



Employee Death Benefit Information

Losing a loved one is difficult. The resources provided will help the beneficiary of a City of Chesapeake employee navigate benefits.

Death-in-Service Benefit

In the event of an employee death, your beneficiary, your spouse, minor child, or parent should contact Human Resources at **757-382-8956** or hbenefits@CityofChesapeake.net to help coordinate claims for any benefits due.

Beneficiaries

Making sure affairs are in order and checking in from time to time is key when it comes to protecting loved ones. Ensuring that beneficiary information is updated is one way to help when it matters most.

The City of Chesapeake benefits provides for beneficiaries in the event of death, so updated information is very important.

Designating beneficiaries ensures that funds are appropriately distributed and not defaulted to the estate. Once designated, it is recommended to review beneficiary designations each year to ensure that no changes are needed.

Benefits that require a beneficiary designation are:

- Health savings account (HSA)
- Life insurance
- Retirement

Health, Dental, and Vision Insurance

Continuation coverage is available via the Consolidated Omnibus Budget Reconciliation Act (COBRA) within 60 days of the coverage termination date if the premiums have been current. Please review the COBRA paperwork provided by the employee's department for more information. If you do not receive the paperwork or need another copy, please call **757-382-8956** or email hbenefits@cityofchesapeake.net.

Long-Terms Disability – VRS Plan 1&2

Benefits are administered through the Standard Insurance Company. For more information, call **800-368-1135** or review the [coverage highlights](#).

Long-Terms Disability – Hybrid Members

Benefits are administered through the Reed Group, a third-party Administrator for VRS. For assistance with claims administration, call **844-507-5391**, email VDPsupport@reedgroup.com, or access Reed Groups LeavePro self-service portal.

Basic Group Life

Full-time employees will receive two (2) times their annual salary made payable to their beneficiary upon your death. This is administered by Securian Financial.

Taxation of Benefits

Any distributions a beneficiary or survivor receives will be subject to federal and state income taxes. See the IRS 402(f) Special Tax Notice.

Employee Assistance Program

This is a free benefit provided to employees and their households for up to 18 months after and employee's death. For more information about EAP services, visit portal.BHSONline.com username: **CityofChesapeake** Call or text: **800-327-2251** www.BHSONline.com

Services are available 24-hours a day, 7-days a week.

Important Contact Information

- **Securian Financial (Life Insurance)**
Call **800-441-2258**.
Email: RBO@securian.com
- **Virginia Retirement System (VRS):**
Call 888-827-3847 or visit www.varetire.org
- **VRS Defined Contribution Plans:**
Call **877-327-5261** and ask to speak with a Participant Services Representative or visit www.varetire.org/dcp
- **MissionSquare Retirement (457 Plan)**
Call 800-669-7400
www.missionsq.org
- **Social Security Survivor Benefits:**
Call the Social Security Administration at **800-772-1213**, contact your local Social Security Administration office or visit www.socialsecurity.gov
- **Taxation of Benefits:** Consult a tax advisor, call the IRS at 800-829-1040 or visit www.irs.gov.
- **Line of Duty Act (LODA) - Sworn Public Safety:**
The Line of Duty Act provides disability, death, and health benefits to eligible employees and their eligible family members.
www.valoda.org/eligibility/
888-827-3847 (Request LODA support)
- **Workers' Compensation Survivor Benefits:**
Contact Risk Management at **757-382-6586**.