

## DEATH BENEFITS/PAYMENTS

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### SUMMARY

A beneficiary is a person designated to receive any money or benefits due when an employee dies. This procedure explains what death benefits are available to a beneficiary in the event of an employee's death and what procedures should be followed to apply for the benefits. Employees are encouraged to update their designated beneficiaries when they experience a life event. The Departmental Personnel Representative (DPR) is the County's contact with the beneficiary.

### PROCEDURE

#### Final Salary Check

1. Record a "T" and the termination code "EC" in red on the Payroll and Attendance Record (PAR) on the employee's last day of work or on the day as soon thereafter as notification of the employee's death is received.
2. A computer check made payable to the employee is automatically generated and will include all wages, annual and sick leave as appropriate, and can be deposited to the deceased employee's bank account. If the beneficiary (defined by State Statutes) wishes, that check can be reissued to the beneficiary. Banks will not always allow deceased individual's check to be deposited. If employee has direct deposit and is not terminated in time, then it will go through direct deposit. Otherwise, the check has to be reissued to the beneficiary, in this case according to Florida Statutes, to the spouse, children or parents.
3. The check will be given to the department for handling.

#### County Death Benefit Resolution

1. The designated beneficiary or the estate will receive payment based on the employee's years of continuous County Service. The payment are as followed:
  - If the employee's longevity is less than ten (10) years, the beneficiary (ies) shall be eligible for the equivalent of one pay period's regular salary plus \$2,000 dollars.
  - If the employee's longevity is less than twenty (20) years the beneficiary(ies) shall be eligible for the equivalent of two pay period's regular pay plus \$4,000 dollars.
  - If the employee's longevity is twenty (20) years or more, the beneficiary (ies) shall be eligible for the equivalent of two-pay period's regular salary plus \$6,000 dollars.Request a Death Benefit Payment form (revised 03/08/02) from the Benefits Administration Section, Human Resources Department. This form is used to verify the name of the deceased employee's beneficiary as listed on the most recent County Death Benefits Designation form. If a Death Benefit Designation form is not on file, the most recent FRS-M10 or BEN-001 form will be used. If no beneficiary is designated, payment will be made according to Florida Statutes (121.091) F.S.
2. Request a certified copy of the death certificate from the beneficiary.
3. Beneficiary needs to complete W-9 before check can be processed, which can be obtained from the Finance Department.
4. Return a completed Death Benefit Payments form with the certified copy of the death certificate and the W-9, and copy of the beneficiary's driver's license, or state issued ID to Benefits

Administration Section, Human Resources Department (HR), (BAS).

5. Dependent Health Insurance Coverage

The beneficiary of a deceased employee may elect to continue dependent health insurance coverage in accordance with the County Death Benefit guidelines. If the dependent coverage is elected, the premiums for the dependent health insurance will be deducted from the final death benefit check and the coverage will continue for the number of pay periods equivalent to the number of final paychecks issued. For example, if the employee had less than 10 years service at the time of death, the beneficiary would be entitled to **one** pay period regular salary and continuation of County paid health insurance for **one** pay period.

County Death Benefits Ordinance (Line of Duty)

If the death occurred in the line of duty, the County will continue to pay one half of the average weekly wage up to a maximum of \$20,000 to the dependent spouse unless he/she remarries, in which event payments will be made to the dependent children until the youngest child reaches age 18 or to the maximum of \$20,000, whichever occurs first.

1. Notify BAS, if the deceased has surviving dependents.
2. Request a certified copy of the death certificate and forward to the BAS
3. BAS will initiate bi-weekly payments.
4. Benefits will be coordinated with Worker's Compensation benefits when applicable.

Accidental Death Insurance Benefits (Line of Duty)

If the death occurred in the line of duty, the beneficiary or the estate will receive a lump sum payment in the amount of \$25,000 (Police officers and firefighters are eligible for additional benefits in certain circumstances).

1. Contact BAS, to provide the necessary claim form.
2. Complete the claim form and obtain the beneficiary's signature.
3. Along with the completed, signed beneficiary form, send the police report, a certified copy of the death certificate, and any newspaper articles pertaining to the death to BAU.
4. Risk Management will submit the claims package to the insurance company.
5. The insurance company will send the benefit check to the Risk Management Division who will forward it to the Departmental Personnel Representative for handling.

Florida Retirement System (FRS)

If the deceased employee had worked for an FRS employer 6 years (8 years if membership was established on or after July 1, 2011) or more, a spouse or dependent designated as beneficiary may receive monthly retirement benefits. Any other beneficiary may receive only the amount of employee contributions, if any. If the employee dies in the line of duty, the employee's surviving spouse is entitled to a lifetime monthly benefit equal to one-half of the employee's monthly base salary at the time of death. The employee's spouse will receive these benefits regardless of the length of service.

1. DPR provides the BAS, with the beneficiary information. The BAS confirms the most current beneficiary information on file and percentage of benefits payable.
2. The beneficiary (ies) submit the completed claim form to the BAS. A certified copy of the death certificate must be provided. Additional documentation will be required for accidental death claims.

Employee Enrolled in the Basic and/or Optional Life Insurance Plan(s)

1. The DPR will notify the BAS, staff of the death of the employee.  
The Department and the BAS will verify the latest beneficiary designations of the employee. The BAS staff will notify beneficiary (ies) of required documentation for the filing of the death claim. The BAU staff will send the beneficiary(s) the MetLife Claim form for completion plus instructions as what additional information will be needed (i.e. Certified Death Certificate).
2. The BAU staff will forward the completed claim form inclusive of the completed Employer and Employee Claimant Statements, and the certified death certificate) to the insurance company. The insurance company will pay the beneficiary(ies):
  - One year's base salary
  - An additional one year's base salary for accidental death claims
  - One time to five times the employee's base annual salary, depending on the level of optional life coverage enrolled in at the time of death

Employee-Owed Travel Expenses

1. For Travel Requests in transition, the Travel Expense Report must be completed accompanied by support documentation of paid expenditures.
2. Completed form must be submitted to the Finance Department, Accounts Payable Section along with a certified copy of the death certificate, name and address of the beneficiary (as defined by State Statutes), and IRS W-9 form.
3. A check will be sent to the beneficiary.

Miscellaneous Benefits

1. Employee's Credit Union - Contact the Credit Union if the employee was a member.
2. Deferred Compensation Program - If the employee was a member, beneficiary should contact the BAS.
3. Social Security - Contact the nearest Social Security Office

**CONTACT(S):**

**Department/Division**

Finance Department/Payroll Section  
Finance Department/Accounts Payable Unit  
Human Resources Department

**REFERENCE DOCUMENT(S):**

Florida Statutes, Chapter 112, 222, and 440  
Code of Miami-Dade County, Article IV, 31  
Benefits Administration Manual  
Collective Bargaining Agreements