



What to Do When a Loved One Dies

We at the East Contra Costa Fire Protection District would like to express our deepest sympathy to you for the loss of your loved one. Death is never easy and quite often comes unexpectedly. You may now feel overwhelmed by the responsibility of concluding your loved ones affairs. In order to help you in this transition we can offer you the following information.

Contact immediate family. Of course you want to update key family members. Bringing them together in person, by phone or electronically (via mass email, Skype or Facebook Family page), is an opportunity not only to comfort one another but also to share information about important decisions that must be made — some of them immediately.

Follow the last wishes for their body. This may include burial, cremation or even donation to a medical school.

Consider funeral preparations. If possible, bring together key family members for an early conversation. This is especially helpful if the deceased left no advance instructions or possibly made an unreasonable request. Factors to consider:

- What did the deceased want?
- What can you afford?
- What's realistic?
- What will help the family most?

Choose a funeral home or cremate. Most people want a funeral home to transport the body from the morgue to its facility. The deceased may have identified which home to use — and even prepaid for funeral services. If there's been no conversation about arrangements, the choice will be up to the family.

Local Suggestions:

Brentwood Funeral Home - 839 1st St Brentwood, CA 94513 (925) 634-2171

Acacia Cremation (Direct Cremation) - 1205 a St Ste 1 Antioch, CA 94509 (877) 916-4779

Higgins Chapel -1310 A Street Antioch, CA 94509 (925) 757-4343

Holy Angels Funeral and Cremation Center (Catholic) 2220 East 18th St. Antioch, CA (925) 757-0658

Notify close friends and extended family. Make a list of as many people as you can. Find contacts through email accounts and cell phone contacts. Contact an employer and organizations the deceased belonged to, if necessary.

Secure property. Lock up the person's home and vehicle. Is the car parked in a secure and legal area? Will the home be vacant? If so, you may want to notify the police (dial a non-emergency number), landlord or property manager. Have someone care for pets until a permanent arrangement is made.

Notify the post office. Use the forward mail option. This will prevent accumulating mail from attracting attention. It can also inform you about subscriptions, creditors and other accounts that need to be canceled.

To Do Before the Funeral

Meet with the director handling the funeral or memorial arrangements. Use instructions your loved one might have left and the earlier family discussion to guide the many decisions to be made.

- Will the body be embalmed or cremated?
- Will there be a casket, and if so, will it be open or closed?
- If body will be cremated, will the ashes be scattered? If the ashes are deposited in an urn, will it be placed in a mausoleum?
- Where is the burial site and does a headstone need to be ordered?
- Do religious traditions need to be respected?
- Will there be contributions to charities in lieu of flowers?

For a veteran, inquire about special arrangements. A range of benefits can help tailor a veteran's service. You may be able to get assistance with the funeral, burial plot or other benefits. You can find many details about options at the U.S. Department of Veterans Affairs website http://www.cem.va.gov/burial_benefits . Or 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's survivor benefits.

Consider whether you need or want other financial assistance for the funeral and burial. Help might be available from a number of sources, including a church, a union or a fraternal organization that the deceased belonged to. Phone or send an email to the local group.

Enlist help for the funeral. Relatives and friends may be needed to serve as pallbearers, to create or design the funeral program, organize a post-funeral gathering, cook meals (for the post-funeral gathering or simply for the household of the deceased), take care of children or pets, or shop for any items needed for the funeral or household of the deceased.

Spread the word about the service. Once a date and time have been set for the service, share the details with those on your contact list. Include an address to send cards, flowers or donations.

Make a list of well-wishers. Keep track of who sends cards, flowers and donations so that you can acknowledge them later.

Prepare an obituary. The funeral home might offer the service or you might want to write an obituary yourself. If you want to publish it in a newspaper, check on rates, deadlines and submission guidelines. Don't include such details as exact date of birth that an identity thief could use.

Get duplicate death certificates. You may need a dozen certified death records to complete upcoming tasks, though some will require less expensive copies. Your funeral director may help you handle this or you can order them from the:

Contra Costa County Clerk-Recorder's Office
555 Escobar Street Martinez, CA 94553
(925) 335-7900
<http://www.ccclerkrec.us/clerk/birth-death/>

Send thank you notes. From the contact list that you acquired earlier, send thank you notes and acknowledgements. Consider delegating this task to a family member.

Notify local Social Security office. Typically the funeral director will notify Social Security of your loved one's death. If not, call 1-800-772-1213 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 or dependents, ask about their eligibility for increased personal benefits and about a one-time payment of \$255 to the survivor.

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.

Look into employment benefits. If the deceased was working, contact the employer for information about pension plan, credit unions and union death benefits. You will need a death certificate for each claim.

Stop health insurance. Notify the health insurance company or the deceased's employer. End coverage for the deceased, but be sure coverage for any dependents continues if needed.

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.

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. 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.

Notify mortgage companies and banks. It helps if your loved one left a list of accounts, including online passwords. Otherwise, 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.

Make a list of important bills. Share the list with the executor or estate administrator so that bills can be paid promptly.

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.

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 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.

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.

Equifax Information Services LLC
Office of Consumer Affairs
PO Box 105139
Atlanta, GA 30348

TransUnion LLC
P.O. Box 2000
Chester, PA 19022

Experian
P.O. Box 4500
Allen, TX 75013

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 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 vehicle 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.

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.