



National Safety Council Labor Division

SURVIVOR'S BENEFITS GUIDE

In the event of a death in the family

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Introduction

In the event of an emergency or an unexpected sudden death in the family, it's best to be prepared as much as possible ahead of time. Attached are a number of worksheets and information sheets that you should prepare and share with your spouse and family. Don't put off considering and preparing for some of these things, even though it's easier not to think about them until they occur.

WHY DO I NEED A "PERSONAL AFFAIRS RECORD"?

Most employees/retirees do not have their affairs in order.

Some employees/retirees are reluctant to share personal information.

It is important for someone to be aware of your assets and liabilities.

It is important that you have a health care spokesperson to make medical decisions for you, if you are not able to make them yourself. Check with your state laws.

It is very important that someone is aware of your desires with regard to your funeral arrangements.

It is important for your spouse/domestic partner to know whom to contact, and how to contact them in the case of an emergency or death.

It is important that someone is aware of special needs of children or pets.

It is important for your family to know about your wishes to donate any organs.

Things to Be Done When a Death Occurs

1. Decide on time and place of funeral or memorial service(s); contact clergy.
2. Notify family, close friends, employer, business colleagues and union affiliates. Notify each by phone.
3. If flowers are to be omitted, decide on an appropriate memorial to which gifts may be made (such as a church, library, school, or some charity).
4. Write obituary. Include age, place of birth, cause of death, occupation, college degrees, memberships held, military service, outstanding work, list of survivors in immediate family. Give time and place of service. Deliver in person, or by phone to newspapers.
5. Notify insurance companies.
6. Arrange for members of family or close friends to take turns answering door or phone, keeping careful record of calls.
7. Arrange appropriate childcare.
8. Coordinate the supplying of food for the next few days.
9. Consider special needs of the household, such as cleaning, etc., which might be done by friends.
10. Arrange hospitality for visiting relatives and friends.
11. Select pallbearers and notify. (Avoid men with heart or back difficulties. They may be made honorary pallbearers.)
12. Notify lawyer/executor (of the will/trust).
13. Plan for disposition of flowers after funeral (hospital, rest home and families?).
14. Prepare list of distant persons to be notified by letter and/or printed notice, and decide which to send each.
15. Prepare copy for printed notice, if one is wanted.

16. Prepare list of persons to receive acknowledgements of flowers, calls, etc. Send appropriate acknowledgements (can be written notes, printed acknowledgements, or some of each).
17. Check carefully all life and casualty insurance and death benefits, including Social Security, credit union, trade union, fraternal and military, credit cards and life insurance policies. Also check on income from survivors' benefits for survivors...
18. Check promptly on all debts and installment payments. Some may carry insurance clauses that will cancel them. If there is to be a delay in meeting payments, consult with creditors and ask for more time before payments are due.
19. If deceased was living alone, notify utilities, landlord, newspapers, newsletters, magazines, lodges/organizations deceased belonged to and tell post office where to forward mail.
20. Request embossed copies (originals) of the death certificates and obtain adequate copies.
21. Apply immediately for Social Security benefits as a \$255 + lump sum is payable to the surviving spouse for funeral benefits. If there are surviving minor children, apply for their benefits also. In order to apply for benefits you will need the deceased's Social Security Card.

A Worksheet for your Family

Attached are a number of worksheet and information sheets that should be used in the event of an emergency or sudden death in your family. This information should be readily available to your loved ones.

Your employee Identification number: _____

Your company's present / last addresses code: _____

Your present / last team leader's name and work phone number:

_____/_____

Your present / last manager's name and work phone number:

_____/_____

_____/_____

Other employers' names and phone numbers:

_____/_____

_____/_____

Family members / significant others, names and phone numbers:

_____/_____

_____/_____

_____/_____

_____/_____

If there is a death in the family and the deceased has donated any organs:

Location of consent papers: _____

Who to contact: _____

Emergency notification names and phone numbers:

_____/_____

_____/_____

_____/_____

Financial/Personal Information Worksheet (for you & spouse)

Full Names:

Address:

Date of birth & location of birth certificate (make sure your copies have the raised or embossed seal on them. Keep 3 or more on hand as in the event of death, you will need them): _____

Date, place and location of marriage certificates: _____

Name & date of any prior marriages & locations of settlement papers:

_____/_____

_____/_____

Names/addresses/date of birth, death / of your children:
(Have available embossed seal birth certificates of children):

Names/addresses of parents: _____

Names/addresses of your siblings: _____

Social Security Number: _____/_____/_____

Location of Social Security Card: (It will be needed when dealing with the SS Office.)

Your company records are only a part of your total personal financial status. Your own insurance policies, investments and plans for the future are important components of your total financial standing. You may want to use the “notes” sections of this booklet to record other data related to your situation. These records can be a useful reference for your beneficiaries to identify your insurance carriers, policy numbers, and location of policies. In addition you may wish to include the following information:

Location of my will, trust or living trust: _____

My executor: _____

My attorney: _____

Location of safety deposit box: _____

Personal savings and investments

Location and identifying numbers: _____

Location of important documents (bank accounts, title to property, deeds, etc.):

Location of will (A lawyer is not necessary to handle the details of your estate, although it may make it less of a burden for the survivors if all the information is gathered together ahead of time. Some attorneys will offer a one-time consultation for a minimum fee in the event of a death in the family): _____

Bank accounts – saving/checking/credit cards/any other: _____

Securities (stocks/savings bonds, etc.): _____

IRA accounts invested with: _____

Location of IRA papers: _____

401K plan invested with: _____

Location of 401K plan papers: _____

Investment accounts with: _____

Number of shares: _____ Location of papers: _____

Savings bonds: Current value: \$ _____ Number of bonds: _____

Bond numbers: _____ # _____ # _____ # _____ # _____ # _____

Location of bonds: _____

Life insurance policies: _____

Credit union Information: If applicable.

Account number: _____

Savings: _____

(Loans): _____

(Checking): _____

Retirement/death benefits

Fraternal organizations (church groups, Masons, unions etc.):

Veteran benefits (discharge papers may make one eligible for certain funeral benefits):

Automobile ownership & insurance information: _____

Real property (legal description of your property, the exact name in which you hold title to the property, & mortgage company):

1) _____

2) _____

Home/personal property insurance information: _____

Safety deposit box, number & box location of key: _____

Credit card information: _____

Monthly bills that need to be paid (how much, to whom and date they need to be paid):

Home mortgage: _____

Property taxes: _____

Car payment: _____

Insurance policies:

Life insurance: _____

Medical insurance: _____

Hospital: _____

Address: _____

Doctor's name: _____

Dental insurance: _____

Dentist's address: _____

Some credit card companies, checking accounts, automobile insurance policies, automobile road service agencies (C.S.A.A., AAA) may have small life insurance policies added to them. Check everything and ask questions.

Tax consultant name and phone #: _____

Tax records location: _____

Miscellaneous information: _____

Vital Statistics & Historical Data

Name: _____

Address: _____

Birthplace: _____ Date of Birth: _____

Union affiliations: _____

Never Married: _____ Married: _____ Widowed: _____ Divorced: _____

Other: _____

Spouse / Domestic Partner of: _____

Parent / Sibling of: _____

In city since: _____ Citizen of: _____

Name of parents: _____

If veteran, name of war or unit: _____

Education: _____

Date & place of funeral / memorial services: _____

Miscellaneous information: _____

Quick Check List to be used at the time of death

| Funeral | Telephone # | Notes |
|---------------------|-------------|-------|
| Funeral | | |
| Memorial Service(s) | | |
| Clergy | | |
| Flowers | | |
| Obituary | | |
| | | |
| | | |

Financial

| | | |
|-----------------------------------|--|--|
| Insurance Companies | | |
| Lawyer & Executor (will or trust) | | |
| Social Security | | |
| Credit Union | | |
| | | |
| | | |

Family & Friends

| | | |
|--|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

Other

| | | |
|--------------------------|--|--|
| Utilities | | |
| | | |
| | | |
| Post Office | | |
| Newspapers / Newsletters | | |
| Magazines | | |
| Internet Provider | | |
| Employer | | |
| Trade Union | | |

Other

Telephone #

Notes

