



University of North Alabama

Staff Handbook

Death Benefits

In the event of the death of an active, full- or part-time, regular employee, the beneficiary selected by the employee is entitled to certain death benefits. The Office of Human Resources maintains the forms necessary to establish a beneficiary. There are separate beneficiary forms for each of the benefits listed below. It is suggested that an employee ensures their beneficiary information is up-to-date at all times. Any changes to this information must be made in person in the Office of Human Resources.

If an employee dies before they retire from the University, their beneficiary is eligible to receive the following:

- **Basic Life insurance:** In the event of the death of an employee under the age of 65, the employee's beneficiary receives one and one-half times the employee's current annual base salary. For active employees, the benefit amount is reduced by 25% every five years starting at age 65.
- **Teachers' Retirement System (TRS) death benefits:** Members of the Teachers' Retirement System of Alabama have death benefits available through the TRS. The benefits are detailed in the [TRS Member Handbook](#).
- **Sick leave benefits:** Upon the death of an eligible, active employee, a death benefit equal to the unused accrued sick leave balance of the employee is paid to the beneficiary of the employee or will be included in the amount reported to the Teachers' Retirement System, but not both. For an employee who is not vested, payment of the accrued sick leave balance is the only option. For a vested employee, it is at the discretion of the beneficiary as to how the sick leave will be distributed.
- **Annual leave benefits:** Upon the death of an employee, the beneficiary receives payment for all accrued annual leave.
- **Unpaid earned biweekly or monthly salary (including accrued compensatory time, if any):** Upon the death of an employee, that portion of the biweekly or monthly salary earned by the employee is paid to the beneficiary.
- **Continuation of health insurance:** In the event of the death of an employee who has family health insurance coverage under the University's group plan, the covered spouse and/or dependents are entitled to continuation of health insurance coverage for 36 months under the provisions of COBRA. The provisions of COBRA allow the spouse and dependent(s) to remain on the University's group plan by paying 102% of the premiums.

Upon the death of a retiree of the University, the designated beneficiary is eligible to receive the following:

- **Basic Life insurance:** If the retiree is under the age of 65, his/her beneficiary receives one and one-half times the employee's annual base salary effective the date of retirement. This benefit amount is reduced to \$10,000 upon the end of the month in which the retiree attains age 65 and to \$0 upon the end of the month in which the retiree attains age 70.
- **Teachers' Retirement System (TRS) death benefits:** Retirees of the Teachers' Retirement System of Alabama have death benefits available through the TRS. The benefits are detailed in the [TRS Member Handbook](#).