

Retirees Casualty Assistance Checklist

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Death is a subject most of us avoid thinking about, at least in detail, until we reach an advanced age unless it is thrust upon us unexpectedly. But there are some practical things that should be considered for the sake of the survivors. When somebody dies, do you know what things must be done just to meet the requirements of the law? And what things ought to be done beforehand in order to ease the stress on family members? The following checklist is from a variety of sources and my experience in assisting survivors and their families.

As of date _____

Retirees Name _____ SSN _____

Military Grade - _____ Date of Retirement _____ Branch of Service _____

Years of Service _____

Address _____ City _____ State _____ ZIP _____

Spouse's Maiden Name _____ DOB _____

Place of Birth _____

Date of Marriage _____ Place of Marriage _____

Father's Name _____ DOB _____ Place of Birth _____

Mother's Maiden Name _____ DOB _____ Place of Birth _____

Documents needed to claim death benefits (Check them off and note location of each)

___ Copies of report(s) of separation from active duty (DD Form 214, etc.) _____

___ Copies of retirement orders _____

___ Copies of birth and death certificates _____

There must be a death certificate that is signed either by the attending doctor or the county medical examiner and then filed with the county health department. You will need several copies. One will have to be filed with Social Security. One will have to be filed with the will. You may need additional ones for insurance companies, banks, or other entities (particularly those that involve property). And you should have one for your records.

__ Beneficiaries birth certificate(s) and marriage and/or divorce data _____
it is not required but to have a birth certificate or other document to verify the age of the deceased.

__ **Social Security data (see Part III)**

__ **VA insurance data (See Part I)**

Plus -- You should always have the following documents on hand (note location of each):

Updated will and letter of instructions _____

Names of banks, credit unions, etc. (account numbers) _____

Updated list of assets and liabilities _____

Insurance policies, numbers, instructions, payments, etc _____

Adoption or naturalization papers (if applicable) _____

Part 1 - Veterans Administration Data (if applicable). If the deceased is a veteran, or the spouse of a veteran, who wants to be buried in a national cemetery (it does not have to be in the death location-it can be anywhere in the nation), you must have the veteran's discharge paper (DD Form 214).

VA Compensation \$ _____ Disability claim # _____

Remarks

VA Insurance policy Nr(s) _____ File Nr _____

Type _____ Amount \$ _____ / _____

Location of policies _____

Any known paid-up add'l VA Insurance \$ _____ As of Date _____

Other Remarks _____

Veteran's claim Nr(s) (other) _____ Patients data card # _____

Part II - Retirement Pay Data (see retiree account statements)

Retiree pay data: (as of date) _____

Gross pay \$ _____

Deduction \$ _____ For _____

Deduction \$ _____ For _____

Deduction \$ _____ For _____

Deduction \$ _____ For _____

Net Pay \$ _____ Taxable Income \$ _____

Survivor coverage Information

Survivor benefit plan annuity \$ _____ SBP Base Amount \$ _____

Supplemental SBP (if any) \$ _____ Effective _____

RSFPP annuity \$ _____

Part III - Social Security (when Applicable)

Social Security Claim # _____ Month filed _____

Type of benefit(s) _____ Beginning month of entitlement _____

Amount monthly \$ _____ Bank and acct. # (direct deposit) _____

Note: No payment is payable for the month of death (call local SSA office)

Part IV - Miscellaneous (Things to know and plan for upon death of a retiree)

Disposition instructions for the body (burial (cost for a funeral with a cremation can be in excess of \$12000), cremation (cost about half the price of embalming; it can cost as little as around \$700.00), memorial service, etc. (cost about \$1500.00 for a barebones embalming). These are estimates only – check with a funeral director for cost in your area. There will have to be a burial a permit. Although it is not a requirement, it certainly eases the stress on family in a situation full of stress if the deceased has a written or, at least, an oral directive outlining preferences for funeral arrangement. The directive could be a part of a will or a separate document. Perhaps the most important of those choices is whether the body is to be embalmed or cremated. There may be religious as well as personal considerations involved. The decision can be divisive among family members. That factor is especially applicable if there is no surviving spouse. In the absence of a written directive, there can be no cremation unless ALL the children sign permission for the procedure. A directive also helps in such decisions as to whether there is to be a memorial service, if it is to be held in a church or funeral chapel and where the burial is

to take place. Those decisions, along with many others, play a big part in the cost of the funeral. For information on a Green burial in the United States refer to www.naturaldeathcare.org or <http://usmilitary.about.com/cs/generalinfo/a/seaburial.htm>. NOTE: There are a wide range of prices involved for a variety of services that can be included in a funeral. The choice of a cemetery and the location within that cemetery can be a significant cost, ranging from about \$300 to around \$10000. Factors involved include whether it is a for-profit, perpetual care cemetery or a community, cemetery, whether burial is in a mausoleum or in the ground, and the distance you have to walk to get to the plot. A major cost can be that of the casket. There's almost no limit to the price of some of the more expensive ones. Other cost factors include picking up the body, whether there is to be a visitation or a graveside ceremony. In addition, consideration has to be given on holding a memorial service, placing newspaper notices, whether there will be memorial cards and perhaps a video recording of the service. Another cost that people don't ordinarily think of is a vault. Every grave must have a concrete or metal vault to prevent a collapse over time. A funeral director can help the grieving family by leading them patiently through the ropes of what must be done and what choices there are that fit within their budget. Most directors will meet with a family both before and after services to avoid overwhelming them with details all at once.

Information required for Death Certification. (Date/Place of birth, Father's Name, Mother's Maiden Name, etc.)

Information required for obituary notice (names, relation & locations of appropriate relatives, etc.)

Widows will need a new ID card (military, medical, commissary, base exchange, etc.)

Necessary changes in your DEERS program will have to be made (CHAMPUS, etc.)

It may take several months to clear estates (you may require at least 8 copies of death certificate)

Contents of your safety deposit box should be known (and make sure the box number, its location and location of key are known)

Direct deposit of Social Security benefits & military retirement payments (entitlements) must be immediately changed

Named beneficiaries on insurance policies become very important (keep current)

There may be some entitlement to burial benefits (headstone, payments, etc.) (Check VA)

Check VA for Presidential Memorial Certificate

An American flag can be obtained (check VA and Post Office)

The survivor should update appropriate will

Extra credit cards should be destroyed or canceled

Appropriate changes should be made to all joint ownerships

Contact insurance companies as appropriate

Be prepared to turn in Retirees ID Card (Where and when required)

Note: Make every effort to retain "original" documents (Provide certified copies whenever possible)

Fill in and keep the following office phone numbers (Update periodically):

Casualty Assistance _____ **Retiree Activities** _____

Retiree Activities _____ **Hospital (Military)** _____ **Legal Office(Military)** _____

VA Hotline 1-800-827-1000 Social Security Hotline 1-800-772-1213 Family Sup Ctr _____

Finance (Retiree Pay) _____ **SBP** _____ **ID Card/DEERS Renewal** _____

Note: *Spouse/Next of Kin should have a copy of this document or know where to locate it. Consider letting a third party (family member) know where it is in case something should happen to both the retiree and spouse or Next of Kin at the same time.*