

# Day by Day

*A roadmap for managing life after a loss*



**ONEAMERICA®**

*OneAmerica® is the marketing name for the companies of OneAmerica*

“Healing is a matter of time,  
but it is sometimes also a  
matter of opportunity.”

— Hippocrates





When a loved one dies, so many things happen at once. This guide provides a roadmap and a process for taking care of what needs to be done — and moving steadily forward — one day at a time.

## **PREPARING**

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A guide to the future.....	7
Get things in order.....	8
Documents checklist.....	9

## **AFTER A LOSS**

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Let people know.....	11
Take care of the basics.....	11
The first few days checklist.....	12
Funeral-related expenses.....	13

## **AFTER THE FUNERAL**

---

Secure important papers.....	15
Contact key organizations.....	16
Contact trusted professionals.....	16
Deal with digital accounts.....	17
The first steps checklist.....	17

## **SECURING BENEFITS**

---

Life insurance.....	19
Other insurance.....	20
Social Security.....	21
Other benefits.....	22
Benefits checklist.....	23

## **MOVING AHEAD**

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Taking charge of your future.....	25
-----------------------------------	----

## **BENEFITS TOOLKIT**

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Online resources.....	27
Helpful terms.....	28
Master checklist.....	30



# Preparing

## A guide to the future

Preparing for what will happen after you pass away may be one of the most difficult things you'll ever do. It's also one of the most important. Your plan gives you and your loved ones a voice in decisions about your last minutes on earth, your memorial and what will happen to your assets.

Professionals can help ensure your wishes are met. To prepare, work with your lawyer, accountant, insurance agent and trust officer. The fees charged by your trusted professionals should be minimal compared to the benefit of their services.

As part of the process, make a list of all your important legal and financial papers and where you keep them. Share this record with people you trust, and update it every year. Include your will, trust agreements, insurance policies, birth certificates, deeds and titles. Add the names and contact information of the relatives and financial professionals who will take care of your personal business when you no longer can.

Update your will and make sure your attorney has a copy — as well as clear instructions regarding the distribution of your estate. A seamless process can bring peace to the people you care about.

## Prepare the path

1. Write a will or establish a trust.
2. Create advance directives (living will, advance health care directive or power of attorney). Share with family and health care professionals to avoid confusion later on.
3. Make a list of legal and financial papers and where you keep them. Give a copy of the list to your lawyer and others you trust with your estate.
4. Make arrangements for your funeral, memorial and organ donations in advance, and share them.
5. Hold possessions jointly with loved ones, if possible.
6. Set up a legacy contact on social media accounts such as Facebook, and share your digital passwords.

# Get things in order

Prepare a record of essential information and important documents, and note where each item can be found. Share copies of your list with your lawyer and the people you trust to manage your affairs.

## Share the responsibility

Even if one person in the family is responsible for handling insurance and paying bills, it's important that family members understand the financial landscape. You never know what the future may hold, and being prepared could save time and stress.

## Keep a notebook

One option is to keep it simple and start with an old-fashioned notebook. Schedule a time to sit down with your partner and talk about the basics. What bills do you pay each month? How do you pay them? What about insurance and other plans for the future? Ask questions and jot down notes you can refer to later.

## Manage online accounts

If your family takes care of business online, you've got special concerns. What would you do if you suddenly had to handle everything yourself? How would you access online statements and accounts? If you don't know, you're not alone. A Pew Research Center survey notes that one-third of internet users don't share online passwords with their partners.

Take the important — and simple — first step of talking about digital accounts. Then decide how you want to share information. You can share passwords via a password manager. (Just type "password manager" into a search engine for a list of options.) Or go the old-fashioned route and record all your important accounts, user names and passwords in a notebook. Be sure to store your notebook in a safe place, such as a locked fireproof box.

Whether you create a record electronically or in an old-fashioned notebook, make sure you update it regularly.

## Where to find it

You may find important documents in these places:

- Attic
- Briefcase
- Closet
- Computer
- Desk
- File cabinets
- Glove compartment
- Home office
- Lockers
- Office desk
- Safes
- Safety deposit boxes
- Storage boxes
- Strongboxes
- Wallet

## Documents to locate

### Here's a sampling of items you may wish to locate:

- Advance directive (e.g., living will, personal health directive)
- Annuity contracts on yourself and other family members
- Automobile registration
- Bank statements, passwords and passbooks
- Birth certificates of family members
- Bonds and securities statements
- Brokerage and mutual fund statements
- Business agreements
  - Partnerships
  - Buy-sell agreements
  - Tax records
  - Balance sheet
- Certificates of appointments
- Credit card information
- Disability income insurance
- Domestic partner or civil union certificates
- Earnings records
- Funeral preferences
- General insurance policies
- Government life insurance policy number
- Income tax returns
- Installment payment books
- Insurance policies
  - Employee benefits statement
  - General insurance (auto, fire, homeowners, casualty)
  - Health insurance
  - Life insurance
  - Long-term care insurance
  - Loan information and paperwork
- Marriage certificate(s)
- Membership cards or dues notices
- Medical and disability insurance
- Military discharge papers
- Names and addresses of heirs, next of kin and beneficiaries
- Notes receivable
- Passwords to digital accounts
- Real estate deeds
- Retirement plans
- Social Security numbers or cards
- Stock information
- Summary of assets
- Trust
- Veterans Affairs claim number
- W-2 forms
- Will(s)

### Notes

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# After a loss

## One step at a time

These guidelines and checklists touch on things that need to be done immediately after a loss.

### Let people know

Start by contacting your immediate family. Bring people together in person, send an email or arrange for a Skype call or conference call. You can also set up a Facebook family page or memorialize your loved one's Facebook account. Work together to decide who'll contact whom and when. Discuss your loved one's wishes for burial and funeral or memorial services. Experts recommend you don't go it alone. Delegate tasks to trusted loved ones and friends.

### The funeral home

Regardless of where the death took place, a funeral director can take care of arrangements. If a funeral home has not been chosen, consider what your loved one would have wanted, what you can afford and what's right for the family. You may need to check with a few funeral homes to compare services and costs. If you choose to work with a funeral home, the funeral director can help you with:

- The type of service desired (religious, memorial, fraternal, military, etc.)
- The location of the service
- Visiting or calling hours
- The method of final disposition (entombment, earth burial or cremation)

A local funeral director can also take charge of having the body returned to your town if the death occurred somewhere else.

### Employer and associates

Your loved one's current and/or former employer and associates will want to pay respects, and it's likely they can also help review records to see what benefits may be available. If your loved one was in the military or belonged to a religious or fraternal group, find out if it has burial benefits or conducts funeral services.

### Take care of the basics

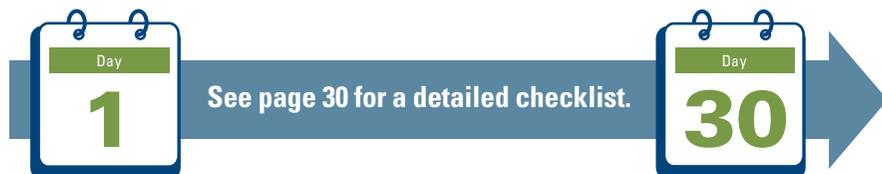
Put your loved one's cell phone in a safe place and make a note to contact the service provider later on. You may need to access contacts.

If the person who died lived alone, take measures to take care of the home and car as well as basics like the mail. It's also a good idea to let the homeowner's association, property manager or local police know what has happened.

If dependents or pets are affected, take time to arrange for their care.

### What must be done

The first month after a loss can be trying, yet a few key tasks won't wait. Note them in your calendar, and share due dates with professionals.



## The first few days

Share tasks with family and friends. It can take the pressure off you and give them a way to contribute.

### Immediate needs

- Notify close family and friends (consider a calling tree)
- Take care of dependents and pets
- Get a legal pronouncement of death
- Figure out organ donation preferences: Check driver's license or health care directive
- Arrange for transportation of the body
- Notify your loved one's doctor or the local coroner
- Call your loved one's employer or former employer to request info about benefits and pay
- Ask whether there was a life insurance policy through the employer
- Arrange for care of the home and car

### Funeral and services

- Search your loved one's documents for a burial plan
- Arrange for funeral and burial or cremation
- Meet with the funeral or service director and determine:
  - Will the body be embalmed or cremated?
  - Will there be a casket? Will it be open or closed?
  - If the 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?
  - What religious traditions should be observed?
  - Will there be contributions to charities in lieu of flowers?
- Prepare an obituary
- If your loved one was in the military or belonged to a fraternal or religious group, contact that organization about burial, funeral or survivor benefits
- Request certified copies of the death certificate. You may need as many as 10 to 20

## Funeral basics

### *The death certificate*

In many cases, the funeral director can provide you with certified copies of the death certificate. You may also obtain copies from the state department of vital statistics or your county clerk's office. Ask for more copies than you need — some recommend 10 to 20. You'll need a number of certified copies so you can establish claims with Social Security and life insurance companies. Cost varies by location, so be sure to ask about it.

### *The Funeral Rule*

The FTC's Funeral Rule was designed to make it easier for consumers to compare prices for goods and services. Under the rule, you have the right to receive a general price list from a funeral provider and to choose the funeral services you want and don't want, with some exceptions. The rule applies anytime you ask for information from a funeral provider, whether you're preplanning or arranging a funeral after someone dies ([www.consumer.ftc.gov/articles/0300-ftc-funeral-rule](http://www.consumer.ftc.gov/articles/0300-ftc-funeral-rule)).

**There may be additional fees for placing an obituary, flowers, honorariums or gifts for participants in the service. Also expect a fee for certified copies of the death certificate.**

## Funeral-related expenses

Here's a general list of fees. Local costs will vary, so ask for a detailed price list from funeral homes you're considering.

### Funeral

Basic services of funeral director & staff	\$2,595
Transfer of body to facility	\$345
Embalming	\$725
Other preparation of the body	\$225
Funeral service	\$575
Hearse	\$295
Utility vehicle	\$135
Extra charge for visitation the evening prior to the service.	\$475
Extra charge for graveside service an additional day other than funeral service day	\$195
<b>Total service and facility charges</b>	<b>\$5,565</b>

### Goods

Casket	\$1,025–\$7,000
Outer burial container (required in some cemeteries)	\$1,125–\$3,650

### Memorial tribute DVD

DVD with up to 40 pictures	\$90
Per 15 additional pictures	\$10
Additional copies of DVD	\$12

### Notes

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### Cremation options

Oak casket rental or Kinsey cloth casket	\$995
Utility vehicle	\$135
Cremation charge	\$395
Alternative container for cremation	\$105
Memorial service	\$575
Memorial visitation the evening prior to the service	\$475
Hearse if there will be a procession to the cemetery	\$295
Graveside service on an additional day other than service day	\$195
Urn	\$100–\$1,450
Full service cremation	\$5,990
Cremation with memorial service and no public viewing	\$4,150
Limited creation service with no public viewing	\$2,780

### Printed packages

Standard size memorial folders, register book and thank-you cards	\$240
Register book, up to 175 bulletin-size memorial folders, and up to 125 thank-you cards	\$280

Source: Strike Funeral Homes, Cambridge, Minn., October 2015



# After the funeral

## Finding your way

After the funeral, there will still be a lot to think through — and a lot to do. Demands can come from all directions, at a time when you may still be working through grief. One way to cope with the tasks at hand is to take note of everything that's happening and set clear priorities.

### Secure important papers

#### *The death certificate*

A death certificate is an official document that verifies someone's death. You can get a death certificate from a funeral director or the registrar of vital statistics in the area where the death occurred. A death certificate includes important information about the person who has died:

- Full name
- Social Security number
- Name of parents
- Mother's maiden name
- Place and date of birth
- Name of doctor
- Military service information

#### *Why you need it*

A certified death certificate is required for filing, closing, making or registering for:

- Insurance claims
- Social Security benefits
- Veterans benefits
- Bank accounts
- Transferring property
- Official announcements
- Email and other online accounts
- Cell phone companies
- Credit card companies
- Credit rating companies

#### *How many you need*

Experts recommend you order at least 10 and as many as 20 certified copies of the death certificate. Certified copies include a raised registrar's seal. A photocopy may not suffice. To be on the safe side, plan to order more copies than you think you'll need.

#### *Cost*

The cost of death certificates varies depending on where you live. Here are some sample prices:

- **California:** \$21 for each copy requested
- **Wisconsin:** \$20 for first copy, \$3 for each additional copy
- **New York:** \$30 per copy, \$15 for priority handling, \$8 for processing fee

#### *Timing*

It can take anywhere from a couple of hours to a few months for death certificates to be delivered. Be sure to ask about timing when you make your request.

#### *Other documents*

If your loved one didn't leave behind a record of important documents like the one on page 9, consider the following as quickly as possible:

- Find insurance policies, bankbooks, wills, W-2 forms
- Err on the side of saving everything, even older policies you think may have lapsed could still be valid
- Have a witness present when you examine the contents of a safe-deposit box
- Ask accountants, attorneys, employers, insurance agents and others for copies of important documents you can't locate (listed on page 9)

## Contact key organizations

### *The bank*

When you hold a joint bank account with someone who has passed away, your ability to make payments from the shared account may change. Reach out to the bank right away to ensure funds are available for your immediate needs via your shared account and credit cards. Ask about sources of cash that could be used to cover your expenses, including personal bank accounts, U.S. savings bonds and employer benefits. Find out if you can access your loved one's safe deposit box.

If you didn't hold a joint account, and no one was designated a payable-on-death beneficiary on the account, it may need to go through probate (a legal process to through which a Will is proved valid or invalid and determine how dollars are distributed) before money can be transferred. Call the bank and ask about the status of the account and next steps.

### *Employers*

Check with your loved one's current and/or former employers to see if benefits are available to help survivors with expenses or to maintain their lifestyle. Ask about insurance policies, especially group plans. You'll likely need to convert them to beneficiaries within 30 days.

### *The Social Security Administration*

Ask the Social Security Administration and the Veterans Administration, if applicable, about payments, pensions, survivor benefits and claim forms. For more information, visit [www.ssa.gov](http://www.ssa.gov).

## Contact trusted professionals

Take a break from rounding up documents to contact professionals you trust. You may already have a list of people to call. If you don't have existing resources, be sure to contact these three professionals first: an attorney, accountant and insurance agent.

### *Attorney*

When you're managing an estate, a lawyer can help you answer tough questions about finances, laws and taxes. Meet with your attorney as soon as possible. It may help to bring these items to your meeting:

1. A copy of the will
2. A certified copy of the death certificate
3. Your list of records and copies of documents, if you have them in hand (See page 9)

Keep track of each step of the process. If any problems or disputes arise, your lawyer should be able to help you work through them.

### *Accountant*

Your accountant can help you focus on immediate and future financial needs. Keep track of all your expenses, because you may need the records later.

Whether you're executing an existing financial plan, establishing a new one or filing a tax return, your accountant can help. Bring a copy of the certified death certificate, your list of records and other paperwork to your meeting.

## Make a list

Start keeping track of what's happening around you. Your lists will help you as you prepare to cover expenses and plan for the future. You won't be able to do everything at once, and your lists could make it easier to get things done when you're ready to file insurance claims, plan for your future or even send thank-you notes. You'll find a more detailed list on page 30.

1. Anticipated expenses
2. Bills
3. Debts
4. Funeral expenses
5. Gifts and visitors, for thank-you notes
6. Medical expenses
7. Mortgage payments

### Insurance agent

Contact your insurance agent or financial professional right away to find out how to file a claim. Insurance agents are trained to help you manage paperwork and figure out what to do next. Your agent may also be able to help you terminate insurance policies that are no longer needed.

Your insurance agent will start the process by providing you with claim forms and will work with you to file your claim. Read more about how to file your claim on page 19.

### When you call, have these items available:

For your loved one	For yourself
Name of insured	Current legal address
Policy number(s)	Relationship to the person who has passed
Last legal address	Social Security number
Social Security number	Power of attorney (if applicable)
Dates of birth and passing	
Death certificate	

If you don't have an insurance agent, contact your insurance company and ask for someone to be assigned to help with your policy and insurance questions.

### Deal with digital accounts

Keep track of your loved one's email, website and other digital information. For tips and insight, visit [www.thedigitalbeyond.com](http://www.thedigitalbeyond.com).

If your loved one was active on email and social media, you'll want to transition accounts for safety and offer a place for memorial wishes. Here are a few tips and links to help you get started:

- **Facebook:** To memorialize an account, search for "Facebook memorialized account"
- **LinkedIn:** To close an account, search for "LinkedIn deceased member"
- **Twitter:** Go to [support.twitter.com](http://support.twitter.com) and follow the instructions

## After the funeral: The first steps

Here are some guidelines and ideas to help you organize your loved one's affairs after the funeral.

### Things to look for

Key documents to have in hand:

- Bills and mortgage payments
- Will or living trust
- Insurance policies (life/accidental death/disability)
- Record of documents (see page 9)

### People to contact

Professionals to guide you:

- Accountant
- Attorney
- Bank/credit union
- Employers, current and previous
- Financial services professional
- Insurance agent or company
- Mortgage company
- Organizations: fraternal, membership, professional, union
- Social Security Administration
- Tax preparer
- Utility companies, to change or stop service
- Veterans Administration

### Safety measures

To cut down on the chance of identity theft:

- Close credit cards
- Notify credit reporting agencies
- Remove driver's license record
- Create legacy social media and email accounts, or close them



# Securing benefits

## A legacy for tomorrow

When you claim insurance benefits, you begin the process of securing your future. Reach out to a trusted professional who can help you sort through the paperwork and put your claim in action.

### Life insurance

When filing your claim, be sure to follow your insurance agent's instructions with care. Getting everything right from the start can save you time down the road. Your agent and other insurance company representatives can help confirm that:

- You're the beneficiary of the policy
- The policy is current and in force
- All conditions of the policy have been met

Keep in mind that your loved one may have had several different policies. Make a list of all the policies you know about and double-check it with your professional. You may need to touch base with several different companies and organizations. Also, if more than one beneficiary was named, each will need to submit a claim form.

To file a life insurance claim, you'll need:

- A completed and signed claimant's statement
- The policyholder's certified death certificate
- IRS form W-9
- Insurance policy or policy number
- Proof of accidental death, if pertinent to the claim

### Settlement options

The proceeds of a life insurance policy may be paid to beneficiaries in a variety of ways. Many life insurance policies provide for payment in a large lump sum. Other settlement options distribute benefits a little at a time. Review the options, discuss them with your professionals and take time to choose the option that works for you. The most common options are:

### Fixed installments

The insurer pays a fixed dollar amount in periodic installments for a specific number of years or until the principal and interest are paid out.

### Life income option or annuity

The insurer pays a stipulated amount on a set date throughout the beneficiary's life.

Keep in mind that you may also need insurance benefits to pay taxes and debts. Your attorney can help you work through the details.

## What to ask

Here are some key questions to ask about your loved one's life insurance policies and annuities:

- What type of policies did he/she have?
- Were the policies still in force at the time of death?
- Did the annuities have a death benefit?
- What type of annuities were they — fixed or variable?
- Who are the beneficiaries?
- How much will the company pay?
- Were there other types of insurance or annuities?
- Are there any tax benefits?

## Other insurance

Types of life insurance your loved one may have held:

### Individually owned life insurance

These policies, typically purchased by one person, are what most people think of as life insurance. Benefits are paid when the insured person dies.

### Employer-based life insurance

If your loved one was employed at the time of death, he or she may have had insurance through his or her employer. It's possible the employer even paid the insurance premiums. Be sure to check your loved one's pay stubs to see if he or she was part of this type of plan. Ask about deadlines. You may need to convert policies to beneficiaries' names right away.

### Group life insurance

These policies offer coverage for several people under one policy through a bank, credit agency, affinity group, professional or other association. To make a claim, you may need the policyholder's certificate of insurance. It's important to convert group policies to the beneficiary's name within 30 days.

### Accidental death and dismemberment insurance

This type of policy is often offered by a bank as part of a loan package. It could also be issued by an employer or credit card. The policy pays benefits if the insured person dies accidentally.

### Travel accident insurance

If your loved one died while traveling, he or she may have purchased insurance when buying tickets for travel by air, boat or train, or when purchasing tickets through a travel club or agency. Ask about it. Sometimes employers offer travel accident insurance, so ask about that too.

### Mortgage life insurance

Homeowners often purchase mortgage life insurance to pay off the balance of the policyholder's mortgage after his or her death. Check with your lender to see if your loved one had a policy.

### Credit life insurance

When someone takes out a loan, banks and finance companies may offer insurance to pay off the outstanding balance of a loan or account if the insured person dies. Check with lenders to see if your loved one had a policy.

### Long-term care insurance

If your loved one had a long-term care insurance policy, you and other beneficiaries may be eligible for benefits. Depending on your plan, some benefits may be tax-free.

## Sample letter to an insurance company

Don't wait to file your claim. You may need to convert joint accounts and file claims within 30 days after your loved one's death. Whether you're applying for benefits via email, your agent or an online form, you can use this sample letter as a reference. You can download sample letters for both life insurance and health insurance.

Download sample letters from the guide located at [www.oneamerica.com/claims](http://www.oneamerica.com/claims).

A sample letter to an insurance company form. The letter is addressed to the insurance company and contains fields for the sender's contact information, the date, the name of contact, and the name of the deceased. The letter states that the sender is writing to advise the insurance company that their loved one has died and that they are filing a claim for benefits. The letter also includes a signature line for the sender.

Sample letter  
LIFE or OTHER  
INSURANCE  
COMPANY

Your name  
Your complete address  
Your email address  
Your telephone number (daytime and evening)

Date (Month XX, XXXX)

Name of contact  
Name of insurance company  
Address of insurance company

RE: Name of deceased  
Policy or claim number(s)

Dear Name of contact:

I'm writing to advise you that name of deceased, my relationship to deceased, passed away on day, month, year. My/We was insured under policy number list policy number.

Please send me the paperwork I'll need to file a claim for benefits. (Name of deceased) is entitled to be a beneficiary on this policy. I wish to exercise my rights as a beneficiary to elect settlement options.

I'd appreciate it if you'd also check your files for any other coverage name of deceased may have had.

Sincerely,  
Signature  
Your full name

## Social Security

In most cases, your funeral director will report your loved one's death to Social Security. Make sure the funeral director has your loved one's Social Security number in order to make the report. If your loved one qualifies, you and others may be eligible for benefits designated for surviving spouses, former spouses and dependent children and parents.

The Social Security death benefit is a small lump sum payment of \$255, which the surviving spouse or dependent children can claim. This payment is in addition to other survivors benefits.

When you're applying for benefits, you can save time by planning to bring these items to the Social Security office:

- Certified copy of death certificate
- Social Security number of the deceased
- Earnings in the year of death
- W-2 form
- Deceased's employer's name
- Marriage certificate, if relevant
- Social Security numbers of spouse or children
- Birth certificates of spouse and children

If your loved one was receiving Social Security benefits, you'll need to return them for the month of death and months that follow.

For more information, go to [www.ssa.gov](http://www.ssa.gov) or call **1-800-325-1213**.

## Sample letter to Social Security

Sample letter  
SOCIAL SECURITY

Your name  
Your complete address  
Your email address  
Your telephone number (daytime and evening)

Date (Month XX, XXXX)

Social Security Administration  
Address of local Social Security Administration

RE: Name of deceased  
Social security number

I'm writing to officially inform you that name of deceased, my relationship to deceased, passed away on day, month, year.

I would like to schedule an appointment as soon as possible to apply for benefits. I'm available [X] days and times. Please let me know when such a meeting may be arranged.

I plan to bring these items to the meeting:

- Death certificate
- Copy of marriage certificate
- Copies of birth certificates of the deceased and survivors
- Social security numbers of survivors
- Evidence of the deceased's recent earnings.

If you'll need me to bring any other information or documents, please let me know.

Sincerely,  
Signature  
your full name

Use this downloadable letter to notify your local Social Security office about your loved one's death. Keep in mind that benefits aren't automatic. To secure them, you must apply quickly. Start by sending your letter, and follow up with an in-person visit to the Social Security office.

Download sample letters from the guide located at [www.oneamerica.com/claims](http://www.oneamerica.com/claims).

### Other benefits

Beyond life insurance and social security, there are several other sources of potential benefits.

### Employer benefits

Your loved one's employer may be able to help with immediate expenses, hospital and doctors' bills as well as other needs. Be sure to contact all of your loved one's former employers to research what might be available. Ask if there are benefits you may not know about, such as:

- 401(k)
- COBRA health insurance continuation
- Disability income insurance
- Life insurance
- Medical savings account
- Pension fund(s)
- Unpaid compensation or vacation time
- Worker's compensation benefits

There may be deadlines associated with converting policies or making claims, so be sure to ask.

### Civil service benefits

If your loved one was a civil service employee, you may be entitled to benefits, depending on your loved one's length of service, income and marital status. Find out more at [www.opm.gov](http://www.opm.gov), call the U.S. Office of Personnel Management at **202-606-1800**, or contact state or local government offices.

### Veterans benefits

If your loved one was a veteran of the armed forces, he or she likely held government life insurance. Reach out to the Veterans Benefits Administration to find out what benefits might be available to you and your family. Find out more at [www.benefits.va.gov](http://www.benefits.va.gov).

### Railroad worker benefits

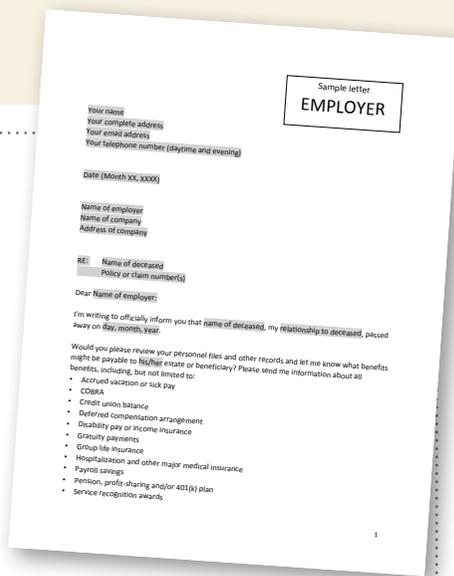
The U.S. Railroad Retirement Board provides benefits for U.S. railroad workers and their families. Find out more from a Social Security representative or the Railroad Retirement Board at [www.RRB.gov](http://www.RRB.gov).

Keep track of each time you apply for benefits, and make a note to follow up via email or phone if necessary.

## Sample letter to an employer

Contact your loved one's employer to set the wheels in motion for a range of benefits. Keep in mind that you could be communicating with several different people: the human resources department, insurance companies, etc. If time is of the essence, send your letter via express or certified mail and get a signed delivery receipt.

Download sample letters from the guide located at [www.oneamerica.com/claims](http://www.oneamerica.com/claims).



## Benefits checklist

Double-check your records, and be sure to ask about or make a claim for these important benefits. Your insurance agent and the Benefits Toolkit on page 27 can help you get the process started.

Keep deadlines in mind. Insurance companies may require that joint accounts be converted and claims filed within 30 days.

- Accidental death and dismemberment insurance
- Civil service benefits
- Credit insurance
- Employer benefits
- Group insurance
- Life insurance
- Long-term care
- Mortgage insurance
- Pension
- Railroad worker benefits
- Retirement plan
- Social Security benefits
- Travel insurance
- Union benefits
- Unpaid compensation
- Veterans benefits

### Manage these important tasks too.

- File for probate of will
- Pay home expenses
  - Mortgage
  - Utilities
- Halt monthly benefit payments
  - Disability
  - Long-term care
  - Pension
  - Social Security
- Secure income sources and change titles and ownership
  - Automobiles
  - Bank accounts
  - Credit cards
  - Home
  - Insurance policies
  - Investments, including stocks and bonds
  - Will
  - Trusts
- Inventory and document valuables
- Review finances a financial professional
- File and pay taxes
- Locate previous W-2 forms and tax returns
- Pay state taxes
- Pay federal taxes
- Cancel subscriptions and memberships

### Notes

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# Moving ahead

## Things to consider as you prepare for the future

Even after funeral services are long done and insurance paperwork has been filed, you may find that mail keeps showing up and tasks keep piling up. Here are some tips to guide you as you continue to manage your loved one's affairs and move ahead toward the future.

### Gather bills

Keep track of bills and mail — both electronic and via your loved one's home mailbox. It's possible that some credit card accounts will be covered by credit life insurance. The mail will provide clues to important accounts and smaller matters such as subscriptions, which you may choose to cancel.

### Do the banking

In order to draw funds from joint bank accounts, you'll need make a request for release. Also keep in mind that as soon as a death notice is published, a bank usually stops payment on checks. The bank will also need to have the account cleared by state tax authorities. Meet with your banker to make sure your accounts are in order.

### Manage cash flow

For immediate needs, you can use a checking or savings account or a credit card in your own name. Joint accounts may need to be switched to the survivor's name. You can also look into U.S. savings bonds, benefits from your loved one's employer, life insurance, a short-term loan from the bank or loved ones, the Red Cross, the Salvation Army or social service organizations.

### Deal with debts

An attorney can help you manage debts owed and debts due to your loved one. Some debts may carry credit life insurance that will help pay outstanding balances. Start by making a list of debts you know about.

### Explore healthcare options

If you and others were covered by your loved one's health insurance, you can apply for COBRA through his or her employer. You also may be eligible for other healthcare options through the state or federal government. Find out more at [www.healthcare.gov](http://www.healthcare.gov).

### Take care of the house

Contact your homeowner's insurance company to determine how to handle the deceased's homeowner's policy. It may need to be rewritten depending on the status of the house — who owns it and who's living there.

### Cover the car

Secure a new title for each vehicle that was previously titled in your loved one's name. Contact your state bureau of motor vehicles to find out how. Check on insurance too. If your loved one belonged to an auto club, survivors may be entitled to benefits.

### Plan to pay taxes

Inheritance taxes and death taxes vary by state, and the process can be complex. The federal government may also tax estates valued above a certain amount. Consult with a tax specialist (your attorney or accountant) to make sure you've got everything covered.

### Prepare for probate

Probate is a procedure for the orderly distribution of estates, and it requires that certain forms be completed. Ask your attorney about it, or contact your local probate office.

### Create a (new) budget

When a loved one dies, be prepared for your budget to change. Calculate your fixed expenses (such as your mortgage payment and insurance premiums), your living expenses (such as food and clothing) and other expenses (such as travel and emergency funds), then create a new budget based on that amount. If your income exceeds your expenses, consider setting up a savings plan.





## A sampling of helpful terms

### **Additional indemnity**

Extra money payable to the beneficiary of a life insurance policy in the event of the insured's death by accidental means.

### **Administrator**

The person, bank or trust company appointed by the court to settle the estate of a person who did not leave a valid will or trust.

### **Advance directive**

An advance directive, e.g., living will, personal directive, advance health care, or advance decision, is a legal document in which a person specifies what actions should be taken for their health if they are no longer able to make decisions for themselves because of illness or incapacity.

### **Annuity**

- A series of periodic payments
- A policy under which an insurance company promises to make a series of periodic payments to a named individual in exchange for a premium or series of premiums

### **Beneficiary**

The person the owner of an insurance policy names to receive the policy benefit.

### **Buy-sell agreement**

A written agreement between the owner of a business and someone who has agreed to buy the business upon the owner's death.

### **Claim**

A request for payment under the terms of an insurance policy.

### **Covered worker**

Under Social Security, a person who has worked long enough to be eligible for Social Security benefits.

### **Credit life insurance**

Term life insurance that pays the balance due on a loan if the borrower dies before the loan is repaid.

### **Decedent**

A person who has died.

### **Estate taxes**

Taxes imposed by the federal government and some state governments on the property of a person who has died.

### **Executor**

The individual, bank or trust company appointed by the court to settle the estate of a person who left a valid will.

### **Face amount**

The amount payable under a life insurance policy if the insured person dies while the policy is in force.

### **FTC Funeral Rule**

A rule designed to allow people to compare prices of funeral providers over the phone.

### **Group insurance policy**

An insurance policy issued to an organization that is purchasing insurance coverage for a specific group of people.

### **Individual insurance policy**

An insurance policy issued to insure the life or health of a named person or persons.

### **Inheritance taxes**

Taxes imposed by the state upon property distributed by a deceased person's estate to the heirs.

### **Intestate**

Without a valid will.

### **Joint and survivor**

An annuity arrangement in which benefits can continue to another person after the policyholder's death.

### **Long-term care insurance**

Policies that reimburse policyholders a daily amount (up to a pre-selected limit) for services to assist them with activities of daily living such as bathing, dressing, or eating.

**Medicaid**

A federal-state public welfare medical assistance program administered by each state.

**Medicare**

A federal health insurance program for disabled people or people age 65 or older.

**Mortgage redemption insurance**

Decreasing term life insurance that provides a death benefit amount corresponding to the decreasing amount owed on a mortgage.

**Payout period**

The period during which annuity benefit payments are made.

**Pension**

A lifetime monthly income benefit paid to an individual who has retired.

**Probate**

The court process by which a Will is proved valid or invalid. When an individual's death occurs, his or her estate must go through probate, a process overseen by a probate court. If the individual leaves a will directing how his or her property should be distributed after death, the probate court must determine if it should be admitted to probate and given legal effect. If the decedent dies without leaving a will, the court appoints a Personal Representative to distribute the decedent's property according to the law.

**Proceeds**

In a life insurance policy, the amount payable upon the death of the insured.

**Security**

A financial instrument that represents an ownership position in a publicly traded corporation (stock), a creditor relationship with governmental body or a corporation (bond), or rights to ownership as represented by an option.

**Settlement options**

Ways a life insurance policy can be paid to the beneficiary.

**Term life insurance**

A type of life insurance that provides a death benefit if the insured dies during a specified period.

**Trust**

A relationship in which one person holds title to property, subject to an obligation to keep or use the property for the benefit of another. Trusts fall under state law.

**Variable life insurance**

A form of life insurance under which the death benefit and the cash value of the policy fluctuate based on the performance of investments.

**W-2 form**

An annual report prepared by an employer for each employee showing gross earnings as well as taxes deducted during the year.

**Whole life insurance**

Life insurance that provides lifetime insurance coverage at a level premium rate that does not increase as the insured ages.

**Worker's compensation**

A form of insurance providing wage replacement and medical benefits to employees injured in the course of employment in exchange for mandatory relinquishment of the employee's right to sue his or her employer for negligence.

## Master checklist

An overview of the most important things to take care of while you're settling your loved one's affairs. Please refer to the guide for more details.

### After a loss (Within the first two weeks)

#### Immediate needs

- Notify family and friends
- Take care of dependents and pets
- Get a legal pronouncement of death
- Determine organ donation preferences
- Arrange for transportation of the body
- Notify the doctor or county coroner
- Call employers about benefits and pay
- Ask about life insurance
- Arrange for care of the home and car

#### Funeral and services

- Look for a burial plan
- Arrange for funeral, burial, cremation
- Meet with funeral or service director
- Prepare an obituary
- Contact military and membership organizations about benefits

### After the funeral (Within the first month)

#### Secure important papers

- Death certificate, 10 to 20 certified copies
- Bills and mortgage payments
- Will or trust
- Insurance policies

#### Contact advisors

- Attorney
- Accountant
- Insurance Agent

#### Apply for benefits\*

- Life insurance proceeds
- Employer benefits
- Retirement plans
- Social Security benefits
- Veterans benefits

#### Change titles and ownership

- Automobiles
- Bank accounts
- Credit cards
- Home
- Insurance policies
- Safe deposit boxes
- Stocks, bonds and investments
- Will or trust

#### Inform others about the death

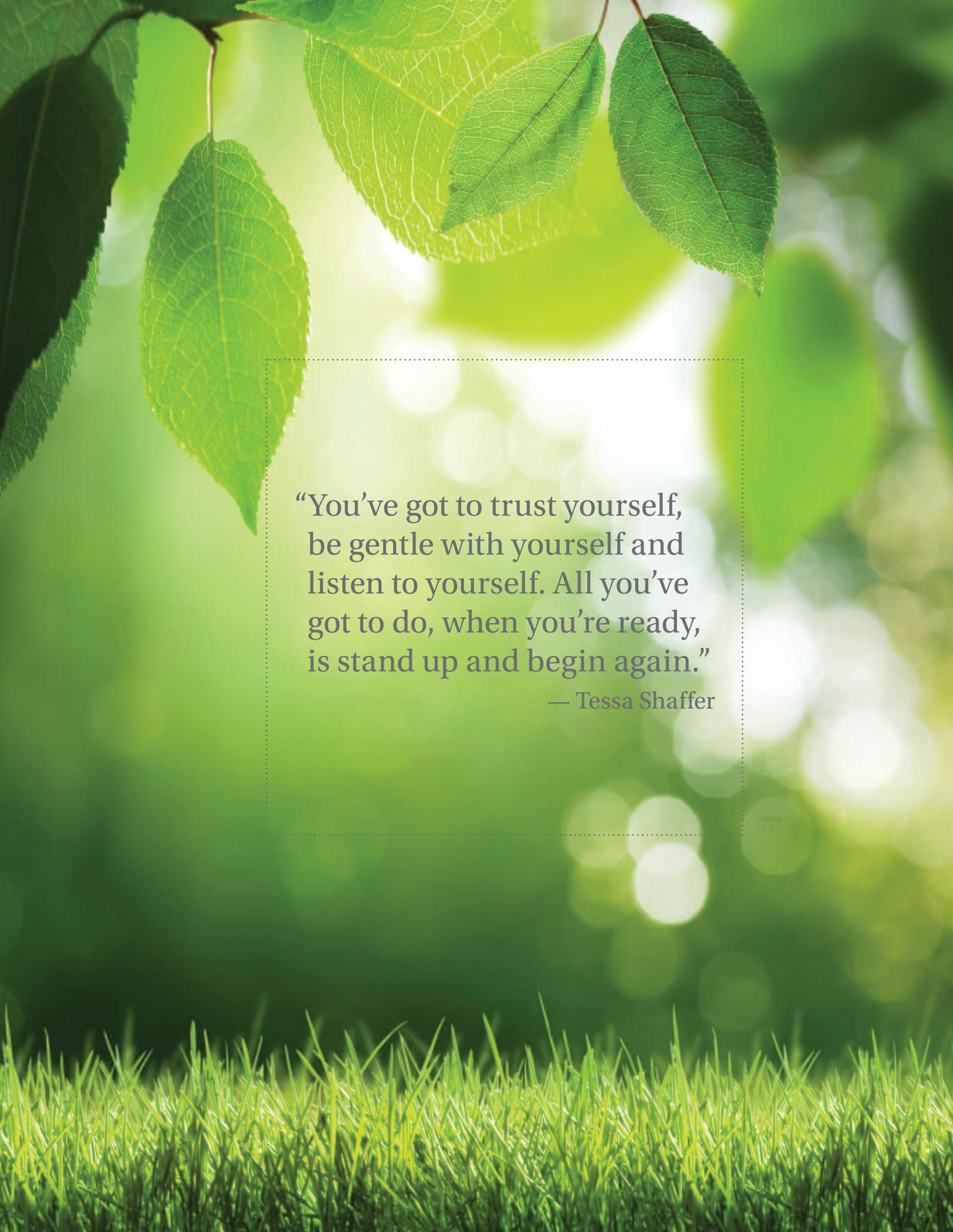
- Employers, current and previous
- Social Security Administration
- Mortgage company
- Organizations
- Post office
- Tax preparer
- Utility companies
- Veterans Administration

### Benefits

#### Sources of income after a loss

- 401(k)/403(b)
- Accidental death and dismemberment insurance (AD&D)
- Annuities, stocks, bonds and mutual funds
- Checking and savings accounts
- Disability benefits
- Individual retirement accounts (IRAs)
- Life insurance
- Pension
- Social Security benefits
- Union benefits
- Unpaid compensation and vacation time
- Veterans benefits
- Workers' compensation benefits

\*Plan to convert group insurance policies and joint accounts within 30 days.



“You’ve got to trust yourself,  
be gentle with yourself and  
listen to yourself. All you’ve  
got to do, when you’re ready,  
is stand up and begin again.”

— Tessa Shaffer

**Note:** Provided content is for overview and informational purposes only and is not intended as tax, legal, fiduciary, or investment advice. These concepts were derived under current tax laws. Changes in tax law may affect the information provided.

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