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

Once you are retired, you can only change your benefit option or beneficiary designation in certain situations. The situations are described below and apply to retirees of the following systems and plans:

- Public Employees’ Retirement System (PERS) Plans 1, 2 and 3
- School Employees’ Retirement System (SERS) Plans 2 and 3
- Teachers’ Retirement System (TRS) Plans 1, 2 and 3
- Public Safety Employees’ Retirement System (PSERS) Plan 2
- Law Enforcement Officers’ and Fire Fighters’ Retirement System (LEOFF) Plans 1 and 2
- Washington State Patrol Retirement System (WSPRS) Plans 1 and 2

Note: Civil Marriage law allows same-sex couples to marry and entitles all spouses, (regardless of gender) to the same survivor and death benefits. State-registered domestic partners are recognized in LEOFF Plan 2 and WSPRS Plan 2. They have the same survivor and death benefits as married spouses. The law granting domestic partnership rights for all other retirement plans becomes effective January 1, 2014.

When can I change my benefit option or beneficiary designation?

There are four situations where you can change your benefit option or designate a new survivor beneficiary.

**Situation 1: You designated someone other than your spouse to receive your survivor benefit.**

If you chose one of the survivor options (2, 3 or 4, for most retirement systems) and named someone other than your spouse as your survivor, you can choose to remove that survivor at any time. If you do, your benefit will increase to the single life (Option 1, for most retirement systems) payment level. For TRS Plan 1 retirees, your benefit will increase to the higher, Single Life amount.

Contact us in writing to have your non-spouse survivor removed. Be sure to include your Social Security number and signature in the letter.

**Situation 2: You chose a survivor option and your survivor dies before you.**

If you chose one of the survivor options (2, 3 or 4) and your survivor dies before you, your benefit may be adjusted to the higher single life (Option 1) payment level. For TRS Plan 1 retirees, your benefit will increase to the higher, Single Life payment.

Notify us by phone or by mail to initiate this adjustment. We will ask you 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 3: You marry or remarry after retirement.

If you marry or remarry after retirement, you may be able to change your benefit option and provide a survivor benefit for your new spouse. To qualify for this opportunity, you must request the change between your first and second year of marriage. If you’re a retiree of WSPRS, you must request the change between your second and third year of marriage.

If you change to a survivor option, your monthly benefit will be reduced. Please contact us for an estimate on how this will affect your benefit. We will send you an application along with your estimate.

Send us your completed application, 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 following receipt of your documentation.

Please be aware that this opportunity may not be available if your benefit has been affected by a court-ordered property division.

Situation 4: Return to work

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

TRS Plan 2 and 3, LEOFF and WSPRS retirees:
If you go back to work as a contributing member (there is no time requirement), 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 member, you must work 90 full-time days to select a new benefit option and/or survivor.

Contacting DRS

For more information about the rules that apply to your retirement system and plan, refer to your member handbook, visit the DRS website or contact DRS directly. DRS office hours are 8 a.m. to 5 p.m., Monday through Friday, except legal holidays.

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