

After the Death of a Loved-one Checklist

- ✓ Contact a funeral home that you have chosen. If you have not chosen a funeral home, you may contact the West Virginia Funeral Director's Association, and get information on funeral homes in your area. They may be reached by phone at 1-800-585-2351 and online at <http://www.wvfda.org/members/index.php> or ask a friend, family member, or clergy for a reference to local funeral homes.
- ✓ If your loved one was a Veteran, you may be eligible for assistance with the funeral arrangements, or other benefits. For more information on the benefits, please contact the Veterans Administration at 1-800-827-1000. Typically, phone numbers for your local Veterans Agency is listed under "Town Offices." You will need a copy of the deceased's discharge papers which can be obtained by dialing the VA Regional Office at the number listed above.
- ✓ Obtain several copies of the Death Certificate from your funeral director. These will be necessary when dealing with insurance companies, employers, credit card companies, banks, etc. You can obtain additional Death Certificates online at <http://www.wvdhhr.org/bph/oehp/hsc/vr/birtcert.htm#death>
- ✓ If your loved one was receiving Social Security Benefits, notify your local Social Security office as soon as possible, since these benefits will stop. Overpayments by the Social Security office will result in a long and difficult repayment process. If you are the surviving spouse, be sure to inquire about your eligibility for increased benefits. Do not forget to check on benefits that any minor children will be able to receive. You may access your local Social Security office by clicking here <http://www.ssa.gov/phila/states/westvirginia.htm> or by calling 1-800-325-0778.
- ✓ Contact the employer of the deceased for information pertaining to transferring benefits, health insurance, and life insurance. If your loved one was not employed at the time of death, contact any insurance companies at which they had accounts to terminate coverage for them while continuing coverage for any persons necessary. A certified copy of the death certificate will be necessary for each claim.
- ✓ Cancel and dispose of any credit cards belonging to the deceased, and contact the credit card company if you, as the survivor, would like to retain services. Terminating the accounts will require a certified copy of the death certificate.
- ✓ Arrange to change any joint bank accounts to your name. Also, contact an accountant or tax advisor to discuss filing the deceased's tax return for the year of death. Keep monthly bank statements on all accounts (individual and joint) to

show the account balance on the date of death, as you will need this information for the estate tax return.

- ✓ If your loved one owned a car, contact the executor of their estate to discuss transfer of the title into a different name. In addition, contact the bank and arrange to change any stocks and bonds into your (or surviving family member) name, and be sure that important bills such as mortgage payments, and all utilities continue to be paid.