

Trauma Intervention Programs (TIP) of San Diego County, Inc.

FINAL DETAILS

A Guide for Survivors When Death Occurs

The death of a spouse or loved one is a very difficult time. Yet even during this period of grief and emotional readjustments, important financial arrangements must be made. Some attention may have been focused on these items prior to a death. This guide, however, was developed to help you prepare for and handle the many details which must be attended to, whether or not any prior arrangements were made. We hope the following information will help to guide you through the many decisions which need to be made and actions which need to be taken in the first few months after death.

COLLECTING PAPERWORK

The first step is to collect the necessary papers in order to file for various benefits and to finalize the estate.

- **Copies of the death certificate**
You will need to give copies of the death certificate to many of the offices and agencies you contact. **You can purchase certified copies of the death certificate through your funeral director or directly from the San Diego County Health Department. Call 619-692-5733 (fee is \$13).** You may save money by using a photocopy when possible, but many companies will require a certified copy. For most circumstances, you will want 10-12 copies initially, but you may need more at a later date.
- **Copies of all insurance policies**
These documents may be stored in a safe deposit box or with the personal belongings of the deceased.
- **Social Security numbers** of the deceased, the spouse and any dependent children. The funeral director will need the social security number of the deceased for the death certificate.
- **Copy of a certificate of honorable (or other than dishonorable) discharge** if the deceased was a veteran. Write the Department of Defense's National Personnel Record Center, 9700 Page Boulevard, St. Louis, MO 63132, if you cannot find a copy of the discharge.
- **Copies of a marriage certificate**
This is needed if the spouse of the deceased will be applying for benefits. Copies are available at the Office of the County Clerk **where the marriage license was issued.** In San Diego County call #619-237-0502 (fee is \$13).
- **Copies of birth certificates for dependent children**
Copies are available at either the State or County Public Health offices where the child was born. In San Diego County call #619-237-0502 (fee is \$18).

- **A copy of the will**
The lawyer of the deceased may have the will, or it may be in a safe deposit box or with the personal belongings of the deceased.
- **A list of all property**
This can include all real estate, stocks, bonds, savings accounts and personal property of the deceased. Land titles, stock certificates and other financial papers may be stored in a safe deposit box or other secure place.

INSURANCE POLICIES

The deceased may have had several types of insurance policies. These could include:

- **Life Insurance**
Locate the policy and notify the company of the decedent's death. Find out from the company what kinds of documents they need in order to issue a check. Most companies will need the original policy and certified copy of the death certificate. If the living trust was the beneficiary, they may need a copy of the trust. Send the original policy by certified mail and make a copy of the policy before sending it. If you cannot locate the policy, but suspect there is one in existence, contact the American Council of Life Insurance, Policy Search, 1000 Pennsylvania Ave. N.W., Washington, DC 20004.

When filling out the claim form, you should have the following information available:

The policy number(s) and face amounts

The full name and address of the deceased

His/her date and place of birth and the source of birth information (i.e. birth certificate, etc.)

His/her last occupation and last date worked

Date, place and cause of death

Claimant's name, age, address and social security number

NOTE: If a company requires a certified copy of the death certificate, but is not providing you with a benefit, allow the company to pay for their own certified copy. On the other hand, a life insurance company will pay the claim for life insurance, so you will need to provide them with a certified copy of the death certificate. A health insurance company just needs to stop coverage and may not need an official document. Allow them to obtain their own certified copy of the death certificate if they require one.

- **Homeowner's Insurance/Mortgage or Loan Insurance**
Consider make sure that there is sufficient coverage. If the property will be vacant, consider adding vandalism coverage. When the property is sold or transferred to a new owner the policy should be cancelled.
- **Accident Insurance (If Applicable)**
- **Auto Insurance**
Let the auto insurance company know of the decedent's death. If you are a surviving spouse, check about continuing coverage for yourself.
- **Credit Card Insurance (See Credit Card section)**

- **Various Types of Insurance Provided by The Employer of The Deceased**

The proceeds from an insurance policy can generally be paid directly to the named beneficiary. These claims are usually processed quickly and can be an important source of money for the survivors. Consider filing claims for insurance policies as soon as possible, especially if finances are a concern.

You may need to make a decision regarding the type of payment plan you desire. Your options might include taking the money in a lump-sum payment, or having the insurance company make fixed payments over a period of time. The decision depends on your financial situation. You may want smaller fixed payments in order to have a steady income and to pay less tax on the money. Or you may want the full amount immediately to pay bills or to invest. You should consider consulting a lawyer or financial advisor about this decision.

SOCIAL SECURITY MONEY

Most funeral directors will do this for you as part of their service that you are paying for so ask. If you want to verify that the Social Security Office has been contacted, **call 1-800-772-1213**. You will need to have the decedent's full legal name and Social Security number. If the Social Security check is usually deposited electronically, notify the bank and the Social Security Administration will withdraw it electronically from the account. The deceased is considered to be covered by Social Security if he/she paid into Social Security for a least 40 quarters. Check with your local Social Security office to determine if the deceased was eligible. If the deceased was eligible, there are two types of possible benefits.

- **A one-time death benefit of \$255 (in 1990) toward burial expenses.** You can complete the necessary form at your local Social Security office, or you can ask the funeral director to complete the application and apply the payment directly to the funeral bill. This payment is made only to eligible spouses or to a child entitled to survivor's benefits.

When applying for Social Security benefits, you should have available birth and death certificates of the deceased, marriage certificate of the spouse, birth certificates of any dependent children, social security numbers, and copies of the deceased's most recent federal income tax return.

VETERANS' BENEFITS

If the deceased was a veteran who received a discharge other than dishonorable, the survivors may be eligible to receive a lump-sum payment of \$300 for burial expenses and an allowance of \$150 for purchase of a plot in a private cemetery. Veterans are also eligible for a headstone or grave marker provided without charge. The funeral director often can help you apply for these benefits, or contact the local Veterans Affairs Office. **In San Diego call #1-800-827-1000.**

The surviving spouse and dependent children of veterans receiving disability benefits may also be entitled to monthly payments. Check with the local Veterans Administration Regional office at 2022 Camino del Rio North, San Diego, CA 619-297-8220. For nationwide information and claims assistance call 800-827-1000.

EMPLOYER BENEFITS

If the deceased was employed at the time of death, you should contact the employer regarding any benefits for the survivors. The employer may have provided life, health or accident insurance which will yield payments. The deceased may be due a final paycheck for vacation or

sick leave. If the death was work-related, there may be worker's compensation benefits. You should contact all past employers, including federal, state, or local government, to determine if the survivors of the deceased are entitled to any payments from a pension plan. Also check with the employer to see if the deceased belonged to a union or professional organization. These groups may offer death benefits for their members. If the deceased was already retired and received a pension, you should check with the employer to determine if survivors will continue to receive a pension payment and whether the payment will be reduced.

THE WILL

Hopefully a valid will, signed by the deceased is available. Try to locate it, a copy can be used if the original is lost or destroyed. Check with the lawyer, family, and friends of the deceased who might know where the will is kept. It may be stored in a safe deposit box, which is sealed at the time of death in some states. (See the section on safe deposit boxes.)

If the deceased did not have a will, this is referred to as dying "intestate". In this case, the estate, including property and assets belonging to the deceased, will be disbursed according to state law. This will not include property where the title is in the name of the deceased and another person. This property will automatically pass on to the co-owner.

In California if the deceased did not have a will, the property of the deceased will be distributed according to this formula: All of the community property is disbursed to the spouse. As to any other property, if there is only one child, one-half to the spouse and one-half to the child. If there is more than one child, one-third will go to the spouse and two-thirds to the children. Other distribution laws will be followed if there is no spouse or no children. Contact the Probate Court for details.

CREDIT CARDS

Find out if the decedent had credit card insurance. If so, the balance has been paid off. You may want to destroy all the decedent's credit cards. Credit cards which were held exclusively in the name of the deceased should be cancelled. Any other payments due on these credit cards should be paid by the estate.

In the case of a spouse, you may have credit cards in both names, or you may have used cards which listed only the name of the deceased. In this situation, you may want to try to make payments in order to keep your own good credit rating. You should begin to notify the credit card companies that your spouse is deceased, and that the card should list your name only. Some credit cards and charge accounts include a life insurance policy. They may want a certified copy of the death certificate. Some people, particularly widows, may experience difficulties in getting a new card if they do not have their own credit rating. When applying for a card, be sure to inform the lender about credit cards you shared with your spouse, even if your name was not listed. Ask the credit bureau to assist you in transferring your spouse's credit into your name. They may also be able to assist you in determining any outstanding obligations of the deceased.

IRS INCOME TAXES

The federal and state income taxes of the deceased are due for the year of death. The taxes are due on the normal filing date of the following year, unless an extension is requested. This will

serve as notice of death to the IRS. You may want to leave the bank account open with the decedent's name on it if there will be a refund due.

The spouse of the deceased may file jointly for the year of death. A spouse with dependent children may file jointly for two additional years. The IRS offers a booklet, publication #a559, "Information for Survivors, Executors and Administrators", which may be helpful. You can obtain this booklet by contacting your local **IRS office, call #619-615-9555**.

CHANGING OWNERSHIP OR TITLE

You may need to transfer ownership or change title on property, or revise documents after a death. Some items to check include:

- **Insurance policies**
For policies held by the spouse of the deceased, beneficiaries may need to be changed, especially for life insurance, you may decide that you no longer need to have the same amount if you do not have dependents. Auto insurance and home insurance may also need revision. In the case of a spouse, the deceased may have covered your medical insurance through work. You may need to purchase your own medical insurance. Check with the employer to see if you can continue with their group health insurance plan, which may be less expensive. Contact the company issuing the policy to make changes, or for more information.
- **Auto**
Before you can transfer the title of a car you need to locate the title and bring it to the DMV with a death certificate. If you cannot find the title, obtain a form Reg 227 (Application for Duplicate Title), which is available at DMV offices or on the web at www.dmv.ca.gov. If there are still car payments due, you will need to pay off the loan before transfer. Once you have the title, you can change it and the registration of your vehicle(s). This is done at the Department of Motor Vehicles. This includes cars, trucks, trailers, motor homes, mobile homes, etc. You may use a copy of the Death Certificate for this purpose.
- **Will**
Your will may have passed property on to the deceased, and should be updated. You may want to contact your attorney for assistance.
- **Bank accounts, stocks, bonds**
You may want to call the bank and check with them on how money will be transferred. You may want to change the title and signature card on the accounts. To change stocks or bond titles, check with your stockbroker. Contact any financial institution where the deceased had a loan and inform them of the death. They will be able to inform you if the loan was covered by a credit life and what needs to be done to file the appropriate claim.
- **Safe Deposit Box**
If the box was rented only in the name of the deceased, it may require a court order to open the box. In order to do this, you will need to be in possession of the key to the safe deposit box, along with a death certificate and proper identification. Call your bank and ask for details.

MEDI-CAL/MEDICARE

If the decedent was receiving Medi-Cal benefits, you must notify the Director of Health Services within 90 days of the death. If you want to find out which costs are covered, get the publication "Medicare and You" from the Medicare website at www.medicare.com.

BENEFICIARIES

If the decedent was named beneficiary on your life insurance, retirement plans, or bank accounts, then you should contact the various institutions to change the beneficiary.

FINANCIAL RECORDS & FINANCIAL DOCUMENTS

It would be of benefit if the decedent might have prepared a comprehensive list of all accounts and assets. Usually such lists are not available but always check to see if one is on hand. Look around the home and don't forget to check the computer.

Locate bank and brokerage statements, passbooks, stock certificates and insurance. You may want to change over all bank accounts and remove the deceased's name from those accounts; you may need a copy of the death certificate to do this. Consider contacting all sources of retirement funds that the deceased was receiving and apply for any benefits that are due to you.

REAL PROPERTY DOCUMENTS

Find deeds to all real property. If you can't find them at home check the safe deposit box. If they aren't there, locate the property tax bill and contact the County Recorder to request a copy of the deed. Change the deed on your property and removed the deceased's name from that deed. This is done at the county seat where the property is located. You will need a certified copy of the death certificate.

LOST, ABANDONED OR UNCLAIMED PROPERTY

Prior to death, the decedent may have lost or forgotten about bank or brokerage accounts. California accounts that are unclaimed for more than three years are turned over to the Unclaimed Property Fund of California Comptroller. If you suspect the decedent had funds turned over to the **State Controller, call 800-992-4647** or write to the Division of Collections, Bureau of Unclaimed Property, P.O. Box 942850, Sacramento, CA 94250-5873.
www.sco.ca.gov

CHANGE ALL UTILITIES

You may want to change all utilities from the deceased's name. It is a good idea to use only your first initial and last name when listing your name in the phone book. This will help avert any unwanted or prank calls. Many, if not all of these accounts should be placed in a joint account with another family member to help in processing future estates.

REVIEW YOUR OWN INSURANCE NEEDS

Often, these needs can change after the death of a family member or other loved one. Good organization on your own insurance information can aid survivors at the time this is needed.