

CHECKLIST

Financial Checklist for Surviving Spouses

Losing a spouse brings a flood of emotions that can make tasks like managing financial obligations seem almost impossible. This checklist is designed to help those dealing with this challenging time to keep the process organized and to make the next financial steps as easy to understand as possible.

If possible, get a family member or close friend to help. It can be very difficult to stay focused during this emotional time. A helping hand can make a huge difference in easing the burden. If no loved one is available to help, consider hiring a financial advisor to assist you.

OP&F can assist in many ways and can be reached calling 1-833-521-4OPF (4673). Also the OP&F Member's Guide to Survivor Benefits is available online at op-f.org.

Gather all important documents in a central place where they are easy to access and work. A large accordion folder can help to stay organized.

Documents to Gather

Will/trust	Divorce agreements	Car insurance
Life insurance policy	Bank statements	Homeowner's insurance
Birth certificate	Investment account statements	Health insurance
Marriage certificate	Stock certificates	Bills
Death certificate (if you already have it)	Pension/retirement plan statements	Safe deposit box information (and key)
Funeral arrangements or instructions	Loan statements	Storage locker contract
Social Security cards for both of you	Mortgages	Business ownership or interest
Tax returns	Leases	Military service records
	Deeds	Computer records related to assets
	Motor vehicle titles	

Things to Do

- Contact a funeral home to make arrangements for funeral preparations and payment. Ask the funeral director to help you get 12 certified copies of the death certificate, or contact the County Clerk's office yourself to get them. There is usually a small charge for this.
- Contact OP&F so that the proper arrangements can be made for any survivor benefits, annuity payment plans and payments to any designated beneficiaries to begin to be processed.
- If your spouse or you are enrolled in the OP&F-sponsored health care plan, once you have contacted OP&F, UnitedHealthcare will automatically mail a Survivor Health Care Eligibility and Enrollment Form for completion. This form must be received by UHC within 90 days regardless of your health care enrollment. Also contact Medicare if your spouse was eligible and receiving benefits.
- Contact the Social Security Administration to notify them of the death. Be sure to let them know you are calling regarding spousal and survivor benefits.
- If applicable, contact your spouse's employer to let them know of the passing. Speak with the employer's human resources department directly so they can provide you with any paperwork that needs to be completed. Keep in mind that you may be due money because of your spouse's accrued vacation or sick time. Also, if you or your children were covered through your spouse's employer's medical insurance, ask about options for continuing the coverage if you are interested in doing so.
- Contact an attorney to begin a review of your spouse's will, or if there is no will, to discuss how the probate

Things to Do (continued)

process will work. The attorney will file the will with the probate court to have it approved.

- Make sure you have a plan in place for all your bills. If you were not the one responsible for bills, research which were on automatic payment and which need to be paid manually. Have all the bills put in your name.
- Contact all credit unions or banks your spouse had accounts with to change the account holder information.
- Contact any financial advisors or administrators of investment or retirement accounts your spouse had to begin the process of assigning assets to beneficiaries. Confer with a financial advisor before cashing out any investments.
- If an active life insurance policy was in place, contact the provider. It can take several weeks to receive the funds, so try to get started as soon as possible.
- Contact providers of all other insurance policies – auto, homeowner's, credit card, accident, etc. – to let them know of the passing and to close or change the name on the policy.
- Check with all your spouse's former employers to see if they have any life insurance policies or other benefits for your spouse.
- If your spouse was listed as beneficiary on your will, insurance policies, bank accounts or with OP&F, change these designations.
- Contact any creditors to remove your spouse's name from any joint accounts and to close any accounts that were in your spouse's name only. Destroy any cards that were issued in your spouse's name. Let creditors know if the debts will be paid by your spouse's estate, or if not, how they will be handled (your lawyer can help you with preparing this information.)
- Send a letter to each of the three major credit bureaus (Equifax, Experian and TransUnion) to get copies of your spouse's credit reports to ensure you are aware of all existing debts. In your letter, include:
 1. Date of death.
 2. Your name, address, relation to the deceased and your signature.
 3. Deceased's date of death, date of birth, place of birth, addresses for the past five years.
 4. Deceased's Social Security number.
 5. A request that the deceased's credit report be mailed to you.
- 6. A request that the following notation be listed on the credit report: "Deceased – Do not issue credit."
- 7. Copy of marriage certificate and death certificate.
- Update the name listing on any deeds or titles, such as your home or your vehicles. Contact your state's department of motor vehicles for the title changes to vehicles.
- If your spouse was in the military, contact the Veteran's Administration to learn what benefits you might be due.
- If your spouse belonged to a labor union, contact the union to see if they offer any assistance.
- If an illness or medical care preceded your spouse's passing, file a claim for the medical bills with your spouse's health insurance provider.
- Keep in mind that taxes for your spouse will still need to be filed for the year of death and any taxes due will need to be paid. Since there could be estate taxes or other complicated issues to deal with, it is best to contact a tax professional to assist you.
- If you have a child who is in college, contact the school's financial aid office since you may qualify for more assistance.
- Cancel any clubs or memberships for your spouse, such as gyms or professional organizations.
- If your spouse had any business ownerships or interests, contact the attorney who handled your spouse's business affairs to learn what steps need to be taken to handle any transitions. Also, contact any business clients your spouse may have been working with or for.
- If your benefits represent a large amount of money, consult with a financial advisor to put that money to work to achieve your goals.
- It is also good to reassess what your budget will look like going forward. Try to estimate how your expenses and income will change.

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