

KNOW YOUR BENEFITS

Survivor Benefit information for OP&F spouses

OP&F provides valuable retirement benefits for its members. However, spouses should be aware of benefits they are entitled to in the event of a member's death in retirement.



Statutory Survivor Benefits

Available to the survivors of any active or retired OP&F member.

- A surviving spouse is eligible to receive a statutory benefit of \$991.10 per month. This is a lifetime benefit, and automatically increases each July by a \$16.50 Cost of Living Adjustment (COLA).
- Unmarried children are eligible to receive a statutory benefit of \$270.30 per month. This benefit is payable until a child reaches age 22 and automatically increases each July by a \$4.50 COLA.
- Statutory survivor benefits are paid in addition to any annuity that may be selected by the retiree.



\$1,000 Lump Sum Benefit

A surviving spouse is eligible to receive a one-time \$1,000 lump sum benefit payment if the OP&F member is retired and receiving a pension benefit at the time of death.



Annuity Payment Plans

By agreeing to receive a reduced monthly pension benefit during life, a retired member may select a Jointand Survivor Annuity percentage between 1 and 100, and designate that, upon death, the percentage of the reduced monthly pension benefit will be paid to the designated beneficiary for life.

Pre-Retirement Survivor Annuity: If an active member had not yet retired, but is eligible to retire and receive a benefit, the surviving spouse is eligible for 50% PRSA for a lifetime, which is the benefit amount that would have been paid had the member chosen a 50% joint and survivor annuity payment plan and retired the day following date of death.



Deferred Retirement Option Plan

A surviving spouse is eligible to receive the full remaining balance of any DROP benefits accrued at the time of the member's death. If there is no surviving spouse, DROP benefits will be payable to the designated beneficiary or to the estate.



Health Care

A surviving spouse is eligible to participate in OP&F's health care program if they do not have access to any other health care coverage.

Medicare Part B reimbursement: A surviving spouse is eligible to receive partial reimbursement of Part B premiums if they're not eligible from another source. Currently set at \$107 a month, this amount is included in the survivor's monthly benefit payment.

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