



## Obtaining Survivor's Benefits

**M**anuel's job as a steel mill executive required him to be forward thinking. But, at age 32, one thing he had not given much thought to was his own mortality—especially the possibility of his dying of a heart attack. But his wife, Maria, buried her husband last week. And because she and Manuel never had discussed what she might do if he died, she is faced with some dauntingly unfamiliar tasks, the most pressing of which is making sure to collect all the benefits due her and her three young children.



### **GETTING STARTED**

A major task after the funeral is identifying the benefits for which survivors are eligible. Collecting benefits might seem complicated; filing claims for pension funds, Social Security, life insurance, health insurance and military benefits requires many steps. Take them one at a time. People are available to help; just ask.

Make a written plan to guide you through the process, identifying questions you need to ask. Decide whom to contact, make appointments to meet with them, and decide what documents or other materials you need to take along. The usual places of inquiry and the process of collecting benefits are addressed in the following sections.

### **TRACKING PENSION AND EMPLOYMENT BENEFITS**

The personnel office of the deceased person's last employer is an appropriate place to start gathering information. Office staff there can answer most of

your questions and direct you to other sources of benefits. Although you might already know the answers to some of your questions, ask them anyway to see if there are any new policies or programs of which you were not aware. Even those you know about might have changed without your knowledge. Introduce yourself and explain why you need this information. Here are some questions you might ask:

- Is there a company or organization retirement program?
- If so, is there a death benefit for survivors?
- Are employees on Social Security?
- Are pensions paid to beneficiaries now, or are there guidelines for payment at a later date (for instance, when beneficiaries reach a certain age)?
- If there is an annuity or stock share program, do beneficiaries receive any funds from it?
- Can beneficiaries elect to continue participation in one or more stock share programs?



- If the death occurred on the job, are the beneficiaries entitled to benefits under worker's compensation laws?
- Can the beneficiaries collect wages from any unused disability leave or unused sick leave?
- Can the beneficiaries collect wages from unused vacation time?
- Are there any other additional wages to be collected?
- Did the deceased person participate in an employee life insurance program from which survivors may benefit?
- Who files the claim for benefits from an employee's life insurance program?
- Is there an employee health insurance program for which survivors may file a claim, if necessary, and receive a premium refund for unused insurance?
- Who files the claim for this premium refund?
- Can survivors choose to remain in this health insurance program?
- If the death occurred after retirement, are benefits still payable to survivors?
- Is there a lump sum survivors annuity?

### **PREVIOUS EMPLOYMENT**

Although the deceased person's last employer usually is in the best position to answer such questions, it is wise also to check with all previous employers about pensions, annuities, and stock share programs. Accrued benefits might be available to survivors and only payable upon death or retirement.

### **TRACKING SOCIAL SECURITY BENEFITS**

Call your nearest Social Security office. The number is in your phone directory under Social Security Administration. Social Security personnel will instruct you in filing a claim specific to your circumstances. The following documents usually are required when applying for Social Security survivor's benefits.

- Survivor's Social Security card and the deceased person's card, or a record of Social Security numbers;
- Proof of survivor's age and the deceased

person's age (usually a birth certificate);

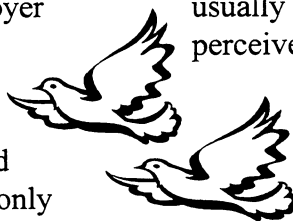
- Death certificate;
- Marriage certificate for the deceased person;
- Surviving children's birth certificates if younger than 18 or in college;
- The deceased person's W-2 forms for the last two years or, if the deceased person was self-employed, a copy of the last two Federal Income Tax returns. (This is important, because these earnings, while usually not yet reflected in Social Security records, must be included when computing survivors' benefits.)

Do not delay applying for benefits simply because you do not have all the necessary documents or information. There are other acceptable ways of supporting and proving your claim; Social Security personnel should apprise you of these.

### **TRACKING LIFE INSURANCE BENEFITS**

Insurance companies offer a variety of benefits. You can take a first step toward collecting them by contacting your local agent or writing to the company's main policy owner service department. Either way, filing procedures are the same and usually take the same amount of time. You might perceive advantages and disadvantages of each approach, however. Agents are available for face-to-face discussions and, as a result, can be of greater help answering questions. They probably are more familiar with your situation too. Still, some people prefer the privacy of dealing with a faceless entity: the insurance company's headquarters. The decision is up to you.

To start the filing process in either case, you or the survivor/beneficiary must submit the name of the policyholder, the policy number, and the date of death to the appropriate agent or home office. The survivor/beneficiary will receive a form to complete and submit with the death certificate. Most companies check their various divisions for other policies or programs in which the deceased person might have enrolled. The company then takes appropriate action. For example, if the deceased



person enrolled in a company's health insurance division, part or all of a premium might be refunded if they determine that a payment was made after the death or for a period after the death.

### **TRACKING HEALTH INSURANCE BENEFITS**

Health insurance benefits may be pursued similarly, directing inquiries to an agent or to the company's headquarters. When hospital personnel file a claim for a deceased person's medical expenses, the claim often serves to notify the health insurance company of the death. If survivors decide not to continue a group or family insurance policy, or if they were not on the policy, a premium refund may be due. Ask how to file for premium refunds.

Other questions to ask include:

- Can survivors continue on the health insurance policy?
- Can survivors continue the protection, or will coverage be suspended until a new application is made?
- Will the policy automatically continue if survivors continue to pay premiums?

If there is a question about the beneficiary of the health insurance premium refund, the refund and claim could become part of the deceased person's estate, if a facility-of-payment clause does not prevent it. Such a clause usually allows a refund or claim of under \$1,000 to be made payable to the next of kin, as determined by law, if there is no beneficiary. Check to see if such a claim is included in the deceased person's insurance policy.

### **TRACKING MILITARY BENEFITS**

Survivors may be able to collect military benefits, too. If the deceased person was a veteran, file for burial benefits. If you so desire, request that a flag be present during funeral services. The flag usually

is presented to the next of kin after the funeral. You will need to contact the Veterans Administration at 1-800-827-2050.

The VA also usually helps pay for the headstone and other funeral expenses. Also be sure to ask about any life insurance or other death benefits. Under certain circumstances, the VA also provides benefits for children. Ask about these. The VA usually completes the forms and gathers most of the necessary documents. Many heavily populated counties have a VA office or a local VA representative. The closest office is listed in the phone book under your state's Department of Veteran's Affairs.

### **TRACKING OTHER BENEFITS**

While the benefits outlined above are the most common, there might be others, including individual retirement accounts (IRAs). The best place to check for other sources of investment or bank accounts is past federal tax forms, if the individual used the long form (1040 and attached schedule B). If so, ask questions about filing claims and continuing participation in the programs in which the investments were purchased.

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