



## New York State Teachers' Retirement System

10 Corporate Woods Drive

Albany, NY 12211-2395

(800) 348-7298

NYSTRS.org

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## COVID-19 Accidental Death Benefit

### Active Member Eligibility

- **The member reported to work on or after March 1, 2020.**
  - As directed by the employer, the work occurred at the member's usual place of employment or at an alternate worksite other than the member's home or residence.
- **Contracted COVID-19 within 45 days of reporting to work.**
  - This was confirmed by a positive laboratory test or diagnosed before or after such member's death.
  - Certification of diagnosis must be made by a licensed, certified, registered or authorized physician, nurse practitioner or physician's assistant currently in good standing in any state or the District of Columbia.
- **Died on or before December 31, 2024 and COVID-19 caused or contributed to the member's death.**
  - COVID-19 needs to be documented on the death certificate, or
  - Certification of diagnosis must be made by a licensed, certified, registered or authorized physician, nurse practitioner or physician's assistant currently in good standing in any state or the District of Columbia.
  - Certification needs to state that with a reasonable degree of medical certainty COVID-19 caused or contributed to the member's death.
- **Upon verification and confirmation of the above, the statutory beneficiary is eligible to receive:**
  - A lifetime annuity of 50% of the member's most-recent year's salary. In comparison, the ordinary death benefit would be a lump sum payment, generally equal to three times salary for active members with at least three years of service credit.
  - The statutory beneficiary will need to elect to receive either the accidental death benefit or the ordinary death benefit.
  - Any amount payable will be reduced by the amount paid to any recipient of ordinary death benefits.

### **Who is a statutory beneficiary?**

- A surviving spouse who has not renounced survivorship rights in a separation agreement, until death or remarriage;
- Surviving children until age 25;
- Dependent parent, as such term is defined under NYSTRS Rule and Regulation §5000.2(i);
- Any other person who qualified as a dependent on the member's final federal income tax return (or the return filed in the year immediately preceding the year of death), until such person reaches age 21.

In the event that a class of eligible beneficiaries consists of more than one person, benefits shall be divided equally among the persons in such class.

### Claiming the Benefit

When notifying NYSTRS of a member's death in order to claim this benefit, the caller should inform NYSTRS the death was related to COVID-19. In order to process the death benefit, NYSTRS requires an original death certificate.

NYSTRS will contact the member's employer to confirm the dates the member reported to work, and will request the required documentation showing COVID-19 as the cause of death.

If you have any questions about eligibility for death benefits, please call us at (800) 348-7298 and use extension 6110 regarding the death of an active member; use extension 6140 for the death of a retired member.