

## What to Do When a Loved One Dies

**Find the Will and identify the executor.** Your loved one's survivors need to know where any money, property, or belongings will go. Ideally, you spoke with your relative before he/she passed and he/she told you where the Will was stored and who the executor is.

**Secure certified copies of death certificate.** Get 10 of the death certificate. You're going to need death certificates to close bank and brokerage accounts, to file insurance claims, and to register the death with government agencies, among other things. The funeral home you're working with can get copies on your behalf, or you can order them from the vital statistics office in the state in which the person died.

**Make a list of bills.** Share the list of bill with the executor so that important expenses like the mortgage, taxes, and utilities are taken care of while the estate is settled.

**Cancel services no longer needed.** Services can include items such as cellphone, iTunes, Netflix, cable, and internet, and more.

**Delete or memorialize social media accounts.** You can delete Facebook or Instagram accounts, but some survivors choose to turn them into a memorial for their loved one instead. A memorialized Facebook profile stays up with the word "Remembering" in front of the deceased's name. Friends will be able to post on the timeline. Whether you choose to delete or memorialize, you'll need to contact the company (social media platform provider) with copies of your ID, as well as the death certificate of the deceased.

**Close email accounts.** To prevent identity theft and fraud, it's a good idea to shut down the deceased's email account. If the deceased set up a funeral plan or a Will, he/she may have included log-in information so you can do this yourself. If not, you'll need copies of the death certificate to cancel an email account. The specifics vary by company/service provider, but most require a death certificate and verification that you are kin or the executor.

**Notify important companies/organizations of your loved one's death.**

- **Life insurance companies.** You'll need a death certificate and policy numbers to make claims on any policies the deceased had.  
If the the deceased had a Group Term Life insurance policy with Sun Life, please contact the PEF Membership Benefits Program at (800) 342-4306, ext. 243, opt. 2.
- **Banks & financial institutions.** If your loved one left a list of accounts and online

passwords, it will be much easier to close or change accounts. If the person didn't, you'll need a copy of the death certificate.

- **Financial advisers & stockbrokers.** Determine the beneficiary listed on accounts. Depending on the type of asset, the beneficiary may get access to the account or benefit simply by filling out appropriate forms and providing a copy of the death certificate (no executor needed).
- **Credit agencies.** To prevent identity theft, send copies of the death certificate to the three major firms: Equifax, Experian, and TransUnion.

**Cancel driver's license.** This removes the deceased's name from the records of the Department of Motor Vehicles and prevents identity theft. Contact the local DMV for specific instructions. You'll need a copy of the death certificate.

**Close credit card accounts.** Contact customer service and tell the representative that you're closing the account on behalf of a deceased relative. You'll need to provide a copy of the death certificate to do this, too. Keep records of accounts you close, and inform the executor of any outstanding balances on the cards.

### **NYS Retirement System - OSC**

You can report the death of a member or retiree by using the online death report form. You can also report a death by phone or mail. Please note: You will need an original, certified death certificate before any death benefits can be processed or paid.

**Online Form.** Please complete all required fields on the report a death form and be sure to provide a phone number in case they need to call for additional information. You can upload a photocopy of the death certificate so NYSLRS can begin identifying any benefits that may be payable.

**Call 1-866-805-0990 and press 3 and then 1.** You will be asked for the member's NYSLRS ID, retirement, or registration number (or Social Security number if you don't have these account numbers), and the date of death. You may also be asked for the address and phone numbers of immediate family members who may be beneficiaries.

**Mail.** NYSLRS will need an original, certified death certificate before any death benefits can be processed or paid. Please mail a death certificate (please include your contact information) to:

NYSLRS Attn: Survivor Services, 110 State St, Albany, NY 12244

**Note.** You may wish to send the death certificate by certified mail, return receipt requested.

<https://www.osc.state.ny.us/retirement/contact-us?event=true>

### **Survivor's Benefit Program**

A survivor's benefit may be payable on behalf of a deceased employee under certain special circumstances. Ordinarily, no action by the designated beneficiary is necessary in connection with this benefit. This can be discussed with NYSLRS when you call to report the death and inquire about pension benefits.

### **New York State Department of Civil Service**

The New York State Health Insurance Program (NYSHIP) offers protection. Whether you are eligible to continue coverage under NYSHIP, and what your premium will cost, will depend on the following circumstances:

If you lose eligibility or die, your enrolled dependents may continue their coverage as dependent survivors until they no longer meet the eligibility requirements as dependents. If they no longer meet these requirements, they may enroll through the Consolidated Omnibus Budget Reconciliation Act (COBRA), a Federal continuation of coverage law, or convert to a direct-pay contract.

Survivors of the deceased relative, are covered by the same rules as active employees for changing health insurance plans.

If you and your dependents are not eligible for survivor coverage under the State Health Insurance Program, you may be eligible to continue coverage in NYSHIP for up to 36 months, under COBRA, or convert to direct-pay contracts. Contact:

Employee Benefits Division

New York State Department of Civil Service, Albany, New York 12239

Web site: [www.cs.ny.gov](http://www.cs.ny.gov)

Telephone: (518) 457-5754 (Albany area) or 1-800-833-4344

### **The Social Security Administration**

If the deceased was receiving Social Security benefits, you need to stop the checks. Some family members may be eligible for death benefits from Social Security. Generally, funeral directors report deaths to the Social Security Administration, but, ultimately, it's the survivors' responsibility to tell the SSA. Contact your local SSA office to do so. The agency will let Medicaid know that your loved one died. Payment of Social Security benefits is not automatic. If the deceased was covered by Social Security, you should inquire about survivors' benefits for widow/widower, minor or disabled children, and dependent parents. When filing a claim for benefits, a certified copy of the death certificate, birth certificates for the surviving spouse and minor or disabled children, as well as a marriage certificate, will be required and returned to you. A copy of the deceased's W-2 for the preceding two years will be necessary, as well as Social Security numbers for the deceased and for all applicants. The address of your nearest Social Security office is listed in the telephone directory under "Social Security Administration". You are encouraged by Social Security to use either their appointment or telephone claims system for your convenience.

Please note: The death of a someone who was receiving or eligible for Social Security on his or her own work record triggers a one-time payment of \$255 (often called the "burial benefit" or "death benefit") to a surviving spouse who was living with the deceased or collecting Social Security benefits on the deceased's record. If there is no surviving spouse, the \$255 would go to any child who qualifies for benefits on the deceased's record.

### **Veterans' Benefits**

If the deceased was a veteran of military service, you should inquire about benefits for which you may be eligible as the survivor.

A brochure entitled, "Benefits for Veterans and Their Families" is available by writing to:

New York State Division of Veterans' Affairs  
5 Empire State Plaza, Suite 2836

Albany, New York 12223-1551

For assistance in filing for veterans' benefits, contact your nearest State Veteran Counseling Center, Veterans Service Agency, or call the toll-free referral number at 1-888-VETSNYS (838-7697)

### **NYS Deferred Compensation**

Have a question about your Plan account? Help is available. Contact the HELPLINE at 1-800-422-8463, Weekdays from 8 a.m. – 11 p.m. ET, and Saturday from 9 a.m. – 6 p.m. ET.

#### **Introducing AE Connect: (1-844-867-8197)**

AE Connect gives you immediate access to an Account Executive and all the services they provide.

If you are working remotely, or are in a facility that currently disallows visitors, you can work directly with an Account Executive to help with important account questions you may have during this time.

- Available Monday through Friday, 9 a.m. to 5 p.m., Eastern Time
- Enrollment assistance

### **Individual Retirement Accounts**

If the deceased has one or more of these accounts, the financial institution (bank, insurance company, or brokerage firm), should be notified. These firms will then forward the appropriate information to the beneficiary.

### **Required Documents**

In certain business or financial matters relating to the deceased, it will be necessary for you to have certified copies of the death certificate; you will also need certified copies of birth certificates for the deceased, the surviving spouse, and any minor children. It is a good idea to have these documents readily available. Your Certified Documents checklist includes:

- Death certificate
- Deceased's birth certificate
- Spouse's birth certificate
- Minor children's birth certificates
- Marriage certificate



**NYS PEF Retirees**

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