

# A Survivor's Guide

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**Planning  
for Today  
and Tomorrow**



This resource kit has been compiled and issued by the **CORE of OEA** as a service to members and their families in assisting them in the loss of a loved one.  
**COALITION OF RETIRED EMPLOYEES OF THE OHIO EDUCATION ASSOCIATION** / Rev 9-2023



# Introduction

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## This Survivor's Guide

has been compiled as a resource to assist CORE of OEA members and families in dealing with the practical—often difficult—task following the loss of a loved one. Each member makes a valuable contribution to the family—so when a family member dies, how do the survivors cope?

The purpose of this Survivor's Guide is to motivate you to make plans in assisting survivors for an orderly transition. Eventually, someone will have to handle your affairs without you. In an emotional time of grieving, it is difficult and sometimes challenging to think about....know about...or implement the responsibilities that need to be completed following death. Your preparation will ease the burden on your survivors.

The Guide has been designed to be customized, allowing CORE of OEA members to personalize information for those who will carry out the responsibilities following your death. It has been formatted in a way that allows you to select which information topics need to be shared with the family, including the fill-in-the-blanks information.

Please take the time now to plan while it is just a chore and not an additional burden later to those you leave behind. Make the arrangements and assemble the documents that will, at least, make the financial and legal arrangements as simple as possible.

Estate and financial planners often suggest that one of the best ways a person can help a grieving family down the road is to prepare a **“Letter of Instructions.”**

Drafted in the privacy of your own home and on your own time table, the “Letter of Instructions” should be given to those who will want to carry out your wishes upon your death. It can be formatted in any number of ways, but the Letter should be updated at least once a year, or as per-sonal circumstances change. Please see Part One of this Guide for help in drafting your “Letter of Instructions.”

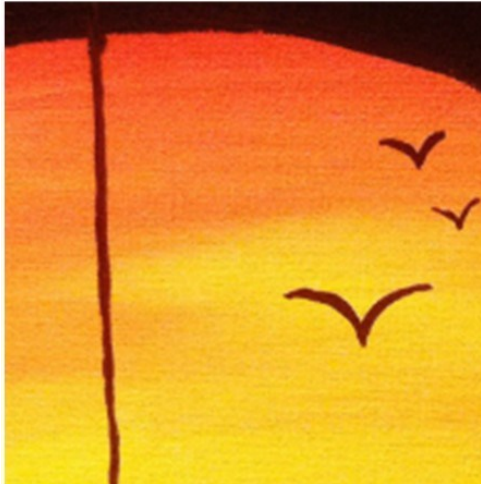
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## Take time to plan now



### Things to Consider Today

In preparing for life's unforeseen events, have you thought about...

**An Obituary:** Are you interested in writing your own death notice, highlighting a life in ways you would want to share with readers? Details can be added by your family. We have provided a section in the "Letter of Instructions" for this.

**Benefits:** Are there death benefit provisions from professional associations and membership groups (such as AAA for accidental death) that survivors need to know about?

**Beneficiaries:** Do all insurance policies (including long-standing paid-up policies) have the correct beneficiary? Are your retirement accounts properly identified with the correct beneficiaries?

**Designations:** Do your appropriate financial accounts have "Payable on Death" (POD) or "Transfer on Death" (TOD) provisions? (Seek legal counsel to make certain your financial assets are properly listed.)

**Titles:** How is the title listed on your home or automobile?

**Travel:** Have you considered buying a "Return Assured" insurance policy to bring back a body from anywhere in the world for travel? These can be purchased through a funeral home. If you travel frequently, you may wish to look into this.

**Credit union:** Does your credit union have death benefits? Most provide some minimal benefit with the ability to purchase more.

**Deposit box:** What are provisions for access to your safety deposit box in the event of your death?

**Estate Planner:** Have you met with an estate planner to talk about what would be best in your situation. An initial consultation might be a good idea to consider your wills, medical living wills, living trusts, and powers of attorney.

## Take time to plan now



### Letter of Instructions

Here is a list identified as possible or suggested topics for your “Letter of Instructions.”

In compiling all of the data suggested within this document, you will want to talk with all of your advisors to ensure that you have provided the correct information. In this caring way, you will help your family through what will be one of the most trying periods of their lives.

You will need to make sure that you update all information at least annually. Pick a date like the first of the year, your birthday or some date that you will remember to do it. It's just like changing the batteries in your smoke detectors.

- ▶ Provisions for organ donation
- ▶ Who to contact upon your death—with telephone and email information
- ▶ Your wishes for funeral arrangements, services, and burial
- ▶ Provisions for dependents / pets
- ▶ Newspapers to be contacted for any death notices
- ▶ Where to locate important documents
- ▶ Life insurance policies
- ▶ Personal advisors (insurance agents, tax preparer, attorney, etc.)
- ▶ Financial institutions where you have accounts
- ▶ Location of important documents (will, tax records, car titles, etc.)
- ▶ Safe deposit box location and access information
- ▶ Automatic payments for bills
- ▶ Log-in and passwords for important computer, financial and bill paying information
- ▶ What is owned
- ▶ What is owed

**★ A note about log in and password information:** Log-in and password information will allow anyone who obtains them to have full access to the files they open. Therefore, you need to think about how to secure this information and yet provide the necessary access once you are gone. It is a personal decision as to what will work best in your particular situation, but one that you will need to give particular thought. Some digital providers such as FaceBook, Apple and Google, provide for you to designate a “Legacy Contact” upon your death. Others may require a copy of the Death Certificate to gain access.

## **Take time to plan now**

### **Your Funeral and Burial Preferences**

► **BODY OR ORGAN DONATION INSTRUCTIONS:**

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► **PREFERRED MORTUARY:** ☐ Burial ☐ Cremation

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Contact Information \_\_\_\_\_

► **PLACE OF SERVICE:**

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Contact information \_\_\_\_\_

► **DESCRIPTION OF SERVICES DESIRED:**

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► **SPECIAL READINGS OR MUSIC:**

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► **SERVICES TO BE CONDUCTED BY:**

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Contact Information \_\_\_\_\_

► **INTERMENT REQUEST (PLACE OF BURIAL)**

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Make sure you include any information on arrangements that have already been pre-paid and information on burial plots owned.



## **Take time to plan now**

### **Spouse/Partner Funeral and Burial Preferences**

► **BODY OR ORGAN DONATION INSTRUCTIONS:**

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► **PREFERRED MORTUARY:** ☐ Burial ☐ Cremation

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Contact Information \_\_\_\_\_

► **PLACE OF SERVICE:**

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Contact information \_\_\_\_\_

► **DESCRIPTION OF SERVICES DESIRED:**

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► **SPECIAL READINGS OR MUSIC:**

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► **SERVICES TO BE CONDUCTED BY:**

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Contact Information \_\_\_\_\_

► **INTERMENT REQUEST (PLACE OF BURIAL)**

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Make sure you include any information on arrangements that have already been pre-paid and information on burial plots owned.



## **Obituary Information**

- This biographical information will be of help in preparing an obituary for me.

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- My obituary should be sent to the following:

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- This biographical information will be of help in preparing an obituary for my spouse/partner.

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- My spouse/partner's obituary should be sent to the following:

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## **Take time to plan now**

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### **People to contact in the event of my death**

► Name \_\_\_\_\_ Relationship \_\_\_\_\_  
Email \_\_\_\_\_ Phone \_\_\_\_\_

► Name \_\_\_\_\_ Relationship \_\_\_\_\_  
Email \_\_\_\_\_ Phone \_\_\_\_\_

► Name \_\_\_\_\_ Relationship \_\_\_\_\_  
Email \_\_\_\_\_ Phone \_\_\_\_\_

► Name \_\_\_\_\_ Relationship \_\_\_\_\_  
Email \_\_\_\_\_ Phone \_\_\_\_\_

► Name \_\_\_\_\_ Relationship \_\_\_\_\_  
Email \_\_\_\_\_ Phone \_\_\_\_\_

► Name \_\_\_\_\_ Relationship \_\_\_\_\_  
Email \_\_\_\_\_ Phone \_\_\_\_\_

► Name \_\_\_\_\_ Relationship \_\_\_\_\_  
Email \_\_\_\_\_ Phone \_\_\_\_\_

Note: You may want to attach your mailing lists for family events, Christmas/holiday lists or other list that would already be prepared for the survivor's information.

## **Take time to plan now**

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### **People to contact in the event of my spouse/partner's death**

► Name \_\_\_\_\_ Relationship \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

► Name \_\_\_\_\_ Relationship \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

► Name \_\_\_\_\_ Relationship \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

► Name \_\_\_\_\_ Relationship \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

► Name \_\_\_\_\_ Relationship \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

► Name \_\_\_\_\_ Relationship \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

► Name \_\_\_\_\_ Relationship \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

Note: You may want to attach your mailing lists for family events, Christmas/holiday lists or other list that would already be prepared for the survivor's information.

## **Take time to plan now**

### **Family Record and Information—About Our Family**

► My Name \_\_\_\_\_

My previous names (eg. Birth name, previous marriage) \_\_\_\_\_

My place and date of birth \_\_\_\_\_

My previous addresses: city/state, dates resided \_\_\_\_\_

► Father's Name \_\_\_\_\_

Father's Place, date of birth and death \_\_\_\_\_

► Mother's Name \_\_\_\_\_

Mother's Place, date of birth and death \_\_\_\_\_

► Spouse/Partner's Name \_\_\_\_\_

Spouse's Place and date of birth \_\_\_\_\_

Spouse/Partner's Father's Name \_\_\_\_\_

Spouse/Partner's Father's Place, date of birth, death \_\_\_\_\_

Spouse/Partner's Mother's Name \_\_\_\_\_

Spouse/Partner's Mother's Place, date of birth, death \_\_\_\_\_

► Children (full name, date and place of birth \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

► Location of Family Records (will, trust, Power of Attorney, Health Care POA, Living Will, HIPAA release, marriage/birth certificates, divorce decrees, etc.)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## **Wills and Safe Deposit Boxes**

### ► **WILLS AND TRUST AND / OR POWERS OF ATTORNEY**

Original and copies of my will / trust / Power of Attorney are located: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Executor's name and address and phone number: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Attorney's name and phone number: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

### ► **SAFE DEPOSIT BOX**

Box number \_\_\_\_\_

Location of key \_\_\_\_\_

Name and location of bank \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

How is the box held? (jointly or in one name only) \_\_\_\_\_

\_\_\_\_\_

# **Take time to plan now**

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## **Location of Important Papers and Information**

The following is meant to be a laundry check list of documents that would be needed by those seeking to take care of all of your affairs once you are gone. Obviously, some may not apply and you may choose to address some of them in other parts of the document you put together (as we have). Since this Guide is meant to be interactive, you can add delete or expand any of the following items as may suit your needs.

- A** Adoption certificates
- A** Annuities
- Automatic deductions from checking accounts
- B** Bank/credit union documents, check book(s), monthly statements
- B** Birth certificates
- Bonds
- Business/employment agreements
- Canceled checks
- Certificates of deposit
- C** Computer, phone, i-watch and other devices passwords/service agreements
- Credit cards
- D** Death certificates
- D** Divorce documentation
- Driver's licenses (how vehicles are titled and location and licensing)
- H** Household and financial records (including service agreement)
- Insurance policies (health, life, auto, homeowners)
- L** Leases (such as auto, property)
- L** List of people to whom you owe money and terms
- List of people who owe money to you with terms and copies of notes
- Location of safes and combinations
- Location of valuables
- M** Marriage certificates
- M** Medical records
- Military service records including serial number and discharge papers
- Mutual funds
- Medical records
- P** Passports
- P** Pension, profit sharing or other retirement death benefits
- Real estate deeds and mortgages
- R-S** Social Security cards
- Software and passwords
- Stocks, bonds, and securities certificates
- T-V** Tax returns—federal and state
- T-V** Vehicle registration and title

## **Insurance and Annuities**

### ► **LIFE INSURANCE**

● Insurance Company \_\_\_\_\_

Policy # \_\_\_\_\_ Face Value \_\_\_\_\_ Owner \_\_\_\_\_

Beneficiary(s) \_\_\_\_\_

\_\_\_\_\_

Agent and contact information \_\_\_\_\_

\_\_\_\_\_

● Insurance Company \_\_\_\_\_

Policy # \_\_\_\_\_ Face Value \_\_\_\_\_ Owner \_\_\_\_\_

Beneficiary(s) \_\_\_\_\_

\_\_\_\_\_

Agent and contact information \_\_\_\_\_

\_\_\_\_\_

● Insurance Company \_\_\_\_\_

Policy # \_\_\_\_\_ Face Value \_\_\_\_\_ Owner \_\_\_\_\_

Beneficiary(s) \_\_\_\_\_

\_\_\_\_\_

Agent and contact information \_\_\_\_\_

\_\_\_\_\_



## **Take time to plan now**

### **Insurance and Annuities**

#### **► MEMBERSHIP ORGANIZATIONS, CREDIT CARDS, CREDIT UNION AND OTHER ANCILLARY BENEFITS**

Because of membership in various organizations, credit unions or some credit cards, death benefits may be a part of the package of benefits that those organization offer as part of membership or holding of credit cards. This section needs to contain any of those benefits that survivors would be likely to overlook or not be aware of, so that survivors will be sure to contact them.

#### **ORGANIZATION / CARD...TYPE OF BENEFIT**

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#### **► LONG TERM CARE INSURANCE**

Company\_\_\_\_\_

Policy #\_\_\_\_\_

Basic Provisions\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Agent and contact information\_\_\_\_\_

\_\_\_\_\_

Location of Policy\_\_\_\_\_

## **Take time to plan now**

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### **Health Insurance**

In most cases, CORE of OEA members and their spouses are covered under the OEA health plan until age 65 and then through Medicare and the Staff Education Association Retirees (SEARV) VEBA (Voluntary Employee Benefits Association). All surviving spouses should be directed to the CORE of OEA representatives and the Third Party Administrator for the VEBA for information and assistance with health care coverage. Contact information is listed below and in PART THREE of this Guide.

#### **STAFF EDUCATION ASSOCIATION RETIREES VEBA**

CW Breitsman & Associates (Third Party Administrators)  
Michele Gentile & Charlie Breitsman  
1-866-520-9174 (Pittsburgh Office)

Health Insurance Company\_\_\_\_\_

Name of Insured\_\_\_\_\_ Policy #\_\_\_\_\_

Type of Insurance\_\_\_\_\_

Agent and Contact Information\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Health Insurance Company\_\_\_\_\_

Name of Insured\_\_\_\_\_ Policy #\_\_\_\_\_

Type of Insurance\_\_\_\_\_

Agent and Contact Information\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

## **Property and Casualty Insurance**

●Type of Insurance \_\_\_\_\_ Policy # \_\_\_\_\_

Insurance Company \_\_\_\_\_

Agent and Contact Information \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

●Type of Insurance \_\_\_\_\_ Policy # \_\_\_\_\_

Insurance Company \_\_\_\_\_

Agent and Contact Information \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

●Type of Insurance \_\_\_\_\_ Policy # \_\_\_\_\_

Insurance Company \_\_\_\_\_

Agent and Contact Information \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

●Type of Insurance \_\_\_\_\_ Policy # \_\_\_\_\_

Insurance Company \_\_\_\_\_

Agent and Contact Information \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## **Take time to plan now**

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### **Annuities**

●Annuitant\_\_\_\_\_

Beneficiary\_\_\_\_\_

Insurance Company\_\_\_\_\_Policy #\_\_\_\_\_

Agent and Contact Information\_\_\_\_\_

\_\_\_\_\_

●Annuitant\_\_\_\_\_

Beneficiary\_\_\_\_\_

Insurance Company\_\_\_\_\_Policy #\_\_\_\_\_

Agent and Contact Information\_\_\_\_\_

\_\_\_\_\_

●Annuitant\_\_\_\_\_

Beneficiary\_\_\_\_\_

Insurance Company\_\_\_\_\_Policy #\_\_\_\_\_

Agent and Contact Information\_\_\_\_\_

\_\_\_\_\_

●Annuitant\_\_\_\_\_

Beneficiary\_\_\_\_\_

Insurance Company\_\_\_\_\_Policy #\_\_\_\_\_

Agent and Contact Information\_\_\_\_\_

\_\_\_\_\_

**Financial Assets—Bank Accounts**

☐ Checking ☐ Savings Account Number\_\_\_\_\_

☐ Debit Card / Authorized Users\_\_\_\_\_

Bank Name\_\_\_\_\_

Address\_\_\_\_\_

Contact\_\_\_\_\_ Phone\_\_\_\_\_

Location of passbooks, checkbooks, monthly statement, login/passwords, debit card\_\_\_\_

\_\_\_\_\_

☐ Checking ☐ Savings Account Number\_\_\_\_\_

☐ Debit Card / Authorized Users\_\_\_\_\_

Bank Name\_\_\_\_\_

Address\_\_\_\_\_

Contact\_\_\_\_\_ Phone\_\_\_\_\_

Location of passbooks, checkbooks, monthly statement, login/passwords, debit card\_\_\_\_

\_\_\_\_\_

☐ Checking ☐ Savings Account Number\_\_\_\_\_

☐ Debit Card / Authorized Users\_\_\_\_\_

Bank Name\_\_\_\_\_

Address\_\_\_\_\_

Contact\_\_\_\_\_ Phone\_\_\_\_\_

Location of passbooks, checkbooks, monthly statement, login/passwords, debit card\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Financial Assets—Stocks, Bond and Securities Portfolio**

● Investment Company \_\_\_\_\_  
Agent \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Account Number \_\_\_\_\_ Login/Password \_\_\_\_\_  
Types of assets, location of statements \_\_\_\_\_  
\_\_\_\_\_

● Investment Company \_\_\_\_\_  
Agent \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Account Number \_\_\_\_\_ Login/Password \_\_\_\_\_  
Types of assets, location of statements \_\_\_\_\_  
\_\_\_\_\_

● Investment Company \_\_\_\_\_  
Agent \_\_\_\_\_ Phone \_\_\_\_\_  
Address \_\_\_\_\_  
Account Number \_\_\_\_\_ Login/Password \_\_\_\_\_  
Types of assets, location of statements \_\_\_\_\_  
\_\_\_\_\_

## **Other Major Debts / Money Owed to Us**

Other major debts (other than first mortgages and revolving charge accounts)

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Money owed to us \_\_\_\_\_

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Location of notes payable and receivable \_\_\_\_\_

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Other important financial information \_\_\_\_\_

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**Credit Cards**

Company/Bank\_\_\_\_\_ Card Number #\_\_\_\_\_

Authorized Users\_\_\_\_\_

Company/Bank\_\_\_\_\_ Card Number #\_\_\_\_\_

Authorized Users\_\_\_\_\_

Company/Bank\_\_\_\_\_ Card Number #\_\_\_\_\_

Authorized Users\_\_\_\_\_

Company/Bank\_\_\_\_\_ Card Number #\_\_\_\_\_

Authorized Users\_\_\_\_\_

Company/Bank\_\_\_\_\_ Card Number #\_\_\_\_\_

Authorized Users\_\_\_\_\_

Company/Bank\_\_\_\_\_ Card Number #\_\_\_\_\_

Authorized Users\_\_\_\_\_

Company/Bank\_\_\_\_\_ Card Number #\_\_\_\_\_

Authorized Users\_\_\_\_\_

Company/Bank\_\_\_\_\_ Card Number #\_\_\_\_\_

Authorized Users\_\_\_\_\_

## **Trust Information**

► Trust(s) that I have set up \_\_\_\_\_  
\_\_\_\_\_

Bank or Trust Company \_\_\_\_\_

Trust Officer \_\_\_\_\_ Phone \_\_\_\_\_

Type of Trust \_\_\_\_\_

Bank or Trust Company \_\_\_\_\_

Trust Officer \_\_\_\_\_ Phone \_\_\_\_\_

Type of Trust \_\_\_\_\_

► Trust(s) my Spouse/Partner has set up \_\_\_\_\_  
\_\_\_\_\_

Bank or Trust Company \_\_\_\_\_

Trust Officer \_\_\_\_\_ Phone \_\_\_\_\_

Type of Trust \_\_\_\_\_

Bank or Trust Company \_\_\_\_\_

Trust Officer \_\_\_\_\_ Phone \_\_\_\_\_

Type of Trust \_\_\_\_\_

**Real Estate Owned**

► Home Address \_\_\_\_\_

\_\_\_\_\_

Mortgage Holder \_\_\_\_\_ Phone \_\_\_\_\_

Loan Number \_\_\_\_\_

Location of Mortgage and/or Deed \_\_\_\_\_

► Second Home Address \_\_\_\_\_

\_\_\_\_\_

Mortgage Holder \_\_\_\_\_ Phone \_\_\_\_\_

Loan Number \_\_\_\_\_

Location of Mortgage and/or Deed \_\_\_\_\_

► Other Real Estate \_\_\_\_\_

\_\_\_\_\_

Mortgage Holder \_\_\_\_\_ Phone \_\_\_\_\_

Loan Number \_\_\_\_\_

Location of Mortgage and/or Deed \_\_\_\_\_

► Other Real Estate \_\_\_\_\_

\_\_\_\_\_

Mortgage Holder \_\_\_\_\_ Phone \_\_\_\_\_

Loan Number \_\_\_\_\_

Location of Mortgage and/or Deed \_\_\_\_\_

## **Take time to plan now**

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### **Benefits Available Upon My Death**

As former employees of OEA, retirees have pension and healthcare benefits provided to them—and depending on the provisions selected at the time of retirement, the spouse has survivor benefits. Surviving members and their spouses should contact one of the CORE members listed in this Guide to assist them in securing all of the survivor benefits due from OEA.

In addition to OEA benefits, you may also have death benefits and survivor benefits from other employers or other coverage that you, or your spouse, may have purchased or are entitled to for various other reasons. This section is designed for you to identify those benefits.

My family is/or may be entitled to the following benefit upon my death: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

The following benefits are or may be available upon my spouse's/partner's death: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### **Social Security Benefits**

You will need to notify Social Security by calling 1-800-772-1213 to notify them and apply for the lump sum burial benefit of \$225. It is not required to physically go to an office. All benefits should be available by phone and online.

My SS# \_\_\_\_\_ Spouse's SS# \_\_\_\_\_

### **Death Certificates**

It is recommended to order five to 10 copies of the Death Certificate. A separate original Death Certificate will be needed for each insurance policy, and each asset and for Social Security. The funeral home can order them for you as part of their service. It is much cheaper to get them all at once so make sure that you order what you think you will need.

## **Take time to plan now**

### **Additional Information and Instructions**

Please use this space for your own individual information and instructions that may not have been covered elsewhere in this Guide.

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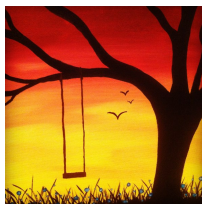
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Date this Guide was completed and/or updated\_\_\_\_\_

My Signature\_\_\_\_\_

Spouse/Partner Signature\_\_\_\_\_

*NOTE: As a personal preference, you may wish to have this document notarized to give it additional legal standing.*

#### **DISCLAIMER:**

*This Survivor's Guide has been prepared by CORE of OEA members for our fellow CORE members as information to assist them in planning and preparing for their loved ones in a time when the member will no longer be with us. It is not meant to be a substitute for legal, accounting, tax or investment advice and should not be construed as such.*

*—Members are encouraged to seek advice from qualified professionals.—*

## What to do in a time of grieving



### First things to do after a death

**Friends:** Notify family and friends; ask others to help in this task.

**Care:** Arrange for care of dependents and pets, if any.

**Instructions:** Find written instructions from your family member that may be available on his/her funeral wishes and burial or cremation; determine whether there were instructions for “Direct Cremation” and “Direct Burial.”

**Arrangements:** Find out whether there were “pre-arrangements” made with a funeral home, including method of payment.

**Notices:** Prepare and arrange an obituary for newspapers. Ask about costs for the advertising charge from the newspapers.

**Certificates:** Obtain official death certificates; you’ll need 5-10 copies, but some agencies and organizations may accept copies of the certificate. The funeral home can provide the certificates at a cost.. In a few cases, the organization requesting the certificate will return the original. *Suggestion: take a copy of the death certificate at every meeting involving your deceased.*

**Household:** Determine if the household will need attention, such as canceling newspapers, magazines and other subscriptions and utilities, mail, emptying refrigerator or stored food, and emptying trash.

**Watchful:** Set up contact with neighbors who can watch over the property. Consider contacting local law enforcement if a house will be empty.

## What to do in a time of grieving



### First things to do within a few days

**Folders:** Set up a series of file folders to help organize the *many* forms and papers that will follow a person's death, such as:

- Death certificates
- Telephone numbers
- Remembrances of contributions in decedent's name
- Funeral and burial
- Retirement accounts
- Health insurance; hospital charges
- Bank accounts; financial institutions; credit cards
- Taxes
- Legal forms
- Titles, proof of ownership
- Correspondence

**Documents:** Locate important records, such as deeds, life insurance policies, and titles.

**Legal:** Make an appointment with an attorney for assistance in legal matters.

**Social Security:** Investigate Social Security benefits; but a visit to the local Social Security office may not be necessary since a person's death is transmitted to the federal government within days.

**Bills:** Decide what bills need to be paid immediately and which bills are on automatic payment, such as a cell phone.

**Access:** Gain access to safe deposit box if one exists. (Note: rules will vary from place to place on getting access to a safety deposit box after a death.)

**Credit:** Notify the three credit bureaus of the death to help avoid possible identity theft. (See phone numbers in PART THREE of this document.)



## What to do in a time of grieving



### What to do in the following weeks and months

**Materials:** Determine what kinds of information need to be brought to a meeting with an attorney for probate or estate proceedings.

**Loans:** Obtain the balance on mortgages, car loans, and other debt. Check on any car lease that may have a balance of payments.

**Tax Preparation:** Notify the person who prepared annual tax filings. Determine the next steps in the filing of the current year's return.

**Vehicles:** Examine vehicle titles to reflect ownership.

**Investments:** Contact financial institutions that hold retirement and brokerage accounts. Note: some mutual fund companies have specially trained personnel to deal with incoming telephone contacts from survivors.

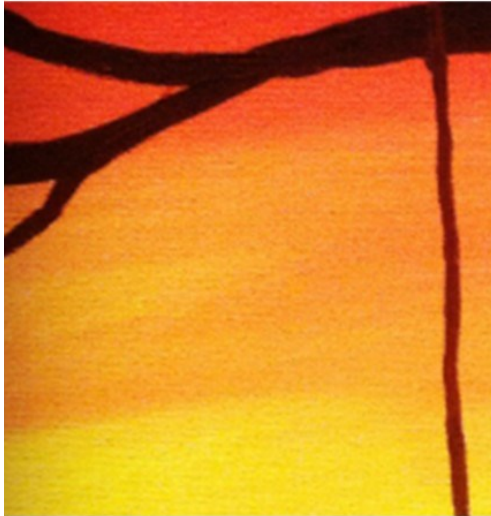
**Insurance:** File for life insurance benefits that may be applicable (you will need a death certificate). Change beneficiaries on current policies, if applicable.

**Mail:** Cancel direct mail magazines and promotional offers.

**Long-term:** Contact the long term care insurance company, if a policy was in force.

**Military:** Determine if there are Veterans Administration benefits.

## **How to obtain more information**



### **Information Team**

CORE of OEA has established an **“Information Team”** of volunteers who can serve as resource people in the aftermath of a loved one’s passing.

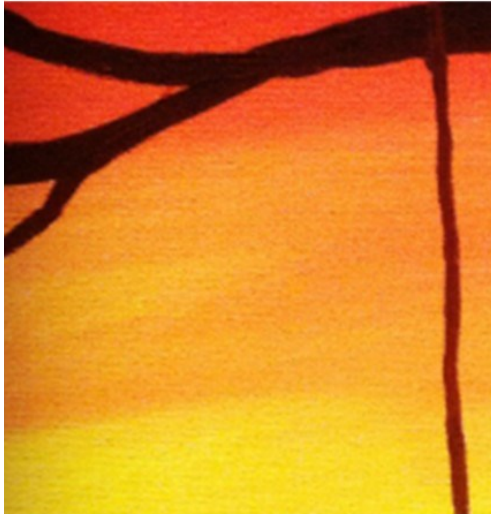
All are OEA staff retirees.

Marianne Gehring	614-787-6993
Bob Hockenberger	614-499-1073
Bill Martin	614-519-3534
Mike Shanesy	614-949-5350

### **Important Telephone Numbers**

Staff Education Association Retirees VEBA	866-520-9174 (Pittsburgh Office)
Transamerica Insurance Medicare Supplement	800-854-0186
United Health Care/OptumRX Prescription Drugs	888-556-6648
State Teachers Retirement System of Ohio	888-227-7877
School Employees Retirement System of Ohio	866-280-7377
Ohio Education Association	614-228-4526
Medicare	800-633-4227
Ohio Bureau of Motor Vehicles	614-752-7500
Department of Veterans’ Affairs	800-827-1000
Social Security	800-772-1213
Equifax credit bureau	888-202-4025
Experian credit bureau	888-397-3742
TransUnion credit bureau	800-888-4213

## **How to obtain more information**



### **Resources for Seniors and their Survivors**

There are resources available to assist CORE members, their families and survivors in areas such as:

- Retirement communities
- Home organizing
- Senior downsizing
- Home staging
- Home equity conversion mortgages
- Utilities coordination
- Appraisals
- Pickup of charity donations
- Elder law attorneys
- Relocation services

#### **Some examples of organizations and on-line information to assist you include:**

A Place for Mom (and Dad) —Central Ohio—614-466-3543

Cincinnati Ohio—866-344-8005

National assistance—866-656-8216

<http://www.aplaceformom.com>

American Society on Aging 800-537-9728 [www.asaging.org](http://www.asaging.org)

Area Agency on Aging 800-285-7277 [www.info4seniors.org](http://www.info4seniors.org)

National Association for Senior Move Managers [www.nasmm.org](http://www.nasmm.org)

National Council on Aging 202-479-1200 [www.ncoa.org](http://www.ncoa.org)

National Senior Citizens 202-289-6976 [www.nsclc.org](http://www.nsclc.org)

Ohio Department on Aging 800-266-4346 [www.aging.ohio.gov](http://www.aging.ohio.gov)

Ohio Attorney General 614-466-4986 [www.ohioattorneygeneral.gov](http://www.ohioattorneygeneral.gov)

Franklin County Office of Aging [www.officeonaging.org](http://www.officeonaging.org) 614-525-5230

Senior Assistance (Cuyahoga, Summit, Stark and Lucas)

[www.tomorrows.transitions.com](http://www.tomorrows.transitions.com)

Government Help [www.eldercare.gov](http://www.eldercare.gov)

Central Ohio Area Agency on Aging [www.coaaa.org](http://www.coaaa.org) [www.seniorsguideonline.com](http://www.seniorsguideonline.com)

Elder law attorney [www.naela.org](http://www.naela.org)

## Notes and additional information

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