



Death of a TCRS Member, Retiree, or Beneficiary

When a TCRS member, retiree, or a beneficiary of a retiree passes away it can be a difficult and confusing time for those attempting to navigate the estate process and an employee may reach out to their current or former employer for guidance. It is the responsibility of the surviving family member and/or beneficiary to report the death to TCRS. Employers can also report the death of a member, retiree, or beneficiary of a retiree by calling RetireReadyTN at (800) 922-7772 or emailing Survivor.Benefits@tn.gov. However, this will not automatically start any applicable survivorship benefits and the final responsibility of a death notification falls on the surviving family member and/or beneficiary. For more information on benefits provided by TCRS in the event of a member's death, before or after retirement, please see the *Selecting a Beneficiary Guide* under Forms and Guides at RetireReadyTN.gov.

Active Members

When TCRS is notified of the death of a member who has not retired, TCRS will review the member's record to determine what survivor benefits, if any, may be payable. If there are no benefits payable, then the deceased member's named beneficiary(s) will be sent a notification. If benefits are payable, TCRS will send the named beneficiary(s) forms relative to their eligibility for a survivor benefit.

The beneficiary(s) must then return all documents, with a copy of the death certificate, to TCRS in order to begin receiving benefits. Active members are encouraged to keep their TCRS beneficiary(s) current. Active members can change their beneficiary at any time by using the Member Self-Service online portal at MyTCRS.com

Retired Members and Beneficiaries of Retired Members

In order to report a death for Retired Members and Beneficiaries of Retired Members please advise the surviving family member and/or beneficiary to call RetireReadyTN at (800) 922-7772 and have the following information ready to provide to a Survivor Benefits representative:

1. full name of the deceased retiree or beneficiary
2. date of death;
3. Social Security number; and
4. if the information is furnished by telephone, the caller's name, address, and telephone number.

(continued)

No determination of benefits will be provided at the time of the initial death notification.

After notification of death of a member, TCRS will furnish the designated beneficiary with a Claim Form that must be completed and returned to the retirement system with a copy of the death certificate. If the beneficiary is deceased or the retired member designated his/her estate, the executor or administrator should submit a certified copy of his/her appointment with the Claim Form and death certificate. These documents must be provided to TCRS before the claim can be processed and potential payments made.

TCRS Survivor Benefits will review all information and determine if survivors are eligible for any retirement benefits. If survivors are eligible for a benefit TCRS will notify them with official correspondence to the address provided.

Any payments made to the member after their death may result in an overpayment of benefits. The retirement system will collect any overpayment from the beneficiary, estate, or next of kin.

If there are any questions regarding reporting the death of a TCRS member, retiree, or beneficiary, please contact a RetireReadyTN Survivor Benefits representative at (800) 922-7772 or Survivor.Benefits@tn.gov.