

What to Do *Before* the Death of a Loved One Occurs

It is crucial to plan ahead for the end of life. Here is information and a checklist of items to assist you and your loved ones in preparing for the practical aspects of someone's passing.

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- Maintain your beneficiary information.** Update your beneficiary designations using the UCRAYS self-service account <https://retirementatyourucop.edu>.

 - Prepare your legal affairs including estate and finances.** There are legal options such as wills, trusts, powers of attorney and living wills to help protect your assets and plan how your estate and finances will be managed. Consider researching options, including beneficiaries in discussions, and seek legal advice when needed.

 - Make decisions for your future medical care.** At the end of life, difficult medical decisions need to be made and sometimes decisions must be made by your designated person. Advance directives are legal documents that include your preferred medical treatment instructions and can help your loved ones make difficult decisions based on your wishes.

 - Identify a point of contact.** Designate a point of contact, a loved one who will manage the interactions with the UC and other organizations. It is often recommended to not designate your grieving spouse.

 - Create a Survivor Folder with important information.** Create a folder that includes important documents such as your UC Retirement plan election, health and welfare benefits, a will, living trust, health care directives, your spouse, children, or beneficiaries birth certificates, marriage evidence, social security numbers, and key UC contacts and resources. Share the location of the folder with your beneficiary.

 - Review your Survivor Folder and plans regularly.** Major life changing events like marriage, divorce, relocation and health issues often occur and it is important to review your survivor paperwork annually or at the time of the event to keep information up to date.

 - Provide instructions and access to banking/financial information.** Ensure that your surviving beneficiary is named and has access to your deposit box to inventory its contents. Not having access may lead to the bank sealing the deposit box.
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What to Do After the Death of a Loved One Occurs

Losing a loved one can evoke a wide range of emotions associated with grief, and dealing with the practical details can be overwhelming. Below is a checklist of steps to take following the death of a loved one. Not all steps apply, as each person's situation is unique.

NOTIFY UC AFFILIATED CONTACTS

If the deceased is a UC employee

- Contact the UCPATH Center** at 855.982.7284 to be assigned a Beneficiary Care Coordinator (BCC) to assist with the process of notification, providing information about health and welfare continuance, and life insurance policies.

If the deceased is a dependent of a UC employee

- Contact the UCPATH Center** at 855.982.7284 to be assigned a Beneficiary Care Coordinator (BCC) to assist with the process of notification, providing information about health and welfare continuance, and life insurance policies.

If the deceased is a UC emeriti or retiree

- Report the death to the RASC, HR Central Benefits Office at benefits@ucr.edu or Retirement Center at retirees@ucr.edu.** Take immediate action and report the death to the RASC at 800.888.8267 (Option 3), local UC campus benefits office, or the UC retirement center as soon as possible to avoid delays in processing beneficiary benefits. Survivor benefits and eligibility for UC-sponsored medical and/or dental benefits may be discussed with a RASC representative.
- Notify Fidelity Investments of death.** For any existing UC-sponsored retirement savings plans, it is important to notify Fidelity of the death and learn about plan balances by calling 866.682.7787.
- Contact Life Insurance Company, if applicable.** Determine if there is a personal policy in place and depending on the policy, there may be funding to support surviving beneficiaries with funeral expenses. **Please note: UC does not offer retiree life insurance with the exception of the approved Waiver of Premium life insurance policy.**
- Report the Death to the Social Security Administration (SSA) Office.** Contact the SSA and Medicare promptly to notify of a death to avoid overpayments if your loved one was receiving Social Security benefits. Survivor benefits may also be discussed.

If the deceased is a dependent of a UC emeriti or retiree

- Report the death to the Retirement Administration Service Center (RASC).** Dependents coverage in UC-sponsored plans end upon death and the UC emeriti or retiree must disenroll the dependent from benefits using the UBEN100 form and submits it to the RASC. Failure to disenroll the dependent may lead to excess UC costs and plan expenses.
- Reassess your list of surviving beneficiaries.** Visit your UCRAYS account to update beneficiary information. For any changes to legal documents, seek support from your attorney.

ADDITIONAL RECOMMENDATIONS TO CONSIDER

Notify Personal Contacts

- Contact immediate family and those closest to you.** Lean on loved ones during this difficult time and seek support when managing transactional tasks.
- Inform medical staff of your loved one's organ and/or body donor preferences, if any.** Review driver's license, advanced health care directive or living will for this information.
- Notify the U.S. Department of Veterans Affairs if the deceased was a veteran.** The deceased may have benefits available for their survivors or eligible for burial in a national cemetery.
- Contact utility and other service providers.** Update billing records, pay bills where your name is on the account. Some companies are required to shut down the service and restart it to change the name on the account.
- Contact cell phone company.** Request the removal of decedent's name from the account or cancel their account contract. Save any desired messages or photos before canceling the phone line.
- Notify credit card companies and credit reporting agencies.** Update any records on joint accounts and cancel individual accounts in decedent's name. In some cases, there may be insurance in place to help pay off debt in the event of death for credit cards, mortgages and automobile loans.
- Notify bank and financial institutions.** Update any records on joint accounts and ensure banking, stocks, retirement investments institutions are informed of the death. To avoid the possibility of identity theft, contact the credit reporting agencies.
- Contact the attorney or executor named on the will, trust or other estate documents, if applicable.** Schedule time to review legal documents and determine necessary steps.
- Contact the Department of Motor Vehicles (DMV) to cancel driver's license.** This will clear the deceased's driver's license record and help to prevent identity theft.
- Update or cancel any homeowner, automobile or other insurances.** Claim forms are typically required to be filled out and available from each provider.
- Cancel memberships of organizations and request removal from local voter registration.** Request to remove the deceased from these databases, mailing lists, and all subscriptions. Some organizations offer membership to surviving spouses.
- Notify and cancel all appointments and meetings listed on calendar.** Review any upcoming appointments or service visits such as doctor's appointments and care giver visits to cancel them.

Notify Personal Contacts Continued

- Notify, update and/or cancel email, website and social media accounts.** Reach out or take action to deactivate or delete online accounts including visiting the company's website and filing out an online form. A request can also be made for social media accounts to memorialize the account instead of deleting it.

- Inform tax preparer.** A tax return and monthly bank statement for individual and joint accounts of the deceased may be requested of you by the tax preparer.

Preparations

- Order death certificates.** Organizations including the RASC, Social Security Administration, insurance companies, financial institutions, credit card companies, credit reporting agencies and the Department of Motor Vehicles will require copies of death certificates.

- Assess available savings and plan for expenses.** Review expenses and make sure you can manage monthly expenses for at least three months. Seek support from a financial advisor, if needed.

- Plan for funeral or memorial services as well as burial or cremation arrangements.** Consider your budget and the deceased's wishes in your planning and lean on loved ones to assist with making funeral arrangements and delegating memorial duties.

- Write a death notice or obituary for the newspaper or memorial service.** Work with loved ones to express the life of your loved one with plans to share it with the public. Funeral homes may request this from you as well as pictures of the deceased.

- Gather a list of those who send gifts, donations, flowers and cards.** Designate someone close to you to assist with this process and send acknowledgements at a later date.

- Identify immediate care needs for any dependents or pets.** Review the deceased's wishes and consider options for care.

- Arrange for a house sitter to care for the home while away.** Designate someone to monitor mail, home services, and ensure the home is secure.

- Review legal documents and assets and make updates or changes as needed.** Seek legal advice with completing this task when needed.

- Care for your well-being and seek medical help when needed.** You are not alone, and it is okay to seek professional help to manage your grief.

ESSENTIAL INFORMATION AND DOCUMENTS

- UC Retirement plan election and final documents
- Health and welfare benefits
- Investment accounts
- Death certificates
- Birth certificate of the deceased
- Advanced health care directive
- Will
- Power of attorney
- Living trust
- Estate planning documents
- Life insurance policy
- Social security number or card of the deceased
- Marriage certificate or domestic partnership
- Surviving family members name(s), address(es), social security number(s), birth and marriage certificate(s)
- Honorable discharge papers and/or VA claim number if the deceased was a veteran
- Latest Income tax returns, W-2 or 1099 forms
- Last Bank statements
- Automobile title and registration papers
- Deeds and titles to property
- Last credit card statements
- Last mortgage statement
- Log in information for online accounts

KEY CONTACTS AND RESOURCES

RASC – The Retirement Administration Service Center manages your UC pension plan, is the central location for UC retirement information, and can be reached at 800.888.8267.

RASC Survivor & Beneficiary Support Team – The RASC has a dedicated line for all things survivor and beneficiary related at 888.825.6833.

Fidelity Investments (UC Retirement Savings Plan) – Fidelity manages the UC Retirement Savings Plans and it is important to notify them of a death and inquire about plan balances, if any at 866 682.7787.

Social Security Administration (SSA) – Social Security is another possible source of survivor benefits and should be contacted to inform them of a death at 800.772.1213 or ssa.gov.

Your Guide to Survivor and Beneficiary Benefits - This booklet offers loved ones with detailed information on the University of California survivor and beneficiary benefits and includes guided steps through the survivor process. Access the booklet at <https://ucnet.universityofcalifornia.edu/wp-content/uploads/forms/pdf/survivor-beneficiary-handbook-for-family-members-beneficiaries-of-uc-retirees--members-receiving-ucrp-disability-benefits.pdf>

UC RAYS – UC Retirement At Your Service is a self-service portal for UC retirees and emeriti to access their retirement income, health and welfare benefits, and update beneficiary information at <https://retirementatyourservice.ucop.edu>

UCR Healthcare Facilitator (HCF) – The Healthcare Facilitator assists UCR retirees, emeriti, surviving spouse/domestic partners, and beneficiaries with updating health benefits and reporting a death to the RASC. Contact the HCF at 951.827.2636 or benefits@ucr.edu

UCR Retirement Center – The center serves as the official link between UCR retirees, emeriti, surviving spouses/domestic partners, beneficiaries and UCR and assists loved ones in reporting a death to the RASC. Contact the UCR Emeriti and Retiree Association at 951.827.5008 or retirees@ucr.edu

Removing a Family Member from Insurance – This UCnet webpage provides guidance to employees and retirees on how to remove a dependent from insurance. Please use the link below to access information. <https://ucnet.universityofcalifornia.edu/benefits/understanding-your-benefits/roadmaps/removing-a-family-member-from-insurance/>

Family Changes – This booklet provides an overview of the types of family changes that occur and how employees, retirees and emeriti can make changes to benefits. Use the link below to access the booklet. <https://ucnet.universityofcalifornia.edu/wp-content/uploads/forms/pdf/family-changes.pdf>

Getting Your Affairs in Order Checklist: Documents to Prepare for the Future – The National Institute of Aging website includes a detailed checklist on what to do to plan ahead and can be viewed at <https://www.nia.nih.gov/health/advance-care-planning/getting-your-affairs-order-checklist-documents-prepare-future>

KEY CONTACTS AND RESOURCES CONTINUED

ComPsych – UCR has partnered with the Faculty and Staff Assistance Program to provide faculty, staff and their household family members with confidential support and resources for personal and work related issues. You may learn more about the program by visiting this link <https://hr.ucr.edu/human-resources-benefits/faculty-and-staff-assistance-program>

Checklist of Things to do after a Loved One Dies – This document is available through the ComPsych program under guidance resources found here: <https://documents.ucr.edu/HR-Benefits/benefits-Checklist-of-Things-to-do-after-a-Loved-One-Dies.pdf>
