

# What To Do When A Loved One Dies

**A check-list to provide assistance during that difficult and emotional time.**



When a loved one passes away, it is an understandably stressful time. It can be even more stressful and/or traumatic trying to remember all of the details that must be taken care of related to a person's death. To provide assistance during that difficult time, below is a check-list of some important things to consider:

## Notify Immediate Family

As soon as possible and practical, notify immediate family and friends about the death of the loved one. This will assist them in making arrangements quickly to be with you during this time. If a family member or close friend can be designated to make these contacts, this could relieve you of a great deal of stress. In order to assist them, have them prepare an accurate listing of the names, addresses and telephone numbers of family members and/or friends to be notified in the event of such emergencies. **Grief Counseling services**<sup>1</sup>, provided by Harris Rothenberg International (HRI) included with the LifeBridge's MetLife Basic Life Plan, offers professional support with one-on-one sessions with a licensed counselor, in person or by phone (**call 1-855-609-9989**), to help cope with a loss.

## Notify the Clergy

Contact the deceased's Pastor, Rabbi, Priest or other designated religious leader if there is one in order to facilitate counseling for family members and members of the deceased's congregation, synagogue or parish. They will also be involved in making arrangements for any final religious services.

## Funeral Home/Mortuary and Cemetery/Mausoleum

**MetLife's Funeral Planning Guide** can provide assistance in making arrangements in advance and help to alleviate a lot of stress during an already stressful time. If no arrangements have been previously made, contact the funeral home or mortuary of your choice to carry out the final preparations and/or burial instructions. Someone will have to be authorized to make the decisions concerning the disposition of the remains of the deceased. A final resting place should have already been secured and the proper person will need to be notified of the date of interment as soon as a date is set. LifeBridge's MetLife Basic Life plan includes **discounts on funeral services**, available through **Dignity Memorial**<sup>2</sup>, the largest network of funeral homes and cemetery providers with compassionate experts that guide you through the planning process. For more information on these services please call **1-866-853-0954** or visit **www.finalwishesplanning**.

## Obtain Death Certificate

A death certificate must be completed and signed by either an attending physician, the medical examiner/county coroner or in the case of persons dying in a hospice program a registered professional nurse employed by the hospice. The death certificate is filed with a local registrar and transmitted to the vital records registration system for recording in the state's official records. Certified copies of the death certificate can be obtained after the death certificate has been filed with the local registrar.

## Employer

If the deceased was employed at time of death, there may be a final paycheck due. The employer can also provide information on any deferred compensation plans that apply to the deceased. Whether the deceased was currently employed, retired or on disability, you or other family members may be entitled to benefits.

## Social Security Administration

Notify the local office of the **Social Security Administration (1-800-772-1213)** regarding any benefits that the deceased may have been receiving, and any benefits for which loved ones may be eligible.

## Insurance Companies

Notify any insurance company with whom the deceased was insured. Ask for claim forms and instructions on how to file for life insurance proceeds. To help facilitate this process, an insurance company is likely to need the following information: a statement of claim, with the full name and address of the beneficiary or the person making the claim; a certified death certificate showing the date, place and cause of death, and the actual policy or certificate, if available. MetLife offers Beneficiary Claim Assistance<sup>3</sup> that provides beneficiaries with guidance from experts as they work through their options and financial needs. MetLife will pay insurance proceeds to an interest-bearing account, known as the Total Control Account, giving the beneficiary time to make well thought-out decisions regarding use of the money.

## IRA/401K, 403(b) Plans Administrators

Contact the administrator(s) for the plans in which the deceased participated. These types of plans typically include a beneficiary designation to facilitate payment.

## Pension Benefits

If the deceased was receiving any pension benefits, contact the plan administrator(s). In some instances, the surviving spouse may be eligible to continue receiving all or part of the pension, either indefinitely or for a given period of time.

## Unions

If the deceased was a Union member, contact the Union representative. Check on any Union benefits to which the deceased was entitled, as well as any benefits that may be available to the surviving spouse or minor children.

## Veterans Affairs

If the deceased served in the uniformed services, notify the Department of Veterans Affairs. A burial allowance

may be available, subject to certain qualifications, and his or her spouse and minor children may be eligible for certain benefits. For more information, visit the Department of Veterans Affairs' Web site at **www.cedm.va.gov**. To reach the regional Veterans office in your area, call **1-800-827-1000**.

## Notifying the Guardian/Agent

If there is a guardianship, a power of attorney or a durable power of attorney for healthcare, those persons need to be notified that their responsibilities have ended.

## Wills

LifeBridge's MetLife Basic Life<sup>1</sup> plan includes online documentation services to prepare or update a will, living will or power of attorney at **www.willscenter.com**<sup>4</sup> LifeBridge's MetLife Supplemental Life plan includes **Will Preparation**<sup>5</sup> services offered through Hyatt Legal Plans, offering complementary, unlimited one-on-one consultations with an attorney, in person or by phone, to prepare or update a will, living will or power of attorney. If there is a Will, when the person dies, the law requires that it be filed with the Probate Court in the County where the decedent lived. The Clerk will provide the executor or executrix of the Will with the necessary paperwork. Expenses of the last illness and funeral should be paid from the estate before any additional disbursements are made. All remaining assets and properties can be disbursed through the probate process. LifeBridge's MetLife Supplemental Life plan includes **Estate Resolution Services**<sup>5</sup>, offered through Hyatt Legal plans, offer unlimited consultations, either in person with an attorney or by phone, including court representation, to assist in settling the deceased's estate. For more information on Will Preparation or Estate Resolution Services, please call **Hyatt Legal at 1-800-821-6400**.

## When there is no Will

If there is no Will, and an administration of the estate is desired, this is also done in the County Probate Court. Expenses of the last illness and funeral or final arrangements should be paid from the estate before any additional disbursements are made. All remaining assets and properties can be disbursed through the administration of the estate.

## Creditors

Letters should be sent to all creditors informing them of the person's death. If any life insurance coverage exists on open accounts to pay off the remaining balances, a copy of the death certificate will be required. Do not agree to personally be responsible for paying the balances on any outstanding account. The estate is liable, not individual family members unless that family member was a named account holder, regardless of the insistence of the creditors. If nothing remains in the estate to pay off debts, then creditors should be so informed.

## Utility Companies

Local utilities (telephone, gas, electricity, cable) should be notified only if someone else wants to be substituted on the accounts. Otherwise wait until you decide whether or not and when the utilities are to be discontinued. In any event, the utility bills must be paid in order to keep the utilities on.

## Newspaper and Mail

The newspaper subscription will need to be discontinued if no one else resides at the home of the deceased and the Post Office may need to be contacted about a forwarding address for mail, if no one will be at the home to receive it.

## Tax Refunds

Any Tax refunds that arrive after the decedent's death will be a part of the estate and will have to be distributed according to the Will or the Administration process.

## Tax Owed

Any taxes owed will have to be paid out of the estate or voluntarily by a surviving family member.

## Homestead Exemptions

Any homestead exemptions are generally going to be tied to the individual if that person was a senior or otherwise qualified for an exemption. The exemption may no longer be applicable unless the new homeowner meets the requirements.

## Personal Property

Things like titles to automobiles, automobile insurance and house insurance will have to be changed eventually. Homeowner's insurance policies should be reviewed carefully for instructions concerning coverage of unoccupied premises.

## Out-of-State Property

If property is owned out-of-state, the Will should be probated or the estate Administrated in the state of residence first and the Letters Testamentary or Letters of Administration (they may be called something else in another state) used to handle the property in the other state.

## No Property

If there was no property left in the decedent's name and no other assets that need to be transferred, then there are probably very few estate matters to be handled. Some states require that a Will be filed with the Court if there is one, whether or not it is actually probated.

## Right of Survivorship Property

If property or accounts were in the name of the decedent and another person as tenants "with the right of survivorship", then ownership automatically passes to the survivor(s) without the need for probate or administration of the estate.

## Documents to locate

There are some documents that may be needed or at least helpful in settling the estate of the deceased. These documents should be located and kept together in one place until they can be turned over to the person in charge of carrying out this part of the affairs of the deceased. **MetLife Infinity**<sup>6</sup>, included with LifeBridge's MetLife Basic Life plan<sup>7</sup>, can assist in creating and sharing a digital legacy by providing a digital application that can be used to store important documents. Included in the list of documents to be sought:

- funeral and burial plans/contracts
- safe deposit rental agreement and keys
- trust agreements
- nuptial agreements/marriage licenses/prenuptial agreements/divorce papers
- life insurance policies or statements
- pension, IRA, retirement statements
- income tax returns for the past three years



- gift tax returns
- birth and death certificates
- military records and discharge papers
- budgets/bookkeeping records
- bank statements, checkbooks, check registers, certificates of deposits
- deeds, deeds of trust, mortgages and mortgage releases, title policies, leases  
motor vehicle titles
- stock and bond certificates and account statements
- unpaid bills
- health/accident and sickness policies
- bankruptcy papers: filings and releases

**This is certainly not intended to be an exhaustive list of every detail to which attention must be given nor does this alleviate the need to ask questions about topic areas that may not have been mentioned. It is an attempt to provide some initial guidance to those in the position of having responsibility for handling the affairs of a deceased loved one.**

metlife.com

Like most group life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.

<sup>1</sup>Grief Counseling services are provided through an agreement with Harris, Rothenberg International (HRI), Inc. HRI is not an affiliate of MetLife, and the services HRI provides are separate and apart from the insurance provided by MetLife. HRI has a nationwide network of 38,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. Subject to state regulatory approval, not approved in all states. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/ relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to a insureds, their dependents and beneficiaries who must have received a serious medical diagnosis or suffered a loss that has occurred, meaning, the diagnosis or loss must have taken place (death in the family, job loss, a finalized divorce or separation). Events that may result in a loss are not covered under this program unless and until such loss has occurred.

<sup>2</sup>Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For TN, the discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.

<sup>3</sup>MetLife administers the Delivering the Promise program, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing this program through MetLife.

<sup>4</sup>WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. The WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

<sup>5</sup>Included with Supplemental Life Insurance. Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/ or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

<sup>6</sup>MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone regardless of affiliation with MetLife.

<sup>7</sup>LifeBridge's Basic, Supplemental and Dependent Life plans are offered through MetLife. The Basic Life plan is a benefit provided at no cost to employees. The Supplemental and Dependent Life plans are elected and paid for by the employee.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166  
L0617496158[exp0619][All States] © 2016 METLIFE, INC.