

Survivor Benefits – Lesson Plan

Introduction

This interactive lesson plan uses the *Survivor Benefits* video to help the presenter explain the importance of designating survivor benefit recipients.

Objective

New and potential educators will expand their knowledge by understanding:

- CalSTRS survivor benefits.
- The importance of having a current recipient on file.
- How to submit a *Recipient Designation* form.

Activity 1

Tools

Computer, laptop or smartphone

Survivor Benefits video

Instructions

- ▶ Explain there are short educational videos at CalSTRS.com/videos.
- ▶ Play the *Survivor Benefits* video for the educator.
- ▶ Answer questions.

Time

5 minutes

Activity 2

Tools

Recipient Designation form

Instructions

- ▶ Introduce the *Recipient Designation* form.
 - This form can be submitted online through *myCalSTRS*.
- ▶ Review and explain these six sections:
 - Instructions
 - There are detailed instructions on how to fill out each section of the form.
 - Introductory section
 - Identify the CalSTRS retirement program the educator is under:
 - ❖ A member of the Defined Benefit Program.
 - ❖ A participant of the Cash Balance Benefit Program.
 - ❖ A member/participant of both the Defined Benefit and Cash Balance Programs.
 - Member/Participant Information
 - In Section 1, the educator will provide their personal information.
 - Recommend that the educator use their CalSTRS Client ID instead of their Social Security number.
 - Primary Recipients
 - In Section 2, the educator will identify the persons or entities they wish to designate to receive the survivor benefit.
 - The educator can designate multiple primary recipients.
 - Secondary Recipients
 - In Section 3, the educator will identify the persons or entities they wish to designate to receive the survivor benefit in the event both the member and the primary recipients are deceased.

Time

2 minutes

Activity 2 (continued)

Tools

Instructions

Time

2 minutes

- Required Signatures
 - Check all boxes that apply, sign and date.
 - If the educator is married or in a registered domestic partnership, their spouse or partner must also sign and date.
 - The *Recipient Designation* form must be submitted to CalSTRS, not to the educator’s Human Resources department.

Additional Resources

- ▶ *CalSTRS Member Handbook*
- ▶ *Survivor Benefits: Remember Your Loved Ones* booklet

Action Item

- ▶ Encourage the educator to submit a *Recipient Designation* form soon.