Notification of Death

2026 KPERS Employer Conference

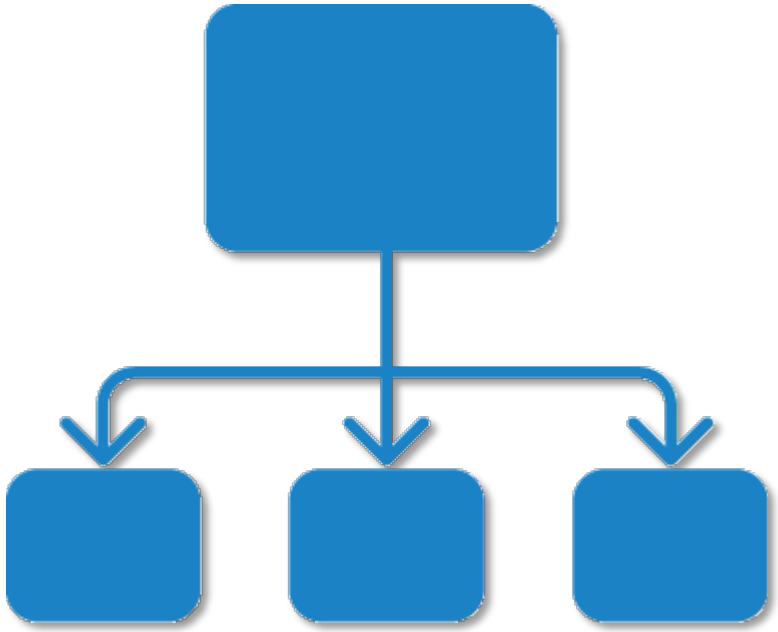
Presenters:

Marais Johnson-Herl, Benefits Manager
Kelsea Watts, Benefits Analyst

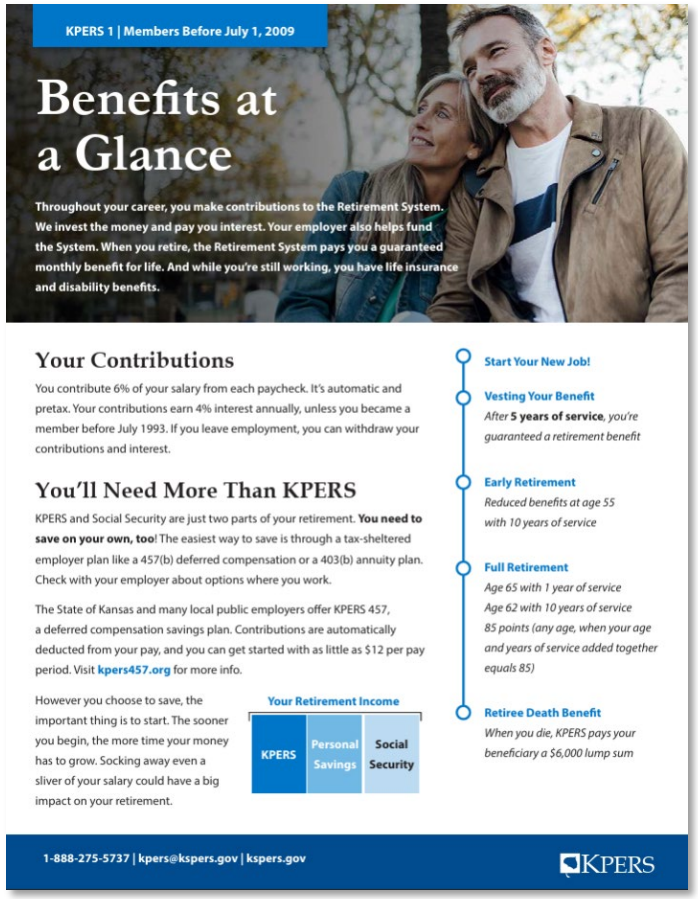
October 30, 2026

KPERS

Benefits Overview

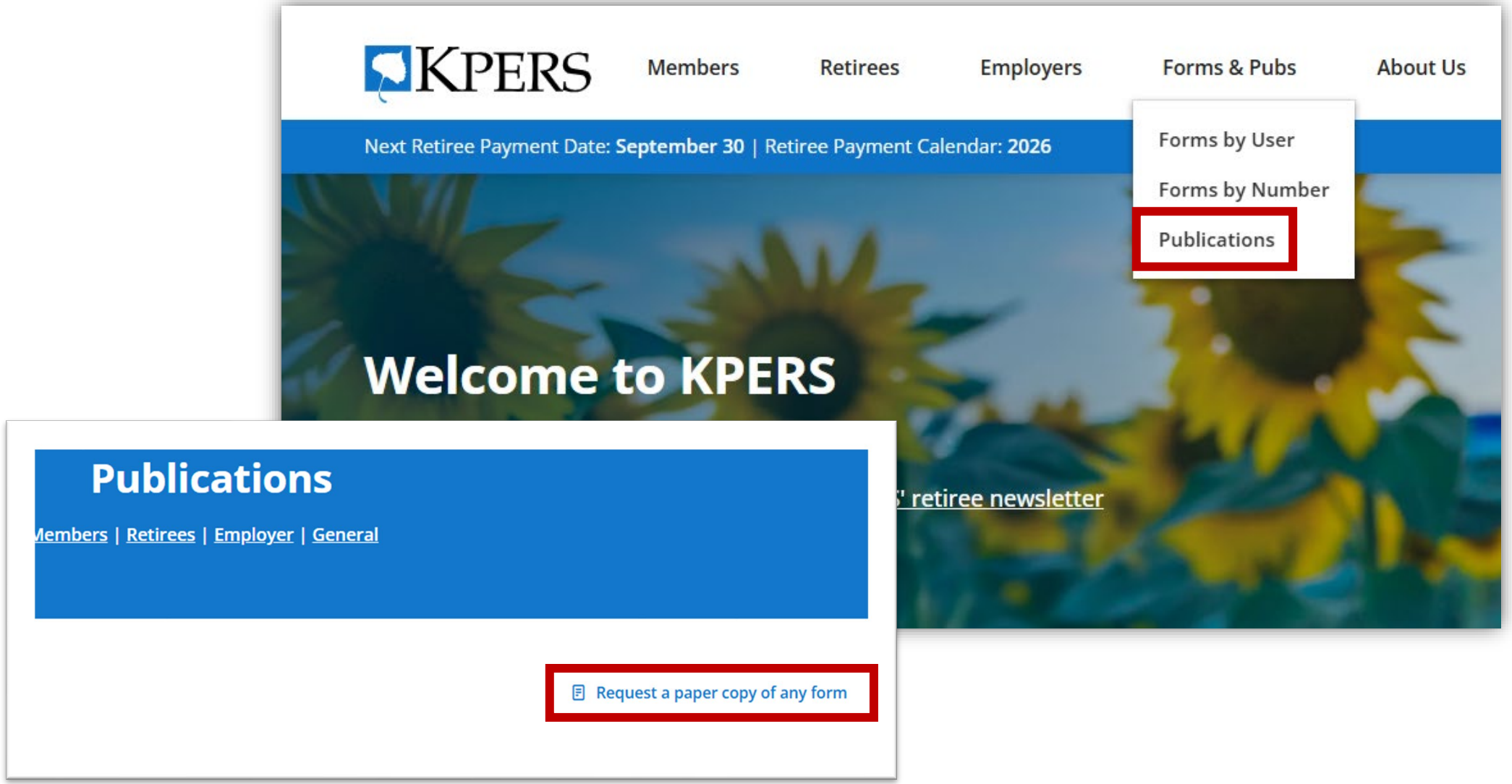


Publications





Publications



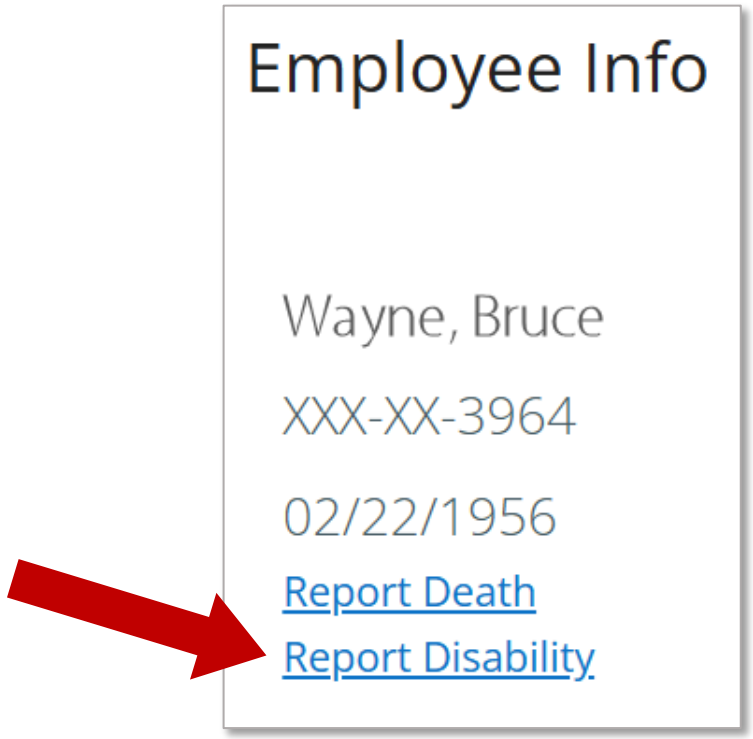
Options

When a member reports an illness, what are their options?

- Disability
- Retirement
- Accelerated Life Insurance
- Accidental Death & Dismemberment

Disability

- Allows member to **continue** to earn retirement benefits.
- Still covered by Basic Group Life insurance (BGLI) and can continue Optional Group Life Insurance (OGLI) if offered.
- **180**-day waiting period.
- **Notices** of Disability are reported on EWP.
- Members can be on the payroll and receive wages but cannot be working.



Accelerated Life Insurance

- If member diagnosed as terminally ill with a life expectancy of **24 months** or less.
- Can accelerate **up to 100%** of BGLI and OGLI.
- If member **returns to work**, any coverage not paid stays in effect as long as the member is active and continues paying premiums.
- Complete **application** and fax to The Standard.
- Application can be found under **Forms and Publications** on the KPERS website.
- Member can continue coverage for Spouse and Dependent child coverage.

Accidental Death & Dismemberment

- Can pay up to $15,000 in addition to any basic or optional life insurance coverage.
- Employers are not responsible for collecting information or reporting the manner of death being an accident.
- **This is separate from a service-connected death.**
- The Standard will be collecting information directly from the beneficiaries. All questions or concerns should be directed to The Standard.



BENEFICIARIES

Are Beneficiaries Up-To-Date?

- Member Web Portal
- Annual Statement
- Employer Web Portal

Beneficiaries

Retirement Benefits		Life Insurance	
Primary	Contingent	Primary	Contingent
Jane Sunflower	John Sunflower Jr Suzy Sunflower	Jane Sunflower	John Sunflower Jr

Understanding the Beneficiary Form

Make sure the member understands the difference between the two types of beneficiaries.

- **Primary Beneficiary** – the first person(s) in line to receive accumulated retirement account balance and/or life insurance.
- **Contingent Beneficiary** – will receive accumulated account balance and/or life insurance if the primary beneficiary is no longer living (with proof of original death certificate).

Understanding the Beneficiary Form

- Listing a **minor child** as Beneficiary – will need Letters of Conservatorship if either the account balance or insurance benefits are greater than $25,000.
- Member may designate **different** beneficiaries for retirement account balance vs life insurance.
- BGLI and OGLI must have the **same** beneficiary listed.

Updating Beneficiaries

If form is not completed correctly, benefits will be paid according to the **line of descendancy**.

- Surviving spouse
- Dependent children
- Dependent Parents
- Nondependent children
- Nondependent parents
- Estate



BENEFITS PAYABLE

Paid to Beneficiaries

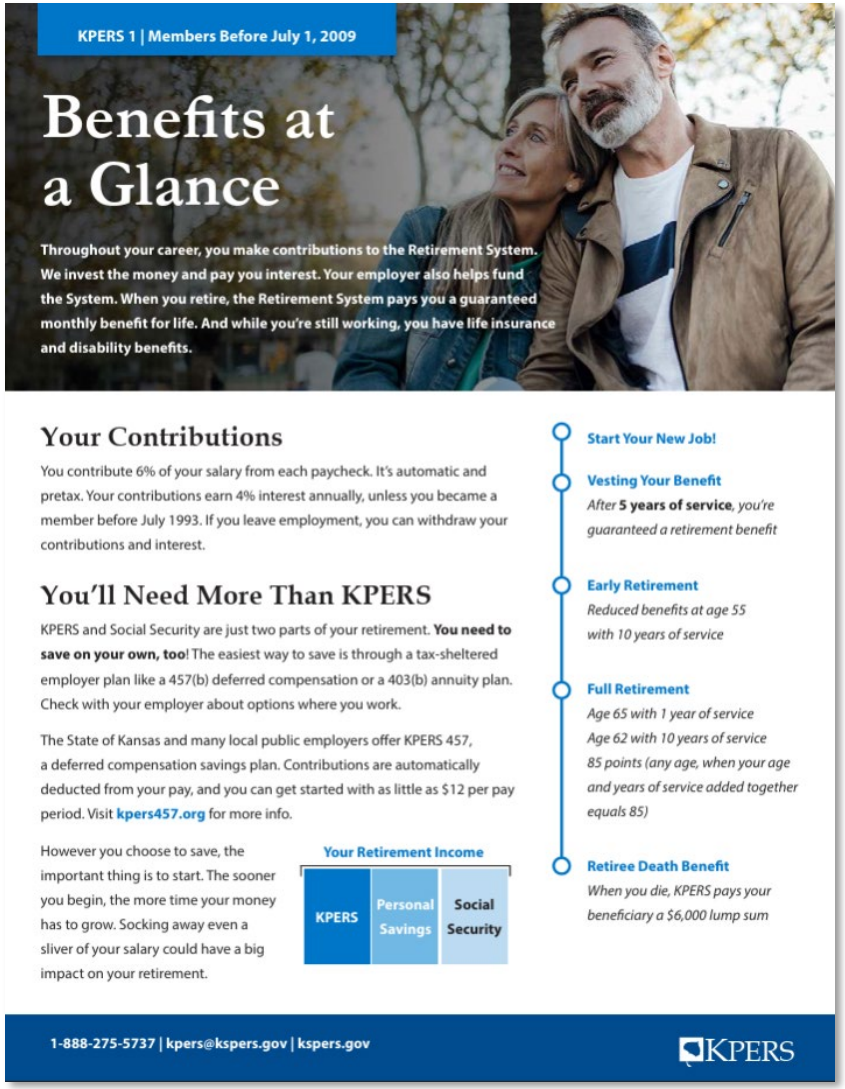
- Return of Contributions **and** Interest
  - **Surviving spouse** may be entitled to monthly retirement benefits
- Basic Group Life Insurance
- Optional Group Life Insurance

Return of Contributions

- Final payroll must be **reported through the EWP** before letters can be mailed to the beneficiary(ies).
- Contributions may be **paid directly** to the beneficiary or **rolled over** to a qualified account.

Basic Group Life Insurance

- Active KPERS members covered at employer's expense.
- Covered at **150%** of annual salary.
- KPERS looks at whichever is **highest**:
  - Employee's current annual rate of pay/hourly or salary.
  - Employee's previous 12 months of pay prior to month of death.


KPERS 1 | Members Before July 1, 2009

Benefits at a Glance

Throughout your career, you make contributions to the Retirement System. We invest the money and pay you interest. Your employer also helps fund the System. When you retire, the Retirement System pays you a guaranteed monthly benefit for life. And while you're still working, you have life insurance and disability benefits.

Your Contributions

You contribute 6% of your salary from each paycheck. It's automatic and pretax. Your contributions earn 4% interest annually, unless you became a member before July 1993. If you leave employment, you can withdraw your contributions and interest.

You'll Need More Than KPERS

KPERS and Social Security are just two parts of your retirement. **You need to save on your own, too!** The easiest way to save is through a tax-sheltered employer plan like a 457(b) deferred compensation or a 403(b) annuity plan. Check with your employer about options where you work.

The State of Kansas and many local public employers offer KPERS 457, a deferred compensation savings plan. Contributions are automatically deducted from your pay, and you can get started with as little as $12 per pay period. Visit kpers457.org for more info.

However you choose to save, the important thing is to start. The sooner you begin, the more time your money has to grow. Socking away even a sliver of your salary could have a big impact on your retirement.

Your Retirement Income

KPERS | Personal Savings | Social Security

Start Your New Job!

Vesting Your Benefit
After **5 years of service**, *you're guaranteed a retirement benefit*

Early Retirement
Reduced benefits at age 55 with 10 years of service

Full Retirement
Age 65 with 1 year of service
Age 62 with 10 years of service
85 points (any age, when your age and years of service added together equals 85)

Retiree Death Benefit
When you die, KPERS pays your beneficiary a $6,000 lump sum

1-888-275-5737 | kpers@kspers.gov | kspers.gov

KPERS

Optional Group Life Insurance

Additional coverage beyond Basic Life Insurance.

- Employer **must affiliate** to offer optional life.
- Coverage is available for the **member**, **spouse**, **and/or child**.
- Member decides the amount of coverage.
- Member pays premium through payroll deduction.

Spouse or Child Optional Group Life Claims

- Contact KPERS directly.
- What will be needed to complete the claim:

Spousal Coverage

  - Name and social security number
  - Death certificate

Child Coverage

  - Name and social security number
  - Copy of birth certificate
  - Death certificate



NOTIFYING KPERS

Employer Action Steps

- Check beneficiaries on file in the **Employer Web Portal**.
- Get as much contact information from **family members** as possible.
  - Best contact person
  - Address
  - Phone number

Do NOT Enter an End Date

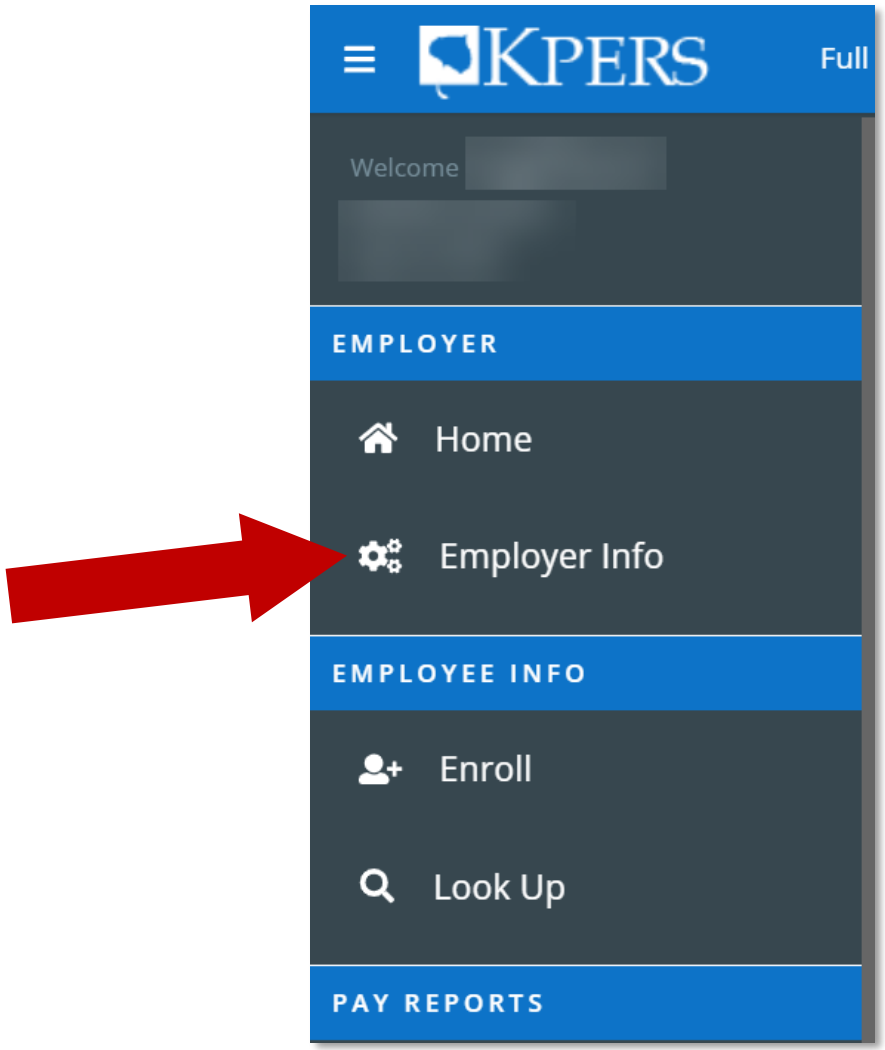
DO NOT put in an **End Date**!



Start Date	End Date
06/15/1998	Enter Date

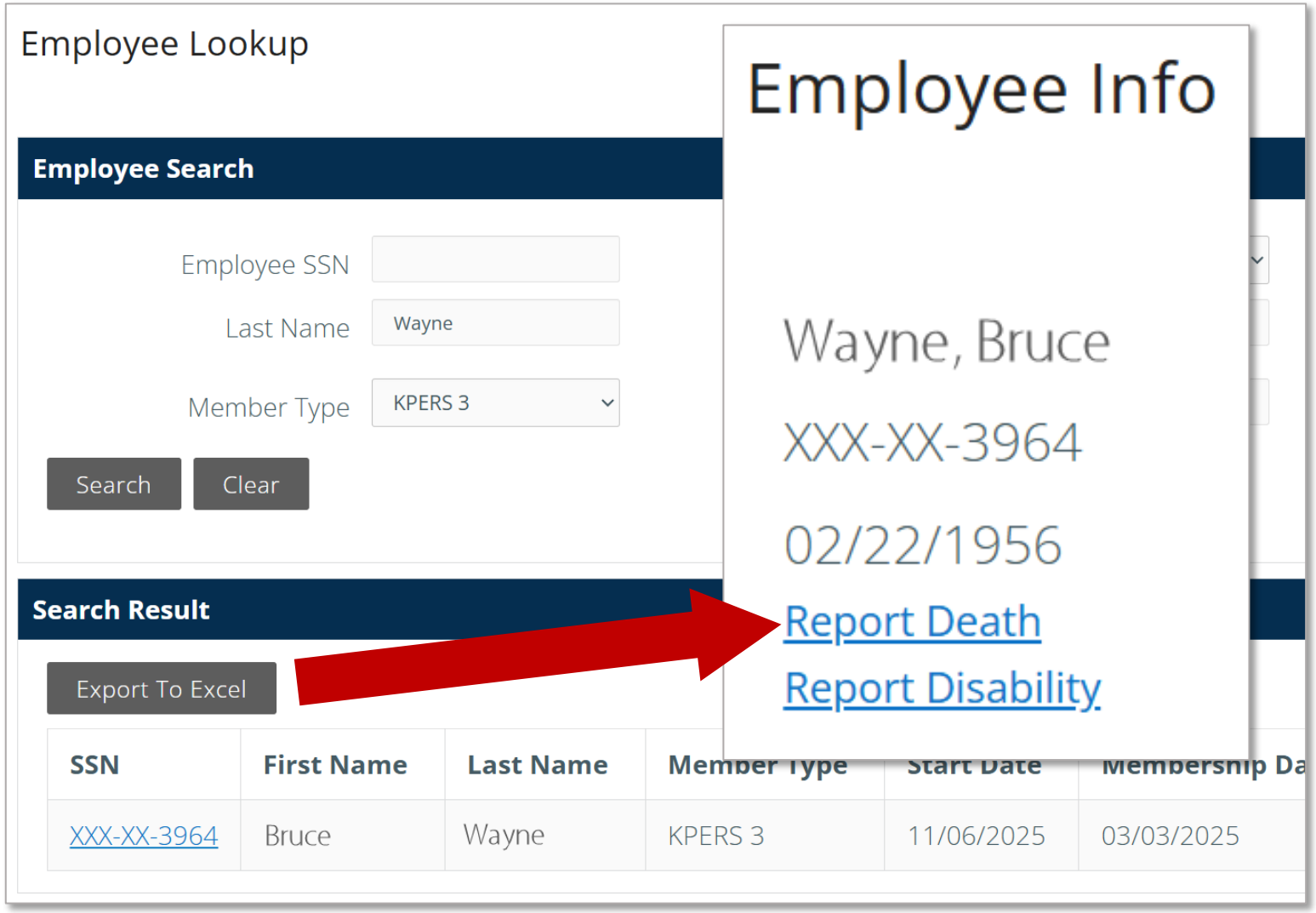
Report Death - KBOR

To report death, go to the **Employee Info** section located on the Homepage in the Employer Web Portal.



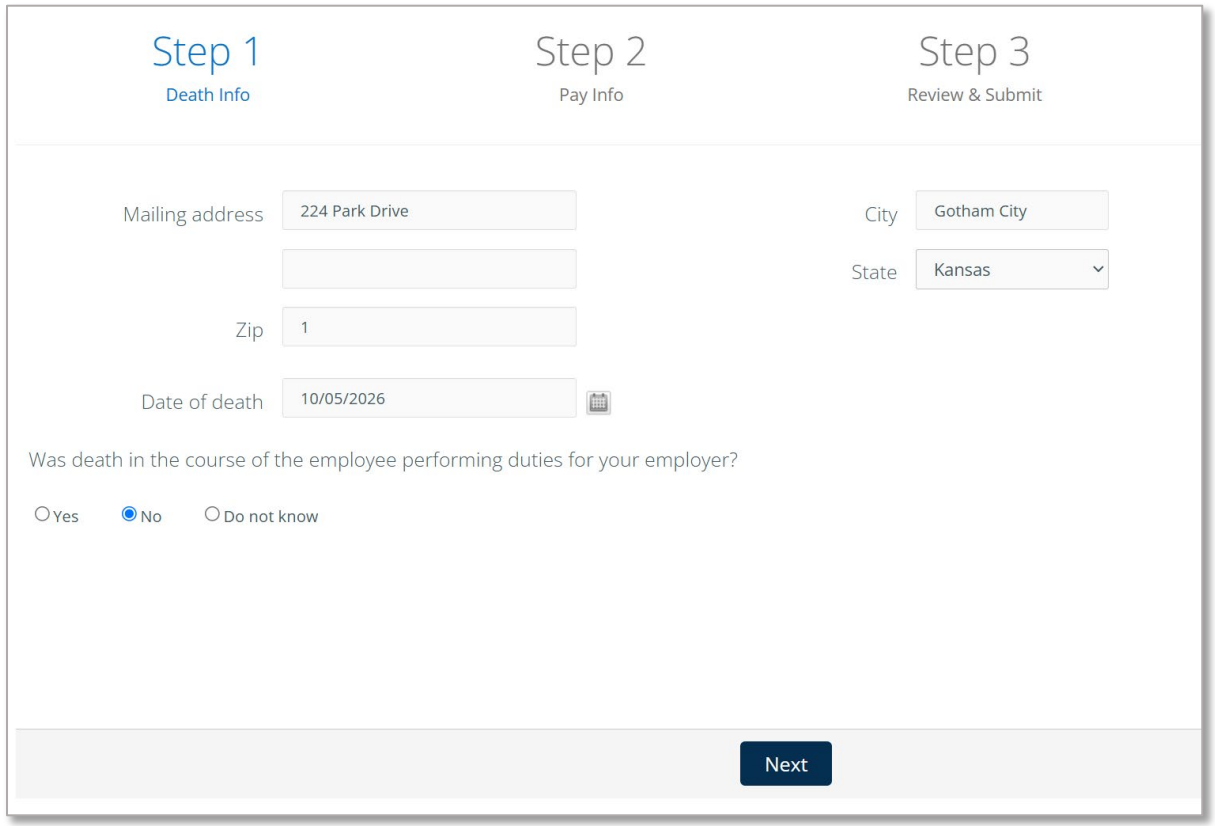
Report Death

Report Death in Employee Record in the Employer Web Portal.



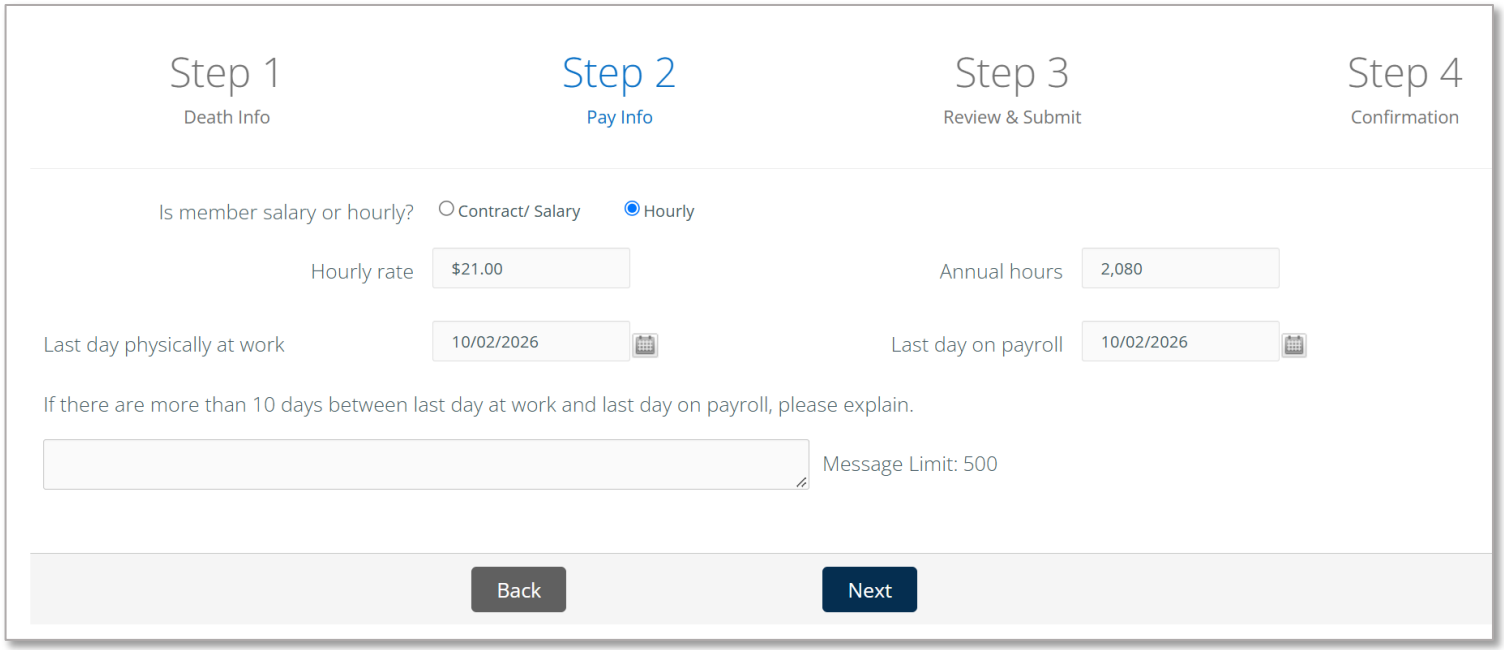
Report Death

- Enter **beneficiary's mailing address**.
- Enter **date** of **death**.
- If agency determines death is **job-related**, please explain.



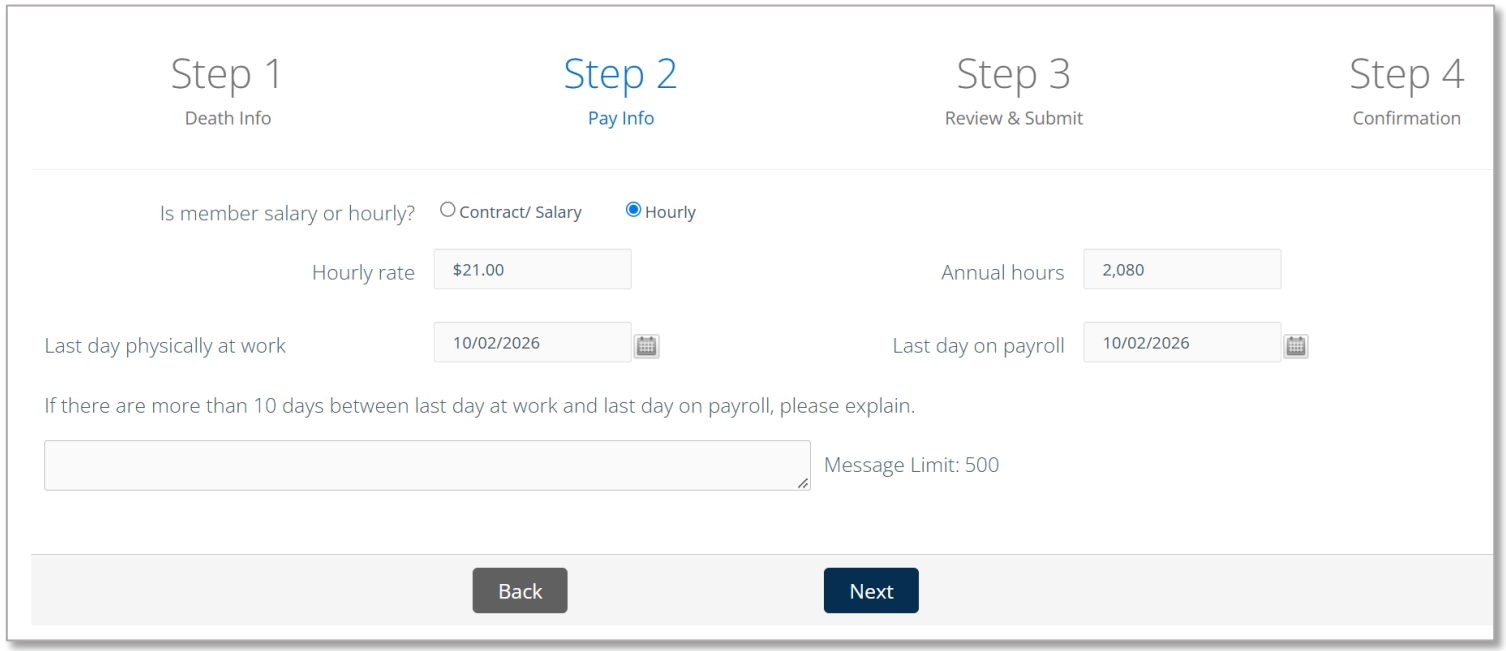
Report Death

- If Contract/Salary is used, include **current** salary only.
- Supplemental pay should be included for those on contract.
- Do **not** include add-on pay, overtime pay, etc.
- Comments may be useful but aren't required.



Report Death

- If Hourly is used, include **current** hourly rate only.
- List expected hours for the position.
- Do **not** include add-on pay, overtime pay, etc.



Calculating Current Annual Rate

Employee works 1200 hours per year X $12.35 per hour = CAR

- KPERS compares the reported CAR to the previous 12 months to calculate Basic Life Insurance. If difference between CAR and previous 12 months is greater than $2,500 KPERS will contact the agency for additional information.
- Differences could be caused by overtime, additional duties, interim positions, bonuses etc.
- KPERS staff may be contacting the agency with questions about the compensation to ensure KPERS is paying the family the correct amount.

Calculating Current Annual Rate

Non- School Example:

CAR is $60,000 and previous 12 months pay is $75,000. Agency must explain the difference in pay of $15,000. Differences could be caused by overtime (please provide dollar amount), additional duties, interim positions, longevity, bonuses (please provide bonus type and dollar amount), etc.

BGLI $75,000 X 150% = $112,500

Calculating Current Annual Rate

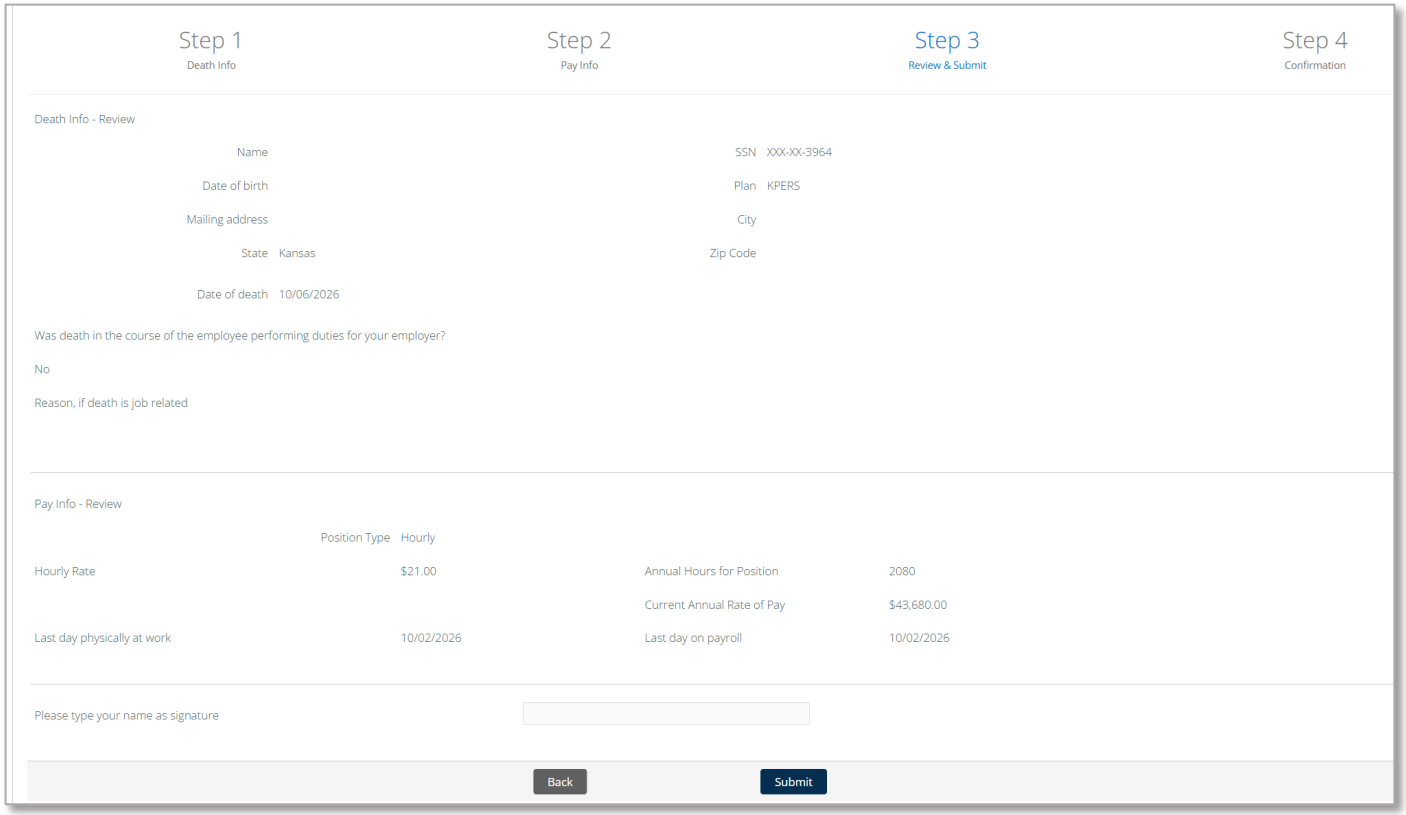
School Example:

CAR is $45,000 and previous 12 months pay is $50,000. Agency must explain the difference in pay of $5,000. The decedent was a teacher and coach, however when reporting the CAR agency did not include supplemental contract of $5,000 for coaching job.

BGLI $50,000 X 150% = $75,000

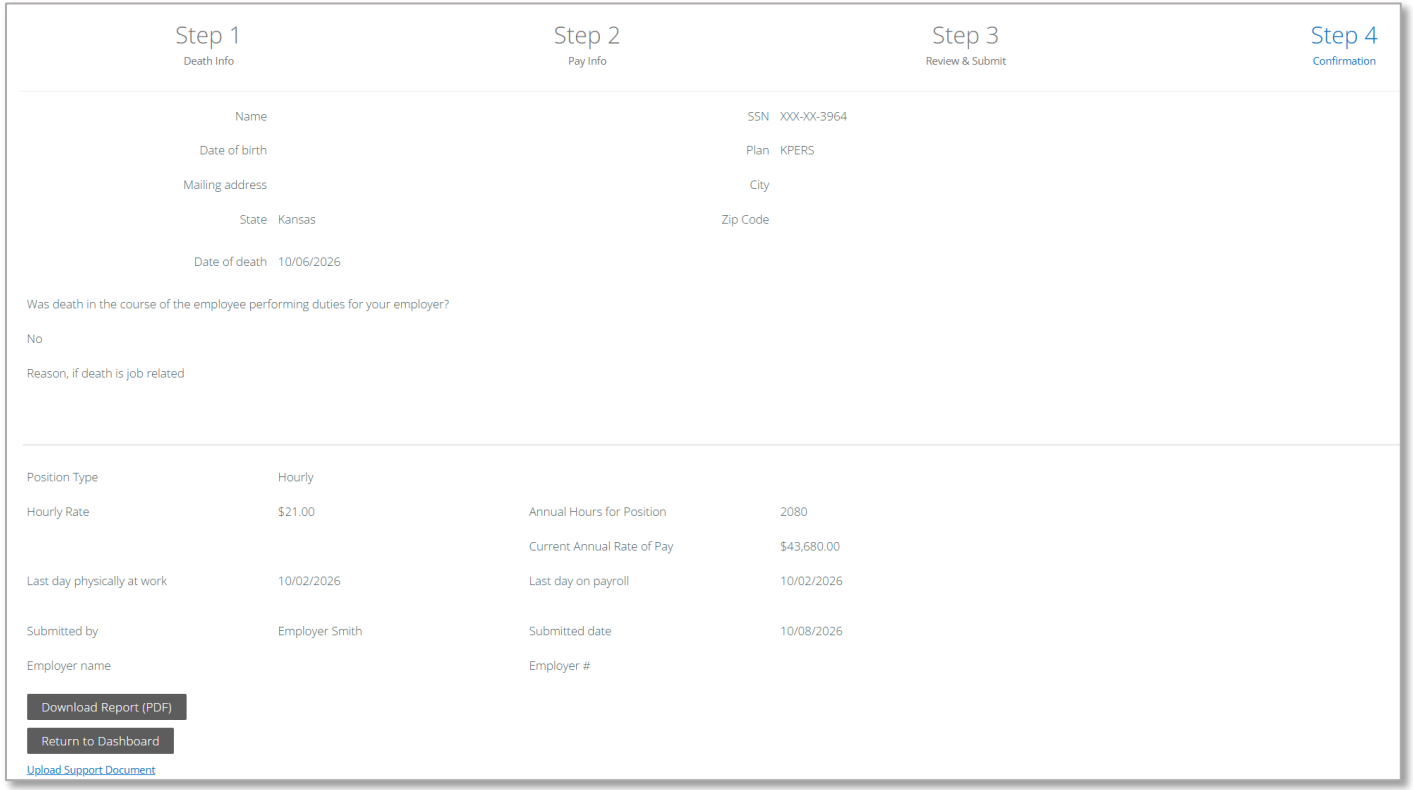
Review

Review data entry for accuracy and submit.



Confirm

- KPERS acknowledges receipt of notification through EWP Message Board.
- No need to contact KPERS.
- Can download PDF for confirmation of completion
- Remember: **DO NOT** put in an **End Date!**



Step 1 Death Info | Step 2 Pay Info | Step 3 Review & Submit | Step 4 Confirmation

Name | SSN XXX-XX-3964
Date of birth | Plan KPERS
Mailing address | City
State Kansas | Zip Code
Date of death 10/06/2026

Was death in the course of the employee performing duties for your employer?

No

Reason, if death is job related

Position Type	Hourly		
Hourly Rate	$21.00	Annual Hours for Position	2080
		Current Annual Rate of Pay	$43,680.00
Last day physically at work	10/02/2026	Last day on payroll	10/02/2026
Submitted by	Employer Smith	Submitted date	10/08/2026
Employer name		Employer #	

Download Report (PDF)

Return to Dashboard

Upload Support Document

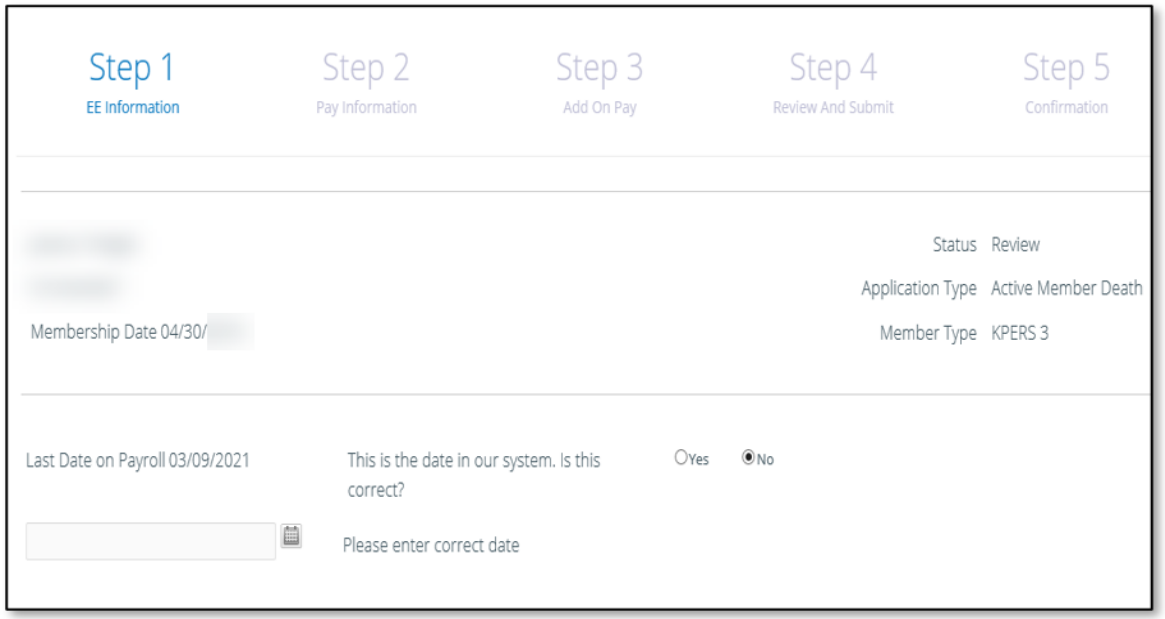
Certification

After the application has been verified by KPERS, a certification will become available.



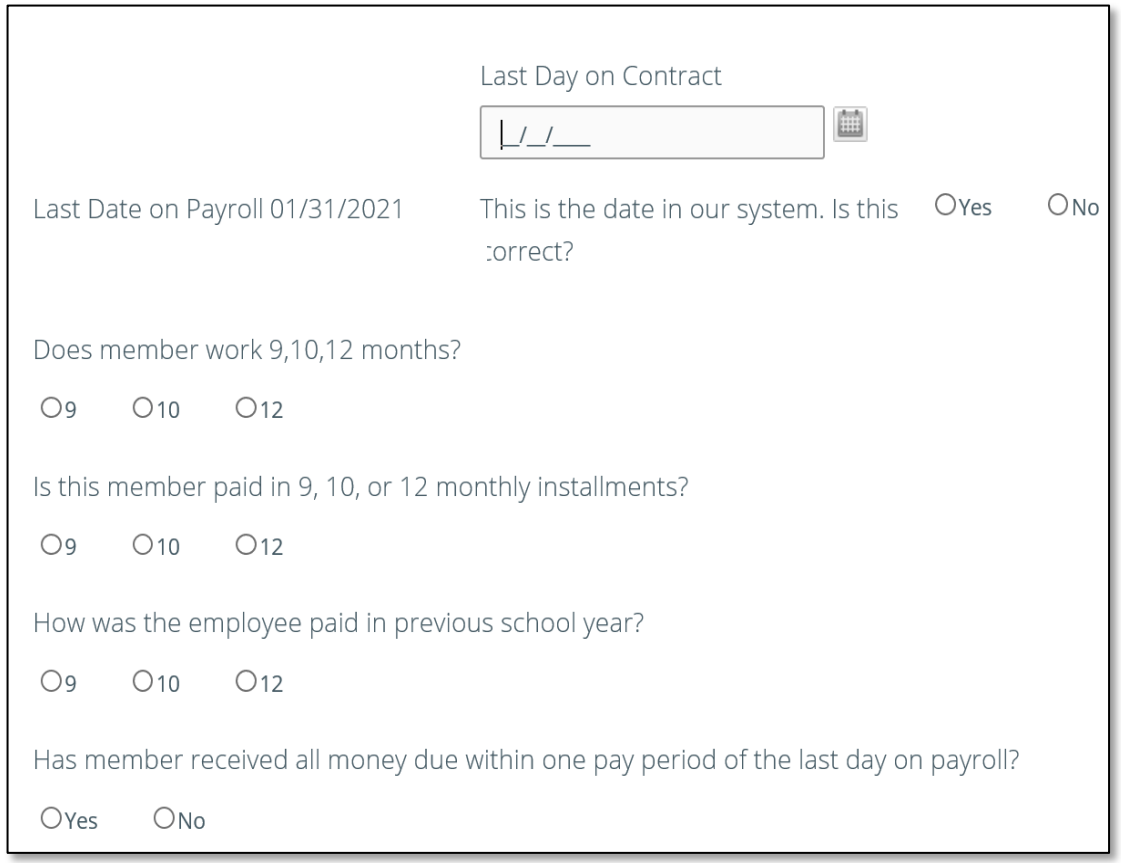
Certification – Non-School

- Verify last day on payroll is last day compensation earned or date of death.
- If member passed on weekend and does not earn wages, report last day on payroll as the Friday prior to death.



Certification – School

- Verify last day on payroll is last day compensation is earned.
  - Licensed employees: last day of the contract
  - Classified employees: last day earning compensation
- School questions **must** be answered.



Pay Information

Step 1 EE Information | Step 2 Pay Information | Step 3 Add On Pay | Step 4 Review And Submit | Step 5 Confirmation

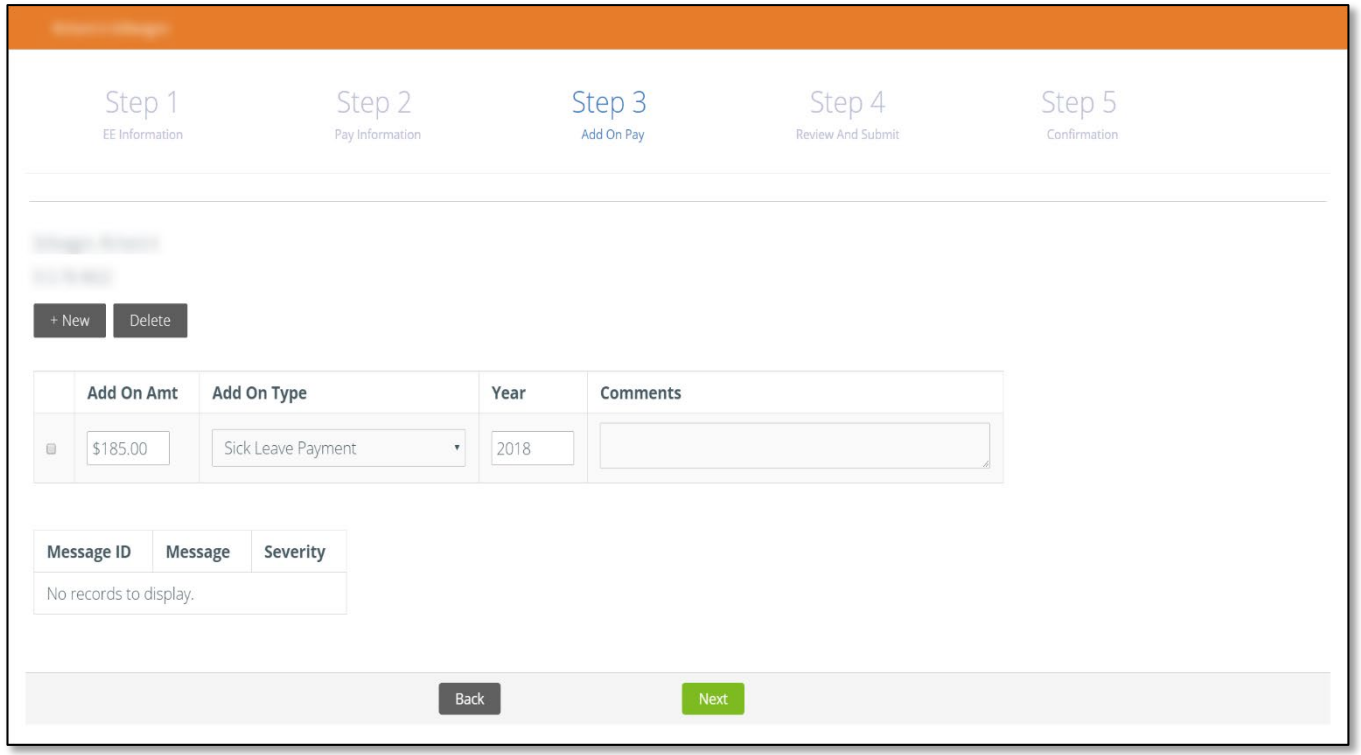
Dtl ID	Pay Date	Gross Salary	Adjustment to Gross	KPERS Wages	Member Reported Contributions	Employee Contributions	Employer Contributions	Insurance	Service Purchase
80426	03/30/2018	$1,000.00	$0.00	$1,000.00	$71.50	$71.50	$200.90	$0.00	$0.00
80427	04/13/2018	$1,000.00	$0.00	$1,000.00	$71.50	$71.50	$200.90	$0.00	$0.00

Message ID	Message	Severity
No records to display.		

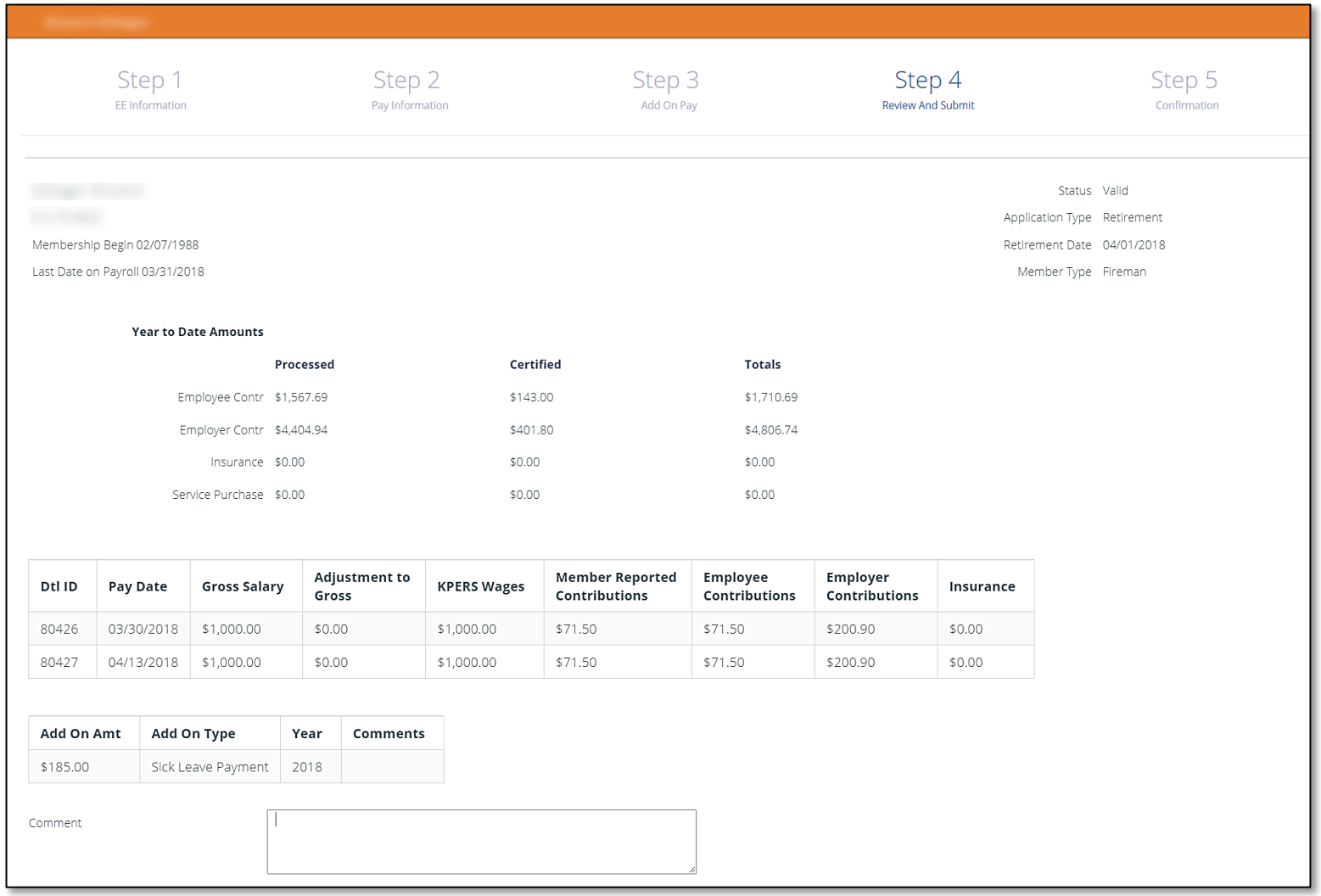
Back Next

Add-On Pay

- Report add-on pay only for members hired **before** July 1, 1993, or in Year of Service.
- Report sick leave payout, vacation leave payout, and comp time.
- Use comment box to report any additional information



Review and Submit



Step 1 EE Information | Step 2 Pay Information | Step 3 Add On Pay | Step 4 Review And Submit | Step 5 Confirmation

Membership Begin 02/07/1988

Last Date on Payroll 03/31/2018

Status Valid

Application Type Retirement

Retirement Date 04/01/2018

Member Type Fireman

Year to Date Amounts

	Processed	Certified	Totals
Employee Contr	$1,567.69	$143.00	$1,710.69
Employer Contr	$4,404.94	$401.80	$4,806.74
Insurance	$0.00	$0.00	$0.00
Service Purchase	$0.00	$0.00	$0.00

Dtl ID	Pay Date	Gross Salary	Adjustment to Gross	KPERS Wages	Member Reported Contributions	Employee Contributions	Employer Contributions	Insurance
80426	03/30/2018	$1,000.00	$0.00	$1,000.00	$71.50	$71.50	$200.90	$0.00
80427	04/13/2018	$1,000.00	$0.00	$1,000.00	$71.50	$71.50	$200.90	$0.00

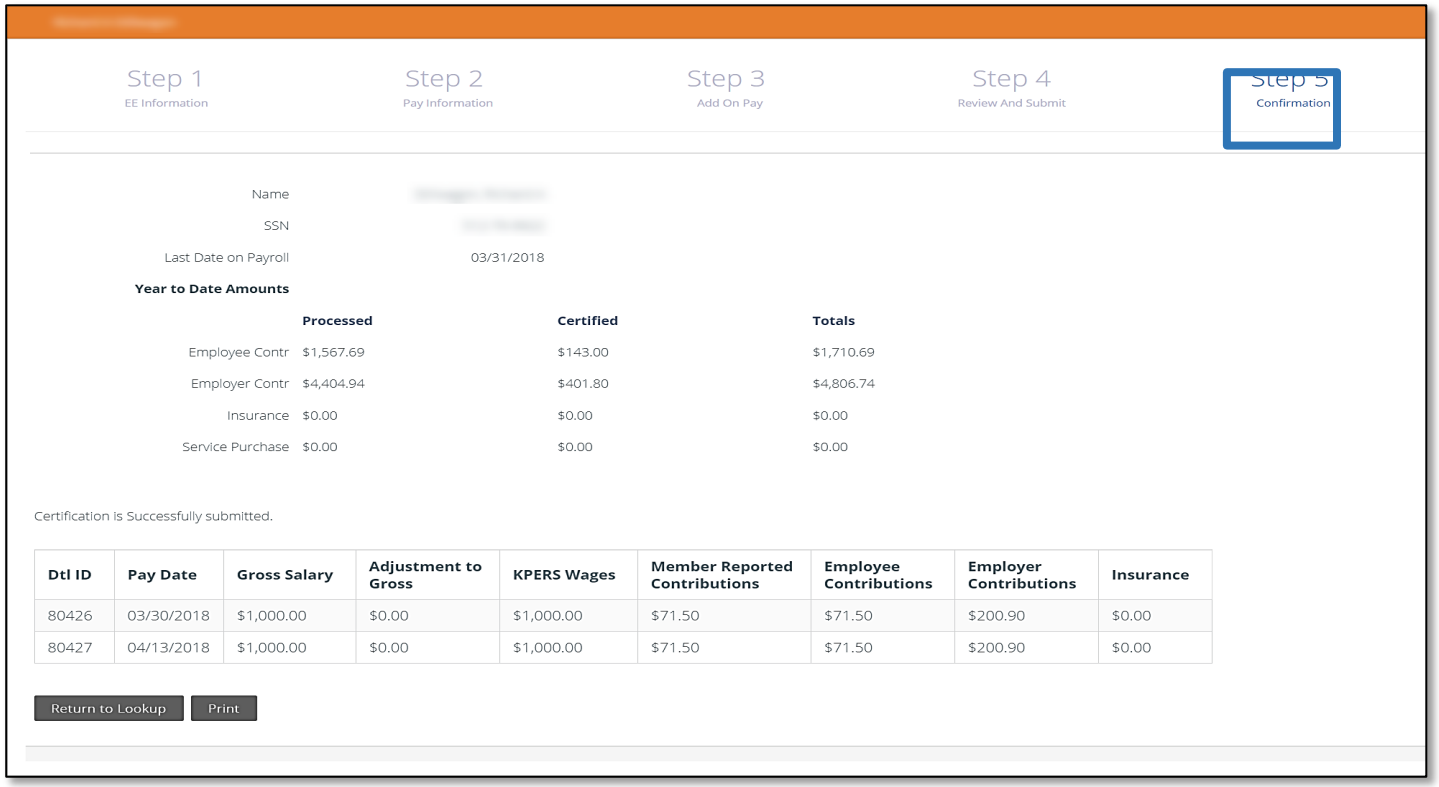
Add On Amt	Add On Type	Year	Comments
$185.00	Sick Leave Payment	2018	

Comment

Confirmation

You can download PDF for confirmation of completion.

Upon verification of the certification, the end date will be posted in the member's record.



Step 1 EE Information | Step 2 Pay Information | Step 3 Add On Pay | Step 4 Review And Submit | Step 5 Confirmation

Name [redacted]

SSN [redacted]

Last Date on Payroll 03/31/2018

Year to Date Amounts

	Processed	Certified	Totals
Employee Contr	$1,567.69	$143.00	$1,710.69
Employer Contr	$4,404.94	$401.80	$4,806.74
Insurance	$0.00	$0.00	$0.00
Service Purchase	$0.00	$0.00	$0.00

Certification is Successfully submitted.

Dtl ID	Pay Date	Gross Salary	Adjustment to Gross	KPERS Wages	Member Reported Contributions	Employee Contributions	Employer Contributions	Insurance
80426	03/30/2018	$1,000.00	$0.00	$1,000.00	$71.50	$71.50	$200.90	$0.00
80427	04/13/2018	$1,000.00	$0.00	$1,000.00	$71.50	$71.50	$200.90	$0.00

Return to Lookup | Print



RETIREE DEATH

Retiree Death

- If a Retiree's family notifies you of a passing, refer the family to KPERS.
- KPERS Representative will provide further information.

Email: kpers@kspers.gov
Toll-free: 1-888-275-5737
Topeka: 785-296-6166

Thank You!

Questions?

KPERS