



INDIANA UNIVERSITY

# A Guide to Survivor & Beneficiary Benefits

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

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*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.*



# 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](https://hr.iu.edu).



# 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.**



**Notify IU Human Resources of the death.**

You can contact our office at **(812) 856-1234** or email [askhr@iu.edu](mailto:askhr@iu.edu). Insurance claims and COBRA offers for continuation of healthcare coverage will be initiated by our office once we've been notified.

**Notify IU of the death.**

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



**Submit an application to transition life, supplemental AD&D, and/or critical illness insurance to individual policies.**

Surviving family members covered by an IU life, supplemental AD&D, or critical illness policy may have the option to convert the coverage to an individual policy, but only if initiated within 31 days of the death. Contact IU Human Resources at **(812) 856-1234** or email [askhr@iu.edu](mailto:askhr@iu.edu) for details.



**Fill out and 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 their IU health 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 pay.**

The University Controller 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 plan vendors of the death.**

IU retirement plans are participant-directed, meaning the employee could have retirement funds invested with one or more of IU's 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
- PERF: (844) 464-6777
- TIAA (legacy accounts only): (800) 842-2252

**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 WEX at (800) 284-8412 to make the appropriate claim to the HSA.



**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 correspondence 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.

### Documents to Locate

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

- Multiple copies of the death certificate
- Will or trust

You should also gather the following for surviving family members:

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

# Survivor Benefits Overview

The surviving spouse and dependent children 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](mailto: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](https://SupportLinc.com).

### Care.com Child and Adult Care

The Care program gives you access to find, book, and pay for care online, home, pet), personalized senior care planning services, and backup care when normal care arrangements are disrupted. Connect with Care by logging in to [care.com/yourbenefits](https://care.com/yourbenefits) or by calling (866) 814-1638.

## 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 and dental 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](https://hr.iu.edu/benefits/cobra.html).

### Health Savings Account (HSA)

Plan documents and provisions: [hr.iu.edu/benefits/hsa.html](https://hr.iu.edu/benefits/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 WEX at (800) 284-8412 to make the appropriate claim to the HSA.

## The Standard Life Services Toolkit

This toolkit offers the following planning resources and 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](https://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](https://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](mailto:askhr@iu.edu) or (812) 856-1234 for details.

## Supplemental Dependent Life Insurance

Plan documents and provisions: [hr.iu.edu/benefits/supplemental.html#dep](https://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 transition to an individual policy, but only when initiated within 31 days of the death. Contact IU Human Resources at [askhr@iu.edu](mailto:askhr@iu.edu) or (812) 856-1234 for details.

## Critical Illness Insurance

Plan documents and provisions: [hr.iu.edu/benefits/critical.html](https://hr.iu.edu/benefits/critical.html)

Critical Illness 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](mailto:askhr@iu.edu) or (812) 856-1234 for details.

## Long-Term Disability (LTD)

Plan documents and provisions: [hr.iu.edu/benefits/ltd.html](https://hr.iu.edu/benefits/ltd.html)

LTD 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.

# HEALTH & WELFARE BENEFITS *(continued)*

## Supplemental AD&D

Plan documents and provisions: [hr.iu.edu/benefits/pai.html](https://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](mailto:askhr@iu.edu) or (812) 856-1234 for details.

## Flexible Spending Accounts (FSAs)

Plan documents and provisions: [hr.iu.edu/benefits/fsa.html](https://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 WEX 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](mailto:askhr@iu.edu) for assistance.

## Retirement Plans

Plan documents and provisions: [hr.iu.edu/benefits/retirement.html](https://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
- PERF: (844) 464-6777
- TIAA (legacy accounts only): (800) 842-2252

## Time off for Bereavement

If the surviving spouse and/or dependent children are also IU employees, information about time off for bereavement and funeral attendance can be found on the IU Policy website at [policy.iu.edu](https://policy.iu.edu).

## IU Tuition Benefit

Plan documents and provisions: [hr.iu.edu/benefits/tuition.html](https://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](mailto:askhr@iu.edu) or 812-856-1234), and SupportLinc EAP (888-881-5462) 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

Upon learning of a retiree's death, UITS will deactivate the deceased's IU computing account, typically within seven days. However, upon request, UITS will provide the surviving spouse with a disc or flash drive of a deceased retiree's email messages. 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](mailto:ithelp@iu.edu) to make the request.

Surviving spouse's can also request an IU affiliate computing account. To learn how, contact your spouse's department chair or human resources representative to request the creation of an *IU Affiliate* account on your behalf.

# 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 frequently used contact details 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](http://workplacementalhealth.iu.edu)

Care.com • (866) 814-1638

## Indiana University Resources

IU Directory Assistance • (812) 855-IUIU • [directory.iu.edu](http://directory.iu.edu)

IU Human Resources • (812) 856-1234 • [askhr@iu.edu](mailto:askhr@iu.edu) • [hr.iu.edu](http://hr.iu.edu)

University Controller • (812) 855-0375

## Benefit Plan Contacts

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

CIGNA • (Dental) (800) 238-2125

WEX (HSA & FSAs) • (800) 284-8412 • [benefit-info.com/iu](http://benefit-info.com/iu)

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

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

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

**The Standard** (Life and voluntary insurance plans) • (800) 426-4332

## State & Government Contacts

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

Department of Veteran's Affairs (VA) • (800) 827-1000 • [www.va.gov](http://www.va.gov)

Social Security Administration • (800) 772-1213 • [www.ssa.gov](http://www.ssa.gov)

Internal Revenue Service (IRS) • (800) 829-1040 • [www.irs.gov](http://www.irs.gov)



## **IU HUMAN RESOURCES**

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

[askhr@iu.edu](mailto:askhr@iu.edu)

[hr.iu.edu/benefits](https://hr.iu.edu/benefits)

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