

# AgriLife Benefits – Notice of Death Guidance

---

## **Employee/Retiree Death**

1. Contact AgriLife Benefits: [agrilifebenefits@ag.tamu.edu](mailto:agrilifebenefits@ag.tamu.edu) or 979-845-2423
2. **Provide Initial Claim Information**
  - Date of death
  - Cause of death (natural or accidental)
  - Caller's name, relationship to the deceased, phone number, mailing address
3. AgriLife Benefits will forward the claim to the System Benefits Administration office (SBA).
4. **Life Insurance Claim Process**
  - SBA will notify The Hartford Life Insurance Company.
  - OG Benefits, powered by The Hartford, assists The Hartford and the Texas A&M University System with death claims.
  - The Hartford will mail a packet to the beneficiaries listed in Workday.
    - Beneficiaries must complete the paperwork and return it with a copy of the death certificate.
    - For expedited processing, contact OG Benefits at 833-867-5300.
5. **Benefits Termination**
  - SBA will notify AgriLife Benefits once The Hartford has been informed, enabling termination of the employee's/retiree's benefits coverage.
6. **Coverage End Date & Premium Refunds**
  - Coverage ends on the last day of the month in which death occurred, regardless of notification date.
    - Example: If death occurs on 3/1/2025 and notification is received 6/1/2025, coverage ends 3/31/2025.
  - Refunds will be issued for overpaid premiums; however, the billing office can only refund up to the current fiscal year.
7. **Retirement System Notification**
  - If applicable, AgriLife Benefits can notify the Teacher Retirement System (TRS) or Civil Service Retirement System (CSRS) on behalf of the family.
  - TRS will mail a packet to the listed beneficiary within 30 days of receiving notice. The beneficiary must return completed forms with a copy of the death certificate.

---

## **Survivor Health/Dental/Vision Continuation Coverage**

### **1. Eligibility**

- Employees:
  - Survivor continuation coverage may be available depending on years in a benefits-eligible position. Children age out at 26 unless an exception is approved.
- Retirees:
  - Spouses may continue coverage indefinitely (children age out at 26 unless an exception is approved).
- If survivor coverage is not available, COBRA may be an option.

### **2. Information & Enrollment**

- AgriLife Benefits will send a survivor continuation form and general information letter listing:
  - Eligible coverages
  - Monthly premium amounts
- Documents can be mailed or emailed upon request.

### **3. Premium Responsibility**

- Survivors must pay the full premium for medical coverage, as employer contributions end upon the employee's/retiree's death.

### **4. Coverage Changes**

- Survivors may cancel coverage at any time; however, once a specific coverage is dropped, it cannot be reinstated.
  - Example: If medical, dental, and vision are elected but dental is later dropped, dental coverage cannot be reinstated.

---

## **Dependent Death**

1. Contact AgriLife Benefits: [agrilifebenefits@ag.tamu.edu](mailto:agrilifebenefits@ag.tamu.edu) or 979-845-2423

### **2. Provide Initial Claim Information**

- Date of death
- Cause of death (natural or accidental)
- Caller's name, relationship to the deceased, phone number, mailing address

3. AgriLife Benefits will forward the claim to the System Benefits Administration office (SBA).

#### 4. Life Insurance Claim Process

- SBA will notify The Hartford Life Insurance Company.
- OG Benefits, powered by The Hartford, assists The Hartford and the Texas A&M University System with death claims.
- The Hartford will mail a packet to the employee/retiree (policyholder).
  - The policyholder must complete the paperwork and return it with a copy of the death certificate.
  - For expedited processing, contact OG Benefits at 833-867-5300.

#### 5. Benefits Termination

- SBA will notify AgriLife Benefits so dependent coverage can be terminated.

#### 6. Coverage End Date & Premium Refunds

- Coverage ends on the last day of the month in which death occurred, regardless of notification date.
  - Example: If death occurs on 3/1/2025 and notification is received 6/1/2025, coverage ends 3/31/2025.
- Refunds will be issued for overpaid premiums; however, the billing office can only refund up to the current fiscal year.

#### 7. Beneficiary Updates

- AgriLife Benefits will mail the TAMUS Beneficiary Designation Form, TRS Designation of Beneficiary Form (if applicable), and CSRS Beneficiary Update Form (if applicable).
- Return completed TAMUS forms to AgriLife Benefits. TRS and CSRS forms must be sent to the addresses listed on the forms.

---

For questions or additional assistance, contact AgriLife Benefits at [agrilifebenefits@ag.tamu.edu](mailto:agrilifebenefits@ag.tamu.edu) or 979-845-2423.