Helpful Tips for Surviving Spouse/Family Members

The following information is intended as a resource and is not all inclusive or may not be applicable to your particular circumstances. Where necessary, consult with your own legal, financial, or other professional(s).

- **Allow people to help you.** They want to, and you will need them. Ask them if necessary.
- **Contact the Fresno Unified School District Benefits Department at 559-457-3520.**
- **Write things down.** Your memory might be unreliable for some time.
- **Delegate.** Many of the next items on this list can be done for you by someone else.
- **Grieving.** You or other members of your family have endured a significant loss and counseling/support services may be important at this time. Support is available through a number of organizations or groups (i.e. AARP Grief & Loss Programs, Center for Loss & Life Transitions, The National Center for Grieving Children & Families). Check with your health care provider, employer, friends, religious groups or others for possible resources and recommendations.

- **Insurance.** If you have a life insurance policy, contact your agent or company immediately. Insurance policy proceeds will assist with funding for the funeral expenses, the funeral home often will coordinate with the life insurance company. You may also want to look for any written instructions (sometimes called a “Letter of Instruction” or “Final Instructions”) for funeral or memorial service and burial arrangements. Arrange for funeral or memorial services and burial or cremation. Other types of insurance to look for include accidental life/death insurance, veteran’s insurance, mortgage and/or credit insurance and property insurance. Check with your spouse’s employer to verify whether there is a company sponsored life insurance policy in place for your spouse. Also, check the status of your health insurance if your family was covered by your spouse’s employer. You will want to find out the exact date any changes in coverage will apply.
  - a. **Health Insurance.** Keep an open file within easy reach for your health insurance, in case there are expenses associated with your loved one that are yet to be paid. You will also
need to call the insurance company to inform them of your spouse’s/family member’s passing.

- **Legal Papers.** Is there a Will or Trust? The executor of the will or trust must be notified, if it’s not you. Other papers that may be important are court documents related to divorce, name changes, prenuptial agreements, adoptions, birth certificates, community property agreements, domestic partner registration, citizenship and immigration papers.

- **Deeds and Titles.** Identify property deeds, mortgage documents (promissory/loan amounts), vehicle titles and registrations (car, boat, RV, plane, etc.).

- **Death Certificate(s).** Get several certified copies of the death certificate. There are many agencies that will require an original document when they are notified of your recent loss. Be aware that you are charged a fee for each copy of the certificate that you order.

- **Social Security.** If you live in the US, notify your local Social Security Office and have your spouse’s social security number on hand.

- **Personal Accounts.** Have someone help you sort through office paperwork to look for personal accounts, outstanding appointments, upcoming trips that may need to be cancelled, or anything that must be dealt with before a cancellation charge applies.
  
  a. **Cell Phone.** If applicable, locate the deceased’s cellular phone. A cellular phone may contain important contact information or passwords important to access certain accounts. Please note you may want to preserve voicemail message in another form, as it may be deleted accidentally if the phone malfunctions or the service contract is ended.

  b. **Credit/Debit Card(s).** Make a complete list of your spouse’s credit cards, debit cards, phone cards (checking their wallet is a good place to start), business expense accounts, and any other open account they may have. Each of these institutions needs to be notified of your spouse’s death, and many will require a copy of the death certificate to validate your request to close the account. Also ask each company whether there is any applicable insurance that pays off the account in the event of a cardholder’s death. Check auto loans, credit cards, and mortgages for this type of insurance.
c. **Bank Accounts.** Identify bank accounts, investment/brokerage accounts, stocks and bonds and annuities. If you have joint investment accounts or investment accounts held in your spouse’s name these will need to be addressed. Make necessary banking changes, but you may need to have a death certificate on hand to do so.

d. **Safe Deposit Box.** Is there a safe deposit box? Check with your financial institutions.

e. **Utility Bills.** Check your utility bills to be sure all of your utilities are in both of your names. Most companies require your name to be on the account before you are able to act as administrator of the service. One thing to be aware of: companies often have to shut the service down and then restart it in order to change the name on the account.

f. **Recurring Services.** Cancel any recurring services (i.e. cell phones, membership fees, annual magazine subscriptions) that apply only to your spouse, and adjust any that applied to both of you.

- **Final Wage Statement/Pay Warrant.** Check with the Fresno Unified Human Resources Department regarding an executed payroll beneficiary form (Gov. Code 53245). Any final wage or pay amounts will be redirected to the beneficiary on file in Human Resources. Should this beneficiary not exist or should there be conflicting beneficiary information, any final wages will be paid “care of the estate” of the deceased. Final wages are paid in the payroll cycle following the notification and change in the Human Resources system.

- **403 B.** Check with Payroll Dept. to determine if a 403 B exists. All 403B transfers or withdrawal requests require Third Party Administrator Approval. Fresno Unified School District is the acting third party administrator and processes all documentation for the District in conjunction with Valic and their “My Retirement Manager” Software. To request a distribution as a beneficiary, send the request along with the paperwork approving the beneficiary to Payroll Department (FAX: 559-457-6206).

- **Emergency Contacts.** Make changes to emergency contacts as necessary.

- **Additional Assistance.** Identify other agencies or organizations that may have resources to assist you at this time. These may include other public agencies, military groups, religious organizations or service organizations.