

# Beneficiary's Checklist

Important Reminders for When a Loved One Dies

**When a loved one dies, it's normal to feel overcome with grief. It's also OK to ask for help or to look to others for guidance. This checklist includes recommendations that can help you through this difficult time. Consider taking these steps after the loss of a loved one.\***

## Contact an attorney.

Attorneys are able to provide practical legal advice on next steps and can advise you of any specific processes or laws that may apply to your situation.

## Locate their will.

If your loved one had a will, immediate family members should contact the loved one's attorney or locate the will to ensure their wishes are carried out.

## Contact their employer.

If you lost your spouse and you and/or your family were covered under your spouse's health, life, dental or vision insurance, find out your options for continuing coverage. You should also check on their retirement, such as a 401(k) or pension plans, in addition to any other benefits that may be due to beneficiaries.

## Check if you're eligible for Social Security Administration (SSA) benefits.

Social Security benefits may be available to you as the survivor (spouse, child or parent of a worker who dies). To report a death or apply for benefits, call 1-800-772-1213 (TTY 1-800-325-0778 for hearing impaired). Funeral homes will often report the death to the SSA for you.

## Change or update titles and accounts.

This can include property titles, joint bank accounts or insurance policies. Close any accounts that are solely in your loved one's name and update the accounts that were jointly held.

## Contact credit bureaus.

When a loved one passes away, their credit reports aren't automatically closed. Ask an attorney for guidance, if you have that option, or send a letter to all three major credit bureaus (Equifax, TransUnion and Experian) to request a copy of their credit reports to learn of any debt. In addition, ask that no new credit is taken out in their name and for a death notice to be placed on credit reports.

## Turn to a financial advisor.

A new financial situation can be overwhelming. Work with an advisor to update your financial plan, including budgeting or retirement planning. If you have kids in college, contact financial aid to see if your family qualifies for additional assistance.

\*Please note: These steps are recommendations only, and not an all-encompassing list for beneficiaries.

Sources: SSA.gov and Equifax.com

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