

# A Solid Benefit Improvement for Active Members

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Until this session, many RSA members have been faced with the difficult decision of continuing to work or retiring early to protect their families. State law provides that if an RSA member is retirement-eligible and dies in active service, their beneficiary can only receive 50% of what the member would have received if they had retired. Many members who wanted to continue working may instead have retired early to lock in a higher benefit for their beneficiary.

Rep. Corley Ellis recognized this problem and worked with the RSA to correct it. Due to his efforts, and with the help of various groups and associations, the Legislature passed a bill to change this law. Under the new legislation, if a retirement-eligible member dies in active service, the surviving spouse can receive 100% of what the member would have received if they had retired. The only requirement is that the member must have designated the surviving spouse as their sole beneficiary. This change will allow members to continue working if they want and still ensure their spouses will be protected if something happens to them.

This is an important change that will have a significant impact for many RSA members and their families. The Legislature and the bill sponsor should be applauded for recognizing the importance of the issue and taking action to address it! ●