



In Your Time of Need

A Benefit Guide for Families of Deceased State of Iowa Employees



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Introduction

When a current State employee dies, it is important for an employee's family members to know who to contact and what questions to ask to receive the maximum assistance regarding the employee's benefits. We sincerely hope this information will be helpful as you go through this difficult time.

The Key Person to Assist You

Each State agency has an employee who functions as the Human Resources Associate (HRA). These individuals understand each employee's status and can explain what benefits are available. An employee's family member should first contact the HRA assigned to the deceased employee's department.

A list of HRAs by State agencies is available at <https://das.iowa.gov/human-resources/hr-info-hras/agency-human-resources-contacts>.

Benefits upon the Death of an Employee

Health and Dental Insurance

Health and dental insurance coverage always ends the last day of the month in which the employee passes.

The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) provides for continuation of health and dental coverage for a maximum of 36 months to eligible spouse and dependents that were covered on the employee's plan. The Department of Administrative Services (DAS) will mail the family a COBRA Notification/Election Form. The notification includes monthly benefit costs and election instructions.

The COBRA continuation plan premium is 102 percent of the premium cost.

COBRA coverage begins the first of the month following the death of the employee. You have 60 days to make an election to continue health and/or dental coverage.

Call an Iowa Department of Administrative Services representative at **515-281-8866** for assistance.

Life Insurance

If an employee working 30 or more hours per week dies, please call the HRA for help with the State's group life insurance claim.

Long Term Disability

If a former employee receiving LTD benefits dies, call **515-281-8866** and an Iowa Department of Administrative Services representative will provide assistance in terminating the LTD benefits and starting a life insurance claim if the former was approved for waiver of premium, or if they had ported/converted their life insurance.

Deferred Compensation or Tax Sheltered Annuities

When an employee in the State's supplemental retirement savings program (the Iowa Retirement Investors' Club) dies, contact a DAS representative at **515-281-8677** to receive information about how to proceed.

Flexible Spending Accounts (FSA)

An employee may have opened an FSA to pay for daycare or medical expenses with pre-tax income. Ask the HRA if the employee was participating in this plan. If so, ask what options are available or call the FSA Program Administrator at **515-281-0569**.

Workers' Compensation

Any work-related death must be reported to the employee's supervisor as soon as possible.

Iowa Public Employees' Retirement System (IPERS)

In Des Moines, call **515-281-0020** for assistance. Outside Des Moines, call **800-622-3849** for assistance.

Peace Officers' Retirement System (POR)

If a peace officer employed by the Iowa Department of Public Safety is eligible, the POR may provide a death benefit. The benefits specialist can provide information most appropriate for the situation. Call **515-725-6248** for assistance.

Social Security Survivor Benefits

Contact the Social Security Administration at **800-772-1213** for information regarding eligible survivors' benefits.

FOR MORE INFORMATION

More information is available at DAS-HRE Benefits website: <https://benefits.iowa.gov/>.