IF A MEMBER DIES - INFORMATION TO THE SURVIVING SPOUSE OR FAMILY
(Hopefully Not Needed for A Long Time)

Too often spouses and families are left in a quandary upon the death of a loved one. Few situations in life are more stressful than when a spouse passes. All too often we have a difficult time focusing on the issues at hand and need guidance to get the deceased affairs in order. The following is a general guide for the widow(er) or the decease's family regarding important notifications that must be made by the surviving spouse and information you should have on hand when a retiree dies.

I. PREPARATIONS BEFOREHAND

- **GATHER ASSETS - This doesn't mean piling them all together. It means getting a list of all the assets at the time of the decedent's death, along with copies of statements, deeds, etc. This information is needed for probate. It's also essential for filing federal and state estate tax returns, if required.**
- **REVIEW IRAs - If the surviving spouse is the beneficiary, decide whether to roll an IRA over to the surviving spouse.**

- **GET GOOD ADVICE - and get it now. The money you pay to attorneys and other advisers to resolve issues NOW can be much lower than if you deal with problems AFTER a person's death.**

- **In case of couples, usually most of the property is held in joint names and the survivor obtains same "by operation of law". However, there may be some items which were held in the name of the deceased only, and in that case it would be necessary to go to Probate Court to transfer ownership of that property, unless listed in a trust.**

- **GET ORGANIZED NOW - When someone dies, one of the big problems for beneficiaries is locating the things necessary to settle the estate. Make sure you know before the death occurs where to find the following documents and information. (This is just a partial list)**
  - **Will**
  - **Living Will**
  - **Trusts**
  - **Deeds (if any)**
  - **Safe-deposit boxes (location of boxes, contents and keys)**
  - **Life insurance policies**
  - **Funeral and burial instructions**
  - **Names and addresses of creditors and debtors**
  - **List of assets and where they are located**
  - **List of all advisers (attorney, accountant, insurance agent, stockbroker, etc.)**

II. STEPS TO BE TAKEN AFTER DEATH - Notifications to be made:

1. **NYC Police Pension Fund (either in writing or by telephone)**
   233 Broadway, 25th Floor
   New York, New York 10279

Attention: Retiree Death Benefits Unit
Telephone (212) 693-5607/5919

Contact the appropriate Union for a possible existing life insurance policy and also for continuation of optional benefits, if qualified.

- **Police Officers - Patrolmen's Benevolent Association (PBA) at (212) 233-5531**
- **Detectives - Detectives' Endowment Association (DEA) at (212) 587-9120**
- **Sergeants - Sergeant's Benevolent Association (SBA at (212) 431-6555**
- **Lieutenants and above - Superior Officers Council (SOC) at (212) 964-7500**

2. **Contact the NYC Health Benefits Program for Special Continuation of Coverage application (coverage for life) located at 40 Rector Street, 3rd Floor, New York 10006 (212) 513-0470.**

3. **Contact the NYPD Operations Unit located at One Police Plaza at (646) 610-5580, for pall bearers (Funeral Director will usually do this for you) for all five boroughs, all of Long Island and Upstate New York, but not beyond Dutchess County.**

4. **Contact Social Security: (800) 772-1213 (Funeral Director will usually do this for you)**

5. **Contact Fraternal Organizations to arrange for visitors, Color Guard and possible insurance benefits**

6. **If a veteran, notify the Veterans Administration at (800) 827-1000 for: Grave marker, Funeral Allowance and Flag (Funeral Director will usually do this for you). If can't find discharge papers or DD 214, you will need date of Enlistment, date of Discharge, Branch & Serial Number. If deceased had 100% disability for 10 years, spouse is entitled to an additional benefit.**

7. **Notify your Church or Temple for announcements and to arrange for funeral. (Funeral Director will usually do this for you).**
Health Insurance: COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) COBRA has a safety net. If spouse or dependent was covered under deceased's health plan they may continue coverage under COBRA for up to 36 months. New York State in 2001 amended the Administrative Code to continue Health Care Coverage for Surviving Spouses for Life (Download Information Regarding this Amendment). This enables the deceased's spouse and/or dependents to receive coverage at the group rate. The City and the Line Organization health benefits stop at the death of the members. The rate, though high, is cheaper than the non group rate.
Call: NYC Employee Benefits (212) 513-0470

<u>THINGS YOU WILL NEED</u>
DEATH CERTIFICATES - Death Certificates are necessary in every step to the successful administration of a decedent's estate. (Usually, Funeral Director will obtain certificates as part of his service at current cost). They are usually needed for:
Pension Bureau

Veterans Administration (if a veteran)
Motor Vehicle Bureau if auto was in deceased's name. 1 for each insurance policy
Court (If probate is needed)
Your State Department of Revenue to obtain non-tax certificate if real property is involved.
Bank accounts held in Trust for another 1 for each account if property held in a Trust
Personal Records
Note: If estate is probated, some of the above will take a Letter Testamentary instead of a Death Certificate.

MARRIAGE CERTIFICATE (With Official Raised Seal):
Social Security, (not necessary if surviving spouse already receiving benefits)
Veterans Administration, if a veteran.

LETTERS TESTAMENTARY or LETTERS OF ADMINISTRATION:
Motor Vehicle Bureau, if auto is in the deceased's name.
One for each bank account
Brokerage house account (share of stock or bonds, etc. that were in the deceased's name alone)

DISCHARGE PAPERS: DD 214 - (Original needed)
Social Security, if spouse was not already receiving benefits. Remember that service time counts toward qualification. They will Photostat.
Veterans Administration, if a veteran

PAID FUNERAL BILLS:
1 copy for Pension Bureau
1 copy for Probate Court
1 copy for IRS, if taxable estate.

OTHER THINGS THAT MAY APPLY (usually after burial)
Cancel any leases. (If your parent or loved one rented a home, cancel the lease after clearing out the furnishings)
Inform insurance companies
File life insurance claims for any policies on the person's life, and request that the insurers send you Form 712, Life Insurance Statement (this is a statement about the life insurance that must be filed with the estate tax return).
Make sure the car insurance company continues to cover the person's car until it's sold or transferred to a beneficiary.
Make sure the homeowners policy continues to provide adequate coverage for the person's things until removed from the home.
Notify companies the person did business with.
Cancel credit cards, and close charge accounts.
Have airlines to transfer frequent-flier miles to the primary beneficiary. (Each airline has different policy concerning this issue. Check with carrier about rules)

Consideration should also be given to making pre-death funeral arrangements. This provision, no matter how painful, should be discussed by couples and by parents with their families. Too often, spouse and children spend much too much money on a funeral and do so without really knowing what were the deceased's wishes in this regard (Place of burial, Cremation, etc.)

Consideration should also be given to having a "Family Durable Power of Attorney" (Someone to take over your finances if you become incapacitated or incompetent)

There are no words of comfort at such a difficult time, however, if you have all the necessary information at the ready it will expedite any claim that is pending, make the process run smoothly, and your stress level can be minimized.

Attached is a List of Phone Numbers that you can print out and put with your important papers.

Operations Desk	**646-610-5580**
NYCPD General Info	**646-610-5000**
Pension Section	**866-692-7733**
I D Card Section	**646-610-5150**
Employee Benefits	**212-513-0470**
PBA Health & Welfare	**212-349-7560**
PBA Caremark Drug Plan	**877-722-7911**
PBA Satellite	**954-977-3880**
DEA	**212-587-9120**
SBA	**212-226-2180**
SBA Health & Welfare	**212-431-6555**
RSA	**516-564-1861**
LBA-SOC	**212-964-7500**
GHI	**800-358-5500**
Empire Blue Cross	**800-433-9592**
Medicare Re-Imbursement	**212-513-0470**
Medicare	**800-633-4227**
Social Security	**800-772-1213**
Social Security-TTY #	**800-325-0778**