



The Family Liaison Office

Direct Communication Project

Support Services:

Survivor Checklist

This checklist was developed to assist you in preparing for and handling the many details that must be attended to in the first few months after a death.

Death of An Employee

- If the deceased was an **active duty Department of State (DOS) Foreign Service Officer**, the family member will need to contact the Office of Casualty Assistance at (202) 736 4302 to begin processing the benefits.
 - + If the deceased was a **retired Department of State (DOS) Foreign Service Officer**, the family member will need to contact the Office of Retirement at 202-261-8960.
- If the deceased was affiliated with one of the other Foreign Affairs agencies, the family member should contact that agency's human resources office. The contact telephone numbers are:

United States Agency for International Development (USAID)
Office of Human Resources
202-712-0891

Foreign Commercial Service (FCS)
Office of Foreign Service Human Resources
202-482-2368

Foreign Agricultural Service (FAS)
Personnel Office
202-418-9135

For complete information on survivor benefits, see Chapter 20, *Contingency Planning*, in the *Foreign Service Assignment Notebook*, a publication available from the FSI Transition Center. Copies can also be ordered from the Transition Center in Washington, DC by emailing FSIOBCInfoCenter@state.gov. CLO at post has suggestions on how to help a family at the time of death.

Note: The Standardized Regulations provide for Home Service Transfer Allowance for eligible family members (EFMs) who resided at post with the employee at the time of employee's death (SR250).

Under certain circumstances the EFM is eligible to remain temporarily in government living quarters after the death of an employee at an overseas post (SR132.2).

Death of Another Family Member

The survivor does not need to contact the Foreign Affairs agency with which the family was affiliated for any financial or legal proceedings. The information provided in this checklist is intended to be of help following the death of any family member.

General Survivor Information

Death Certificates

- ❑ Request several certified originals of the death certificate: about 15 for an adult and 5 for a child. These can be purchased from the funeral director or county Health Department. Some agencies or offices may accept photocopies but most require a certified copy.

Wills

- ❑ Locate the deceased person's will. The lawyer of the deceased may have the will, or it may be in a safe deposit box or with the personal belongings of the deceased.
 - ❑ If the deceased did not have a will, (this is referred to as dying "intestate"), contact the Clerk of Court in the county of residence. Do not pay any bills until you have contacted the Clerk of Court.

Note: Your own will may need to be updated if it passes assets to the deceased.

Other Certificates

You may need to locate copies of such other certificates as:

- Marriage
 - Birth or adoption certificates for dependent children
 - Honorable discharge from the military

If you cannot find these, copies are available through the following resources:

Marriage Office of the County Clerk where the marriage was performed

Birth State or County Public Health offices where the child was born

Military Discharge National Personnel Record Center
9700 Page Avenue
St. Louis, MO 63132
Attention: To the branch of service

Insurance Policies

- ❑ Locate insurance policies. These may be found in a safe deposit box or with the personal belongings of the deceased. The policies could include:

Life insurance
Mortgage or loan insurance
Accident insurance
Health insurance
Auto insurance
Credit card insurance
Various types of insurance provided by the deceased's employer

The survivor should contact all insurance companies as soon as possible to file claims and also to update the beneficiaries on the policies. Life insurance proceeds can generally be paid directly to the named beneficiary.

Auto

The title of the car owned by the deceased may need to be changed.

- Contact your State Department of Motor Vehicles.

Bank Accounts, Stocks and Bonds

If you had a joint bank account with the deceased it will automatically pass to you.

- Check with the bank representative to change the title and signature card on the account.
- Check with your stockbroker to change stock or bond titles.

If the bank account was held in the deceased's name alone, those assets will have to go through probate.

Credit Card Bureau

- Order a report from the credit card bureau to ensure that you are aware of all the credit cards under the deceased's name. Credit reports can be ordered from a Credit Reporting Agency. Look in the yellow pages under Credit Reporting Agencies. In the Washington, DC area, the following are listed in the yellow pages:

Accurate Credit Services	888-745-4100
Advantage Credit Services	800-296-5050
Confidential Credit	800-443-9342
Dun & Bradstreet	202-463-7200
Equifax	800-685-1111

Credit Cards

- Contact all credit card companies to let them know of the death and to ensure that no one uses the card under the deceased's name.
- Check whether any of the credit cards had a life insurance policy.

- Cancel any credit cards that were held exclusively in the name of the deceased. Any payments due on these cards should be paid by the estate.

Social Security

- Check with your local Social Security office or call 800-772-1213 to determine if the deceased was eligible for benefits. If the deceased was already receiving benefits, do not deposit any checks after the death; contact Social Security.

If the deceased was eligible, two types of benefits are possible:

1. A death benefit of \$225 (in 1999) for burial expenses. Either the survivor or the funeral director can complete the application and apply the benefit directly to the funeral bill. This payment is made only to spouses or a child entitled to survivor's benefits.
2. Survivor's benefits for an eligible spouse or children. To be eligible, the spouse must fit one of the following three categories: age 60 or older; age 50 or older if disabled; under age 60 but cares for dependent children under the age of 16 or disabled. Children may be eligible for benefits if they are under the age of 18 or disabled.

Note: Even if the deceased is not due benefits, Social Security needs to flag the file so that no one can use the number under a false identity.

Federal Estate Taxes

A federal estate tax return must be filed and taxes paid **within nine months** of the date of death. While the return must be filed, estate tax is only due on estates exceeding \$650,000.

- Contact your local IRS office for form 706.

State Estate Taxes

State laws vary, but generally any estate which pays a federal estate tax must also file a state estate return.

- For details, contact your state tax or revenue department, which are usually listed in the government section of the telephone directory.

State Inheritance Taxes

State requirements vary; some states charge no inheritance tax, while others levy one percent or more.

- Contact your state tax department for information.

Income Taxes

Federal and state income taxes of the deceased are due for the year of death. They are due on the normal filing date of the year, unless an extension is requested. The spouse of the

deceased my file jointly for the year of death; spouses with dependent children may file jointly for two additional years.

- You may obtain an IRS booklet, publication #559, *Information for Survivors, Executors, and Administrators* by contacting your local IRS office.

Probate

Probate is the process of paying the deceased's debts and distributing the estate to the beneficiaries. This process begins with the court appointing someone to administer the estate. The will usually names the executor; if there is no will, or no executor is named, the court will appoint a "personal representative," usually a spouse or relative. This person will need to pay a filing fee, inform interested parties, especially creditors, that the estate is being probated, make an inventory of assets, and dispose of the estate according to the will or state laws. Depending on the size and complexity of the estate, legal assistance may be required.

Property in which the deceased and someone else are listed as owners is not part of the probate estate. Proceeds from a life insurance policy or IRA which are paid directly to a beneficiary are also not subject to probate.

HELPFUL RESOURCES

The following resources are available to any family member or employee affiliated with any of the foreign affairs agencies after a death in the family.

Foreign Service Assignment Notebook

See Chapter 20 on Contingency Planning

The publication is available through the Transition Center (email fsiobcinfocenter@state.gov).

American Association of Retired Persons (AARP)

For more information, to locate a widowed persons program near you, or to order a copy of AARP's *On Being Alone* or *Directory of Services for the Widowed in the United States and Canada*, write to:

AARP Grief and Loss Programs
601 E Street NW
Washington, DC 20049
Tel (202) 434-2260
Visit the AARP web site: <http://www.aarp.org>

Employee Consultation Service (ECS)

The Department of State's licensed clinical social workers are available for short-term counseling and can make referrals to therapists and support groups.

Columbia Plaza, SA-1, L-127
Department of State
Washington, DC 20522-0101
Tel (202) 663-1815
FAX (202) 663-1456

Family Liaison Office (M/DGHR/FLO)

The Family Liaison Office (FLO) will assist a family as needed, providing referrals and acting as a liaison with other offices or resources.

Room 1239
Harry Truman Building
Washington, DC 20520
Tel (202) 647-1076, (800) 440-0397
FAX (202) 647-1670
Email: flo@state.gov
Intranet web site: <http://hrweb.hr.state.gov/flo/index.html>
Internet we site: <http://www.state.gov/m/dghr/flo>

Office of Casualty Assistance (M/DGHR/OCA)

The Office of Casualty Assistance provides on-going support to U.S. Government employees and their family members following a death.

Room 1241 Main State
Department of State
Washington, DC 20520
Tel (202) 736-4302, (877) 887-5996
FAX (202) 647-5313
Intranet: <http://hrweb.hr.state.gov/oca/index.html>

Office of Medical Services (M/MED)

Claims Office
Columbia Plaza, Room L113, SA-1
Department of State
Washington, DC 20520
Tel (202) 663-1931

Department of State Retirement Division (HR/RCT/RET)

Room 1251
Department of State
Washington, DC 20520
Tel (202) 647-9300
Intranet: <http://hrweb.hr.state.gov/ret/Index.html>
Internet: <http://www.state.gov/m/dghr/ret>

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