



LOUISIANA SCHOOL EMPLOYEES'  
RETIREMENT SYSTEM

# Survivor Benefits

Fact Sheet – 17

If a member of LSERS dies prior to retirement, eligible survivors may qualify for monthly benefits. If no survivor benefits are payable, LSERS will refund the member's contributions to the designated beneficiary(ies).

## Member Status at Death

Member	A member must have 5 or more years of service for any survivor benefit to be payable. The member must have contributed to the retirement system at least 2 years immediately prior to death unless the member has at least 20 years of service. If the death occurs while performing qualified military service, then that time shall be credited to their account and they will be treated as an active, contributing member.
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## Survivor Eligibility

Spouse	The spouse must have been legally married to the deceased for at least 2 years if the member's first state service was prior to 7/1/2010, and at least 1 year if the member's first state service was on or after 7/1/2010. Benefits may cease if surviving spouse remarries.
Child	An unmarried child up to age 18 or up to age 23, if a full-time student. Benefits will cease upon marriage regardless of age or student status.  A child with physical or intellectual disabilities may be eligible regardless of age. A <a href="#">12C Physician Report of Disability</a> must be attached to the survivor application. The child must have been disabled at time of the member's death and must be certified by the Louisiana State Medical Disability Board prior to any payments. If awarded, this benefit is for life.

## Survivor Benefits

LSERS has provisions allowing for multiple survivors. If more than one survivor is eligible for benefits, the benefits will be appropriately distributed between the surviving spouse and all eligible children.

## Application for Benefits

If you believe you may be eligible for survivor benefits, complete LSERS [Form 13 Application for Survivor Benefit](#) and submit with required documentation. LSERS will determine eligibility and respond to your claim.

## Recertification

If benefits are awarded, recertification of marital and/or student status is required for benefits to continue as stated above under Survivor Eligibility. Failure to comply with the recertification will result in a suspension of benefits. Recertification's are outlined below:

### Student

Students between the ages of 18 & 23 must submit a [Form 13B Student Educational and Marital Certification](#) to recertify student and marital status prior to each semester. If the student marries and/or if falls below full-time educational attendance, benefits will cease immediately.

### Spouse

Spouses should notify LSERS immediately upon remarriage. LSERS will send a recertification form to the surviving spouse each year. If the deceased's first state service was prior to 7/1/2010 and was not eligible to retire prior to death, the surviving spouse benefit will cease if remarried prior to age 55. If the deceased's first state service was 7/1/2010 or after and they were not eligible to retire on the date of death, the surviving spouse benefit will cease if remarried prior to age 55 but may be resumed upon divorce or death of the current spouse.

## Redistribution of Benefits

Once a survivor becomes ineligible for benefits the monthly amount apportioned to them will be redistributed to any remaining, eligible survivors. If a survivor receives benefits after they are no longer eligible, the funds must be returned to LSERS.