

What Your Beneficiary Should Do If You Die

Obtain Certified Copies of the Death Certificate

A doctor or medical examiner will supply and sign the death certificate within 24 hours of death and state the cause of death. The remainder of the form is usually completed by the mortuary handling the final affairs and filed with the register of deeds. You will need a certified copy of the death certificate every time you apply for benefits or need proof of the death. Photocopies are generally not accepted.

Obtain Certified Copies of the Marriage Certificate

If your beneficiary is your spouse, they may need proof of marriage before they can inherit from the estate or when applying for certain benefits.

Apply for Letters of Administration

In general, you must have “authority” to handle the estate. This authority comes from letters of appointment called “Letters Testamentary” and “Letters of Administration.” In some cases you may have to be bonded.

If there is a will:

The clerk of superior court, upon application, issues letters to the person who qualifies as executor of the will.

If there is no will:

A person who seeks to qualify as a personal representative must apply to the clerk of superior court on a form provided by the clerk’s office. The applicant will need to have a general knowledge of the decedent’s real estate, bank accounts, stocks, bonds, motor vehicles and other personal property and have an estimated value of these assets.

A Note About Payroll:

Once Human Resources has been notified of the employee’s death, the payroll records will be changed from the employee’s name to “To the Estate” of the employee.

What Your Beneficiary Should Do If You Die

Contact Human Resources

Your beneficiary will need to complete a Benefits Interview with Human Resources. The Benefits Specialist will help the beneficiary complete the claim forms for benefits and will help answer any questions that the beneficiary may have about the employee’s death benefits.

Once your beneficiary is ready to set up a Benefits Interview, they can call Krystal Bennett at (910) 989-2132

Employee Death Benefits

What your beneficiaries should know in the event of your death.



Human Resources Department
Benefits Specialist
220 Georgetown Rd, Suite 100
Jacksonville, NC 28540
Phone: 910-989-2132
Fax: 910-347-2793
E-mail: krystal_bennett@onslowcountync.gov



What will my beneficiary receive?

Life Insurance

If you contribute to the USABLE Term Life policy, then your beneficiary will receive \$22,500, if you are under 70 years old. (Your beneficiary will receive \$11,250 if you are over the age of 70). If you contribute to the Texas Life Whole Life policy, then your beneficiary will receive the amount you elected during enrollment.

Medical and Dental Benefits

If you have any dependents listed on your medical or dental benefits, they are eligible to continue this coverage for up to thirty-six months at the group rate.

NC 401(k) Plan

Your beneficiary has several options.

1. Receive a lump sum distribution from your 401(k) account (20% Federal Taxes, 4% State Taxes (optional) and 10% Early Withdrawal Penalty (if the beneficiary is under age 59 ½) will be withheld automatically).
2. Transfer your portion of the account to their own account under the NC 401(k) Plan.
3. **If your beneficiary is your spouse**, they may roll over the funds into another retirement plan.
4. **If you only have one beneficiary**, they may choose to have installment payments instead of a lump sum.

For more information, call (866) 627-5267.

Social Security

When you die, certain members of your family may be eligible for survivor's benefits. The amount they will receive is based on your average lifetime earnings.

Your spouse or minor children may also be eligible for a one-time payment of \$255 if you have worked long enough and they meet certain requirements.

For more information, visit www.socialsecurity.gov or call (800) 772-1213.

Worker's Compensation

If your death is the result of a compensable Worker's Compensation illness or injury, the Worker's Compensation carrier will pay \$3,500 directly to the funeral home on your behalf. In addition, your beneficiaries will receive 66 2/3 of your average weekly earnings for 400 weeks.

For more information, visit www.comp.state.nc.us/.

What will my beneficiary receive?

State Retirement

Refund of Contributions

Your beneficiary will receive a refund of your contributions (with interest if you have at least five years of creditable service).

Survivor's Alternate Benefit

If you die while still in active service or within 180 days of the last day for which you were paid salary and have either completed 20 years of creditable service or reached age 60 with five years of creditable service, then your beneficiary may choose to receive a monthly benefit for life instead of a refund of contributions. This does not apply if you have named more than one beneficiary.

Death Benefit

If you die while still in active service or within 180 days of the last day for which you were paid salary and have contributed to the retirement system for at least one year, then your beneficiary will receive a single lump sum payment equaling the highest 12 months of salary in a row during the 24 months before you die. This payment will be no less than \$25,000 and no more than \$50,000.

For more information, visit www.nctreasurer.com/dsthome/RetirementSystems or call (877) 627-3287

NACo 457b Retirement Plan

Your beneficiary will receive a refund of your contributions.

AFLAC

For information about AFLAC plans, Contact Connie Thigpen or Kimberly Gillette at (910) 347-4642

Vacation Time & Final Wages

Vacation time (up to 240 hours maximum accrual) will be made payable to your estate (as long as you worked with the county for at least six months) along with your final wages on the payroll date for the pay period in which you die.

For Law Enforcement Officers

State Retirement

Your beneficiary will receive a death benefit of \$5,000 if you were in active service when you died. The beneficiary of an officer killed in the line-of-duty would receive an additional death benefit of \$2,100.

If you die while still in active service or within 180 days of the last day for which you were paid salary and have either completed 20 years of creditable service, reached age 50 with 15 years of creditable service or reached age 55 with five years of creditable service, then your beneficiary may choose to receive a monthly benefit for life instead of a refund of contributions. This does not apply if you have named more than one beneficiary.



For Law Enforcement Officers and Safety Personnel

Public Safety Officers Benefit

This program provides a one-time payment to the eligible survivors of a public safety officer who died as the direct result of a traumatic injury sustained in the line of duty (or certain eligible heart attack or stroke). The benefit amount as of October 1, 2009 is \$311,810.

This program may also provide educational benefits for the surviving spouse and minor children.

For more information, visit www.psob.gov.

North Carolina Industrial Commission

The North Carolina Industrial Commission provides a death benefit of \$50,000 to the eligible beneficiaries of a public safety officer killed in the line of duty.