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*“Be assured that your experience of grief is normal. You are not going crazy; you are grieving. Each of us is affected by grief in our own way. Grief is not a predictable set of stages. Most of us experience grief like a roller-coaster: there are ups and downs, good days and bad days. There are no universal stages of grief; each of us has our own personal pathway as we experience loss. There is no timetable to grief.” ~ Hospice Foundation of America*

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*Acca*

American Cremation & Casket Alliance

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Funeral Home

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**Things to Consider  
After a Loved One  
Passes Away**





**ACCA will notify Social Security of deceased's passing.** If your loved one received Medicare, Social Security will inform them of their passing. If the deceased was enrolled in Medicare Prescription Drug Coverage, Medicare Advantage or had a Medigap policy, contact these plans at the phone numbers provided on the membership cards to cancel the insurance. To apply for survivor's benefits, go to your local Social Security office or call 1-800-772-1213. If the deceased was receiving Social Security benefits, you must return the benefit received for the month of death and any later months. Do not cash any checks received for the month of passing or later.

**Look into employment benefits.** If the deceased was working, contact the employer for information about any 401k, pension plan or company benefits that the deceased may be entitled to.

**Terminate other insurance policies.** Contact providers for homeowner's, automobile insurance, etc. Most claim forms will require a copy of the death certificate. 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, have their name removed.

**Meet with a probate attorney.** The executor of the deceased's estate should choose an attorney. If there is a Will, the named executor shall have said attorney file it with the probate court. If there is not a Will, the probate court judge will name an administrator in place of an executor.

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

**Notify mortgage companies and banks.** Look to see 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. Contact financial advisers, stockbrokers, etc. Depending on the type of asset, the beneficiary may obtain access to the account or benefit by simply filling out appropriate forms and providing a copy of the death certificate.

**Stop health insurance.** Notify health insurance and discontinue coverage for the deceased, but ensure coverage continues for any dependents.

**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, email or by registered mail with return receipt requested. Once the company receives the certificate, they should backdate the closing of the account to the date of death. If an agent does not 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 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 (800-685-1111), Experian (888-397-3742) and TransUnion (800-888-4213).

**Contact Department of Licensing.** It is a good idea to cancel the deceased's license and transfer the titles of all registered vehicles. You can do this in person at most local licensing agencies.

**Cancel memberships in organizations.** Reach out to professional organizations, etc. that the deceased belonged to and find out how to handle their membership status.

**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.

**Notify the election board.** According to a report, almost 2 million people on voter registration rolls are deceased.

**Find out if they qualify for Veteran death benefits.** Deceased veterans may be entitled to burial/cremation financial benefits. Fill out VA form 21P-530 along with a copy of the deceased's DD-214 (honorable discharge is required).

**Take time for your own grief.** It is not enough simply to let time pass. Give yourself permission to grieve for as long as you need. Look at pictures of your loved one, play music that reminds you of them, keep a journal with your thoughts, visit a place that was important to them or write a series of letters to them to express your thoughts.

