



## In the Event of a Death

### Documentation and Activity Checklist for Survivors

The first few weeks and months after the death of a loved one are very difficult and confusing. This checklist includes actions and the documents you will need to collect following a death. The information provided in this document was obtained from TIAA-CREF's *After a Loved One Passes Away* guide.

#### Immediately Following a Death

Immediately following the death of a loved one, there are important documents that need to be collected. These important documents include:

**Death Certificate**

The death certificate is obtained through the funeral director or county health department and is required every time you make a claim for benefits. You should request 10–12 copies of the death certificate.

**Insurance Policies**

Contact your insurance agent or the life insurance company directly to see whether there are any policies you may not be aware of. Please refer to the “Apply for Life Insurance Benefits” section.

**Marriage License (if you are the spouse of the deceased)**

You may obtain copies of your marriage license from the county clerk where your marriage license was issued. The license may be required when filing a life insurance claim.

**Birth Certificates (if the deceased has dependent children)**

Replacement birth certificates may be obtained through the public health office of the state or county in which the dependents were born. The birth certificates are needed to establish claims for certain Social Security benefits.

**Will**

The original will is required. Good places to locate the will are through the deceased's lawyer or in a safe deposit box.

**Veteran's Discharge Papers**

Veterans are often eligible for several types of benefits, including free burial in a national cemetery. Other benefits include contribution toward the deceased's burial in a private cemetery. Collect veteran's discharge papers if the deceased is a veteran. To obtain these papers, write to:

National Personnel Records Center (Military)  
9700 Page Boulevard  
St. Louis, MO 63172

**Social Security Number**

You should have your own Social Security number, the Social Security number of the deceased, the spouse (if other than yourself), and any dependent children. Look

for the numbers on past tax returns, in employment records, or with other personal papers.

**Most Recent Tax Return**

#### First Month Following a Death

Certain actions will need to take place during the first month following a death. The actions to take include:

**Contact an Attorney**

You may file for probate of will through an attorney. A good probate lawyer may handle many of these activities more easily than you can alone and also answer your questions of what to expect next.

**Apply for Life Insurance Benefits**

- » **Life insurance proceeds:** Check to see whether there are individually purchased policies through insurance agents.
- » **University of Pittsburgh group life:** The deceased may have carried life insurance through the University. Contact Aetna at 1-888-584-2983 to report the death.
- » **Association policies:** Certain associations, such as the American Society of Mechanical Engineers, have their own life insurance coverage for members.
- » **Credit life insurance:** Often bought by mortgagors, in which the amount of the policy matches the loan balance at any given time, credit life insurance is designed so that the loan will be paid off in full in the event of death.

**Retirement Plan Benefits**

The deceased may have had an individual retirement account (IRA) or other investments with companies such as Merrill Lynch or Smith Barney. Check for any paperwork that may identify these accounts. Also, contact the investment companies of the University's retirement program to see whether the deceased had any accounts:

TIAA-CREF: 1-800-842-2776  
The Vanguard Group: 1-800-523-1188

**Veterans' Benefits**

Contact the Department of Veterans Affairs ([www.va.gov](http://www.va.gov)) for any available benefits, including educational assistance and medical care for dependents.

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## First Month Following a Death (continued)

### Health Care and Related Benefits

- » **Active faculty and staff member benefits:** Call the University of Pittsburgh Benefits Department at 412-624-8160 for continuation of benefits and/or Consolidated Omnibus Budget Reconciliation Act (COBRA) for surviving spouse/dependents. Active benefits may have included medical, dental, vision, prescription drug coverage, long-term care, education, etc.
- » **Retired faculty and staff member benefits:** Call the University of Pittsburgh Benefits Service Center at 1-800-521-5561 for continuation of benefits and/or COBRA for surviving spouse/dependents. Retiree benefits may have included medical, dental, vision, prescription drug coverage, long-term care, education, etc.
- » **Payroll—final check:** Contact the University of Pittsburgh Payroll Department at 412-624-7225 if the deceased was an active University employee at the time of death for his or her final paycheck.
- » **Social Security:** You may be eligible for survivor benefits if the deceased contributed to Social Security for the required period of time. Payment of Social Security survivor benefits is not automatic. Contact the Social Security Administration to report the death at 1-800-772-1213 and discuss possible benefits.

### One to Three Months Following a Death

One to three months following a death, there are a few items that will need to be taken care of. They include:

#### Change Titles and Ownership

After a death, you may need to transfer ownership or change the title on property, or modify documents. Below is a list of common title and ownership changes that need to occur following a death:

- » **House**  
The outstanding mortgage on a house is now your responsibility if you owned a house with the deceased.
- » **Insurance Policies**  
You should evaluate your policies to determine whether you need to increase or decrease the coverage. Also, check your beneficiaries to see whether they need to be updated.
- » **Automobile**  
Change the title of any vehicles the deceased owned through the state government. You also may need to change the name on the policy of your automobile insurance.
- » **Your Will**  
Update your will if you have left any property to the deceased.
- » **Credit Cards**  
Cancel the credit cards exclusively in the name of the deceased. Any outstanding credit balances should be paid by the estate. Also, notify the credit card companies if you have cards in both your names, and continue to make payments on the cards.

#### » Bank Accounts

Bank accounts will usually pass to you automatically if you had a joint bank account with the deceased. Speak with a bank representative to see about changing the title and signature card on the account.

#### » Stocks, Bonds, and Other Investments

Ownership passes directly to you if you shared investments. Check with your stockbroker or financial planner to change titles on stocks, bonds, mutual funds, etc. The title will be changed to the beneficiary if the deceased owned the investment account(s) in his or her name only.

#### » Safe Deposit Box

A court order is required to open any safe deposit box rented only in the name of the deceased. Only the will, life insurance policies, or other documents related to death can be removed from the box until the will has been probated.

### Complete Notifications

One to three months following a death, consider notifying alumni groups, professional organizations, societies, and any other groups to which the deceased person belonged.

### Three to Six Months Following a Death

Below are actions you can expect to take three to six months following a death:

#### Consider Hiring an Accountant

An accountant can guide you in preparing tax forms and give you valuable information on state estate tax, inheritance or gift tax, and fiduciary income tax, if applicable.

#### Review Finances

Put together a short-term budget to pay off any remaining debts.

### By Month Nine

By the ninth month following a death, you should be able to settle the estate.

#### Complete Estate Settlement

Only a few details will be left in settling an estate by the ninth month after the death. The most important is to file and pay estate and gift taxes if required.

If you have questions regarding University benefits, please contact the Benefits Department:

University of Pittsburgh  
Office of Human Resources  
Benefits Department  
200-B Craig Hall  
200 South Craig Street  
Pittsburgh, PA 15260  
412-624-8160  
retiree.hr.pitt.edu

In the event of the death of an active member of the faculty or staff or an officially retired member of the faculty or staff, the University provides certain benefits and services to the designated beneficiary.