



# Life Planning Resource Guide

Support After  
Losing a Loved One

**HealthAdvocate**<sup>SM</sup>



# We are here for you



We understand that facing a loss can be a difficult, emotional time for you and your family. In the midst of it, there are many financial and legal responsibilities you may need to attend to that can seem overwhelming. Keep in mind that Health Advocate provides life planning support including access to free financial and legal consultations to help alleviate some of the stress when you have many decisions to make and may not be sure about where to begin.

This Life Planning Resource Guide offers information and resources that you and your family may find useful. It contains a general overview of the practical tasks and decisions that you're likely to face, worksheets to guide you as you attend to these tasks, clarification of concepts regarding settling the estate, and other supportive information.

You'll also learn about the grieving process and where to get the emotional help you and your family may need during this difficult time.

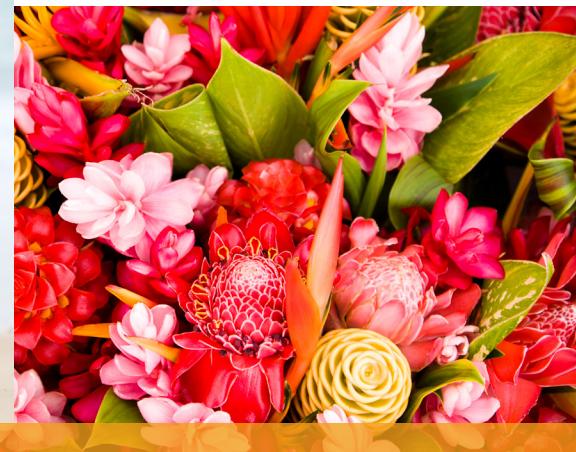
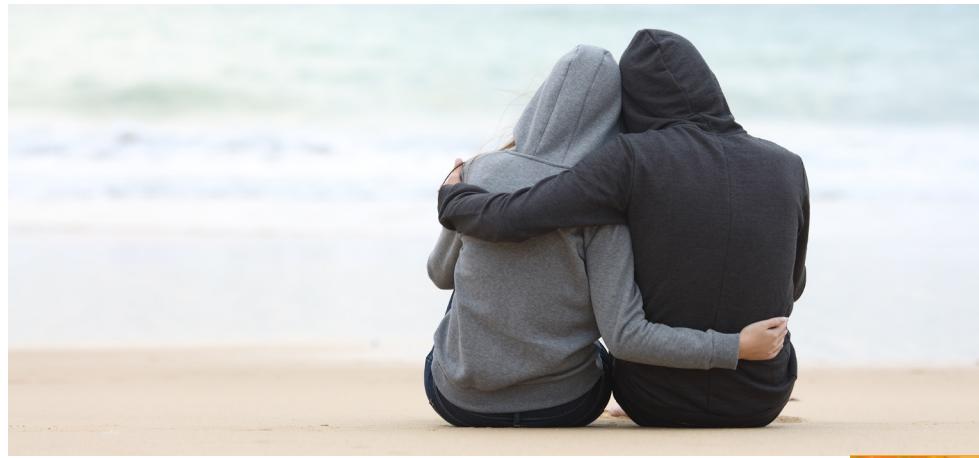
## **Turn to us.**

We encourage you to call us for a personal consultation. You can also find further information and downloadable forms and worksheets on the Health Advocate member website.

Contact Us  
Anytime for Help



Email: [worklife@HealthAdvocate.com](mailto:worklife@HealthAdvocate.com)  
Web:



# Practical Tasks: An Overview

There are many tasks involved in settling the financial affairs of someone who has died. Knowing what to expect can help make this challenging time a little more manageable. Be sure to reach out to your family and friends to help with the responsibilities. Keep in mind you can always call Health Advocate for any support and guidance.

Here is a general overview of what needs to be done in the weeks and months ahead. You can use the detailed **Task Checklist** in this booklet to help you track and complete the tasks.

## Gather Key Documents/Information

Finding—and organizing—important documents and information ranging from the deceased person's will and tax returns to locating checkbooks is one of the most important duties of handling a loved one's financial affairs.

## Handle Notifications and Cancellations

A number of agencies and businesses need to be notified of the death of your loved one, including the IRS, Department of Motor Vehicles, banks and utilities. Additionally, memberships subscriptions and other services will need to be canceled.

## Settle the estate, If You Are Named Executor

If you are named the executor in the deceased person's will, you have the responsibility for carrying out the will's instructions ranging from paying debts legally owed from the estate, to paying taxes and distributing assets to beneficiaries. (See section on **Settling the Estate: The Basics** for more information.)

## Claim Survivor Benefits

To claim benefits you may be eligible to receive, you may need to contact life insurance companies, pensions, Social Security, retirement plans, and/or veteran's organizations.

## Plan for Financial Changes

After the loss of a spouse, you may need to assess any changes in your financial situation, including changes in your monthly cash flow until the estate is settled. Health Advocate can help you locate a financial consultant to help guide you with a financial action plan as you move forward. You can also use the **Monthly Income/Expenses** and **Bills** worksheets found later in this booklet to help you manage your finances.



Remember to use the Resources in this booklet to access important contacts!



Email: [worklife@HealthAdvocate.com](mailto:worklife@HealthAdvocate.com)  
Web:



# Settling the Estate: The Basics

One of the most important, and often demanding, tasks to attend to after a loved one dies is to settle the deceased person's estate. If you have been named **executor** in a loved one's will, it means you are in charge of the deceased person's assets. You will need to carry out the instructions in the will, protect the deceased person's property, pay any debts from the estate and distribute inheritances.

The following information will give you a general overview of your responsibilities as an executor. If needed, you can call Health Advocate to help you find a lawyer specializing in settling estates in your area.

## Locate and read the will

The will may be found in a desk, filing cabinet, a safety deposit box, or obtained from the deceased person's lawyer. If there is no will, the estate will go through **interstate succession**, based on your state's laws. These are laws that direct what happens when someone dies without a valid will and there is property to be distributed to heirs or beneficiaries. A **beneficiary** is someone who is named in a legal document, like a will, to inherit money or other property. An **heir** is someone who inherits property under state law if there's no valid will.

## Make copies of the will and file the original

You will need to file the will with the local **probate court**, a specialized type of court that deals with the property and debts of a person who has died. Whether you need a probate court proceeding or not generally depends on the size of the estate. It may be wise to consult with a lawyer to help you determine if probate is required in your case, and walk you through the steps involved.

## Notify agencies and businesses of death

For example, you should notify banks, credit card companies, utilities, and other businesses with whom the deceased person had an account. You should also notify the Social Security Administration, Medicare, Veteran's Affairs or other organizations where the person received benefits.

## Make a list of assets and get appraisals

You'll need this list if you must go through a probate court proceeding, to keep track of valuables, help you divide property among beneficiaries, and determine whether or not the estate will owe state or federal estate tax.

## Communicate with beneficiaries

Your court, or a lawyer, can help you with the proper way to notify beneficiaries.

## Maintain the estate assets

It's important that you keep real estate well maintained, small valuables secure, and everything of value insured.

## Distribute property

Supervise the distribution of property—such as cash, personal belongings, and real estate — to the people or organizations named in the will.

## Set up an estate bank account to collect money owed and pay debts

Deposit money owed to the estate in the account and pay any bills owed that the estate is legally required to pay. If there is not enough money in the estate to pay the bills, stop paying, and ask your life planning consultant or lawyer for guidance.

## File income tax returns for the deceased person

If the estate was very large, you may also need to file estate tax returns. If the estate was small, a separate state estate tax may need to be filed, depending on the state where the deceased person lived and owned property.

## Formally close the estate

This is done by the probate court once the debts and taxes have been paid and all property has been distributed to the beneficiaries.

# Task Checklist

As you attend to the following tasks and gather information, it is important to set up a filing system and keep a detailed record of all transactions (including receipts) related to the estate.

## Gather key documents

### Financial:

- will (be sure to make copies)
- trust
- social security number of the deceased person
- federal income tax return
- bank statements, checkbook
- credit and debit card statements
- insurance policies
- retirement plans, such as IRAs, 401(k)s, 403(b)s, and pension plans and bonds, other investment records
- savings bonds
- information about disability, worker's comp, unemployment benefits

### Property:

- real estate deeds
- mortgage information

### Marital/Family:

- marriage certificate (needed to obtain spousal benefits)
- divorce papers
- prenuptial agreements
- birth certificates for dependent children (obtained through state or county public health department where children were born)
- child support documents

### Other:

- military discharge papers
- information about person's property, list of jewelry, collections, etc.

## Handle notifications/cancellations

### Personal:

- employer
- healthcare providers

### Banks, financial institutions:

- credit card companies
- mortgage lenders

### Insurance providers:

- home/renters
- life
- auto
- other: \_\_\_\_\_

### Benefits:

- social security
- veteran's affairs
- Department of Defense (U.S. Army, U.S. Navy, U.S. Marines, and U.S. Air Force) if active or reserve service member at the time of death
- Department of Homeland Security (U.S. Coast Guard) if active or reserve service member at the time of death

### Other:

- utilities (gas, electric, water/sewer)
- cable, internet
- post office, if mail is to be forwarded
- maintenance services, such as lawn or cleaning services
- subscriptions: magazine, newspapers, etc.

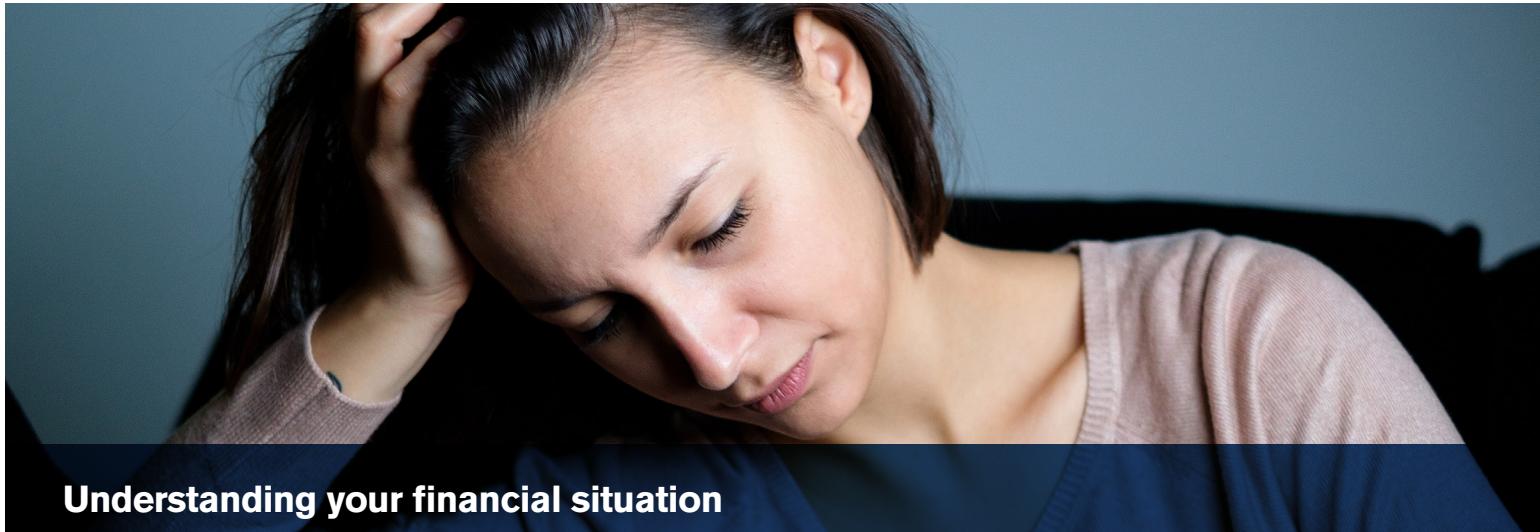


## Settle the Estate

- review the will, determine if probate is required
- collect information about debts
- make a list of assets in the estate
- open a bank account for the estate or trust
- pay debts legally owed
- communicate with beneficiaries
- file tax returns for the deceased person, if required, and the estate
- distribute assets to beneficiaries
- close the estate

## Claim Survivor Benefits

- life insurance
- social security (survivor benefits)
- wages
- pensions
- retirement plans
- veteran's benefits
- other \_\_\_\_\_



## Understanding your financial situation

A financial consultant can help guide you in assessing your immediate financial concerns, including changes in your monthly cash flow in the short term until the estate is settled.

Call Health Advocate to get connected with a financial expert for a consultation.



Email: [worklife@HealthAdvocate.com](mailto:worklife@HealthAdvocate.com)  
Web: [www.worklife.com](http://www.worklife.com)

# Monthly Income/Expenses Worksheet

After the loss of a loved one, this worksheet can help you figure out any changes in your monthly income. Be sure to break down any survivor benefits you receive from retirement, life insurance or an inheritance, for example, into a monthly figure.

Monthly Income	Income Before		Income Current		
	Self	Spouse	Self	Spouse	
Net pay	\$	\$	\$	\$	
Social Security					
Retirement plans (such as 401 (k), IRA)					
Other income					
Life insurance					
Other inherited money					
Total income before	\$	\$			
Total combined income before (self + spouse)	\$				
Total income current			\$	\$	
Total combined income current (self + spouse)			\$		

# Bills Worksheet

This sample worksheet can help you see how your bills may have changed after a loss of a loved one, and also help you keep track of when they are typically due.

Expenses	Before Expenses	Current Expenses	Due Date
<b>Home</b>			
rent/mortgage	\$	\$	
property taxes			
homeowners'/renters' insurance			
homeowners' association dues			
gas, electric			
water, sewer			
trash			
phone/internet access			
cable TV			
furniture/appliances			
cleaning/maintenance			
security			
<b>Credit/Loans</b>			
credit cards			
personal loans			
other			
<b>Food/Clothing</b>			
groceries			
clothing, shoes, etc.			
laundry, dry cleaning			
<b>Medical</b>			
insurance			
medications			
doctors/dentists/vision			
therapy			
<b>Transportation</b>			
car payment			
insurance			
road service			
gasoline			
parking/tolls			
public transit/cabs			

Expenses	Before Expenses	Current Expenses	Due Date
<b>Family</b>			
child care/eldercare			
child support			
school expenses			
<b>Entertainment/Leisure</b>			
movies, concerts, sport events			
books, magazines, news subscriptions			
club dues/memberships			
travel			
gym/fitness			
<b>Pet Care</b>			
grooming			
vet			
food/supplies			
<b>Education</b>			
tuition or loan payments			
books/supplies			
courses/lessons			
<b>Personal business</b>			
supplies/postage			
bank/credit card fees			
lawyer/accountant			
<b>Savings/Investments</b>			
deposit to savings			
other deposits			
<b>Other</b>			
gifts			
donations			
other			
<b>Total Expenses</b>	\$	\$	



# Helpful Resources

## Certified death certificates

### National Center for Health Statistics

[www.cdc.gov/nchs/w2w.htm](http://www.cdc.gov/nchs/w2w.htm)

Provides links to individual states and territories for obtaining vital records in the state or area where the death occurred.

## Funeral planning

### National Funeral Directors Association

[www.nfda.org](http://www.nfda.org)

Resources for planning a funeral, locating a funeral home, grief services and more.

## Settling the Estate

### Nolo.com

[www.nolo.com](http://www.nolo.com)

Legal information about settling an estate, the probate court process, wills, and how to avoid family disputes.

## Locating legal help

### American Bar Association

<https://www.americanbar.org/aba.html>

800-285-2221

Includes legal information about estate planning and more.

### FindLegalHelp.org

[www.findlegalhelp.org](http://www.findlegalhelp.org)

Administered by the American Bar Association, provides a state-by-state listing of programs to find a lawyer, including locating free legal help.

## Military benefits and support

### U.S. Department of Veterans Affairs

<https://www.va.gov/survivors>

800-827-1000

Provides comprehensive support to survivors and dependents of deceased veterans and members of the Armed Services including funeral services, bereavement counseling, and applying for survivor benefits.

### National Archives

[www.archives.gov](http://www.archives.gov)

Provides military discharge papers needed to apply for veteran's benefits.

## Social Security benefits

### Social Security Administration

[www.ssa.gov](http://www.ssa.gov)

1-800-772-1213

Information about Social Security's one-time death benefit and eligibility of monthly survivor benefits for the deceased person's spouse or children. Additionally, placing the deceased person on the Social Security Master Death Index prevents fraudsters from receiving Social Security payments or opening accounts in the deceased person's name.

## Taxes

### Internal Revenue Service

[www.irs.gov](http://www.irs.gov)

1-800-829-1040

Information about employer identification number, tax returns, forms for estate and trusts, and more.

# Stages of Grief

Grief is a very personal experience. It's important to accept grief as a natural part of the healing process after losing a loved one. Many people experience the following stages during the grieving process; however, not everyone will go through every stage.

## Denial and Shock

When impacted by a loss, the initial reaction might be denial. As the grieving person begins to talk about the loss and the feelings associated with it, the shock becomes real and hits hard. It is natural to want to escape this reality, and so denial sets in.

## Anger

The grieving person may get angry at the seeming unfairness of the events and wonder, "Why should I/we suffer?" As they receive support from friends, colleagues and family members, the grieving person will become less angry.

## Guilt

The person who is left behind may feel guilty about the circumstances that are not under their control. Forgiveness and acceptance of reality is important in order to move on.

## Depression

There may be a "wish" to go back to the way things "used to be." Some people will experience mood fluctuations and may feel isolated or lonely for a long time. It is important to allow those who are grief-stricken enough time to work through this stage.

## Bargaining

Some people may attempt to bargain with a higher power for the return of the way things "used to be."

## Loneliness

Some people will experience loneliness as their lives change because of the loss. As the grief-stricken person fills the void with new relationships and activities, they will be able to successfully work through this important stage.

## Acceptance

At this stage, those experiencing the loss accept and deal with the change. They are taking control of how they feel and behave.

## Hope

Finally, those who have suffered will again experience the hope of the future. They will look ahead to brighter and better times, or at least to a peaceful acceptance of their circumstances and a sense of getting on with life.

# Where to Turn for Help

Most people can process loss on their own by getting support from their family, friends and personal social networks. However, treatment options like the following can be helpful. Don't hesitate to talk to your doctor or mental health counselor.

## Group bereavement psychotherapy

Guided by a leader with grief expertise, these groups provide a non-threatening structure for helping the participants talk about their loss and express their feelings. Participants benefit from the social support offered by the group.

## Individual psychotherapy

Private counseling can be helpful for people who are dealing with deeper emotional issues not related solely to the recently experienced loss. It is also recommended when privacy issues related to the circumstances of the loss would prevent the person from speaking up within a group.

## Antidepressant or anti-anxiety medications

Medications can often help when combined with psychotherapy. By improving mental health symptoms, medications can aid the person in moving through the grieving process more quickly.



## When to seek help

If the emotions of grief do not lessen with time, it may be a sign that your grief has developed into something more serious.

### Warning signs:

- Unable to perform normal activities
- Withdrawal from activities
- Experiencing depression
- Blaming yourself for the loss
- Feeling like life isn't worth living without your loved one
- Wishing you had died along with your loved one

## Turn to Health Advocate

Your Health Advocate Licensed Professional Counselor can provide emotional support and offer coping techniques to help you and your family through the grief process. We can also help you find local support groups and other resources. You can access additional resources on the member website.



Email: [worklife@HealthAdvocate.com](mailto:worklife@HealthAdvocate.com)  
Web: [www.worklife.com](http://www.worklife.com)



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