

## FAMILY DEATH BENEFIT PLAN INFORMATION SHEET ALL MEMBERS

The Family Death Benefit Plan (FDBP or “the Plan”) is a voluntary program designed to provide increased financial protection for the families of LACERS Members who die prior to retirement. Participating Members and the City share the cost of funding the FDBP, and is an addition to other death benefits provided by the System. Beginning July 1, 2020, each Member pays \$2.40 a month and the City contributes an equal amount. An employee becomes eligible for Membership in the Plan **after 18 months of City Service**. Following an **additional 18 months of contributory Membership** an employee is entitled to basic coverage under the Plan.

If a participating Member dies as an **Active employee** with 18 or more months of Plan Membership, the Plan currently provides the following monthly payments on behalf of his or her children who are up to age 16 or disabled:

Conditions	Monthly Payment
<i>Surviving spouse/domestic partner</i> with 1 child	\$1,875.00
<i>Surviving spouse/domestic partner</i> with 2 or more children	\$2,186.90
No <i>surviving spouse/domestic partner</i> , 1 child (paid to legal guardian)	\$937.50
No <i>surviving spouse/domestic partner</i> , 2 children (paid to legal guardian)	\$1,875.00
More than 2 children (paid to legal guardian)	\$2,186.90 (maximum benefit)

The above benefits may be continued on behalf of children up to the age of 18 or 19 as long as they remain enrolled full-time in secondary school, but the payment on behalf of the *surviving spouse/domestic partner* will normally cease when the youngest child turns age 16. However, a child who becomes physically or mentally disabled before reaching age 22 will continue to receive payments as long as he or she remains disabled, and payments will also be made to a *surviving spouse/domestic partner* while responsible for the disabled child’s care and custody.

Additional benefits become available if the Member dies as an **Active employee** with 120 months (10 years) or more of contributory Membership. A pension is provided for the *surviving spouse/domestic partner* beginning at age 65 or a reduced payment at any time between age 60 and 65. An actuarially reduced benefit may also be paid to qualified surviving spouse/domestic partner at age 50, provided that the surviving spouse/domestic partner was disabled at least one month before the Member’s death. Currently, the monthly allowances are:

Age	Monthly Payment	Age	Monthly Payment	Age	Monthly Payment
60	\$613.04	62	\$710.78	64	\$808.52
61	\$661.93	63	\$759.66	65	\$857.40

If there is no *surviving spouse/domestic partner*, the payment may be made to dependent parents if the Member provided one-half (50%) of their income. If both parents survive a deceased Member, they may receive a monthly payment of \$1,875.00; however, if one parent survives and has not remarried, the monthly payment will be \$1,031.25.

All of the benefits provided by the Plan with the exception of those payable to beneficiaries of Social Security retirement age or older, are subject to certain earnings limitations as determined by the Board of Administration of LACERS and pursuant to the Internal Revenue Code. As indicated above, participation in the Plan is completely voluntary and Membership can be cancelled at anytime by submitting a cancellation form. However, premiums previously made for Plan Membership are not refundable if Membership is cancelled, and all eligibility for benefits under the Plan cease as of the date of cancellation.

## **ADA NOTICE**

As a covered entity under Title II of the Americans with Disabilities Act, the City of Los Angeles does not discriminate on the basis of disability and, upon request, will provide reasonable accommodations to ensure equal access to its programs, services and activities.