

REACTA Guide to Death Benefits and Important Tips

When a CTA retiree passes away, **it is a necessary responsibility** of the family members to immediately notify ALL relevant groups/organizations. Below please find information REACTA hopes will be helpful to you.

Important Tips for Retired Retirees

- Keep your beneficiary forms up to date.
- Insurance policies and plans have filing deadlines (usually one year from the date of death or accidental loss) for claims. You must meet these deadlines to receive benefits.
- Insurance companies and plans will require a copy of the death certificate.
- Insurance companies and plans pay benefits in accordance with their Summary Plan Description(s) (SPDs) or other plan documents.
- If a beneficiary is not specifically listed, the SPDs or plan documents will determine who receives the benefit.
- Keep copies of all SPDs, plan documents and beneficiary designation forms with your financial records in a secure place. This way, if the surviving spouse or beneficiary is faced with a member's untimely death, they will know whom to contact for benefits.

Notify the following organizations (as applicable) of your loved one's death:

- ☐ Notify CTA Human Resources at 650-552-5100 who will guide you on what benefits are applicable and who you will need to contact
- ☐ Notify CTA Health and Welfare Trust (Delta Health Systems) at 888-401-7743
- ☐ Notify Pension Trust (BeneSys) at 833-265-2277
- ☐ Notify REACTA President Robin Rose at 818-433-2778 or rrmcrose@gmail.com.
- ☐ The Social Security Administration: If the deceased was receiving Social Security benefits, please call 1-800-772-1213. You may also go online at <https://www.ssa.gov>.
- ☐ The State Teachers Retirement Service: If the deceased was previously a teacher in California and is receiving STRS payments, call 800-228-5453 or go to www.CalSTRS.com, google "death" and fill out the notification of death form. The following information is needed to report the death of a CalSTRS member or benefit recipient: their full name, SS# (or CalSTRS Client ID Number,) date of birth, and date of death. An informant would need to provide: their full name, relationship to the deceased, mailing address, primary phone number, or mail address.

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Veterans Administration (www.va.gov): If the deceased was a veteran, call the Department of Veterans Affairs at 1-800-827-1000. Follow the phone prompts to reach a Veterans Service representative to notify the VA of your spouse's death.

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Life insurance companies: Notify any life insurance companies the deceased may have had. You will need policy numbers. For a Life Insurance policy through CTA, contact CTA Human Resources at 650-552-5100.

Name(s) _____

Name(s) _____

Banks, financial institutions: Notify any financial institutions. It is best if you have a list of the account numbers, and if possible, any online passwords.

Name(s)/Account Info _____

Name(s)/Account Info _____

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Financial advisers, stockbrokers: Notify any financial consultants the deceased may have had.

Financial Consultant(s)/Contact Info _____

Financial Consultant(s)/Contac Info _____

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Credit agencies: It is a good idea to send copies of the death certificate to the three major firms: Equifax, Experian, and TransUnion to help prevent identity theft.

Other To Do's

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Cancel driver's license and close credit card accounts.

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Terminate or update insurance policies including car insurance, AAA towing, etc.

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Close email accounts. Close or memorialize Facebook and delete social media accounts.

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Seek legal advice as needed on timing of closures.

CTA Health and Welfare and Pension Contacts

REACTA recommends you make a call rather than use the website to ensure your questions are answered. The website is primarily for your information.

Health Insurance and Claims Questions



+ Delta Health Systems (CTA Employee's Health Trust Administrator)
888-401-7743

www.deltahealthsystems.com

** From website, choose Contact Delta and fill out form. (You can attach files.)*



+ Anthem Blue Cross-Group #L14447M004 (Medicare) **OR** #L14447M003 (Non-Medicare)
800-274-7767

www.anthem.com/ca



+ Express Scripts (Prescription Coverage for Blue Cross Subscribers only) Group # CTARX333
800-501-7162

www.express-scripts.com



+ Kaiser HMO - Kaiser North - Group # 00437-01 **OR** Kaiser South - Group # 101895-01
800-464-4000

www.kp.org



+ Delta Dental – Group # 07158-02301
888-335-8227

www.deltadental.com

OR

Ameritas Dental – Group #010-302142
888-335-8227

www.Ameritas.com



+ Vision Service Plan (VSP) – Group # 12309884
800-877-7195

www.vsp.com



+ BeneSys Administrator (CTA Pension/Retirement)
833-265-2277

www.CTApension.org



+ The Standard (CTA Life Insurance) – Group # 503034
800-522-0406

At CTA, call Jasmine Wan @ jwan@cta.org or call 650-552-5371



+ Medicare

1-800-MEDICARE (1-800-633-4227)

<https://www.medicare.gov/talk-to-someone>