

Did You Know...



Survivorship in Retirement

Survivorship is a benefit that is available to all married members and is elected or waived prior to Retirement. By selecting this option, the member's monthly benefit is decreased by a percentage that is determined by the age relationship between the member and their spouse. Upon the retirees' death, the spouse will receive a lifetime spousal benefit equal to 50% of the retired member's benefit.

If the spouse should pre-decease the retiree, upon notification and receipt of a death certificate, the retiree's benefit will pop up to what it would have been without the cost of electing the benefit.

Many employees consider the cost of term life insurance vs. the cost of the Survivorship option. When you elect this option, you must provide the Retirement Office with a copy of your marriage license and a copy of your spouse's birth certificate. All married members must also complete a notarized spousal form along with their spouse when electing or waiving the option.



ALLEGHENY COUNTY
EMPLOYEES' RETIREMENT SYSTEM