



Responsibilities after Death

The time immediately following the death of a loved one can be overwhelming and complicated by a seemingly endless number of tasks. For many, this period of grief can be an emotional mixture of shock, pain and uncertainty about what life will be like without their loved one. When someone dies, having a checklist to follow can provide a sense of control and structure through this difficult time. It is important to remember that this is only a guide and does not replace the advice and counsel of an attorney.

Mortuary Planning

At the time of your loved one's death, a Hospice Team Member will make a home visit and assist you with mortuary planning if no previous plans have been made. You will also need to notify others of the death. If your loved one left specific funeral and burial instructions, with a list of people to be notified, your job is that much easier. If not, consult with other family members and look for address books that can help you with your task.

1. **The Hospice Team Member will contact the mortuary** that you have selected. Mortuaries will help with all arrangements for the burial or cremation.
2. General Relief, 714-834-8899, is a program funded by the County of Orange that covers the cost of cremation only, for those that qualify. They will conduct an interview after the death of your loved one and require verification of income. Applicants should bring their Social Security card, driver's license or California Identification and proof of income and assets.
3. **If your loved one has made the decision for a Body Donation Program** the Hospice Team Member will assist with that process as well. There are two local programs in Southern California: University California Irvine: <http://www.som.uci.edu/willedbody/> or 949-824-6061 and University California Los Angeles: <http://donatedbodyprogram.ucla.edu/> or 310-794-0372.
4. **If your loved one was a Veteran**, you may qualify for assistance with the funeral, burial plot or other benefits. For information on benefits call the Orange County Veterans Services at 714-567-7450 or the Department of Veteran Affairs at 800-827-1000 or visit their website at http://www.cem.va.gov/burial_benefits/index.asp. The local VA cemetery is Riverside National Cemetery located in Riverside, CA <http://www.cem.va.gov/CEM/cems/nchp/riverside.asp>

5. It is also traditional to put together an **obituary** to run in the local newspaper, although this is not required. The funeral director can help with this task or you can call the local newspaper and ask about its procedures for printing obituaries.

6. **Obtain multiple copies of the Death Certificate.** Your funeral director will assist you in determining how many death certificates you will need based on the complexity of your loved one's financial and legal affairs. You can always obtain additional copies at a later date in person at:
 - Orange County Clerk-Recorder Hall of Records and Finance
12 Civic Center Plaza, room 106 Santa Ana 92701
(714) 834-2500

 - Or by mail at Orange County Clerk-Recorder Attn: Vital Records
P.O. Box 238 Santa Ana, CA 92702

 - Please note, applications submitted by mail must also include a statement, sworn under penalty of perjury, that the requester is an authorized person. This statement must be notarized. Applications are available online at www.ocrecorder.com/forms. There is a charge for certified copies of Death Certificates.

Whom to Notify of the Death

Once the immediate needs are addressed, don't feel rushed. The grief process takes time. It is an emotional, physical, mental and spiritual journey. Grief is unique for each individual. Time and support facilitate a healthy grieving process, allowing an opportunity to mourn the loss. Once you are ready to address the financial aspects following your loss, a number of people and organizations need to be informed besides family and friends. This finalizes your loved one's affairs and ensures that you get the help you need. The following list serves as a guide for who needs to be contacted during the first few months after the death of your loved one. However, this is only a guide. Since each individual's affairs vary, you may need to seek legal counsel in order to satisfy all their financial and legal obligations.

- Employer or Union
- Bank(s)
- Social Security Administration
- Insurance company
- Veteran's Administration
- DMV
- Credit card companies
- Title holder to the mortgage(s)

Below are some of the details that will need to be addressed. Try to gather as many important documents as necessary. Keep them organized and centrally located.

1. If your loved one was working, **contact the employer** for information on pension plans and union death benefits. Determine whether the estate is entitled to any unpaid salary, unsettled expenses, accrued vacation pay or bonuses. You will need a certified copy of the death certificate to complete all claims.
2. Arrange to change any joint **bank accounts** into one name. If your loved one's estate is in trust, check with the Trust Department or Customer Service at the bank. If the account was not a joint account, you will need a certified copy of the death certificate to close the account. Only the beneficiary of the account or next of kin can complete this task.
3. **Notify the Social Security Administration** at 800-772-1213 of the death as soon as possible. Some mortuaries will handle this for you. If your loved one was receiving Social Security benefits you must return the benefit received for the month of death or any later months. Overpayments will result in a difficult process of repayment. A surviving spouse may be eligible for a one time death benefit and increased benefits. Also, check for benefits that any minor children may be entitled to receive.
4. Contact the **life insurance company** for all life insurance policies. You will need to provide the policy number, a certified copy of the death certificate and fill out claim forms. If your loved one is listed as the beneficiary on any other policies, arrange to have the name removed. If you know that that your loved one had a life insurance policy but you are unable to locate it, contact the American Council of Life Insurers www.acli.com, which offers guidance in tracing missing policies.
5. Call the **health insurance company** regarding terminating coverage for your loved one while continuing coverage for others covered through the policy. Continued coverage is not always an option and usually is only offered for 60 days. If you are receiving Medicare, you may want to consult with the Health Insurance Counseling and Advocacy Program (HICAP) sponsored in part by Council on Aging-Orange County at 714-560-0424 or 800-434-0222 to see how this may affect you.
6. **Remember, if your loved one was a Veteran**, you may be able to get assistance with the funeral, burial plot or other benefits. For information on benefits call the Orange county Veterans Services at 714-567-7450, the Department of Veteran Affairs at 800-827-1000 or visit their website at http://www.cem.va.gov/burial_benefits/index.asp.
7. If your loved one **owned a car**, after 40 days the automobile title can be changed into the beneficiaries name through the DMV, or if the estate is probated, through Probate Court. It is always better to have an appointment prior to going to the DMV. Appointments can be made by calling 800-777-0133.

8. Contact **credit card** companies. Most companies will want you to return the credit cards along with a certified copy of the death certificate. You can also discuss with them retaining use of the card.
9. You may need to re-title the **home** and can do this by completing a change of ownership form with the county assessors office. If the property is in Orange County, they can be reached at 714-834-5031. This form is to be filed by the legal representative within 150 days of the death or at the time of inventory and appraisal if the estate is probated.

The information in this guide is not intended to replace the advice and counsel of an attorney. For further advice or assistance, you may want to contact a private attorney who specializes in estate planning and probate. If you don't already have an attorney, you can obtain one by contacting the Orange County Bar Association's referral service at 949-440-6747 or 877-257-4762.