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**Questions and Answers for Beneficiaries**

We understand that navigating the loss of a loved one is a challenging experience. Below are some frequently asked questions that will help you navigate the process.

**Q: Who do we contact regarding the benefits of the deceased employee?**

**A**: St. Louis Public Schools Benefits Coordinator Rebecca Anderson will assist the family. We will only communicate with the beneficiaries listed on the employee’s life insurance policy.

* Rebecca Anderson, Benefits Coordinator
* Saint Louis Public Schools, Human Resources
* Office: 314-345-2282
* Email: Rebecca.Anderson@slps.org

**Q: What happens when there is no designated beneficiary for Life Insurance?**

**A**: If there is no beneficiary designation, the following beneficiary preference will be followed:

* Spouse (if applicable)
* Children (all living children)
* Parents (if parents are not living)
* Siblings (all living siblings)
* The Estate of the Deceased

Please note that if a minor child under 18 is designated as a beneficiary the proceeds will be held and accrue interest until the child reaches age 18.

**Q: How much life insurance is provided?**

**A:** Full-time permanent employees are provided with a $40,000 life insurance policy that is paid for by The District. If the employee elected supplemental coverage, there may be additional benefits.

**Q: How do we get information regarding pension benefits?**

**A**: The Public-School Retirement System of the City of St. Louis will be notified by St. Louis Public Schools. You can also notify them by calling 314-534-7444. The Public Schools Retirement System will send information via US mail to the beneficiary listed on the enrollment form for the pension plan.

**Q: Can we use the Life Insurance proceeds to pay for funeral arrangements?**

**A**: The designated beneficiaries would work with the funeral home and advise them that there are benefits available. The funeral home will have the designated beneficiary’s complete assignment forms, which allow all or a portion of the benefit to be paid directly to the funeral home to cover expenses.

Please note that each person who signs the assignment will have the cost of the services deducted equally from their portion of the proceeds.

**Q: How and when do we complete the claim process?**

**A**: Upon obtaining an official death certificate, contact us to schedule an appointment to complete the claim process. All beneficiaries must present a valid photo ID at the time of claim completion. Once all the documents have been collected, we will forward the information to New York Life, and they will process the claim and contact each designated beneficiary separately.

Payments over $5,0000 are paid via a New York Life Survivor Assurance account. This account is like a money account and provides a safe and secure way to protect your proceeds, at any time a beneficiary can write a draft (check) and withdraw the total balance out of the account. The claim process can take up to 45 days.

**Q: Who manages the life insurance claims for Saint Louis Public Schools?**

**A**: The processing of our claims is handled by New York Life Insurance Company, and you can reach them at 1-800-238-2125.

**Q: Are there other benefits available if the employee is part of a union group?**

* American Federation of Teachers Local 420 (P) 314-781-2077
* Missouri National Education Association (P) 314-781-2077
* Laborer’s Union (P) 314-531-1187

**Q: Who should I contact in payroll if I have questions about any last checks that may be available for the deceased?**

**A**: For any questions regarding final checks, please reach out to our Payroll Department at (P) 314-354-2284.

**Q: Who should I contact for picking up or returning personal items?**

**A**: To handle the retrieval or return of personal items, please direct all inquiries to:

* Rebecca Anderson, Benefits Coordinator
* 801 North 11th Street Saint Louis, Missouri 63101
* Office: 314-345-2282
* Email: Rebecca.Anderson@slps.org