



INDIANA UNIVERSITY

A Guide to Survivor & Beneficiary Benefits

FOR SURVIVORS AND BENEFICIARIES OF IU
ACADEMIC & STAFF EMPLOYEES AND RETIREES

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Introduction

Losing a loved one is never easy, and it can be difficult to settle your loved one’s estate while you are still grieving. Please be assured that the staff at Indiana University are here to support you, and will work with you to explain any benefits available to you and any other beneficiaries.

The information provided in this guide is specifically for surviving family members and beneficiaries of Indiana University employees and retirees. It summarizes benefits that may continue or transfer to survivors, and explains where to get additional information and how to obtain assistance.

For a complete description of each benefit plan mentioned in this document, please refer to the appropriate section of the IU Human Resources website at hr.iu.edu.

Benefits discussed in this guide are governed by the plan contracts and policies, Indiana University policies, and applicable state and federal laws. If there is a conflict between the wording in this guide and any policy, contract or law, the contracts, policies and applicable laws govern. Indiana University reserves the right to alter, amend or terminate any of the benefits described in this booklet at any time. If this happens, Indiana University will notify those affected by the change.



Steps to Take

Be sure to ask about, and make claim to, these important IU benefits. It may help to reach out to a trusted friend or advisor who can help you sort through the paperwork and put your claim into action. Remember to keep deadlines in mind—certain benefits may require claims to be filed within 30 days.

AS SOON AS
POSSIBLE

☐ **Notify IU Human Resources of the Death**

Call **(812) 856-1234** or email askhr@iu.edu. Insurance claims and a COBRA offer for continuation of healthcare coverage will be initiated by that office once notified.

☐ **Notify IU of the Death**

If you know the contact information for the department or office where your loved one worked, you can contact them directly. If you don't know who to contact, ask IU Human Resources for assistance.

WITHIN
30
DAYS

☐ **Submit an Application to Transition Life and/or Supplemental AD&D Insurance to Individual Policies**

Surviving family members covered under a Life Insurance or Supplemental AD&D policy may have the option to convert or port to an individual policy, but only when initiated within 31 days of the death. Contact IU Human Resources at **(812) 856-1234** or email askhr@iu.edu to receive an application, if applicable.

WITHIN
60
DAYS

☐ **Fill Out & Return COBRA Enrollment Forms**

Any surviving dependents enrolled in medical or dental benefits at the time of the employee's death have the option to continue healthcare coverage, but must elect to do so within **60 days** of the employee's passing. IU Human Resources will mail information and enrollment forms automatically to the home address on file.

☐ **Request Final Paycheck**

The University Controller (formerly known as Financial Management Services) must be contacted directly to begin the process of releasing the employee's final paycheck. This is a state-regulated process that requires a 45-day waiting period and may take as long as 60 days. Contact **(812) 855-0375** to start the process.

☐ **Notify Retirement Vendors of the Death**

IU retirement plan investments are participant-driven, meaning the employee could have retirement funds invested with one or more of IU's approved vendors. The vendor for each plan must be contacted directly to initiate claims for proceeds. While there is no time frame in which this must be done, it is important to begin the process as soon as possible.

- Fidelity: **(800) 343-0860**
- TIAA (legacy accounts only): **(800) 842-2252**
- PERF: **(844) 464-6777**

☐ **Claim Health Savings Account (HSA) Funds**

If the surviving spouse is the named beneficiary of the HSA, the account remains an HSA and the spouse will become the owner. If the surviving spouse is not the named beneficiary, a taxable distribution will be made to the named beneficiary. Contact Nyhart at **(800) 284-8412** to make the appropriate claim to the HSA.

WITHIN
90
DAYS

☐ **Submit Group Life and AD&D Claim Forms**

IU Human Resources will send you claim forms directly for each plan, if applicable. Fill out and submit these forms along with any required documentation within 90 days of the death.

☐ **Submit Supplemental AD&D Claim Forms**

IU Human Resources will send you claim forms directly for Supplemental AD&D if applicable. Fill out and submit these forms along with any required documentation within 90 days of the death.

☐ **Watch for Letters from Retirement Vendors**

Letters are mailed as soon as administratively possible after notification of the death. Each person who may be eligible for a benefit will receive a letter explaining benefits that may be payable and outlining the requirements for any forms or documents that must be submitted.

Survivor Benefits Overview

The surviving spouse and/or dependent child(ren) of a deceased employee or retiree may be eligible for continuation of or payouts from the plans listed on the following pages. Contact IU Human Resources at (812) 856-1234 or askhr@iu.edu to discuss your specific situation.

SUPPORT RESOURCES

SupportLinc Employee Assistance Program (EAP)

The death of a loved one can be stressful in many ways. SupportLinc offers free, confidential counseling and referrals to help with any issues that may arise due to the death of your family member. Surviving family members continue to be eligible to use the EAP for 90 days. Connect with SupportLinc 24/7/365 at (888) 881-LINC (5462) or visit SupportLinc.com.

Care@Work by Care.com

The Care@Work program gives you access to find, book, and pay for care online (child, elder, home, pet), personalized senior care planning services, and backup care when normal care arrangements are disrupted. Connect with Care@Work by logging in to iu.care.com or by calling (855) 781-1303.

HEALTH & WELFARE BENEFITS

Medical, Dental, Prescription, and Vision Insurance

Medical, dental, prescription, and vision insurance end on the date the employee passes away. However, a surviving spouse and/or dependent child(ren) may choose to continue medical coverage under COBRA.

Once notified of the passing, COBRA offers are sent automatically by IU Human Resources. **Coverage must be elected within 60 days** of the loss of coverage. For more information visit hr.iu.edu/benefits/cobra.html.

Health Savings Account (HSA)

Plan documents and provisions: hr.iu.edu/benefits/medical-plans/hsa.html

If the surviving spouse was the named beneficiary of the HSA, the account remains an HSA and the surviving spouse will become the owner. The surviving spouse may use the money tax-free to pay for qualified healthcare expenses, even if not enrolled in a high deductible health plan. If the surviving spouse is not the named beneficiary, participation in the HSA ends on the date of the employee's passing, and a taxable distribution will be made to the named beneficiary. Contact Nyhart at (800) 284-8412 to make the appropriate claim to the HSA.

The Standard Life Services Toolkit

This toolkit offers the following services to help support you after a loss:

- Grief Support
- Support Services
- Legal Services
- Online Resources
- Financial Assistance

Life insurance beneficiaries can access these services for 12 months following their loved one's death at no cost. To access services, visit standard.com/mytoolkit (username = support) or call (800) 378-5742.



[Click to download a program flyer](#)

Basic Group Life Insurance

Plan documents and provisions: hr.iu.edu/benefits/basic.html

Life Insurance coverage ends on the date of the employee's passing. Surviving family members covered under the plan may have the option to convert or port to an individual policy, but only when initiated within 31 days of the death. Contact IU Human Resources at askhr@iu.edu or (812) 856-1234 for details.

Supplemental Dependent Life Insurance

Plan documents and provisions: hr.iu.edu/benefits/supplemental.html#dep

Dependent Life Insurance coverage ends on the date of the employee's passing. Surviving family members covered under the plan may have the option to convert or port to an individual policy, but only when initiated within 31 days of the death. Contact IU Human Resources at askhr@iu.edu or (812) 856-1234 for details.

Long Term Disability (LTD)

Plan documents and provisions: hr.iu.edu/benefits/ltd.html

Long Term Disability coverage ends on the date of the employee's passing. If the employee was receiving LTD benefits at the time of passing, beneficiaries may be eligible for a survivor benefit. IU Human Resources will notify the insurance carrier and the carrier will then contact all designated beneficiaries upon notification of death.

Supplemental AD&D

Plan documents and provisions: hr.iu.edu/benefits/pai.html

Supplemental AD&D coverage ends on the date of the employee's passing. Surviving family members covered under the plan may have the option to transition to an individual policy, but only when initiated within 31 days of the death. Contact IU Human Resources at askhr@iu.edu or (812) 856-1234 for details.

HEALTH & WELFARE BENEFITS *(continued)*

Flexible Spending Accounts (FSAs)

Plan documents and provisions: hr.iu.edu/benefits/fsa.html

Participation in the FSAs ends on the date of the employee's passing. A surviving spouse may continue to submit claims to Nyhart for expenses that the deceased employee or their dependent(s) incurred prior to their death. Claims must be completed using a paper claim form and submitted by the deadline. If there is no surviving spouse, contact IU Human Resources at askhr@iu.edu for assistance.

Documents to Locate

It will be helpful for you to have the following items available:

- ☐ Death Certificate
- ☐ Will or trust

You should also be prepared to provide the following information about any surviving family members:

- ☐ Names
- ☐ Addresses
- ☐ Social Security numbers
- ☐ Dates of birth

Retirement Plans

Plan documents and provisions: hr.iu.edu/benefits/retirement.html

Retirement plan participation ends on the day of the employee's passing. The surviving spouse and/or dependent(s) must notify the retirement vendor of the passing to initiate claims for the proceeds. You must contact the investment vendor for each account separately. If you are unsure which vendors were utilized, contact IU Human Resources.

- Fidelity: (800) 343-0860
- TIAA (legacy accounts only): (800) 842-2252
- PERF: (844) 464-6777

Time off for Bereavement

If the surviving spouse and/or dependent children are also IU employees, the following time off may be used for bereavement and funeral attendance:

- Non-Exempt Staff (excluding PAO & PAU Staff) can take up to three (3) working days with pay within one week from the date of passing (prorated for part-time 50% FTE or greater).
- Exempt Staff and Non-Exempt Non-Union PAO & PAU Staff can use accrued PTO or PTO Sick Bank.

Tuition Benefit

Plan documents and provisions: hr.iu.edu/benefits/tuition.html

The spouse and dependent child(ren) of a deceased employee or retiree continue to remain eligible for the IU Tuition Benefit, subject to the plan's policies and provisions.

Additional Considerations

Please know that you have the IU Human Resources office (askhr@iu.edu or 812-856-1234), and SupportLinc Employee Assistance Program (888-881-LINC) as part of your support system during this time. Both can help with your immediate needs and, if necessary, help you find appropriate resources.

Collecting Personal Effects

If you know the contact information for the department or office where your loved one worked, you can contact them directly to schedule a time to pick up any personal effects. If you don't know who to contact, ask IU Human Resources for assistance.

Returning University Property

Contact your family member's department to schedule a time to return any IU property in your family member's possession. Items may include laptops, keys, and/or department procurement cards.

Campus Parking Permit

If your family member had university parking privileges, the Office of Parking Operations requires return of the permit, which consists of a tag that hangs from the interior rear view mirror. Contact Parking Operations on your loved one's campus to learn how to return their permit.

Technology

Your family member's department will determine how to handle university email accounts and files stored on university computers. Consult with your family member's department about the options available.

Technology for Surviving Spouses of IU Retirees

The spouse of a deceased IU retiree may request an IU affiliate computing account. To proceed, contact your spouse's department chair or human resources administrator. That person needs to request the creation of an *IU Affiliate* account for you.

University Information Technology Services (UITS) will provide a deceased retiree's email messages on a disc or flash drive to a spouse upon request. In accordance with university policy, UITS only downloads the email messages and will not sort or read them. Contact UITS at (812) 855-6789 or ithelp@iu.edu.

Resources & Contacts

Remember, this is an emotional time when your concentration and memory may not be at their best. When you're grieving, it's natural to feel overwhelmed by practical matters that need attention. For this reason we have compiled the below list of resources to keep on hand during this time.

Support Resources

SupportLinc Employee Assistance Program (EAP) • (888) 881-LINC (5462)

IU Mental Health Resources • workplacementalhealth.iu.edu

Care@Work • (855) 781-1303

Indiana University Resources

IU Directory Assistance • (812) 855-IUIU • directory.iu.edu

IU Human Resources • (812) 856-1234 • askHR@iu.edu • hr.iu.edu

University Controller (formerly known as FMS) • (812) 855-0375

Benefit Plan Contacts

Anthem (Medical insurance) • (844) 736-0920 • [anthem.com](https://www.anthem.com)

CIGNA • (Dental) (800) 238-2125

Nyhart (HSA & TSB accounts) • (800) 284-8412 • iu.nyhart.com

Fidelity (Retirement accounts) • (800) 343-0860

PERF (Retirement accounts) • (844) 464-6777

TIAA (Legacy retirement accounts) • (800) 842-2252

The Standard (Life and Supplemental AD&D) • (800) 426-4332

State & Government Contacts

Indiana State Department of Health • (317) 233-2700 • www.in.gov/isdh

Department of Veteran's Affairs (VA) • (800) 827-1000 • www.va.gov

Social Security Administration • (800) 772-1213 • www.ssa.gov

Internal Revenue Service (IRS) • (800) 829-1040 • www.irs.gov

Important Notes

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Terms to Know

Beneficiary

A beneficiary is any person or organization that receives assets from a person after that person's death. Secondary beneficiaries, or contingent beneficiaries, are used if the initial beneficiary can't be located, refuses the inheritance, or has already passed away.

Executor/Personal Representative

An executor is usually named in a will. If no executor is named in the will, the probate court will appoint someone. An executor is responsible for properly handling and distributing the decedent's assets according to their wishes.

Probate

The general term for the entire process of administration of estates of deceased persons, including those without wills, with court supervision.

Surviving Spouse

The widow or widower of a deceased IU employee or retiree.

Trust

A trust is created when a person gives property to another person to hold for the benefit of a third person. A trust is a legal way to hold and protect your assets for the future.

IU HUMAN RESOURCES

T (812) 856 1234 | F (812) 855 3409

askhr@iu.edu

hr.iu.edu/benefits

PUBLISHED APRIL 2023