

What Your Survivors Should Know

When you applied for your pension, you elected either a straight life option, which provides no ongoing benefit to your survivors after your death, or one of the survivor options, which continues payments for the lifetime of the person you named as your survivor pension beneficiary.

Whether ongoing benefits are due or not, your survivor should contact us upon your death. We will ask for your social security number and a copy of the death certificate.

If you were also in the Defined Contribution (DC) plan or the Personal Healthcare Fund as an active employee, your survivor should also report your death to ING. For more information, go to <http://stateofmi.ingplans.com> or call ING at **(800) 748-6128**.

Continued insurance for your survivors.

If you elected a survivor option for your pension, group insurances will continue uninterrupted for your designated pension beneficiary after your death. If you chose your spouse as your survivor pension beneficiary, your eligible dependents who were covered at the time of your death will also continue to receive insurance benefits, as long as they remain eligible.

If you elected your spouse as a survivor pension beneficiary after your pension began, upon your death he or she will remain eligible for insurance coverage, but must pay the full, unsubsidized monthly premiums. The premiums will be deducted from the pension. If the pension does not cover the entire cost of the monthly premium, a bill will be sent for the remainder.

If you did not choose a survivor option, coverage for your enrolled spouse and dependents ends on the last day of the month of your death. However, they may be eligible to continue insurance coverage for up to 36 months through COBRA or for an subsidized group conversion policy as described in Section III-Your Insurance.