

## Survivor Benefit

When a loved one is lost, it is a very difficult time for a spouse to have to make decisions, gather documents, and complete forms. This information has been prepared to help spouses, family, and friends when the death of a SURS member occurs. Remember, SURS representatives are available Monday-Friday from 8:00-4:30 to provide assistance by phone or in person at the SURS office. Although it is not required, SURS does encourage appointments so that we can ensure someone will be available to assist you.

Since all of our retirees receive an annuity from SURS, only SURS will be used throughout the report. It is important to know, however, that if one has a reciprocal annuity with any of the other state retirement systems, i.e. STRS or SERS, the same information required by SURS must also be provided to the other retirement offices.

As soon as possible, report the death of the retiree to SURS. Notification may be made by calling SURS at 1-800-275-7877 or 378-8800 in the Champaign-Urbana area. A letter, fax, or email [1] is also acceptable. SURS will require the following information at the time the report is made:

- A. Date of death.
- B. Survivor's name, address, phone number, birth date, and social security number.

Approximately 7-10 business days after reporting the death of the retiree, the survivor will receive a "Quote Letter" in the mail. This letter explains the benefits that are payable and also includes the forms necessary to apply for benefits. Typically, there are different options available to them, and different forms that go with each of the options. Assistance is available by calling SURS.

**WHAT SHOULD ALL RETIREES DO TODAY?**  
Make sure the following documents are on file with SURS

- A. Updated beneficiary form, complete with current addresses of all beneficiaries.
- B. Copy of survivor's birth certificate.
- C. Copy of marriage certificate.
- D. Copy of divorce papers.

### Some Additional Help:

- A. Any documents regarding a claim should have the deceased member's Social Security Number on them.
- B. A certified copy of the death certificate must be sent as soon as possible to SURS. All applicable forms must be completed, and all other documents such as birth certificates should be copies.

- C. Depending upon several formulas that may apply to individuals, survivors receive approximately 50% of the deceased retiree's annuity.
- D. If the survivor decides to take the lump sum, the following documents are needed:
  - 1. Waiver of Survivors Insurance Benefits (mailed with the SURS quote letter).
  - 2. Application for Death Benefit (Mailed with the SURS quote letter).
  - 3. Certified Copy of the Death Certificate (obtained from the County Clerk's Office).
- E. Survivor claims are sometimes delayed for one or more of the following reasons:
  - 1. The annuity to the deceased was overpaid. SURS pays retirement annuities at the beginning of the month. Even if an annuitant should die in the middle of the month, he/she is still entitled to that month's full annuity. Any annuity payments made to the deceased at the beginning of the month following the date of death must be recovered by SURS.
  - 2. SURS is waiting for needed documents (birth certificate, marriage certificate, etc.).
  - 3. The survivor has not completed all forms (applications, W4-P tax form, bank deposit authorization form, health insurance forms, etc.).
  - 4. Information is required from another retirement system, in the event the annuitant retired under the Reciprocal Act.
- F. Although the amount of the annuity to the retiree is not affected by the death of a spouse, it is also important to notify SURS as soon as possible of the death of a spouse.

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[Benefits](#) [2]

[All Plan Types](#) [3]

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**Links**

[1] <https://surs.org/contact-us>

[2] <https://surs.org/tags/benefits>

[3] <https://surs.org/tags/all-plan-types>