

Life Events

If you experience a life event, such as marriage, divorce, or the birth of a child, you may be eligible to make changes to your current benefit elections. To make changes, [visit OneUSG Connect – Benefits website](#).

When Can I Make Benefit Changes?

- Per IRS regulations, benefit changes are normally allowed only during the annual enrollment period between October and November.
- However, certain changes to your family or work status may allow you to make mid-year benefit changes.
- Regulations require changes be made within 30 days of your life changing event, which is also the effective date of your benefit changes.

Guidelines

- When you have a qualified life event, you may make any change related to the life event — for example, if you have a baby, you may add the new child to your plan, but you cannot add a spouse.
- Changes not made within 30 days of the event will have to wait until annual enrollment.
- [Visit the OneUSG Connect – Benefits website](#) for a list of qualified life events.

Death of an Active Employee

We would like to offer our deepest condolences to you and your family for your loss. We realize this is a difficult time but there are a few things related to your benefits that may need your attention. When an employee of CSU passes away the employee's supervisor or manager should be notified as soon as possible. If you are unsure of the contact information for the employee's department, please contact: Human Resources at 706-507-8920

Human Resources will take the appropriate action to end the employee's employment in the next 24 hours. After the action has been approved, it is sent to the OneUSG Connect-Benefits Center overnight by electronic file to update them on the employee's passing.

OneUSG Benefits Center - Contact with Family Members

A Life Specialist from the OneUSG Connect- Benefits Center will call the beneficiary on file with the Benefits Center within 3 days of receiving (electronic) notification of the employee's death to review the benefits and life insurance that the employee was enrolled in prior to their death.

Important: The OneUSG Connect-Benefits Center cannot discuss life insurance or other benefits with family members or beneficiaries until the employee's termination has been sent to the Benefits Center by electronic file (after being entered by CSU). A delay in entering the termination in PeopleSoft will cause a delay with the family receiving information about survivor benefits.

Life Insurance Claims & Continuing Medical Insurance

Family members will receive the following information when they speak with a OneUSG Connect- Benefits Center Life Specialist:

- Continuing medical, dental, and other benefits for family members covered on the deceased employee's insurance.
- Instructions for filing life insurance claims with MetLife

Beneficiaries can speak with a Life Specialist at the One USG Connect Benefits Center by phoning 844-587-4236, press 7 to speak. Representatives are available Monday through Friday from 8 a.m. – 5 p.m. Eastern time.

Notification of Death - Retirement Plans

When an employee passes away the Retirement Plan/Record keeper for that plan should be contacted by a family member as soon as possible. A retirement plan representative will provide directions for submitting proof of death and discuss the available distribution options with the employee's beneficiary for each retirement plan that the employee is enrolled in.

If you are unsure of the retirement plans that the employee was enrolled in, please contact CSU HR at 706-507-8920

Teacher Retirement System of Georgia (TRS)

To report the death of an employee member enrolled in Teacher Retirement System of Georgia (TRS) phone (404)352-6500. TRS representatives are available Monday through Friday from 8 a.m. – 5 p.m.

Optional Retirement Plan (ORP), 457(b) or 403(b)

To report the death of an employee enrolled in the Optional Retirement Plan (ORP), 457(b) or 403(b) plans the record keeper(s) that manages the employee's account should be contacted. The three vendors that manage these accounts for the USG are:

TIAA - [844-230-7527](tel:844-230-7527)

Fidelity - [800-343-0860](tel:800-343-0860)

AIG/VALIC - [800-448-2542](tel:800-448-2542)

Resources to Support Employees and Families

CSU Human Resources - [\(706\) 507-8920](tel:706-507-8920)

Accentra Employee Assistance Program (EAP) - [844-243-4440](tel:844-243-4440) or usg.mylifeexpert.com (company code: USGCares)

OneUSG Connect-Benefits Call Center - [844-587-4236](tel:844-587-4236)

Death of a Retired Employee

We would like to offer our deepest condolences to you and your family for your loss.

When a retired employee of CSU passes away that was enrolled in a USG healthcare, dental, vision, or life insurance plan:

- A family member or legal representative of the retiree should contact the One USG-Connect Benefits Center to notify the Benefits Center of the retiree's death.
- A Life Specialists with the Benefits Center will discuss the following information:
 - Making changes or canceling medical, dental (if applicable)
 - Instructions for filing life insurance claims with MetLife

To reach the OneUSG Connect-Benefits Center please phone 844-587-4236, press 7 to be connected to a Life Specialist. The OneUSG Connect-Benefits Center is available Monday through Friday from 8 a.m. – 5 p.m. Eastern time.

Notification of Death - Retirement Plans

When a retiree passes away the Retirement Plan/Record keeper for that plan should be notified by a family member or legal representative as soon as possible. A retirement plan representative will provide directions for submitting proof of

death and discuss the available distribution options with the retiree's beneficiary for each retirement plan that the retiree is enrolled in.

- **Teacher Retirement System of Georgia (TRS)**

To report the death of a retiree receiving a pension from Teacher Retirement System of Georgia (TRS) phone (404)352-6500. TRS representatives are available Monday through Friday from 8 a.m. – 5 p.m.

- **Optional Retirement Plan (ORP), 457(b) or 403(b)**

To report the death of a retiree with ORP, 457(b) or 403(b) retirement accounts please contact the vendor where the account is held. There are three vendors that manage these accounts for the USG:

- **TIAA** - [844-230-7527](tel:844-230-7527)
- **Fidelity** - [800-343-0860](tel:800-343-0860)
- **AIG/VALIC** - [800-448-2542](tel:800-448-2542)

Additional Resources

[USG Retiree Survivor Information](#)

Death of a Spouse or Child

As a CSU employee, we would like to offer our deepest condolences to you and your family on your loss. Although we realize this is a difficult time for you, there are a few things related to your benefits that you may need your attention.

Death of a Spouse or Dependent Child

To make changes to your benefits coverage due to your spouse's or child's death please contact the OneUSG Connect Benefits Center at 844-587-4236. The death of your spouse or covered child is a qualified change in status. Therefore, you can make certain changes to your health and other benefits plans within 30 days of the date of loss.

Benefits Center Representative are available from 8 a.m.- 5 p.m. Eastern time, Monday through Friday. The Benefits Center is prepared and ready to assist you with:

- Filing claims for dependent life insurance
- Updating beneficiaries for your life plans
- Making changes to health and other benefits plans

Making Changes to Beneficiaries for Retirement

To make changes to your beneficiaries for the Teachers Retirement System of Georgia (TRS) phone (404)352-6500, Monday through Friday from 8 a.m. – 5 p.m. or through the TRS member website at www.trsga.com.

To make changes to beneficiaries for the Optional Retirement Plan (ORP) or 457(b) or 403(b) plans contact your investment provider:

TIAA - [844-230-7527](tel:844-230-7527)

Fidelity - [800-343-0860](tel:800-343-0860)

AIG/VALIC - [800-448-2542](tel:800-448-2542)

Resources to Support Employees and Families

Accentra Employee Assistance Program (EAP) - [844-243-4440](tel:844-243-4440) or usg.mylifeexpert.com (company code: USGCares)

How Do I Update My Name?

- [Change your name](#)