

When Your Spouse Dies

Checklist

H.E.L.P.

Healthcare and Elder Law Programs

Losing a spouse can be devastating and overwhelming. This checklist can help you keep track of important tasks. If possible, ask a trusted person to assist in this process. Please call H.E.L.P. for guidance.

- If your spouse dies unexpectedly at home, call 911; or call the hospice if your spouse was receiving hospice care.
- Call a close family member or friend to stay with you for the first few hours.
- Notify attending physician or coroner.
- If your spouse was in living in a facility, secure your spouse's belongings.
- Review your spouse's wishes for organ donation, funeral, burial, cremation, and services.
- Deal with donation of bodily organs, as appropriate.
- Contact funeral home to arrange for mortuary services and transportation of the body.
- Notify family, friends, clergy, close neighbors.
- Arrange for care of dependents, if needed.
- Contact your spouse's employer and your own employer if applicable.
- Meet with funeral director to arrange burial or cremation and services.
- Request at least 20 certified copies of death certificate from funeral director.
- Plan funeral or memorial service.
- Prepare and arrange for obituary.
- Cancel appointments and upcoming trips.
- Contact your spouse's religious, fraternal, civic, and professional organizations.
- Have someone remain in your residence while you are at the services.
- Keep track of who sends cards, flowers, and donations so that you can acknowledge them later.
- Keep detailed records and receipts of all payments for funeral and other expenses.
- Locate important papers (see page 2).
- Make a list of all bills. Record date due, date paid, billing cycle, and whether they are on automatic payment. Check for errors and multiple billing.
- Notify health insurance companies and Medi-Cal. Ask for unused premiums to be returned to you.
- Advise Social Security office. Social Security will notify Medicare. Investigate SS survivor benefits. You may have to return the last SS payment.
- Notify life insurance agent to collect proceeds or consider options.
- Investigate union death benefits.
- Investigate employee benefits, including pension, 401K, accrued vacation pay, death benefits, deferred compensation, joint & survivor annuities (e.g., FERS), final wages, and medical reimbursements. Ask about options to continue medical insurance for you and your family.
- Investigate spouse's past employers regarding pension plan, 401K, and other benefits.
- Investigate Keogh or IRA rollover to your name.
- Contact financial institutions and investment companies. Put accounts in your name and designate a new beneficiary if needed.
- It is recommended that joint bank accounts be kept open for at least a year, particularly if they are tied to automatic bill payments and direct deposits.
- Review credit cards and cancel as appropriate.
- Investigate business and partnership arrangements.
- Contact all insurance companies that might pay death benefits or account balances (such as payoff for mortgages, credit cards or other loans).
- Notify fire, theft, liability and auto insurance providers to update policies.
- Meet with attorney regarding estate matters.
- DO NOT pay any of your spouse's debts until you discuss with attorney.
- Meet with CPA as to tax and accounting matters.
- If Trust was involved, arrange for any allocations and transfers.
- If your spouse is listed as a beneficiary on your life insurance, arrange to change the beneficiary.

(continued)

- Review and update your own advance directive documents, will, and trust.
- Notify the three major Credit Bureaus - Equifax, Experian and TransUnion – to help prevent identity theft and indicate all existing debts.
- Update your emergency contact lists in schools, doctors’ offices, etc.

- Cancel prescriptions.
- Cancel subscriptions and memberships.
- Notify the DMV and Election Board.
- If you have a child in college, ask the school’s financial aid office if the child qualifies for more assistance.

Gather Important Documents

If there is no organized filing system, start your own! Keep list of name/address/phone number of each organization. Contact them and make a note of the date, name of representative, and actions required. Follow up with appropriate actions; e.g., transfer ownership to your name, update beneficiaries, or cancel.

<p>Where to look for documents & information Wallet, address book, mail, calendar File cabinet, safe, drawer, closet Online & computer records, cell phone, email (user names & passwords are needed) Family tree Credit reports</p> <hr/> <p>Background information needed Driver’s license Social Security Numbers for all family members Birth certificates, passports, citizenship, immigration or alien registration papers for all family members Marriage certificate Divorce papers, community property agreements, prenuptials, child support, name changes Adoption papers Domestic partnership registration</p> <hr/> <p>Life planning Funeral & burial contracts Advance directives; spouse’s final instructions Powers of Attorney Will, codicils, trusts, beneficiary designations</p> <hr/> <p>Bills Funeral expenses Utilities (electric, gas, phone, cable TV, internet, cell phone, water, sewer, trash, home security) Childcare; schools Loan payments (mortgages, home equity line of credit, vehicle, personal, student, business) Property tax; homeowners association Rental payments (home, apartment, assisted living, skilled nursing facility, storage locker) Credit cards; cash advances Insurance premiums (life, health, Long Term Care, homeowner’s, vehicle) Hospital, medical equipment, ambulance, caregiver (call first – medical insurance may pay eventually) Household employees; home maintenance & repair</p>	<p>Insurance Life, accidental life benefits Employers’ and former employers’ company benefits booklets, group life insurance policies Clubs, professional organizations’ group life insurance (look for membership certificates) Labor union’s group life insurance Health and dental insurance, including Medicare, Medi-Cal, Medi-Gap, Medicare Advantage, Part D Long-term care information and statements Homeowners, renters, vehicle insurance Veterans’ insurance Employers or pension insurance Funeral insurance (or other death-related benefit plans) Mortgage insurance Credit insurance or credit card protection insurance Workers compensation (and payment records)</p> <hr/> <p>Assets / income Safe deposit box information & keys Current bank account statements, CDs, passbooks, checkbooks, check registers Stocks & bonds certificates, current brokerage statements & information Business ownership or interest documents Business expense accounts Loans owed to your spouse Real estate deeds and titles (include burial plot) along with mortgage information Tax returns and documents (W-2, 1099, etc.) Salary, Social Security, SSI, SSDI, pension, retirement plan, IRAs, Keogh, 401K, annuities, etc. State disability (SDI) payment documents Required Minimum Distribution (RMD) information Leases Vehicle titles and registration Storage locker information & contract Military documents, discharge papers, VA claim number, veterans benefits records</p>
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