



BENEFITS FOLLOWING A DEATH

When a member, spouse, or dependent/beneficiary dies, it is important to notify the Fund Office as soon as possible. The Fund Office will assist you in updating your benefits information and understanding your entitlements.

WELFARE COVERAGE FOLLOWING DEATH

If you (an NYCDCC member) die while an eligible Active Employee or an eligible Retiree, your spouse and Children who are covered at the time of your death are **eligible to continue coverage under the Welfare Fund for up to 60 months from the date of your death**. Children must continue to satisfy eligibility requirements in order to maintain their coverage. A monthly premium is required for this coverage (Premiums can vary by year and category. Please see your Welfare Summary Plan Description for further details). If one or more of your surviving children reside in a different household than your surviving spouse, the premium payment will be prorated based on the headcount of covered Children/spouse per household.

LIFE INSURANCE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

The NYCDCC Welfare Fund provides basic and dependent life insurance and AD&D benefits at no cost to you. This coverage is provided and insured through an insurance company. When filing a life insurance claim, remember, in the event your death is due to a covered accident, AD&D benefits are payable in addition to those available under your Life Insurance coverage. The maximum AD&D amount that can be paid for all losses is \$6,000. This amount is known as the “principal sum.”

If you die while you are an Active Employee, your Beneficiary will receive a life insurance payment equal to the sum of the highest 24 months of earnings, not counting bonuses, commissions, tips and tokens, overtime pay or any other fringe benefits or extra compensation in effect during the last 30 months of Covered Employment before your death. If you worked in Covered Employment for at least 24 months, but less than 30 months, the Fund will use the highest 24 months of earnings. The minimum payment is \$6,000 and the maximum payment is \$25,000.

If you are an eligible Retiree, your Beneficiary will receive a life insurance payment of \$8,000, provided you pay the monthly retiree premium for Welfare benefits.

If you are an eligible Active Employee or a Pre-Medicare or Medicare-eligible Retiree, the Fund also provides life insurance coverage for your dependents. If your spouse or Child dies while insured under this Fund, a death benefit of \$1,000 will be paid to you. In order for benefits to be paid, your dependents must be eligible as defined by the Fund at the time of death. When you die, life insurance coverage for your dependents ends at the end of the month in which you die.

How To File A Claim:

You, your Beneficiary or a family member should contact the Fund Office within 30 days of the event resulting in a covered loss to obtain a claim form. If you die, your Beneficiary or a family member should contact the Fund Office within 30 days to obtain a claim form. A Fund Office representative will provide any necessary forms within 15 days.

A completed claim form and proof of loss must be submitted to the Fund Office as soon as possible after a covered loss. **If you have any question regarding your Life Insurance Plan, please call us at (800) 529- FUND (3863) or (212) 366-7373. You can also visit our website at nycCBF.org**



The MEND Program offers counseling to NYCDCC members and their dependents.

**395 Hudson Street, 5th Fl
New York, NY 10014
212-366-7590**

**SCAN THE QR CODE TO
LEARN MORE ABOUT
THE MEND PROGRAM**



**SEE REVERSE SIDE TO
LEARN ABOUT PENSION
AND ANNUITY BENEFITS
FOLLOWING A DEATH**



New York City District Council of Carpenters
BENEFIT FUNDS

Hours of Operation:
Walk-in: Monday – Friday 7AM to 5PM
Call Center: Monday – Friday 8AM to 5PM

Member Services Call Center:
800-529-FUND (3863)
or 212-366-7373

PENSION BENEFITS

If You Die Before Retirement and are Married: If you are Vested NYCDCC member and die before pension payments start, a survivor benefit is paid to your surviving spouse if you had been married for at least one year before your death. This benefit is known as the “Pre-Retirement Surviving Spouse Pension.” This benefit can also be paid to your former spouse if you had been married for at least one year at the time of your divorce and a Qualified Domestic Relations Order (“QDRO”) provides that your former spouse is entitled to this benefit.

If You Die Before Retirement and are Not Married (Pre-Retirement Non-Spouse Pension): If you are not married when you die, or if there is no QDRO awarding a pre-retirement death benefit to an alternate payee, the Plan pays a benefit to a non-spouse Beneficiary in one of the following three forms of benefits:

1. a Pre-Retirement Non-Spouse Pension for the lifetime of the Beneficiary,
2. a 60-month annuity, or
3. a lump sum death benefit ranging from \$3,000 to \$10,000 based on your number of Vesting Credits.

If Your Spouse Dies—The “Pop-up” Benefit: If your pension is being paid as a 50% or a 75% Participant and Spouse Pension and your spouse dies before you, your payments following your spouse’s death will automatically “pop up” to the full amount you would have received as a Single Life Pension. This increase takes place once the Fund Office receives verification of your spouse’s death and is payable the first of the month following your spouse’s death.

ANNUITY BENEFITS

If you die while employed: your Beneficiary(ies) will receive the full value of your Account. If you are married, your spouse will be the Beneficiary unless he/ she has given up that right.

Payment of Survivor Benefits to Your Spouse: If you die **before** you’ve started to receive payment of your benefit, and if your Vested Account Balance is more than \$1,000, your spouse is entitled to:

- A lump sum payment of your Account; or
- If your Account balance was established before July 1, 1995, a Preretirement Survivor Annuity, which will provide your spouse with lifelong Annuity payments beginning immediately after your death.

If you die **after** you’ve started to receive payment of your Retirement Benefit, your spouse will receive payment in the form you selected during the benefit election period.

Payment of Survivor Benefits to a Non-spouse Beneficiary: If you die **before** you’ve started to receive payment of your Account, your Beneficiary will receive payment of your Account balance within a reasonable period after the Plan has been notified of your death. If your Account balance is more than \$1,000, the following provisions will apply to your Beneficiary

- If your Beneficiary chooses a form of Annuity, he/she must begin payments by the December 31 after your death; or
- If your Beneficiary elects cash payment, the Distribution of your entire Account balance must be paid by the December 31 of the calendar year containing the fifth anniversary of your death; or
- If your Beneficiary does not consent to a Distribution of any type, he/she will receive your Account balance in the form of a lump sum cash payment and will be paid by December 31 of the calendar year containing the fifth anniversary of your death.

If you die **after** you’ve started to receive payment of your Retirement Benefit, your non-spouse Beneficiary will receive payment in the form and manner you selected during the benefit election period.