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GUIDE FOR ACTIONS AFTER A DEATH OF A RETIREE/SPOUSE/PARTNER

3rd Edition



Prepared by
1818 Society®

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Preface

We extend our heartfelt condolences to you and the family and wish to express how sorry we are for the loss of your beloved.

When having to deal with a death in the family, it is difficult to understand what needs to be taken care of and when, and whom to contact within the World Bank Group (WBG).

The purpose of the information below is intended to help you, the survivor spouse/partner or executor of the estate, navigate as quickly and smoothly as possible to the specific information that you will need to take care of all the actions required within the WBG. If the deceased is a foreign national, please make sure to inform your embassy.

Whenever you contact any WBG unit please make sure always to mention the UPI number of the deceased retiree.

The information is being presented as an online WBG Guide with active links.



The information was provided by WBG retiree volunteers of the Members Helping Members (MHM) community who have tried to make the information as accurate as possible. It does not cover every possible action, and only pertains to WBG departments and benefits. It is not a substitute for seeking professional or legal advice. Please always consult with lawyers, funeral homes, estate planners, tax officials, etc. for any questions you have. If you have any questions for MHM volunteers email us at MHMhelp@wbgalumni.org.

Introduction

The 1818 Society® is providing this series of resources to assist retirees plan for the inevitable and provide tips on the essential steps that can, indeed should, be taken to help them as they age, or in the event of incapacity or death of a retiree or other loved one, ensure that their survivors abide by their choices, and eventually take over management of the retirees' estate.

The resources in this series, which are also available on the [Society's website](#) and can be downloaded as a pdf or printed, are:

1. A comprehensive Handbook for Advance Planning by retirees & their families aimed at helping them prepare for incapacity or end of life. It has been structured in two parts.
 - a. Part A covers the generic topics that are essential elements of preparing for the inevitable. While drawing largely on systems prevalent in USA, the topics in Part A are applicable to retirees living in other countries as well, with the caveat that some laws and regulations might differ across countries.
 - b. Part B covers the topics related to Pension, Medical Insurance, and Life Insurance benefits from the World Bank Group followed by a section on the Credit Union. These chapters describe what you as the survivor must do and conclude with warnings about possible problems and complications. Many of the warnings need attention by the retiree and family in advance – it will usually be too late after the retiree's death. They are relevant to retirees regardless of their place of residence.
2. Part C is this Guide for Actions after a Death of a Retiree/Spouse/Partner¹. Produced in a Q&A format, it provides practical guidance to survivors on how to report the demise of a retiree or their spouse/partner, and answers questions related to continuation of benefits. The Guide includes convenient, clickable links to relevant, authoritative internal and external sources. Since the Guide is intended for survivors, it has been produced as a standalone document that can be downloaded or printed for use by surviving family members.
3. A Checklist for Advance Planning, which is designed to help retirees and their families track implementation of the actions recommended in the Handbook.

Note: You can download the Handbook, Guide and the Checklist as PDF files and print or save them for future use. If you are using Chrome, Edge, or Firefox you can click on the download button  or save button  with the arrow pointing downwards, on the upper right corner of your screen. If you are using Safari, go to File on the menu bar and select "Export as PDF."

Other helpful resources exist on the 1818 Society website under the FAQs or Quick Links and on the World Bank Pension and Human Resources websites.

¹ This edition replaces the 2022/2023 edition of the Guide.

About the Q&As

Disclaimer: *Information contained in this Q&As is based on contributions from members. It is not a substitute for seeking professional advice on specialized matters when making any personal decisions. The information is mainly U.S. focused, however, there is also general information on who to contact within the World Bank Group when the retiree passes away.*

Why Q&As?

The purpose of the information below is to help you, the survivor spouse/partner or executor of the estate, navigate as quickly and smoothly as possible to the specific information that you will need to take care of all the actions required within the WBG. This is a living document which we will regularly review and update. Feel free to write us with your comments and suggestions or questions at MHMhelp@wbgalumni.org.

Death Certificate Information

How many Death Certificates do I need?

If you are in the U.S., obtain a minimum of 15 official Death Certificates. These are needed for the Pension Administration, Life Insurance, BFSFCU (bank) accounts, Executor of the Estate, and other U.S. organizations, banks etc.

Who issues Death Certificates?

In the U.S., funeral homes, cremation organizations, or other person/entity in charge of the deceased person's remains will prepare and register the Death Certificate with the local or state Vital Records Office within days.

Hospitals/Medical Facilities in the U.S. usually do not issue Death Certificates.

Where can I get a Certified Death Certificate?

You can request copies of the Death Certificate from the local or state Vital Records Office, or DMV (Dept. of Motor Vehicles). Make sure you ask for Certified Death Certificates.

In Washington, DC:

- Visit website of Vital Records:
<https://dchealth.dc.gov/vital-records>
- Or print and fill out PDF form and mail in:
https://www.vitalchek.com/Fax-Phone/DC_Death_Application.pdf

In the state of Maryland (MD):

- Go to the MD Dept of Health:
<https://health.maryland.gov/vsa/Pages/death.aspx>

In the state of Virginia (VA):

- If going through the funeral home, do get 15 official, Certified Death Certificates from the funeral home because they cost much less than from the DMV (Dept. of Motor Vehicles).
- The funeral home sends the information to the Virginia Department of Health (VDH). You will receive the Death Certificates from the State Department of Health through the mail in just a few days. During Covid this can take up to 6 weeks.
- If going to the DMV, you can make an appointment or just walk-in to get the Death Certificates.
- VA Dept. of Health's Vital Records Office website:
<https://www.vdh.virginia.gov/vital-records/>

For all other states in the U.S.: <https://www.cdc.gov/nchs/w2w/index.htm>

What else does the funeral home do?

If in the U.S.: the funeral home sends the information to the U.S. Social Security Administration, and the deceased will no longer receive Social Security deposits as of the end of the month.

If the survivor spouse/partner wants to continue receiving Social Security from their deceased spouse, the spouse will have to contact the Social Security Administration.

Medicare is part of the Social Security Administration and will therefore also be stopped.

Therefore, it is good to contact the **U.S. Social Security Administration**.

Their website is: <https://www.ssa.gov/benefits/survivors/ifyou.html>. To report a death or apply for benefits call **1 800 772 1213**

Will Social Security and Medicare be stopped after my spouse passed away?

Yes, it will be stopped for the deceased spouse/partner, and therefore, contact the **U.S. Social Security Administration**.

Their website is: <https://www.ssa.gov/benefits/survivors/ifyou.html> To report a death or apply for benefits call **1 800 772 1213**

However, if the surviving spouse/partner is receiving Social Security and Medicare benefits on his/her own, those do not stop, just the ones related to the deceased spouse/partner.

Informing the WBG

Who do I have to Inform at the WBG?

Inform the **WBG Pension Administration**:

Phone: +1 202 458 2977

Fax: +1 202 522 1723

Email: 1pension@worldbank.org

Always mention the UPI.

Website: <https://www.worldbank.org/en/about/unit/human-resources/steps-to-report-death-of-retiree>

Who must inform Pension Administration?

A family member or Executor of the Estate has to inform Pension Administration.

How quickly must we inform Pension Administration?

Inform Pension Administration as soon as possible but within **15 days** of the death so that they can act on the pension and notify other relevant WBG departments, such as HR Operations.

What information does Pension Administration need?

- Date of death – attach the official, Certified Death Certificate in your email to the Pension Dept. If it is not in English, attach a translation.
- The immediate contact person's name and contact information (phone, email).

If the Death Certificate is not in English, what do I do?

If the Death Certificate is not in English, include a translation (which does not have to be certified). The Death Certificate can be sent at the time of initial notification to the Pension Administration.

What does Pension Administration do?

- Pension Administration is responsible for the Pension/Lump-Sum death benefit.
- Pension Administration informs HR Operations about the death of the retiree or spouse.
- Pension Administration informs the 1818 Society (the Retiree Society).
- Pension Administration sends you forms to fill out. Be sure to fill out and return quickly.
- Pension Administration makes a final pension payment into the deceased retiree's account at the end of the month in which the death occurs.
- Pension Administration can confirm who the beneficiaries are.

What does Pension Administration NOT do?

- Pension Administration does not inform the Bank-Fund Staff Federal Credit Union (BFSFCU). You may contact them: +1 202 212 6400
- Pension Administration does not inform Aetna (health insurance). You may call them at +1 202 473 8666 or 1 800 723 8897.
- Pension Administration does not inform the company Principal about your Net Plan 401(k). You may call them at 1 800 986 3343.
- Pension Administration or HR Operations do not inform the World Bank Fitness Center to cancel the deceased person's membership. You may email them: fitnesscancel@worldbank.org
- Pension Administration does not inform the WBG ID office. You may email them: ioffice@worldbank.org or +1 202 458 4486.

Always mention the UPI.

What does HR Operations do?

- HR Operations is responsible for Medical Insurance (RMIP/RMBP) and Life Insurance.
- HR Operations submits the life insurance claim to Prudential (the Life Insurance company) and gives Prudential the death certificate and the form called Designation of Beneficiary. Prudential processes the death claim settlement according to the signed beneficiary form.

HR Operations can be contacted at:

Email: hroperations@worldbank.org

Phone: +1 202 473 2222

Always mention the UPI.

When can I expect Pension Administration to send me forms to fill out?

Within **10 working days** after receiving the notification that the person is deceased, the Pension Administration sends forms to be filled out and returned quickly.

If a **survivor's pension/lump-sum death benefit** is due, the following will be requested:

- **Bank account details** into which the survivor's pension will be paid monthly:
 - Within the U.S.: the bank's ABA number.
 - Internationally: the bank's SWIFT/BIC number or (for Europe and Asia) IBAN number.
- **U.S. Tax Residents:** the Pension Administration needs to know your citizenship/residence/visa status in order to provide information you will need to file U.S. tax returns.

When signing the form, you must have your signature witnessed by 2 non-family members (they do not have to have any official status), and attach 3 items:

1. Voided check of the bank account into which you want to receive pension payments or a note to confirm that you want to continue paying the pension into the same account as before.
2. Copy of the surviving beneficiary(ies) passport(s) or driver's license(s).
3. Official Death Certificate unless you already submitted it with the initial notification to the Pension Administration.

How do I continue to receive the Income Tax Supplement under the Net Pension Plan?

The WBG reimburses income tax for Net Plan pensioners. To continue this benefit, you need to do the following:

For U.S. taxpayers: please file a U.S. Lump Sum Income Tax Supplement form and/or U.S. Annuity Tax Supplement form with the WBG Tax Office.

For non-U.S. taxpayers: please file a Non-U.S. Annuity Income Tax Supplement form annually with the WBG Tax Office.

Please note there is no income tax supplement for 401(k) distributions.

The **World Bank Tax Office** can be contacted at:

Phone: +1 202 458 4191

Email: TaxOffice@worldbank.org

The deceased does not have a Spouse/Partner – Now what happens?

A lump sum (one amount) death benefit payment will be paid to the beneficiary/ies on file. Pension Administration sends a letter to the beneficiary/ies to inform them of the amount.

When will the survivor receive pension payments?

About **6 weeks** after notification of the death, Pension Administration will start the pension payments to the survivor, on the last day of each month, with a cost of living (COLA) adjustment each May.

When will the deceased person's pension payment stop?

Pension Administration makes a final pension payment into the deceased person's account at the end of the month in which the death occurs.

The deceased person's account has received an overpayment – What do I do?

If any overpayments were made to the retiree these will be recovered from the surviving spouse/partner's pension.

The pension was always paid in local currency (not US\$) – Should I change this as survivor?

Because of the complicated way in which the exchange rate is calculated, you are strongly advised to consult the Pension Administration to see whether a change in the currency of payment is to your advantage.

Who are the beneficiary/ies?

A retiree or survivors can find out what beneficiary(ies) is/are currently on file:

- Contact Pension Administration at 1pension@worldbank.org.

I wish to access forms online related to pension and survivor benefits, where can I find these?

Online: <https://pension.worldbank.org>, login, Pension Benefits, scroll down and click on Gross Plan Forms & Fact Sheets or Net Plan Forms & Fact Sheets

Gross Plan:

<https://worldbankgroup.sharepoint.com/sites/pension/Pages/GrossPlan.aspx>

Net Plan:

<https://worldbankgroup.sharepoint.com/sites/pension/Pages/NetPlan.aspx>

If I cannot access pension and survivor benefits forms online because I do not have the login of my spouse, how can I get these forms?

Pension Administration can be contacted at:

Email: 1pension@worldbank.org

Phone: +1 202 458 2977

Always mention the UPI.

I am a beneficiary. Am I eligible for a survivor benefit?

Eligible surviving spouse/WBG registered partner means that you were the spouse on the last day of service, on the pension effective date and who is the named beneficiary for a spouse pension on the pension application, and the same spouse on the date of death. If you meet these conditions, you are automatically the “eligible surviving spouse”.

If there is no “eligible surviving spouse” at the time of death, then the benefit will be paid as a lump sum to the designated beneficiary(ies) on file with the Pension Administration.

Children are not the automatic beneficiaries for this purpose unless they are named as the beneficiaries.

I am a surviving spouse/partner. Will my Medical Insurance (RMIP) continue?

You must write **within 31 days of the date of death** to HR Operations that you want to continue health insurance coverage for yourself and eligible dependents. Please contact HR more information on RMIP: hroperations@worldbank.org

This refers to Staff Rule 6.12, paragraph 3.07, which can be found here: <https://policies.worldbank.org/en/policies/all/ppfdetail/229e7e44-046d-4907-bf8b-e68f5bb39294>

I am a surviving spouse/partner and participating in the Retiree Medical Insurance Plan (RMIP) – Will there be any change?

If your deceased spouse/partner was on the Gross Plan and you are on the Net Plan, the RMIP will be subject to change and may need to shift from the Gross Plan RMIP to the Net Plan RMIP when their spouse dies. For any questions related to the RMIP please contact HR Operations: hroperations@worldbank.org. Always mention the UPI.

I am a surviving spouse/partner and U.S. Resident: Do I have to enroll in Medicare? And what happens to Aetna?

If you are the surviving spouse/partner and are a U.S. resident of 65 years or older, you must enroll in Medicare your primary health insurance, while Aetna will become the second insurance plan. You must pay the Medicare premium and also the Aetna premium.

HR Operations will reimburse the Medicare premium after you send (by email) HR Operations your Medicare premium statement at the beginning of each year. The Medicare premium reimbursement will be paid along with the monthly pension payment.

HR Operations:

Phone: +1 202 473 2222

Email: hroperations@worldbank.org

My spouse/partner was enrolled in WBG's Life Insurance – What do I do and who submits the claim?

- Send an official Death Certificate to HR Operations by email – hroperations@worldbank.org
- **HR Operations submits the life insurance claim to Prudential** (the Life Insurance company) and gives Prudential the Death Certificate and the form called Designation of Beneficiary. Prudential processes the death claim settlement according to the signed beneficiary form.

Informing Other Affiliated Units

Who else do I need to inform that is affiliated with the WBG?

If an account was held by the **Bank-Fund Staff Federal Credit Union (BFSFCU)**, you must inform them. **Always mention the UPI.**

Warning: If pension payments were deposited into the BFSFCU account, you may wish to delay this notification until after the last day of the month, when the final pension payment has been deposited since the account will be frozen on receipt of notification, and the final pension payment would then be rejected.

BFSFCU:

Phone: +1 202 212 6400

Fax: +1 202 683 2380

BankFund Contacts page: [Contact Us | Bank-Fund Staff Federal Credit Union](#)

What to do with the Bank-Fund Staff Federal Credit Union (BFSFCU)?

The BFSFCU mentions the following:

If the surviving spouse/partner is **joint on all accounts**, they should contact the Credit Union at their earliest convenience to notify of the passing of the spouse/partner. We will immediately update records to reflect that our member is deceased and assist the spouse/partner with the next steps. *We will require a copy of the Death Certificate to proceed with additional changes of the accounts.*

If the surviving spouse/partner is **not joint on all accounts but is a named beneficiary**, they should contact the Credit Union at their earliest convenience to notify of the passing of the spouse/partner. We will immediately update records to reflect that our member is deceased and assist the spouse/partner with the next steps. *We will require a copy of the Death Certificate to proceed with additional changes of the accounts.*

If the surviving spouse/partner is **not a member and is not a named beneficiary**, they should contact the Credit Union at their earliest convenience to notify of the passing of the spouse/partner. We will immediately update records to reflect that our member is deceased and assist the spouse/partner with the next steps. *We will require a copy of the Death Certificate. When the spouse/partner is not a joint owner and was not named as a beneficiary, we will require Letters of Administration from Probate Court identifying the Personal Representative of the Estate.*

BFSFCU:

Phone: +1 202 212 6400

Fax: +1 202 683 2380

BankFund Contacts page: [Contact Us | Bank-Fund Staff Federal Credit Union](#)

My Spouse/Partner is enrolled in WBG's Net Plan 401(k). Who Do I Contact?

For any 401(k) Plan related questions, please send an email to:
401kplan@worldbank.org

Always mention the UPI.

For any specific questions related to the 401(k) account, which is managed by the company Principal, please contact them directly.

PRINCIPAL's website: <https://www.principal.com>

Phone (if in the U.S.): 1 800 986 3343

Email: <https://www.principal.com/contact-us>

What happens to my spouse/partner's 1818 Society's membership?

When the retiree member dies, the Society's membership **does not** automatically transfer to the surviving spouse/partner. The office sends an email inviting the surviving spouse/partner to join the Society, attaching a membership form. If you (the surviving spouse/partner) wish to join the 1818 Society, you would need to fill out the form and send it back.

When the office receives your completed membership form, the application form will be processed.

The membership fee is waived, so no payment is due.

The Society will post the deceased's name and date of death in its "In Memoriam" list, which appears in the Quarterly Bulletin.

The 1818 Society's website is: <https://www.wbgalumni.org>

What happens to the access to the WBG buildings?

A surviving spouse or partner will continue to have access to WBG buildings Monday-Friday from 7am – 7pm, to use the BFSFCU (Credit Union), cafeteria, or to visit the 1818 Society office but will not have garage access.

To ensure that the spouse/partner still has an active ID badge to access the WBG buildings, please contact the ID Office.

The ID Office will be able to verify if the spouse ID badge is active. If you do not have a WBG ID, contact the World Bank ID Office:

Email: ioffice@worldbank.org

Phone: +1 202 458 4486

After the passing away of your spouse or the retiree, you may return his/her ID badge to ID Office or keep it because it will stop working.

Does HR Operations inform the WBG Fitness Center to cancel my Spouse/Partner's membership?

No, you will have to contact the World Bank Group Fitness Center yourself to cancel the Membership. **Always mention the UPI.**

WBG Fitness Center:

Phone MC: +1 202 473 3339

Phone IFC: +1 202 473 3253

Email: fitnesscancel@worldbank.org

Contact Information

What are the contact information, mail and courier addresses?

Initial communications are **best by email or phone.**

Always mention the UPI.

WBG Pension Administration

1818 H Street, NW

MSN C7-702

Washington, DC 20433

USA

Phone: +1 202 458 2977

Fax: +1 202 522 1723

Email: 1pension@worldbank.org

Website for forms and information: www.wbgalumni.org

Or login to: <https://pension.worldbank.org>

WBG HR Operations

1818 H Street, NW

MSN G2-202

Washington DC 20433

USA

Phone: +1 202 473 2222

Fax: +1 202 522 2150

Email: hroperations@worldbank.org

Website: <https://www.worldbank.org/en/about/unit/human-resources>

or <https://www.worldbank.org/en/about/unit/human-resources/retirees>

WBG Tax Office

1818 H St, NW

MSN MC5-517

Washington, DC 20433

USA

Phone: +1 202 458 4191

Fax: +1 202 614 6331

Email: TaxOffice@worldbank.org

WBG Net Plan 401(k) for Plan questions:

Email: 401kplan@worldbank.org

WBG Net Plan 401(k) for Account questions:

PRINCIPAL

<https://www.principal.com>

Phone (if in the U.S.): 1 800 986 3343

Email: <https://www.principal.com/contact-us>

Bank-Fund Staff Federal Credit Union (BFSFCU):

1775 I Street, NW, Suite 150

Washington, DC 20006

USA

Phone: +1 202 212 6400

Fax: +1 202 683 2380

BankFund Contacts page: [Contact Us | Bank-Fund Staff Federal Credit Union](#)

Website: <https://bfsfcu.org/>

1818 Society (WBG Alumni)

1818 H St., NW

MSN MC 1-104

Washington, DC 20433

USA

Phone: +1 202 458 1956, +1 202 458 1957

Fax: +1 202 522 2417

Email: 1818society@wbgalumni.org

Website: www.wbgalumni.org

WBG ID Office:

1818 H St., NW

MC1-305

Washington, DC 20433

USA

Phone: +1 202 458 4486

Email: ioffice@worldbank.org

ID Office Operation Monday-Friday: 8:00am- 4:00pm

Lost & Found Contact: +1 202 458 4525

WBG Fitness Center:

Phone MC: +1 202 473 3339

Phone IFC: +1 202 473 3253

Email: fitnesscancel@worldbank.org

Websites

What are good websites that I may need?

World Bank Group:

<https://www.worldbank.org/en/about/unit/human-resources/steps-to-report-death-of-retiree>

<https://www.worldbank.org/en/about/unit/human-resources>

or <https://www.worldbank.org/en/about/unit/human-resources/retirees>

Pension:

<https://worldbankgroup.sharepoint.com/sites/PensionSite/SitePages/Pension-Benefits.aspx?csf=1&web=1&e=uJSdir>

Net Plan 401(k):

<https://www.principal.com/contact-us>

Retiree Medical Insurance Plan (RMIP):

<https://policies.worldbank.org/en/policies/all/ppfdetail/229e7e44-046d-4907-bf8b-e68f5bb39294>

Retiree Society (1818 Society):

www.wbgalumni.org

Death Certificates:

In U.S., state of **Maryland:**

<https://health.maryland.gov/vsa/Pages/death.aspx>

<https://mva.maryland.gov/vehicles/Pages/registration/inherit.aspx#:~:text=Please%20make%20certain%20you%20have%20a%20certified%20copy,the%20vehicle%27s%20registration%20card%20to%20complete%20your%20request>

In U.S., state of **Virginia:**

<https://www.vdh.virginia.gov/vital-records/>

<https://www.dmv.virginia.gov/webdoc/pdf/dmv105.pdf>

In U.S., all **other states:**

<https://www.cdc.gov/nchs/w2w/index.htm>

U.S. Social Security:

<https://www.ssa.gov/benefits/survivors/ifyou.html>