

Non-Benefit-Eligible Position

Working for the state in a position that is not deemed benefit-eligible has no impact on your eligibility to continue receiving a retirement benefit. You may work in that position and receive a retirement benefit from MOSERS.

You may work as much as you want for any employer other than the state of Missouri and receive a retirement benefit from MOSERS at the same time.

Reemployed by MPERS

If you become employed in a position covered by the MoDOT and Patrol Employees' Retirement System (MPERS), your MOSERS benefit will be stopped until you retire again.

MSEP 2011 retirees **will** receive additional service credit and monthly retirement benefits from MPERS for periods of service greater than 1 year while reemployed under MPERS. MOSERS members who elect MSEP at retirement and become reemployed in an MPERS benefit-eligible position will receive service credit and retirement benefits from MPERS for periods of service greater than 5 years.

For more information see the **Reemployment Section** under the **Retirees Section** of our website.

DEATH AND YOUR RETIREMENT BENEFIT

Death After Retirement

When you die, survivor benefits will be paid according to the benefit payment option you elect on your *Retirement Election* form, regardless of your marital status. When MOSERS is notified of your death, a benefit counselor will send your spouse, child(ren), or the person who contacts us a letter and the *Application for Survivor Benefits* (if applicable). Your spouse/beneficiary must apply for survivor benefits, which will start the first of the month following your date of death.

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Who Receives Your Final Benefit Payment From MOSERS?

You are entitled to a full benefit payment for the month in which you die. You have the option of designating a beneficiary to receive your final payment from MOSERS. Your final benefit payment from MOSERS should **not** be confused with potential survivor benefits (see page 25 and 31).

Death of Your Spouse

If you elect the Joint & 50% Survivor Option or the Joint & 100% Survivor Option and your spouse precedes you in death, your benefit will revert (pop-up) to the Life Income Annuity amount. The effective date of the pop-up will be the first of the month following your spouse's date of death. The pop-up is not automatic. You must provide MOSERS with a copy of your spouse's death certificate before your benefit will be adjusted.

Are you a survivor of a MOSERS benefit recipient? Get more information and see what steps you should take in the **Survivors Section** of MOSERS' website.