perhaps. We would encourage you to obtain a copy of your family member's final pay advice (Payroll would be happy to assist with this). This document will outline what benefits and/or deductions your family member participated in. These may include:
 - ◆ **VSEA (Union)** – Vermont State Employees Association offers a variety of supplemental insurances and benefits, including supplemental Life Insurance.
 - ◆ **Prudential (Deferred Compensation)** -- Participation in the State's 457 Plan is voluntary and either 'before' or 'after' tax contributions may have been made.
 - ◆ **VT Higher Education Plan (VHEIP)** – An account would be established with Intuition College Savings Solution where after-tax dollars are sent on employee's behalf.
 - ◆ **VTA (Union)** – Vermont Troopers Association also offers supplemental insurances and benefits for State Troopers.

F A Q's – Families of Deceased Employee

- **Are there any other benefits available to family members?**

- Yes. State of Vermont's Employee Assistance Plan (EAP) is available for family members to utilize for up to 3 months at no charge.

- **Should I inform anyone if I move or change my address?**

- Yes. We ask that you contact VTHR Help Desk at 802-828-6700 so that notification can be forwarded to Payroll, Benefits, Finance and Retirement accordingly.

- **Are the forms and documentation needed published on your web site?**

Yes. Each Division's URL is as follows:

- **Payroll:** <http://humanresources.vermont.gov/payroll/payroll>
- **Benefits:** <http://humanresources.vermont.gov/benefits-wellness>
- **EAP:** <http://humanresources.vermont.gov/benefits-wellness/employee-support/employee-assistance-program>
- **Retirement:** <http://www.vermonttreasurer.gov/retirement>