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Family Resource Guide & After Care

After Care

Our family is here to help you pick up the pieces and in time, to adjust to your new “normal”. We are here for you to lend an ear, a shoulder to cry on, or for a casual conversation and coffee. You are not alone and we will be here for you weeks & months after the funeral services.

Grief Support Group

Foothill Funeral & Cremation Service is proud to host a quarterly Grief Support Group. We would like to invite you to join us. Grief can feel very lonely, even when you have loved ones around. Sharing your sorrow with others who have experienced similar losses can help. Come and share conversation, refreshments and encouragement.

Social Security

Call the Social Security Administration at (800) 772-1213. Social Security benefits include a one-time benefit of \$255.00, **payable only to a surviving spouse or dependent children.**

Bank Accounts

Change over all bank accounts and remove the deceased’s name from those accounts. You may need a photocopy or a certified copy of the certificate of death for this, depending on how the accounts are setup.

Financial Institutions

Contact any financial institution where the deceased had a loan and inform them of the death. They will tell you what needs to be done to file the appropriate claim. A certified copy of the death certificate is often required.

Bills/Credit Cards

Gather all bills together and make sure you are aware of all the credit obligations of the deceased. Many installment loans and service contracts can be covered by credit life insurance, which pays off the account balance upon the death of the customer. Notify credit card companies of the death. Some credit cards and charge accounts include a life insurance policy with them. They may want a certified copy of the death certificate.

If the card is held jointly, find out what documentation is required to change cards into survivor's name. You may ask the credit bureau to assist you in transferring the deceased spouse's credit into the other spouse's name. They may also be able to help in detecting any outstanding obligations of the deceased. Change all utilities from the deceased's name

Retirement

Contact all sources of retirement funds that the deceased was receiving and apply for any benefits that are due to you. You may need a certified copy of the death certificate for this. For Railroad retirement information, contact your local agency.

Health Insurance

Contact health insurance companies to notify them of the death and stop coverage on the deceased. Review your own insurance needs. Often, these needs can change after the death of a family member or other loved one.

Estate

If you have a large estate, you may want to consult an attorney.

IRS

Keep extra photocopies of the death certificate to send with any future income tax returns.

Veterans' Administration

Veterans' Administration benefit forms are available from Foothill Funeral & Cremation Service, Veterans' Hospital or Veterans' Services Offices, or you may obtain them at the VA website (www.va.gov). Our staff may secure a flag for U.S. Veterans and can make applications to any National Veteran's Cemetery if needed. Additional benefits may be available if the deceased was a retired military veteran or passed away in a VA facility.

Property Titles

Remove the deceased's name from any property deeds. This is done at the county seat where the property is located. You will need a certified copy of the death certificate for this.

Department of Motor Vehicles

Change the titles and registrations of any vehicles that list the deceased's name. This is done at the Department of Motor Vehicles with a certified death certificate and the title.

Life Insurance

Life insurance companies generally require two documents to establish proof of a claim: a claim form and a certified copy of the death certificate. Your insurance company will reserve the right to request further information or proof if they deem it necessary.

When filling out the claim form, you should have the following information available:

- The policy number(s) and face amount(s)
- The full name and address of the deceased
- His/Her occupation and last date worked
- His/Her date and place of birth and the source of birth information
- Date, place and cause of death
- Claimant's name, date of birth, address and social security number

Filing a Claim

There are several ways of settling life insurance claims. Some policies offer the choice of a lump sum benefit, or the option of having the money paid out over a period of time. In the latter case, the bulk of the money remains with the insurance company and continues to gather interest. Contact the life insurance company to find out your options.

Death Certificates

One of the biggest immediate concerns that families face is the issue of how to access certified death certificates.

Foothill Funeral & Cremation Service will file the original death certificate in a timely manner following the physician/medical examiner's certification of the death. The family may order certified death certificates once the certificate has been filed.

The timeline of filing will vary, depending on the circumstances of the death and the availability of the physician/medical examiner to certify the death.

Why Do I Need Death certificates?

The number of copies of death certificate will vary depending on the needs of the family and the assets of the deceased.

Commonly, but not always, you will need certified copies of the death certificate for the following items:

- Claims on life insurance policies
- Social security may need a copy if there are survivor benefits
- Transfer of title on real estate
- Transfer of title on automobiles
- Transfer of checking accounts

- Pension resolutions
- Transfer of stocks or bonds
- Filing Federal and State income tax reports
- Obtaining union benefits
- Qualifying for bereavement time with some employers
- Copies for family members involved in processing assets in the estate
- Personal copies for family members for their records

If you have questions regarding your need, call the agency or organization you are working with and see if a certified certificate is needed for transacting the business or claim.

Social Security Information

As a service for you, Form SSA-721 (Statement of death by Funeral Director) has been sent to the Social Security Administration by Foothill Funeral & Cremation Service.

How social security helps families

Social security survivor's benefits help ease the financial burden that follows a worker's death. Almost all children under age 18 will get monthly benefits if a working parent dies.

Anyone who has worked and paid social security (FICA) taxes has been earning social security benefits for his or her family. The amount of work needed to pay survivors benefits depends on the worker's age at the time of death. It may be as little as 1 ½ years for a young worker.

Who is currently eligible for survivor's benefits?

- Here is a list of family members who usually can get benefits
- Widows and widowers age 60 and older
- Widows and widowers at any age if caring for the deceased's child(*ren*) who are under age 16 or disabled
- Divorced wives and husbands age 60 or older, if married to the deceased 10 years or more
- Widows, widowers, divorced wives, and divorced husbands age 50 or older, if they are disabled
- Children up to age 18
- Children age 18 – 19, if they attend elementary school or high school full time
- Children over age 18, if they became disabled before age 22
- The deceased worker's parents age 62 or older, if worker was supporting them

A special one-time payment

In addition to the monthly benefits for family members, a one-time payment of \$255 may be paid to a spouse who was living with the worker at the time of death

If there is none, it can be paid to:

- A spouse who is eligible for benefits
- A child or children eligible for benefits
- This payment cannot be made if there is no eligible spouse or child

How to apply for benefits

You can apply for benefits by telephone or by going to any social security office. You may need some of the documents shown on the list below. For more information, write or visit any social security office, visit online at www.socialsecurity.gov or phone 1-800-772-1213.

What you will need to apply for benefits

- Your social security number and the deceased worker's social security number
- A death certificate.
- Proof of the deceased worker's earnings for last year (W-2 forms or self-employment tax return.)
- Your birth certificate
- A marriage certificate, if you are applying for benefits as a widow, widower, divorced wife, or divorced husband
- A divorce decree, if you are applying for benefits as a divorced wife or husband
- Children's birth certificates and social security numbers, if applying for children's benefits
- Your checking or savings account information, if you want direct deposit of your benefits

You will need to submit original documents or copies certified by the issuing office. You can mail or bring them to the office. Social security will make photocopies and return your documents.

Supplemental security income (SSI)

If you are 65 or older, disabled, or blind, ask the social security representative about supplemental security income (SSI) checks for people with limited income and resources. If you receive SSI, you may also qualify for Medicaid, food stamps, and other social services.