



Members' Guide to:

Survivor Benefits

Ohio
Police
& Fire Pension Fund

www.op-f.org

Whether a police officer or firefighter dies before or after retirement, their survivors may be eligible to receive survivor benefits from OP&F. These benefits are generally described in this guide and instructions are given on how to apply for the various benefits.

This publication summarizes the most important provisions of the governing law and administrative rules related to survivor benefits offered by OP&F to eligible benefit recipients. This summary cannot sufficiently represent all of the details applicable to this guide. Nothing contained in this summary is meant to interpret, extend or change, in any way, the governing statute, administrative rules or policies. As a result, your rights can only be determined by the provisions of OP&F's governing documents, which are subject to change.

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■ Statutory survivor pensions

Survivor pensions are available to:

- eligible survivors of an active or retired police officer or firefighter who was a member of OP&F; and
- eligible survivors of a member who, within one year of the member's resignation, dismissal or leave of absence, dies and still has the funds previously deducted from their salary on deposit with OP&F.

Eligible survivors

The following survivors of a police officer or firefighter who dies before or after retirement can qualify for statutory survivor pensions.

Spouse

A surviving spouse is eligible to receive a benefit of \$694.10 per month plus any cost-of-living allowance (COLA) paid since July 1, 2008, until death. A three percent COLA will be added to the monthly benefit amount on a cumulative basis in July of each year. Surviving spouses who remarry will continue to be eligible for the monthly benefit. A surviving spouse is eligible to receive a reduced benefit of \$410 per month if he or she is receiving a full death benefit payable under the Ohio Public Safety Officers Death Benefit Fund statute. Please refer to the *Ohio Public Safety Officers Death Benefit Fund* guide for more information.

Unmarried child under age 18

Except for disabled children, an unmarried child who has not attained the age of 18 is eligible for a pension of \$189.30 per month plus any COLAs paid since July 1, 2008, until the attainment of age 18, marriage or death. In July of each year, a three percent COLA will be added, on a cumulative basis, to the surviving child's monthly benefit amount.

Dependent disabled child

A surviving child of any age who is mentally or physically disabled so that he or she was totally dependent on an OP&F member for support at the time of the member's death may receive a benefit of \$189.30 per month, plus any COLAs paid since July 1, 2008, until death or the recovery from the disability. In July of each year, a three percent COLA will be added, on a cumulative basis, to the child's monthly benefit amount.

To be considered totally dependent, the child must have met at least one of the following criteria at the time of the OP&F member's death:

- a mentally or physically disabling condition and was claimed as an exemption for federal income tax return purposes for the year preceding the member's death;
- determined disabled by a court of competent jurisdiction;
- attends an adult workshop or mental retardation and developmental disabilities school; or
- has a mental or physical disability and is incapable of earning at least \$16,000 annually, as determined by a recommendation from the OP&F disability evaluation physician and vocational advisor.

Student

An unmarried child between the ages of 18 and 22 who is a full-time student attending an educational institution under a qualified program of instruction may receive an extended benefit of \$189.30 per month plus any COLAs paid since July 1, 2008. In July of each year, a three percent COLA will be added to the student's monthly benefit amount on a cumulative basis.

To qualify for these benefits, the child must be enrolled for at least two-thirds of the minimum number of credit hours to be considered a full-time student by the institution. The child must be in a course of study designed for at least one school year of full-time study or its equivalent in part-time study, subject to certain limitations. The OP&F Board of Trustees' rule defines full time curriculum requirements to be at least eight hours. Educational institution includes high school, vocational or trade school, and college or university. The benefit terminates if the student dies, marries, is no longer enrolled in a qualified program of instruction or is no longer a full-time student. OP&F will, however, pay benefits through the vacation period, which is considered to be four months. Students who take more than four months off will not be eligible for a statutory survivor benefit or the OP&F-sponsored health care plan for the extra time off. Students must regularly complete additional forms that will be sent upon receipt of the *Survivor Pension Application* in order to maintain benefits and notify OP&F when he or she quits or completes school in order to avoid overpayment of benefits.

Dependent parent(s)

If there is no surviving spouse or there are no children, then one or both dependent parents may receive a benefit until the termination of dependency, remarriage or death. If there is only one dependent parent, the parent receives \$252.40 per month. If there are two dependent parents, each parent receives \$126.20 per month. In July of each year, a three percent COLA will be added, on a cumulative basis, to the parents' monthly benefit amount.

Statutory survivor pensions chart

This chart indicates the amount of the statutory survivor pension that eligible survivors can receive if a police officer or firefighter dies before or after retirement.

Survivors	Monthly Pension*	Causes of Termination
Widow Widower	\$694.10 + future COLA	<ul style="list-style-type: none"> • Death
Minor child	\$189.30 + future COLA	<ul style="list-style-type: none"> • Death • Marriage • Attainment of age 18
Dependent disabled child	\$189.30 + future COLA	<ul style="list-style-type: none"> • Death • Recovery from disability
Student	\$189.30 + future COLA	<ul style="list-style-type: none"> • Death • Marriage • Attainment of age 22 • Loss of student status
One dependent parent Two dependent parents	\$252.40 + future COLA \$126.20 (each) + future COLA	<ul style="list-style-type: none"> • Death • Marriage • Termination of dependency

* Indicates current rate, including COLA.

■ Other survivor benefits

Annuity

When an OP&F member becomes eligible to retire, or upon a post–retirement marriage if certain conditions are met, the member may select from among several annuity payment plans that fits their personal circumstances. Payments will begin to their designated beneficiary, if any, upon receipt of a death certificate. For more information on annuity payment plans, please refer to the *Members' Guide to Annuity Payment Plans*.

Pre–Retirement Survivor Annuity

If an active member of OP&F has not retired, but is eligible to retire and receive a pension or benefit at the time of their death, their surviving spouse or contingent dependent beneficiary is entitled to receive an annual retirement allowance.

The allowance equals what would have been paid to the surviving spouse or contingent dependent beneficiary had the member retired effective the day following the date of death. Payments under this section are payable effective the first day of the first month following the member's death.

A contingent dependent beneficiary is someone dependent on the member for at least 50 percent of his or her annual income and who is not the member's spouse, or former spouse, and meets the criteria established by OP&F's Board of Trustees. The designation can only be made within 12 months of qualifying for retirement and must be designated on OP&F's approved form. In any event, a contingent dependent beneficiary is not entitled to a benefit if the member is survived by his or her spouse.

Ohio Public Safety Officers Death Benefit Fund

In 1976, the 111th General Assembly established the Ohio Public Safety Officers Death Benefit Fund. The fund was designed to provide special benefits to the eligible survivors of public safety officers who are killed in the line of duty or who die of injuries or diseases incurred in the performance of official duties. For more information, please refer to the *Ohio Public Safety Officers Death Benefit Fund* guide.

\$1,000 lump sum benefit

If an OP&F member had been receiving a pension at the time of death, their surviving spouse is entitled to receive a one–time lump sum payment of \$1,000. If the member is not married, then the \$1,000 payment is made to the beneficiary designated by the member on the *Designation of Beneficiary for \$1,000 Lump Sum Death Benefit* form. If there is no designated beneficiary, it is made to the member's estate.

Designating a trust as beneficiary

An OP&F member may designate a trust as their beneficiary for purposes of receiving the \$1,000 lump sum death benefit and for purposes of paying out a Deferred Retirement Option Plan (DROP) accrual in the event of the member's death while participating in DROP. A trust designated as beneficiary would only be paid in the event that the member did not have a surviving spouse.

To designate a trust as beneficiary, the member must submit a copy of the first page and signature page of the trust instrument, along with the *Designation of Beneficiary for \$1,000 Lump Sum Death Benefit* form or the *Designation of DROP Beneficiary* form. A complete copy of the trust is required before funds can be distributed. OP&F may also request additional documentation before funds are distributed.

Return of contributions

If the member passes away before receiving pension or disability benefits from OP&F in an amount equal to his or her total contributions and leaves one or more survivors who are eligible for statutory survivor benefits, OP&F will pay the survivors and their estates, in equal shares, the amount equal to the member's contributions less the total amount received by the member and all survivors as benefit or pension payments.

If the member passes away before receiving benefit payments in an amount equal to the total contributions and leaves no surviving spouse, children, or dependent parents eligible for statutory survivor benefits, then OP&F will pay their estate an amount equal to their contributions less any amounts received by the member for pension or disability benefits.

■ How to apply for survivor benefits

OP&F should be contacted immediately when an OP&F member dies to begin the survivor benefit determination process.

When a surviving spouse reports the death of an OP&F member, OP&F will pay the spouse an interim survivor pension payment. The benefit check will be sent to the address on file unless the surviving spouse notifies OP&F in writing of a different address. If the survivor is a child or dependent parent, benefits will not begin until the *Survivor Pension Application* is filed with the member's death certificate and birth certificate of the eligible child or proof of the eligible parent's dependency and accompanying documentation with OP&F.

If a surviving spouse remarries, they are permitted to keep their OP&F–sponsored benefit and health care coverage but their new spouse or any children resulting from the remarriage will not be covered.

Surviving spouses and eligible children under 18

Spouses of OP&F members

OP&F sends survivor application information within 48 hours after receiving a report of death and immediately begins to process interim survivor benefits. OP&F may pay interim survivor benefits to a member's spouse for 90 days in order to allow them time to file the appropriate documentation with OP&F. In the event this documentation is not filed within this 90–day period, OP&F will suspend payment of the interim survivor benefits until the appropriate documentation is filed with OP&F within the time period prescribed by OP&F.

Spouses of former members of, or contributors to, a local fund established under former Chapters 521 or 741 of the Ohio Revised Code whose benefits had been terminated or not paid by the local fund due to remarriage

Along with the application and marriage certificate that documents the marriage of the member to their surviving spouse, the surviving spouse must provide OP&F with an affidavit signed by an independent third party and notarized before a notary public that identifies, or in the case of the affidavit, certifies that the member identified in the surviving spouse's application was a former member of or contributor to a fund established under former Chapter 521 or 741 of the Revised Code.

Eligible children under 18

Statutory survivor benefits will be paid to eligible children once OP&F receives the proper application and a copy of the child's birth certificate. If the child is not the member's natural child, OP&F requires a copy of documentation indicating a legal adoption.

Students between ages 18 and 22

Students between the ages of 18 and 22 must complete and file an additional application with OP&F for extended benefits. In addition, a copy of the student's birth certificate must be on file at OP&F. As part of the application process, OP&F must receive a certification from the school indicating that the student is enrolled on a full-time basis. After each subsequent school period of enrollment (quarter, semester, trimester, etc.) OP&F must receive from the school a new certification since the status of a student will impact survivor benefits and eligibility to participate in the OP&F-sponsored health care plan, which has limited re-enrollment opportunities.

OP&F will pay survivor benefits to the student during vacation periods. A vacation period is considered to be up to four consecutive months. For example, OP&F will pay a full year of extended benefits if the eligible child is in school, takes the summer months off, but returns to school in September, or if he or she takes off a quarter and goes to school in the summer. Students who take more than four months off will not be eligible for a benefit for the extra time off. If a student is out of school for more than four months and returns to school, a new application must be completed and received by OP&F before benefit payments will resume. Students must notify OP&F if they quit or complete school to avoid overpayment of benefits.

Dependent disabled child

A separate application is not required for a dependent disabled child, but supporting documentation may be required as outlined below.

- Federal income tax return listing the child as a dependent for the year preceding the OP&F member's death;
- A certified copy of a court order from a court of competent jurisdiction stating that the child was disabled prior to the member's death; or
- Certificate of enrollment from adult workshop or mental retardation and developmental disabilities school stating the type of school and verifying that the child was enrolled at the time of the member's death, or submission of the following for a determination by the OP&F disability evaluation physician and vocational advisor that the child had a mental or physical disability and was incapable of earning at least \$16,000 annually at the time of the member's death:
 - discharge summary from a hospital or rehabilitation center;
 - letter from the treating physician or result of psychological testing that includes duration of disability, physical limitations and mental limitations;
 - letter from a school or report card showing placement in a mentally or physically challenged classroom;
 - any other documents requested as noted on a case-by-case basis;
 - the previous year's W2s; and/or
 - affidavit from the child's guardian stating the child's employment status and earnings for the previous calendar year.

Dependent parent(s)

The member's parent(s) must have been claimed as a dependent(s) on the member's income tax return for the year prior to the member's death in order to be eligible for a survivor pension. The parent(s) must file a copy of the member's tax return along with the member's death certificate, birth certificate and the *Survivor Pension Application*. The application and documentation are subject to administrative review. The current dependent parent pension is \$252.40 for one parent.

Annuity

No application is required, but supporting documentation may be requested.

Pre-Retirement Survivor Annuity

An application needs to be filed for this benefit and supporting documentation may be required. Please contact OP&F to request an application.

Ohio Public Safety Officers Death Benefit Fund

To apply for this benefit, contact OP&F or refer to the *Ohio Public Safety Officers Death Benefit Fund* guide.

\$1,000 lump sum payment

For a surviving spouse, no application is required. If there is no surviving spouse, an application is required and supporting documentation may be requested.

Return of contributions

No application is required for return of contributions, but supporting documentation may be requested.

Materials to be received

Once OP&F is contacted regarding the death of a member, a packet of materials and forms will be mailed to the member's survivor. Below is a list of the materials that an OP&F member's survivor will receive from OP&F and the health care carrier to assist in the transition of the OP&F-sponsored benefits.

Information from OP&F

☐ *Survivor letter*

Describes materials available for OP&F-sponsored benefits.

☐ *Federal tax reporting information*

Assists with completing taxes.

For questions about the above materials, please feel free to call OP&F's Customer Service at 800-860-9599.

Information from the health care carrier

Survivors have the opportunity to participate in the health care plan sponsored by OP&F. If you choose to participate, your monthly pension check may have deductions for healthcare, prescription drugs, vision and dental coverage. Your monthly pension statement will provide you with the amount being deducted from your check for the coverage you elected. You will receive a healthcare packet from OP&F's healthcare carrier, UnitedHealthcare (UHC), on how to enroll or waive healthcare coverage.

For information regarding health care benefits, please call the UHC eligibility and enrollment department at 888-832-0964.

Forms to file regarding OP&F–sponsored benefits

To make the transition of benefits, the survivor will be asked to complete and file a series of forms with OP&F and the health care carrier to ensure all information is captured and that the survivor receives the most appropriate survivor benefits. A tear–out checklist of these forms can be found in the back of this guide for your convenience. Some of the forms the survivor will receive and be asked to complete include:

Forms sent by, and should be filed with, OP&F

Direct Deposit Application

Authorizes OP&F to transfer funds electronically into the survivor’s bank account for availability the first business day of the month. Submission of a voided check or voided bank deposit slip with the form is necessary. A monthly benefit statement that indicates the amount of deposit will be sent to the survivor.

Survivor Pension Application

Ensures continuation of survivor benefits when completed and filed with death and marriage certificates. The form must be filed within 90 days of OP&F receiving a report of a death. Otherwise, the interim benefits are suspended and will re–commence once the proper paperwork is filed.

W–4P Withholding Certificate for Pension and Annuity Payments

Directs OP&F to deduct the amount the survivor wants from their monthly benefit to cover federal income taxes. If no withholding form is received, OP&F deducts for married plus three dependents. Please seek tax advice on the taxability of benefits.

Withholding Certificate for Ohio State Income Tax

Directs OP&F to deduct the amount the survivor wants from their monthly benefit to cover state of Ohio taxes.

Forms sent by, and should be filed with, the health care provider

Application for Health Care Contribution Discount

Requests from the survivor who has a qualifying household income, as described on the form, to receive a 30 percent discount on health care and prescription drug contributions.

Medicare Part B Reimbursement Statement

Proves the survivor is enrolled in Medicare Part B. The survivor must file a copy of their Medicare card with this form. Benefit recipients eligible to receive Medicare Part B reimbursement from another Ohio retirement system or from another source are not eligible for reimbursement from OP&F. Also, no retroactive reimbursements will be made.

Survivor Health Care Eligibility and Enrollment Form

Ensures efficient processing of health care coverage for the survivor and their dependents. Must be filed within 90 days of receipt to enroll, continue coverage or waive coverage. If waiving coverage, termination will take effect the last day of the month when the form is received before the 15th of that month.

■ Helping Our Survivors in Transition program

OP&F's staff works with a team of volunteers who assist survivors of OP&F members. The staff and volunteers try to help make the transition of losing a loved one less difficult.

Helping Our Survivors in Transition, or HOST, is totally voluntary, both for the survivors and the HOST members. OP&F views this as an opportunity to further its commitment to its members. For survivors who are interested in taking advantage of this program, OP&F will assign a HOST member to assist them. The designated HOST volunteer will assist with the completion of forms necessary to begin eligible survivor benefits.

HOST volunteers

OP&F is proud to offer the HOST program to its survivors and has seen the positive impact it has made. HOST volunteers have completed a volunteers' training program designed to become familiar with the forms and information survivors will receive. They also participate in an annual recertification for the coming year to ensure they are current with the latest changes in law, administrative rules and procedures. The goal is to efficiently and accurately begin the survivor benefits program in the most expedient manner possible. They are pleased to help and try to make the transition of benefits as clear, smooth and efficient as possible.

Since HOST members are volunteers, they do have certain limitations. They can only assist in the preparation of the paperwork to ensure initiation of interim benefits and cannot answer detailed questions about benefits or the determination of benefits on behalf of OP&F. However, they do have the authority to sign in place of a notary public on any form that may require a notary signature and seal.



■ Payment of benefits

Statutory survivor benefits

Survivors of retired members

The effective date of the statutory survivor benefit is the first day of the month following the month in which the retired OP&F member died. Because the retired member had received the full pension or benefit for the month in which the death occurred on the first of that month, the check payable to the member dated for the month in which the death occurred is not to be returned to OP&F. However, any checks payable to the member dated after that month should be returned to OP&F or will be offset against any survivor benefits due the surviving spouse. Survivor pensions are paid at the first of the month for the entire month.

Survivors of active members

The effective date of the statutory survivor benefit is the day following the day the member died, and the first payment will include any pension due from that date. Thereafter, pensions are paid at the first of the month for the entire month.

Survivors of Deferred Retirement Option Plan participants

Upon the death of a Deferred Retirement Option Plan (DROP) participant, the surviving spouse is entitled to receive the full balance of the DROP benefits accrued for the member. If there is no spouse, DROP benefits will be payable to the most current designated beneficiary the member indicated on the *Designation of DROP Beneficiary* form on file with OP&F. If there is no spouse or beneficiary, the benefits will be paid to the estate. Please refer to the *Members' Guide to DROP* for more information.

Survivors of former members of or contributors to a local fund established under former Chapters 521 or 741 of the Ohio Revised Code whose benefits had been terminated or not paid by the local fund due to their remarriage

The effective date of the pension is the first day of the month following OP&F's receipt of the application and submission of required evidence. Under Ohio law, OP&F cannot make retroactive payments.

Surviving children

OP&F pays statutory survivor benefits for children to the parent or guardian of the eligible child unless the eligible child is no longer a minor. As a result, the parent or guardian and child is responsible for any overpayments of benefits that result from the surviving child no longer being eligible to receive extended benefits between ages 18 to 22 according to the eligibility guidelines previously explained beginning on Page 2.

Annuity

The effective date of the annuity is the first day of the month following the month in which the member died. Annuities are paid at the first of the month for the entire month.

Pre-Retirement Survivor Annuity

The effective date of the Pre-Retirement Survivor Annuity is the first day of the month following the month in which the member died. Annuities are paid at the first of the month for the entire month.

Ohio Public Safety Officers Death Benefit Fund

The effective date of the Ohio Public Safety Officers Death Benefit Fund is the first day of the month following OP&F's receipt of the completed application. This benefit is paid at the first of the month for the entire month to eligible recipients.

Return of contributions

Contribution returns will generally be paid 45 days from either the receipt of supporting documentation or OP&F's receipt of the last employer payroll in which the member's contributions appeared. The payment will be made 45 days after whichever event occurs the latest.

Overpayment of pension or benefit payments

OP&F issues pension or benefit payments at the beginning of the month for that entire month. These payments could be overpaid in a case of the death of a member, the death of a survivor or the termination of student eligibility.

An overpayment occurs if a payment has already been issued or it is too late to stop the payment from being issued following one of the above events. The pension or benefit payment for the month in which the event occurred is not to be returned to OP&F. However, any checks payable to the recipient dated after that month must be returned to OP&F or reimbursed. If the overpayment is due to a pension check for a member, the overpayment can be offset against any survivor benefits due the surviving spouse. Please notify OP&F immediately should one of the above events occur.

Tax liens and court orders

The payment of statutory survivor benefits may be subject to federal tax liens and court ordered deductions, such as Division of Property Orders, withholding orders for child or spousal support and restitution orders.

REQUIRED DOCUMENTATION CHECKLIST

The checklist below is designed to assist survivors in making sure the appropriate paperwork is completed and filed with OP&F and to ensure proper OP&F–sponsored benefits are assigned to eligible survivors. When an item is complete, or not applicable, it can be checked off the list. Please use this as your personal reference and note that some items may already be checked by an OP&F staff or HOST member if the items were not applicable to you.

Forms and documentation to be filed with OP&F:

- Survivor Pension Application*
- Death certificate of the OP&F member
- A copy of your solemnized marriage certificate that indicates the date of marriage and is signed by the person with legal authority to conduct the ceremony
- A copy of the birth certificate for the dependent child(ren) who are less than 22 years of age; or 18–21 years of age, not married and a full–time student; or of any age if disabled and a dependent of the OP&F member
- W–4P, Withholding Certificate for Pension and Annuity Payments****
- Withholding Certificate for Ohio State Income Tax****
- Direct Deposit Application*

Forms and documentation to be filed with the health care carrier:

- Survivor Health Care Eligibility and Enrollment Form*
- Health Care Contribution Discount Application*
- Medicare Part B Reimbursement Statement* including a copy of your Medicare Card

- Other: _____
- Other: _____
- Other: _____

*** Since OP&F is not able to determine taxability of benefits, Form 1099's issued by OP&F, to the extent not covered by OP&F's Private Letter Ruling, are marked "Taxable Amount Not Determined." Survivors should seek tax advice on the taxability of benefits when preparing their tax returns. Please refer to *Federal Tax Reporting Information for OP&F Members and Survivors*, included with your packet.



140 East Town Street
Columbus, Ohio 43215

Active Membership: 888-864-8363
Retirees and Survivors: 800-860-9599
General Information: (614) 228-2975
TTY: (614) 221-3846
Facsimile: (614) 628-1777
E-mail: questions@op-f.org

www.op-f.org

Prudence • Integrity • Empathy

The Ohio Police & Fire Pension Fund (OP&F) is dedicated to providing retirement and related benefits, accurate information, dependable communication and valuable educational assistance to our members. As responsible fiduciaries, we will professionally manage the resources of OP&F and implement its practices, plans and benefit services with the highest ethical standards.



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