VEBA HRA
Post-Death Alternate Payee Instructions

Below are the necessary steps to ensure the proper and timely transfer of a VEBA HRA account balance in the unfortunate event of a participant's death.

If the participant has a qualified spouse (as defined by the terms of the plan document):

1. The spouse must first notify the employer sponsoring the VEBA/HRA of the participant's death.
2. The spouse must submit to BPAS a copy of the death certificate and a copy of a valid marriage certificate. The spouse must also provide his/her demographic data (address, email address, telephone number) and Social Security Number.
3. BPAS will transfer the participant's VEBA HRA balance to the qualified spouse upon receipt of all information required above. The spouse may then use the account to pay for his/her future qualified medical expenses as well as for any eligible dependents.
4. BPAS will send new debit card to the qualified spouse at the address provided in step 2 above, if the plan permits. The participant's debit card will be deactivated. Please note, there may be a delay due to the mailing time. The spouse and dependents may continue incur expenses for reimbursement under the plan until the debit card arrives.
5. If the Spouse's death follows the death of the participant, any remaining balance will revert back to the trust to be allocated amongst active VEBA participant accounts. No further beneficiaries are permitted.

If the participant does not have a qualified spouse, but does have a qualified dependent(s) (as defined by the IRS under Section 105(b)):

1. The dependent(s) or guardian of the dependent(s) must first notify the VEBA/HRA plan sponsor (employer sponsoring the VEBA/HRA) of the participant's death.
2. The dependent(s) or guardian of the dependent(s) must submit to BPAS a copy of the deceased's death certificate and a copy of the most recently filed tax forms claiming the dependent(s) for tax purposes. (*Note: proof of guardianship must accompany the tax form and death certificate if the qualified dependent is under age 18).* The dependent(s) must also provide BPAS their demographic data (address, email address, telephone number) and Social Security Number(s).
3. In the event there is more than one qualified dependent, the participant's account balance will be divided equally among VEBA HRA accounts established in the name of each qualified dependent. For minor dependents, the legal guardian (e.g., the other parent) would need to act on their behalf for reimbursement and investment purposes.
4. BPAS will send new debit card to the dependent(s) at the address provided in step 2 above, if the plan permits. The participant's debit card will be deactivated. Please note, there may be a delay due to the mailing time. The dependent(s) may continue incur expenses for reimbursement under the plan until the debit card arrives.
5. If the dependent death follows the death of the participant, the remaining balance in the name of the dependent will revert back to the trust to be allocated amongst active VEBA participant accounts. No further beneficiaries are permitted.

If the participant has no qualified spouse or dependents, his/her **estate** may file claims for dates of service incurred by the participant prior to his/her death for the time allotted in the HRA plan document. After the claim filing expiration date, any remaining balance will revert back to the trust to be allocated amongst active VEBA participant accounts.