

# Can I Change My Benefit Option or Beneficiary Designation After I Retire?

Washington State Department of Retirement Systems



As a PERS, TRS, SERS, PSERS, LEOFF or WSPRS retiree, you can change your benefit option or beneficiary designation in certain situations only.

**Y**ou can change your benefit option or designate a new survivor beneficiary in four situations.

The information below applies to Public Employees' Retirement System (PERS) Plans 1, 2 and 3; Teachers' Retirement System (TRS) Plans 1, 2 and 3; School Employees' Retirement System (SERS) Plans 2 and 3; Public Safety Employees' Retirement System (PSERS) Plan 2; Law Enforcement Officers' and Fire Fighters' Retirement System (LEOFF) Plans 1 and 2; and Washington State Patrol Retirement System (WSPRS) Plans 1 and 2.

## Situation 1

*You designated someone other than your spouse to receive your survivor benefit*

If you chose Option 2, 3 or 4 (for most retirement systems), all of which provide a survivor benefit, and named someone other than your spouse as your survivor, you can choose to remove that person at any time. If you do, your benefit will switch to Option 1 (for most retirement systems), the single-life payment level.

Contact us in writing to have your non-spouse survivor removed. Include the last four digits of your Social Security number and signature in the letter or email.

## Situation 2

*You marry or remarry after retirement*

If you marry or remarry after retirement, you might be able to change your benefit option from the single-life payment level to provide a survivor benefit to your new spouse.

To qualify, you must request the change between your first and second years of marriage. If you're a WSPRS retiree, you must request the change between your second and third years of marriage.

If you change to a survivor option, your monthly benefit will be reduced. Contact us for a new benefit estimate, which we will send you along with an application.

To process your completed application, we will need a copy of your spouse's birth certificate and a copy of your marriage certificate during the one-year window. Your benefit change will become effective the first of the month after we receive and process your documentation.

Note: If a court-ordered property division has affected your benefit, this opportunity might not be available to you.

### Situation 3

*You chose a survivor option, and your survivor dies before you do*

If you chose Option 2, 3 or 4 and your survivor dies before you do, your benefit can be adjusted to Option 1, the single-life payment level.

Contact us to make this change. Be ready to provide a copy of your survivor's death certificate. Your benefit increase will begin the month following the date your survivor passes away.

### Situation 4

*You return to membership*

**PERS, SERS and PSERS retirees:** If you go back to work and complete at least two years as a contributing retirement plan member, you can retire again and select a new benefit option and/or survivor.

**TRS Plans 2 and 3, LEOFF, and WSPRS retirees:** If you go back to work for any period of time as a contributing retirement plan member, you can retire again and select a new benefit option and/or survivor.

**TRS Plan 1 retirees:** If you go back to work as a contributing retirement plan member, you must work 90 full-time days before you can select a new benefit option and/or survivor.

## Contacting DRS

### Call



Olympia 360.664.7000  
Toll free 800.547.6657  
TTY 711  
DCP 888.327.5596

### Write



Department of  
Retirement Systems  
PO Box 48380  
Olympia, WA  
98504-8380

### Visit



6835 Capitol Blvd.  
Tumwater, WA 98501

*Directions are available on  
the DRS website.*

### Hours



Monday - Friday  
8 am to 5 pm PST

### Email



*recep@drs.wa.gov*

It may be possible for other people to read messages sent over the Internet. If you contact us by email, please include only the last four digits of your Social Security number.

### Website



*www.drs.wa.gov*

You can also send us email through the DRS website. Visit the *Contact Us* page.

## Changing Benefit Option or Beneficiary Designation — PERS, TRS, SERS, PSERS, LEOFF and WSPRS

This document is a summary. It is not a complete description of the rules governing benefit options and beneficiary designations. State retirement laws govern your benefit. If a conflict exists between the information shown in this document and what is contained in current law, the law governs.