

Life Event Series: Losing a Loved One - FAQs

Q. I have dependent life insurance for my spouse and/or dependent child(ren). What do I need to do if they die?:

A. You must submit a completed claim form and a photocopy of the death certificate. **Please contact Risk Management and Insurance Benefits Team at 727-588-6197** to obtain a claim form.

Q. I was covered under my spouse's health insurance plan(s). What do I do now?:

A. Please send photocopy of the death certificate and a completed [Enrollment and Change Form](#) to Risk Management and Insurance within **31 days** of the death of your spouse. Obtain an Enrollment and Change Form from the [Risk Management Benefit Forms Webpage](#) or from your work location Secretary.

Q. Can I take any time off from work even if I do not have any sick time?:

A. We recommend you contact Human Resources to inquire about taking a Leave of Absence (LOA). If you do not qualify for a family medical leave, you may be entitled to take a personal LOA. Human Resources can be reached at 727-588-6000.

Q. If I take a leave of absence, what will happen to my insurance deductions?:

A. When you no longer receive a board-issued paycheck, you are responsible for paying for your insurance directly to Risk Management and Insurance. We will send you billing statements for your insurance

Q. I am on a leave of absence and I just received my billing coupons. Some of them are stamped "DO NOT PAY." Why?:

A. We collect annual premiums over a 10-month period. Therefore, you will not have to pay every month.

Q. I am having a hard time coping with my loss. Is there somewhere I can get assistance for myself and my family?:

A. Yes, we have an [Employee Assistance Plan \(EAP\)](#). Resources For Living® (RFL) EAP is **available 24/7** for counseling and provides additional resources to help one manage their daily life. It provides up to 8 free counseling sessions per issue per year for employees and their household members. Please call **1-800-848-9392 for free** and confidential assistance 24 hours a day, 7 days a week.

Q. What do I need to do to change my beneficiary?:

A. Obtain an [Enrollment and Change Form](#) from the [Risk Management Benefit Forms Webpage](#) or from your work location Secretary. Fill out the top portion and the beneficiary section. Then, send the completed form to Risk Management and Insurance. A separate Beneficiary Designation Form is available in Risk Management for the Florida Retirement System. For your individual Tax Deferred Annuity (TDA) plan, you will need to contact your specific retirement vendor to obtain the correct form they may require.

Q. Paying for Benefits during a leave?:

A. When you take a leave of absence, you can continue your PCS medical and dental plan coverage. You will be responsible for making 10 monthly payments and will receive billing statements when your leave begins. The amount of your monthly payment depends on the type of leave you take, the plan in which you are enrolled, and the coverage level (employee-only, employee + 1, etc.) you elected.

Q. What happens to my benefits if I take a Medical Leave of Absence (FMLA)?:

A. If you are eligible for an FMLA leave of absence, you can continue your PCS medical and dental coverage. You will pay the same medical and dental insurance rates during your leave you pay now as an active employee.

The following example shows how your monthly medical insurance payment is calculated:

EXAMPLE: Select Open Access: Employee-Only Coverage
Per-month Cost: \$81.00 (per-pay period) x 2 = \$162.00*
Total Per-month Cost: \$142.00*

Q. What happens to my benefits if I am on a Regular Leave of Absence (LOA)?:

A. If you are eligible for a regular leave of absence (LOA) you can continue your PCS medical and dental coverage. In order to continue your coverage, you will be required to pay the entire cost of your insurance, including the portion paid by the Board Contribution.

The following example shows the amount you would pay for employee-only coverage under the Select Open Access Plan:

EXAMPLE: Select Open Access: Employee-Only Coverage
Per-month Cost: \$81.00 (per-pay period) x 2 = \$162.00*
Plus, Board Contribution Cost: \$339.00 x 2 = \$678.00*
Total Per-month Cost: \$840.00*

** These are only examples. Your actual monthly payment may vary depending on the plan and coverage you select.*

Q. Checklist to follow?:

A.

- Obtain a certified copy of your loved one's death certificate for a life insurance claim, if applicable.
- Submit your completed [Enrollment and Change Form](#) and a photocopy of the death certificate to Risk Management and Insurance within **31 days** of the death of your loved one.
- Evaluate your life insurance coverage.
- Update your beneficiary designations with the district and with the Florida Retirement System (FRS).
- If enrolled in a Tax Deferred Annuity (TDA), contact your TDA Representative to update your Beneficiary information

For more information, please contact the Benefits Team at 727-588-6197