

# WHEN A LOVED ONE PASSES AWAY

## BRIGHT BEGINNINGS PROFESSIONAL SERVICES

Whether unexpected or you were somewhat “prepared” that your loved one would at any moment pass away, it’s overwhelming the multitude of work that needs to be handled. This list serves as a helpful checklist of important (and most common) tasks that should be handled right away. There may be some things that are specific to your state, county or city that may not be on this list. If you have an attorney have them review this list, as sometimes there are things on here that they may handle for you.

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### **Get duplicate death certificates:**

- You may need a dozen certified death records to complete upcoming tasks.
- Some companies will require less expensive copies, so have plenty of “non” certified copies on hand.
- Your funeral director may help you handle this or you can order them from the vital statistics office in the state where the death occurred or from the city hall or other local records office. Each certified record will cost in the neighborhood of \$10 or \$20.

### **For a veteran, inquire about special arrangements:**

- A range of benefits can help tailor a veteran's service. Call Veterans Affairs at 1-800-827-1000 or your local veteran's agency, often included in local government listings.
- You can also inquire about veteran survivor benefits.
- Make sure to have the Honorable Discharge Papers (DD214)

### **Handle Medicare:**

- If your loved one received Medicare, Social Security will inform the program of the death.
- If the deceased had been enrolled in Medicare Prescription Drug Coverage (Part D), Medicare Advantage plan or had a Medigap policy, contact these plans at the phone numbers provided on each plan membership card to cancel the insurance.



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## **Notify local Social Security office:**

- Typically the funeral director will notify Social Security of your loved one's death. If not, call 1-800-7721213 or contact your local office.
- If your loved one was receiving benefits, they must stop because overpayments will require complicated repayment. Even a payment received for the month of death may need to be returned.
- If the deceased has a surviving spouse, ask about their eligibility for increased personal benefits and about a one-time payment of \$255 (this amount could change) to the survivor.

## **Stop health insurance:**

- Notify the health insurance company.
- End coverage for the deceased, but be sure coverage for any dependents continues if needed.

## **Stop prescriptions:**

- Notify pharmacy and any mail-order drug company.

## **Notify life insurance companies:**

- If your loved one had life insurance, appropriate claim forms will need to be filed.
- You will need to provide the policy numbers and a death certificate.
- If the deceased was listed as a beneficiary on a policy, arrange to have the name removed.

## **Terminate other insurance policies:**

- Contact the providers.
- That could include homeowner's, automobile and so forth. Claim forms will require a copy of the death certificate.



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## **Make a list of important bills (mortgage payments, electric, car notes, etc).**

- Share the list with the executor or estate administrator so that bills can be paid promptly. If there is a co-owner, make sure the deceased name is removed.

## **Meet with a probate attorney:**

- The executor should choose the attorney.
- Getting recommendations from family or friends might be the best approach, but an online search can also be an efficient way to find an attorney.
- The advice of counsel can save a lot of frustration and running down dead ends.
- If there is a will, the executor named in it and the attorney will have the document admitted into probate court.
- If there isn't a will, the probate court judge will name an administrator in place of an executor.
- The probate process starts with an inventory of all assets (personal property, bank accounts, house, car, brokerage account, personal property, furniture, jewelry, etc.), which will need to be filed in the probate court.

## **Contact financial advisers, stockbrokers, etc.**

- Determine the beneficiary listed on these accounts.
- Depending on the type of asset, the beneficiary may get access to the account or benefit by simply filling out appropriate forms and providing a copy of the death certificate.
- If that's the case, the executor wouldn't need to be involved.
- If there are complications, the executor could be called upon to help out.



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## **Notify mortgage companies and banks:**

- Take a death certificate to the bank for assistance. Change ownership of joint bank accounts.
- Did the deceased have a safe deposit box? If a password or key isn't available, the executor would most likely need a court order to open and inventory the safe deposit box.
- Most probate courts have administrative rules about steps to access the box of any decedent.

## **Close credit card accounts:**

- For each account, call the customer service phone number on the credit card, monthly statement or issuer's website.
- Let the agent know that you would like to close the account of a deceased relative.
- Upon request, submit a copy of the death certificate by fax or email. If that's not possible, send the document by registered mail with the return receipt requested.
- Once the company receives the certificate, it will close the account as of the date of death. If an agent doesn't offer to waive interest or fees after that date, be sure to ask.
- Keep records of the accounts you close and notify the executor of the estate about outstanding debts.
- If there is another person with a card linked to any of the deceased person's accounts, depending on the bank/cardholder they may have to give up the card and get one in their own name.

## **Notify the election board:**

- According to a 2021 Pew Center report, almost 2 million people on voter registration rolls are dead.



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BRIGHT BEGINNINGS PROFESSIONAL SERVICES

## **Notify credit reporting agencies:**

- To minimize the chance of identity theft, provide copies of the death certificate to the three major firms — Equifax, Experian and TransUnion — as soon as possible so the account is flagged.
- Four to six weeks later, check the deceased's credit history to ensure no fraudulent accounts have been opened.

## **Cancel driver's license:**

- Clearing the driver's license record will remove the deceased's name from the records of the department of motor vehicles and help prevent identity theft.
- Contact the state department of motor vehicles for exact instructions. You may have to visit a customer service center or mail documentation. Either way, you'll need a copy of the death certificate.

## **Cancel email and website accounts:**

- It's a good idea to close social media and other online accounts to avoid fraud or identity theft.
- The procedures for each website will vary. For instance, Google Mail (Gmail) will ask you to provide a death certificate, a photocopy of your driver's license, and other detailed information.

## **Cancel memberships in organizations:**

- Reach out to sororities, fraternities, professional organizations, churches, etc., the deceased belonged to and find out how to handle his/her membership status.
- Greek organizations may want to hold a special ceremony for your loved one.

## **Contact a tax preparer:**

- A return will need to be filed for the individual, as well as for an estate return.
- Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death.

