

SURVIVORS

HANDBOOK

CONTENTS

This information is to be used in the preparation and arrangement of funerals and estate settlement.

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Resident Name/Date

Resident Name/Date

PERSONAL DATA INFORMATION

PERSONAL DATA

Full Name: _____ Social Security # _____

Place of Birth: _____ Date of Birth _____

Present Home Address: _____

SPOUSE'S PERSONAL DATA

Full Name: _____ Social Security # _____

Place of Birth: _____ Date of Birth _____

Present Home Address: _____

DEPENDENT(S) PERSONAL DATA

<u>Dependent Name</u>	<u>Relationship</u>	<u>Date of Birth</u>	<u>Social Security #</u>
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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

EMERGENCY CONTACTS

Primary Physician: _____ Telephone # _____

Spouse's Primary Physician: _____ Telephone # _____

Clergy: _____ Telephone # _____

Insurance Agent: _____ Telephone # _____

Financial Consultant: _____ Telephone # _____

Attorney: _____ Telephone # _____

Executor: _____ Telephone # _____

Spouse's Executor: _____ Telephone # _____

DESIGNATION OF FUNERAL HOME

After arriving at Fleet Landing, you should select a reputable funeral home. There are several funeral homes in the beaches area in case you have not already selected one. It will not be necessary to make the burial arrangements with the funeral home at this time unless you so desire. We ask that you provide the name of the funeral home to the Fleet Landing Concierge located in the Coleman Center so that it may be retained in your files for emergencies.

If you decide to discuss burial arrangements with a funeral home, you may be asked the following sample questions:

- Do you want a burial or a cremation?
- Where will the body be buried? Local? National Cemetery?
- Do you plan on church or funeral home services? Where?
- Who is the clergy?
- How many death certificates?

You should inquire about the cost of various services to help determine your decision.

Listed below are three (3) funeral homes in the beaches area:

Hardage Giddens Funeral Home
and Crematory
1701 Beach Blvd
Jacksonville Beach, FL 32250
904 249-2374
Jennifer Crews
Funeral Director

Quinn-Shalz Funeral Home
3600 South 3rd Street
Jacksonville Beach, FL 32250
904 249-1100
Darlene Smith
Funeral Director

Ponte Vedra Valley Funeral Home
4750 Palm Valley Rd
Ponte Vedra, FL 32082
904 285-1130
Brent Headrick
Funeral Director

Neptune Society
8011 Phillips Hwy., Suite 2
Jacksonville, FL 32256
904-733-4510

IMPORTANT DOCUMENTS (1)

FINAL WILL & TESTAMENT

<u>Name</u>	<u>Dated</u>	<u>Attorney</u>	<u>Location</u>
<hr/>			
<hr/>			

DURABLE POWER OF ATTORNEY (DPOA)

<u>POA</u>	<u>Date</u>	<u>Location</u>
<hr/>		
<hr/>		

HEALTH CARE SURROGATE OR MEDICAL DURABLE POWER OF ATTORNEY *

<u>Name</u>	<u>Date</u>	<u>Location</u>
<hr/>		
<hr/>		

BIRTH CERTIFICATES

<u>Name</u>	<u>Date of Birth</u>	<u>Location</u>
<hr/>		
<hr/>		
<hr/>		

*The Five Wishes document is recognized by the State of Florida. See Wellness Manager or Resident Support Coordinator for further guidance and information.

IMPORTANT DOCUMENTS (2)

MARRIAGE LICENSE

<u>Names</u>	<u>Date</u>	<u>Location</u>
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DIVORCE DECREES

<u>Names</u>	<u>Date</u>	<u>Location</u>
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DEATH CERTIFICATES

<u>Name</u>	<u>Date of Death</u>	<u>Certificate No.</u>	<u>Location</u>
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SAFE DEPOSIT BOX

<u>Name</u>	<u>Institution</u>	<u>Box No.</u>	<u>Location</u>
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IMPORTANT DOCUMENTS (3)

TRUSTS

Trust Title

Date

Location

VEHICLE RECORDS

Location

Title for Vehicle(s) _____

Automobile Insurance Policy _____

MILITARY RECORDS

Type

Location

Active Duty _____

DD 214 _____

TAX ACCOUNTANT

Name

Telephone

Prior Years Tax Return Location _____

IMPORTANT DOCUMENTS (4)

CREDIT CARDS

Type of Card (M/C, Visa, etc.)

Name on Card

Location

BANKING

Bank Name & Address

Type of Account
Checking/Saving/Loans
Account Numbers

Account Holders

Contact Person: _____ Telephone # _____

INVESTMENTS

Investment Company/Broker
Name & Address

Type of Account
Stocks/Bonds/Mutual

Location

Contact Person: _____ Telephone # _____

IMPORTANT DOCUMENTS (5)

Other Investments

(Real Estate, Business etc.)

Location

Contact Person: _____ Telephone # _____

INSURANCE(S)

LIFE INSURANCE

SAMPLE:

Company

Easy Life Insurance Co
P O Box 1234
Anywhere, New Mexico
Telephone No. 1-399-555-1234

Information

Policy No. 012345678
Policy Value 100.00
Insured: Name
Policy Location: Safe Deposit Box

IMPORTANT DOCUMENTS (6)

CREDIT LIFE INSURANCE

Company

Location

HEALTH INSURANCE

Company

Location

PROPERTY INSURANCE

Company

Location

OTHER IMPORTANT RECORDS

Type of Record

Location

COMPUTER SECURITY

(ID's, User Names, Passwords, and other Prompts)

Due to privacy concerns, the Internet providers are reluctant to allow an unauthorized person access to the deceased person's email account or social media accounts. The Uniform Law Commission is recommending a law that would address the ability to access the accounts of the deceased.

Until this law is in place, user names, passwords and other prompts should be made accessible to one's spouse and/or family members. This information should be retained in a safe place such as a safety deposit box or any other secure location. Use every caution when creating and maintaining the safety of passwords that access financial accounts.

Individual

Type of File

Location of Password

SURVIVOR'S CHECKLIST

There are many details to handle after the death of a loved one. This checklist will assist you in identifying information you may need and outline steps to help settle the estate. As executor or executrix of the estate, it is recommended you contact a lawyer to provide the proper guidance if you are unsure whether the estate needs to go through probate. Avoiding the probate process will expedite settling of the estate.

BURIAL ARRANGEMENTS

After arriving at Fleet Landing, you should select a reputable funeral home. There are several funeral homes in the beaches area in case you have not already selected one. It will not be necessary to make the burial arrangements with the funeral home at this time unless you so desire. We ask that you provide the name of the funeral home to the Fleet Landing Concierge in the Coleman Center so that it may be retained in your file for emergencies.

If you decide to discuss burial arrangements with a funeral home, you may be asked the following sample questions:

- Do you want a burial or a cremation?
- Where will the body be buried? Local? National Cemetery?
- Do you plan on church or funeral home services? Where?
- Who is the clergy?
- How many death certificates?

You should inquire about the cost of various services to help determine your decision.

SOCIAL SECURITY

It is extremely important to contact the Social Security Administration right away if the deceased received benefits. (See phone numbers listed below.) Do not deposit or cash any Social Security payment following the death of a loved one. The Social Security Administration will require all such funds to be repaid and will take measures to collect funds. In other words, benefits are not payable the month of death.

For example: If your loved one passed away in July and receives a check in August, the check must be returned. If Social Security payments are received by direct deposit, immediately notify the bank and ask them to return any funds received for the month in which the death occurred. Before calling the Social Security office, be sure to have the following information: the deceased's full name, social security number, date of birth and date of death.

If you have any questions regarding your benefits, call the local Social Security office in Jacksonville at telephone number 1-866-635-0789. This office is open 9:00am – 3:30pm, Monday through Friday. You may also call the National Social Security Office at telephone number 1-800-772-1213. Access via the web is available at <http://www.ssa.gov>.

PENSIONS (Corporation, Company)

If the deceased person was receiving a pension or retired pay from a corporation or company not connected with the military, you should contact the appropriate company as soon as possible to prevent overpayment. Military retirement pay will be covered later in this checklist.

FEDERAL CIVIL SERVICE

If the deceased was retired from the civil service, contact the Office of Personnel Management (OPM) at telephone number 1-888-767-6738 to report the death. Be prepared to give them the full name, retirement claim number (CSA), and date of death.

Once the OPM is notified of the annuitant's death, they will stop future annuity payments and send an Application for Death Benefits to the person(s) entitled to the death benefits. If Federal Employee Group Life Insurance is payable, application for these benefits will also be included.

To avoid any violation of law, all checks not cashed before death must be returned to the Department of the Treasury, Post Office Box 7509-0209, Kansas City, Mo 64116-0209. If annuity payments are being deposited directly into a financial institution, the survivors should immediately notify the institution of your death. It is a violation of law for anyone to withdraw any payments deposited after your death.

LOCATE CRITICAL DOCUMENTS

- Legal documents, such as last will, letter of instruction, trust documents and all deeds and titles
- All insurance policies and contracts
- Recent bank statements, bills, receipts and organizational memberships
- Most recent tax returns and documents
- Defense Department Form 214, if applicable. If you cannot find the original, copies may be requested at www.archives.gov/veterans/military.

INSURANCE

LIFE: Contact each insurance company by telephone and request procedures and forms required for claims. This will expedite your claim as each company has their own forms, rules, and procedures. When submitting a written claim, an original death certificate showing the cause of death must accompany the claim. If you have misplaced a life insurance policy, call telephone number 1-781-329-4500. This number may be helpful tracing your insurance company.

AUTO/HEALTH/PROPERTY: Notify insurance companies for any reduction in premiums or other benefits to deceased members and survivors. USAA members should also inquire about the option regarding payment of their Subscribers Account they have with the association.

INVESTMENTS

To expedite appropriate actions of investments and name change, you should advise your attorney, stock broker, and/or financial advisor of the death. They may want to discuss the steps necessary to settle the estate. This is especially important when the estate is to be probated.

BANKING FACILITIES

You should contact your banks and other banking facilities such as credit unions as soon as possible. Review all checking, savings certificates of deposit and loans including safe deposit box and make any necessary changes.

FREE CREDIT REPORT

You may find it helpful to request a credit report, which may alert you to any outstanding accounts of which you were not aware and any potential problems.

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit companies – Equifax, Experian, and TransUnion – to provide you with a free copy of your credit report, at your request, once every 12 months. You may order your reports from each of the three nationwide credit reporting companies at the same time, or you can order your report from each of the companies separately throughout the same calendar year. For example, ordering one credit report in January from Equifax, one in May from Experian, and one in December from TransUnion is the best way to get a clear picture of your credit report over time.

If you will be establishing credit in your own name, your local credit bureau may be able to assist you in transferring some or all records. This can be time consuming.

How to order your free report:

The three Nationwide credit reporting companies have set up a central website, a toll-free telephone number and a mailing address through which you can order your free annual report.

To request your Credit Report by phone: 1-877-322-8228

To request your Credit report by Email: www.AnnualCreditReport.com

To request your Credit Report by mail, send completed form to:

Annual Credit Report Request Service
P O Box 105281
Atlanta, GA 30348-5281

Be aware of other websites that claim to offer “free credit reports,” “free credit scores,” or “free credit monitoring.” They are not part of the legally mandated free annual credit report programs.

The Credit Reporting Agencies must be notified by creditors of the death of the deceased. Your letter will not change their records, but the information is included in the event it could become important. It may protect you from identity fraud.

TITLE CHANGE FOR AUTOMOBILES

Title changes for automobiles may be obtained at the City of Jacksonville Automobile Tags Agency, located at 1505 Atlantic Boulevard, Neptune Beach, FL; telephone number (904) 630-1916. If a new person is to be added to a title, aside from you, that person must accompany you to the Tag Agency to sign the application. If the individual lives out of state, he/she can go to the website shown below and download a copy of a state of Florida Power of Attorney for a motor vehicle. By completing the power of attorney, this will allow you to add the other individuals to the title without the person being in the title office, if you so choose. Please note that before adding names to the title, you should discuss the liability involved with your attorney. <http://www.flhsmv.gov/dmv/forms/BTR/82053.pdf>.

CREDIT CARDS

Notify all applicable credit card companies or other organizations of the death via telephone. This will expedite the process for the credit company to issue a new card for your use, if necessary.

CLUBS AND LODGES

It is recommended you notify organizations the deceased belonged to such as auto clubs, service organizations, lodges etc. Some may provide a benefit to the survivors of the deceased.

NEWSPAPER/LIBRARIES

Should you desire to cancel the Florida Times Union newspaper, call (904) 359-4255. If your subscription is annual, you may ask for a refund of the unused portion. This may hold true with other newspapers as well. If your spouse was a reader of books from a library, you might check to see if there are any outstanding books that should be returned. Late fees can add up.

INTERNAL REVENUE SERVICE (IRS)

The inclusion of the death certificate with your annual tax return will provide the necessary documentation to the IRS.

CANCELLATION OF PASSPORT

In order to protect yourself from identity fraud, you may want to cancel the passport. Legally the passport is property of the U.S. State Department. Send the passport with an unofficial copy of the death certificate to:

National Passport Center
Attention: CLASP
1111 19th Street N.W. Suite 500
Washington, DC 20036

CANCELLATION OF VOTER REGISTRATION

Send an unofficial copy of the death certificate to: Duval County Supervisor of Elections
105 E Monroe Street
Jacksonville, FL 32202

CANCELLATION OF DRIVERS LICENSE

In order to protect you from identity fraud, you may want to cancel the driver's license. Send the driver's license with an unofficial copy of the death certificate to:

Motorist Services
2900 Apalachee Parkway MS91
Tallahassee, FL 32399-0575

***TIP:** Make a list of the names, telephone numbers, and dates of discussion relative to the process. In case a return call is necessary, this will help to eliminate having to explain your situation to a new person and save time.*

MILITARY/VETERANS

MILITARY RETIRED PAY

Arrangements have been made with the Casualty Assistance office at Moody AFB in Valdosta, Georgia to provide casualty assistance and guidance for all residents who are receiving retired pay from the Army, Navy, Marines, Air Force and the Coast Guard. Spouses and persons who are receiving an annuity also are included. The contact person is Mr. Derrick Harris, telephone number (229) 257-3265 and fax number (229) 257-2904. The three areas of assistance will be (1) Notification of Death, (2) Claim for arrears in pay and (3) Claim for spouse to receive the Survivor Benefit Program annuity.

To complete these actions:

- The surviving spouse should within two days of the death of the deceased, complete the attached Casualty Assistance Office Death Notification Information form (see attached). Be sure to confirm all bank information, i.e., account number, routing number, etc., with a bank representative; inaccurate information may delay the process. The survivor should take the form to the Concierge at the Coleman Center who will immediately fax the form to the Casualty Assistance office at Moody AFB. The Casualty Assistance office will make the notification of the death of the retired member or annuitant to the Defense Finance Accounting Service (DFAS) in Cleveland, Ohio with exception of the Coast Guard. Notification for this service will be made to the U. S. Coast Guard, Pay & Personnel, in Topeka, KS.
- The Casualty Assistance Office will prepare the claim (Standard Form 1174) for the designated person to receive the arrears of retired pay of the deceased member of the services. This is the unpaid retired pay due to whomever the retiree designated to receive the pay. The claim **MUST** be forwarded with the following documents:
 - 1) Original death certificate
 - 2) Copy of the Spouse's Social Security Card or Medicare Health Insurance Card
- The Casualty Assistance Office will also prepare the claim (DD Form 2656-7) for the spouse to receive an annuity if authorized under the Survivor Benefit Program (SBP). The claim **MUST** be forwarded with the following documents:
 - 1) WP4 (Tax Form)
 - 2) 1199a (Direct Deposit Form)
 - 3) Original Death Certificate
 - 4) Copy of the Spouse's Social Security Card or Medicare Health Insurance Card
- The claims prepared in the two paragraphs above will be forwarded to the spouse for his/her signature and forwarded to the DFAS office in London, KY or Topeka, KS. The Casualty Assistance Office will also furnish addressed envelopes for mailing or FAX numbers if the claimants so desire. The processing time at DFAS is usually about 35 days.

VETERANS ADMINISTRATION

Benefits for veterans are not automatic. An application must be completed in order to receive these benefits. Benefits and qualifications are subject to change. You should contact the local or regional office of the United States Department of Veterans Affairs for the most current information on claims and benefits. The funeral director can assist you in obtaining a flag and marker.

Veterans Administration (national office): 1-800-827-1000
Hearing impaired/TTY number: 1-800-829-4833

Address: Department of Veterans Affairs
810 Vermont Ave NW
Washington, DC 20420

Regional Offices: www.vba.va.gov

VA DISABILITY PAY

If the deceased was receiving disability pay from the Veterans Administration Office, you should call the VA Office to advise them of the death. The full name, rank and social security number will be required. The Department of Veterans Affairs should also be notified of the death of annuitants receiving Dependency Indemnity Compensation. These notifications will not be accomplished by the Casualty Assistance Office at Moody AFB.

Telephone number: Department of Veterans Affairs 1-800-827-1000

DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (DEERS) MILITARY IDENTIFICATION CARD

The following procedures should be followed to update the DEERS (Defense Enrollment Eligibility Reporting System) in order to obtain an updated military identification card for the surviving spouse of a military retiree.

- You should go to the ID/DEERS office, Bldg 298, Mayport Naval Station and provide an Official Death Certificate to update the deceased sponsor in DEERS.
- This update will reflect a change in your DEERS status from a retired spouse to unmarried widow. Changes should be made quickly to avoid any problems or interruptions with Tricare, pharmacy or hospital bills.
- The retiree's (deceased) ID card and a copy of the death certificate should also be turned into the ID/DEERS office at this time.

If the deceased is the spouse of the retiree, there is no action necessary to update the DEERS system. The retiree should however, turn in the ID of the deceased spouse and a copy of the death certificate to the ID/DEERS office.

If you have any questions contact PSD/ID Cards Department at Mayport Naval Station (904)270-7614 extensions 300, 301 or 304. Appointments can be made at <https://rapid-appointment.dmdc.osd.mil>

Benefits can include some or all of the following:

- Internment or burial plot allowance
- Basic burial allowance
- Transportation costs of the deceased
- Headstones/markers
- Burial allowance for service-connected death
- Burial flag
- Internment in a national cemetery
- Presidential Memorial Certificates (upon request)
- Medical care for dependents and survivors (CHAMPVA)

NAVY MUTUAL AID

If the deceased is a member of the Navy Mutual Aid, you should contact them at the following number to collect any death benefits and for other support. 1-800-628-6011.

TRICARE FOR LIFE HEALTH INSURANCE

You may contact Tricare for Life at the following number to suspend TFL coverage: 1-866-773-0404. For hard of hearing 1-866-773-0405

NATIONAL SERVICE LIFE INSURANCE (NSLI)

It is recommended that you contact the Veterans Administration (VA) if the deceased has a National Service Life Insurance (NSLI) policy with the U. S. Government. Request the procedure and forms required for filing a claim; telephone number 1-800-669-8477.

BURIAL AT A NATIONAL CEMETERY

The funeral home or next-of-kin should contact the National Cemetery Scheduling Office (NCSO) to make the burial arrangements for veterans and/or eligible dependents if burial is planned in a National Cemetery. The funeral home will also make arrangements for a burial flag and a military honor guard (if requested).

The funeral home should fax military discharge documents (DD214) to this office:

NCSO Fax Number	1-866-900-6417
NCSO Telephone Number	1-800-535-1117 (to confirm receipt of fax)

If military discharge papers (DD214) are not available, scheduling office representatives will assist the mortuary or next-of-kin with the verification process. Their process may require 48 hours or more to determine eligibility for burial in a National cemetery.

Florida national cemeteries: Bushnell, telephone number 1-352-793-7740 and Jacksonville, telephone number 1-904-766-5222.

BURIAL AT SEA (BAS)

Burial at sea is a means of final disposition of remains that is performed on United States Naval vessels. The committal ceremony is performed while the ship is deployed; therefore, family members are not allowed to be present. The commanding officer of the ship assigned to perform the ceremony will make notification to the family of the date, time, latitude and longitude, once the committal service has been completed. Pictures and shell casings at the committal service will also be provided if possible. The family may provide a burial flag to be flown during the service. That also will be returned to the family.

Individuals eligible are: (1) active duty members of the uniformed services; (2) retirees and veterans who were honorably discharged; (3) U.S. civilian marine personnel of the MILITARY SEALIFT COMMAND; and (4) dependent family members of active duty personnel, retirees, and veterans of the uniformed services.

The funeral home will normally assist in processing the request to be buried at sea.

The documents that must accompany the request are: (1) a photocopy of the death certificate; (2) the burial transit permit or the cremation certificate; (3) a copy of the DD Form 214, discharge certificate or retirement order and (4) the Burial At Sea Request Authorization form.

There are only five (5) Ports of Embarkation//Coordinators in the U.S. that provide this service.

Casket & Cremated Remains accepted:

Norfolk, VA
San Diego, CA

Cremation Remains only:

Mayport, FL
Bremerton, WA
Honolulu HI

Further information can be obtained by contacting:

Branch Medical Clinic
P.O. Box 280148
Naval Station
Mayport, FL 32228-0148

904-270-4285

AF First Update

Casualty Assistance Office

DFAS Notified

Death Notification Information
Date Call Taken _____
Telephone: 1-229-257-3265
Fax: 1-229-257-2904

Service Member's Name

Rank and DOD Component

Date of Birth

Date of Death

Married at Death Yes/No

Natural Causes: Yes/No

SSN

Surviving Spouse Name

SSN

Date of Birth

Date of Marriage

Telephone No.

Spouse Mailing Address

E-Mail Address (if applicable)

Name of caller if not the spouse

THE LINE BELOW WILL BE COMPLETED BY THE CASUALTY ASSISTANCE OFFICE:

Allotments on account: Yes/No

VA Eligible: Yes/No

SBP on the account: Yes/No

Misc Info/Notes

Bank Info for Direct Deposit: *

List Allotments if Applicable:

Bank Name: _____

Bank Street Address: _____

Acct (up to 12 numbers) _____

Routing No: (9 numbers) _____

* Confirm the bank information with your bank to insure correctness.