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## DIGEST

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HB 11 Original

2020 Regular Session

Carpenter

**Abstract:** Provides that if a member of the Firefighters' Retirement System (FRS) dies before retirement, his benefit payments are payable to the surviving spouse rather than the designated beneficiary.

Present law provides for payment of benefits if a retirement-eligible member of FRS dies prior to retirement.

If a member of FRS completes the required number of years of creditable service to qualify for retirement but leaves covered employment, fails to elect a retirement payment option, and dies before reaching retirement age, present law provides that the system will assume Option 2 benefits would have been selected, and the member's designated beneficiary shall receive the benefits payable at the time the member would have otherwise begun to receive benefits.

If an active contributing member who is eligible for retirement dies before retiring, present law provides that the member's designated beneficiary shall receive Option 2 benefits.

In these two instances, proposed law changes the automatic benefit recipient from the designated beneficiary to the member's surviving eligible spouse. Proposed law further provides that if the member has no surviving eligible spouse, the designated beneficiary shall be the beneficiary of the option.

Present law defines "surviving eligible spouse" as the spouse who was married to and living with the member at the time of his death. Present law provides that Option 2 is an actuarially reduced benefit allowance that is payable to the member throughout his life and, upon his death, payable to a beneficiary throughout the life of the beneficiary. Proposed law retains present law.

(Amends R.S. 11:2256(A)(3) and (B)(1)(d); Adds R.S. 11:2256(A)(6); Repeals R.S. 11:2256(B)(1)(f))