



## **What To Do For The Spouse When A Railroad Employee Dies**

### ***Carrier Notification and Remaining Vacation Compensation Requirements***

Contact The Carrier Human Resource Representative As Soon As Possible.

HR Will Need Specific Information. The Information Should Be Gathered Before Contacting HR.

HR Will Need The Date Of The Employee's Death, The Full Name (First Name, Middle Initial & Last Name) Of Next Of Kin With A Telephone Contact Number For The Next Of Kin. If The Next Of Kin Is

The Spouse, Their Social Security Number And Date Of Birth Will Be Needed Also.

UP Human Resources Can Be Contacted At Company Line 8-544-4000 Option (1) Or Toll Free At (877) 275-8747.

Also Notify The Employee's Immediate Manager And Time Keeper (If Known)

Verification Of Employee's Death And Verification Of Estate Beneficiary Are Required By Banking Operations Before Any Unpaid Compensation, Remaining Vacation For Current Year Or Vacation Credit For Subsequent Year (If Earned) Will Be Paid To Anyone.

Banking Operations & Finance Receives The Notice Of Employee's Death From Human Resources.

Banking Operations / Finance Clerk Gary D. Corn Sends The Beneficiary Verification Forms To The Next Of Kin Reported To HR. These Forms Must Be Completed, Notarized And Returned To Finance Before Any Funds Will Be Released By The Carrier.

Mr. Corn May Be Reached At (402) 544-0079 Or Company Line 8-544-0079.

Remember, He Can Do Nothing To Help You Until HR Has The Information First.

### ***Company Provided Met/Life Insurance***

Call Met/Life For Insurance Information 1-800-310-7770 Option 1

Active Employee's Benefit \$20,000

Accidental Death Benefit \$16,000 in addition to the \$20,000

Retired Employee's Benefit \$2000

### ***Documents Needed By Met/Life At Time Of Employee's Death:***

Date Of Birth Of Individual, Social Security Number, Current Address And Date Of Death

A Death Certificate Is Needed



### ***U.S. Railroad Retirement Board***

Railroad Retirement Board Phone Numbers Are In The Phone Book Under Government Listing In Most Directories.

Calling Local Information In Your Area Might Save Time

RRB Office Of Programs Field Service - Omaha (402) 221-4641

### ***Documents That Should Be On File With RRB:***

Photo Copies Of Employee's And Spouse's Social Security Cards

Employee's Birth Certificate - Must Be Raised Seal Original

Spouse's Birth Certificate - Must Be Raised Seal Original

Certificate Of Marriage - Must Be Raised Seal Original

All Raised Seal Original Documents Will Be Copied And Originals Returned To Sender

By Certified Mail If RRB Receives Them By Certified Mail.

Military Records (Record Of Separation From Active Duty Form DD214) – Must Be Original

### ***Documents Needed By RRB At Time Of Employee's Death:***

Raised Seal Original Copy Of Death Certificate

Amount Of Burial Fund Money Received Is Determined By Years Of Service And Date When Service Began.

Burial Fund Of \$255 Could Be Paid To Spouse Or Survivors.

### ***Health Insurance Options***

#### **The Health And Welfare Plan Of The Nation's Railroads And The Labor Organizations**

Dependent Health Care Benefits (GA-23000) Will Continue Until The End Of The Fourth Month

Following The Month Of The Employee Death (These 4 Months Are Part Of The 36 Months Eligibility)

#### **Optional Continuation Of Coverage Under GA-46000 / COBRA**

COBRA Coverage May Be Continued For 36 Months From the Date Of The Employee's Death At A Rate Of \$642.76 Per Month (A Qualified Beneficiary Has 60 Days To Elect COBRA)

#### **When Qualified Beneficiary And Dependent Coverage End Under GA-23000**

Major Medical Expense Benefits Are Available Under GA-23111 Plan C Until Medicare Eligible For \$425.00 Per Month

#### **Railroad Employees National Dental Plan And Railroad Employees National Vision Plan**

Eligible Dependents Will Continue To Be Covered Under The Plan Until The End Of The Fourth Month Following The Death Of The Employee.

## ***Other Areas Not To Be Overlooked***

### **401K Plan Benefits**

Contact UP Human Resource Representative. They Will Contact Vanguard

Vanguard Will Contact The Beneficiary Listed On The Account.

UP Human Resources Can Be Contacted At Company Line 8-544-4000 Option (1) Or Toll Free At (877) 275-8747.

### **Company Pension Plan**

Contact At (877) 275-8747 If Member Was Ever In Non-agreement Service

### **Veteran Benefits**

Contact your local American Legion or VFW Post for information concerning benefits available.

### **Company Stock Option Account**

Contact UP Shares Representative at (866) 877-4273 to determine if a Stock Option Beneficiary

Designation Form has ever been completed. (This will greatly simplify the account conversion if it may have been completed.)

If no Beneficiary Designation Form is on file, the following must be submitted:

- Certified Death Certificate
- Small Estate Affidavit or Probate Order or Letter of Testamentary
- Affidavit of Domicile (Provided by UP Shares when notified)
- E-trade to get an Account Activation Form (Provided by UP Shares when notified)
- Spouse or Beneficiary has one year from the date of death to exercise option.

### **Contact Job Insurance Companies**

Some job insurance companies provide Accidental Death Policies (BRCF comes to mind which provides a \$50,000 AD policy to its members). The estate should contact the companies that the member had a policy with to be sure that all benefits are received.

In addition, they should make contact with all insurance companies which the family had policies with to take full advantage of any benefits available through those sources.

### **Contact the Local Chairman**

Some local units have policies available to their membership. Contacting the Local Chairman will ensure that all benefits are made available to the family.

This document is provided as a guideline for assisting surviving spouses to navigate the maze of paperwork required by numerous entities when found in this unfortunate circumstance. It should not be construed as legal advice. It is recommended that each agency be contacted to be sure there has not been a change in the policy requirements or information required to secure the benefits available.