Preparing for That Unexpected Day

What you should know before and after.



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Make a Plan!!!

IN CASE YOU GET HIT BY A BUS How to Organize Your Life Now for When You're Not **Around Later**

Stop talking about it and

Start preparing



- Gather Information
- Talk to spouse and family



Binders Fire -Proof Box or Safe



- Create folder or binder
- Repository
- Everplans[™]

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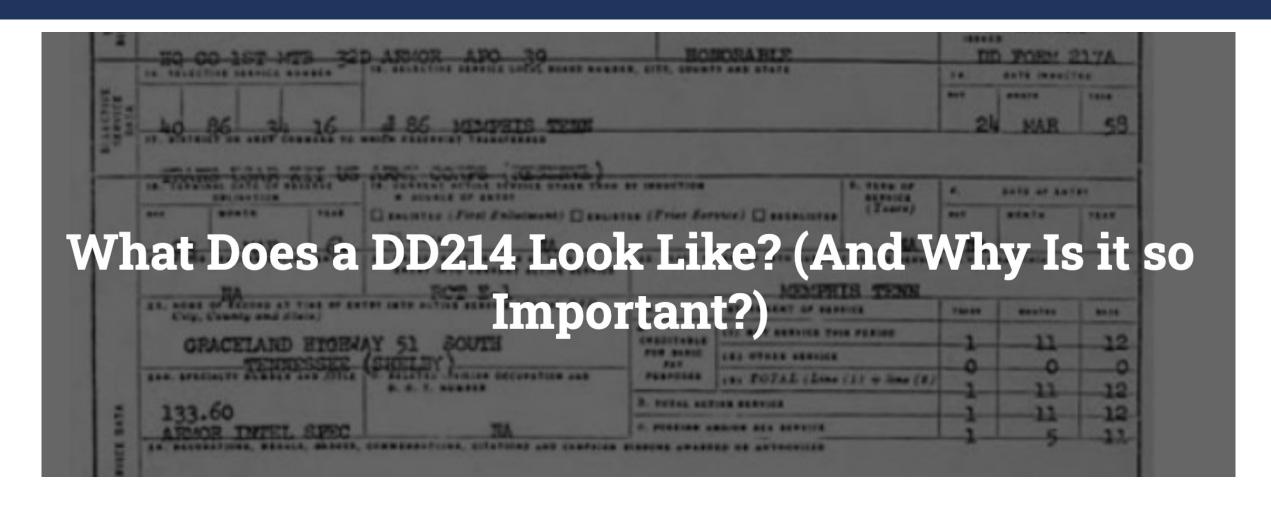
HUNT & GATHER



- Start with legal documents
- Hard copies vs Digital
- Everplans™



MOST IMPORTANT DOCUMENT



Things to update before death

- Insure everything is "Joint" (in both names); utilities, property you own, vehicles, safety deposit boxes etc.
- Update BANK & Investments beneficiaries.
- USAA will not let you access spouses account without a listed beneficiary.

GATHER Additional Paperwork

- Organize and Create Pages:
- Worksheet (if you have one)
- Bank Accounts, Passport numbers, License numbers, credit card numbers
- Monthly bills how they are paid electronic or mailed in, when due and account numbers.
- Internet and Banking passwords in one place
- Annuity or 401K, Pension Paperwork
- If you do not have a credit card in your name, you should open one up for emergency's.
- Open your own Checking account. (SPOUSE)

Gather these documents for your binder

- Wills or Trusts
- House Deed and Titles of all property/cars owned
- Marriage Certificates, Birth Certificates and SS Cards, Passports
- Insurance policy
- House and Car Insurance
- Current Years Taxes
- 401k's
- Annuities, Retirement



Getting prepared!

- Reference Guide for When your Veteran Dies
- Burial Information or Burial Insurance- VA vs Civilian
- DD214's Request a DD 214 military record form (800) 818 -5298 or <u>www.archives.gov</u>
- Veteran Disability Paperwork
- VA Aid and Attendance-apply

Additional Things to Plan Before Death

- KEEP CALM & CARRY ON!
- Develop page with Doctors names and phone numbers, pharmacy and numbers, prescription names, dosage and when taken.
- Phone tree- family and friends
- Eligibility for burial
- Gather burial informationmortuary and interment choice
- Military Bio for Obituary

At Your Fingertips

Reference Guides and lists



"A Reference Guide for When Your Veteran Dies"

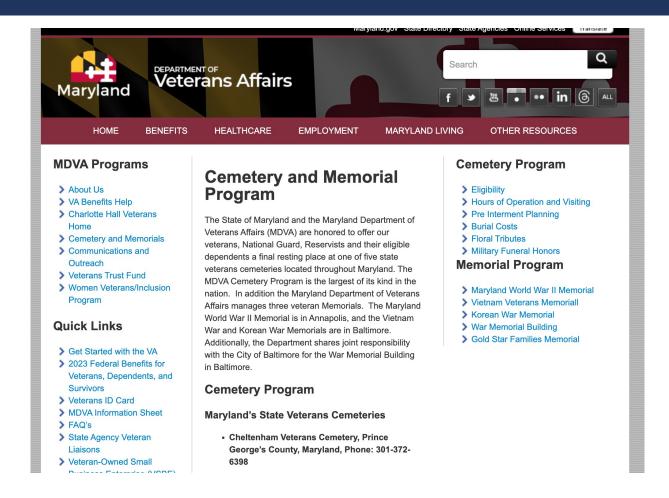
Details also in your Veterans Health
Benefits Handbook



Internment Choices Arlington National Cemetery?



MARYLAND CEMETARY & MEMORIAL PROGRAM



Final Day

- Contact Funeral Home
- Speak with medical Examiner or Attending Physician regarding "Cause of Death" –
- MD needs to be aware of VA service connection disability included on Death Certificate
- Covid death? Death
 Certificate states: Died of
 Covid-19 with underlying
 conditions.
- Request at least 10 certified copies of the death certificate; will need copies for loans, insurance policy's, 401k's etc. Some will not accept photocopies.

	CAUSE O	F DEATH (See instructions and ex	amples)			
	of events-diseases, injusting areas, or vent	ries, or complications—that directly caused the death. DO NOT enter to ricular fibrillation without showing the etiology. DO NOT ABBREVIATE	erminal events s		. Add	
SE (Final ion>	a. Acute res	piratory distress syndrome				
onditions, the cause nter the	, Pneumon	Pneumonia				
	Due to (or as a co	or as a consequence of):				
	c COVID-19	9				
that	Due to (or as a c	Due to (or as a consequence of):				
ts resulting	d.					
her significant conditions contributing to death but not resulting in the underlying cause given in PART I. 33. WAS AN AUTOPSY PERFORMED?						
				□ Yes ■No		
34. WERE			AUTOPSY FINDINGS AVAILAB			
			THE CAUS		□ Yes □ No	
CO USE CONTRIBUTE TO		36. IF FEMALE: Not pregnant within past year		37. MANNER	OF DEATH	
Probably		Pregnant at time of death		■ Natural	☐ Homicide	
Jnknown		Not pregnant, but pregnant within 42 days of death		☐ Accident	□ Pending Inve	
		Not pregnant, but pregnant 43 days to 1 year before death		□ Suicide	□ Could not be	
		Unknown if pregnant within the past year				

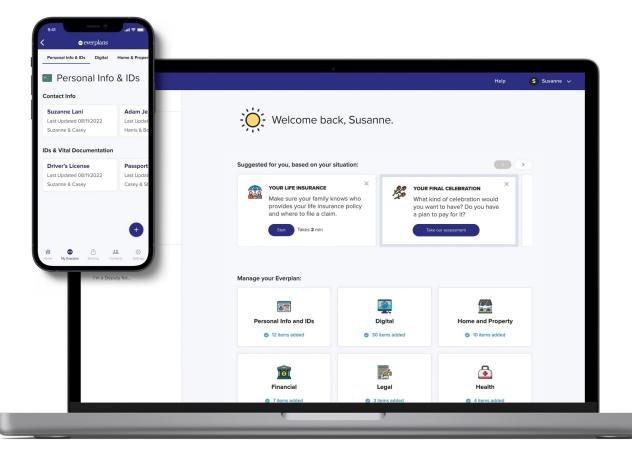


MOAA benefit

What Exactly Is an Everplan?

 An Everplan is a smart digital vault with everything your loved ones need. It's a plan with all the important details and information about your life and legacy—from legal, financial, and healthcare information, to account numbers and passwords, and even information about cherished items like family photos and secret recipes.

EVERPLANS



Residence

For the final "term"



- Check eligibility for End-of-Life Care using VA benefit
- Veteran assistive living facilities
- MD State Veterans Home

After Death Contacting Agencies

- **Defense Finance and Accounting Service**: (800) 538-9552 for settlement of military retired pay and to start the application process for survivor annuity benefits such as RSFPP, SBP, RCSBP and SSBP. www.dfas.mil
- NOAA Corps- NOAA Corps Commissioned Personnel Center Toll Free: 1 800-224-6622 Coast Guard PSC RAS: Toll Free: 1 866- 772 8724
- Social Security Administration: (800) 792-1213 to stop social security payments. Normally you can apply for the Social Security of the deceased if it is more than yours in lieu of yours. Surviving spouses and eligible children may also be eligible for death and or survivor benefits. www.ssa.gov
- Review financial paperwork, look in safe deposit
- Locate will or trust, begin probate procedures if necessary. Contact estate attorney if support needed
- Communicate with CPA or Tax consultant

After Death – Surviving Spouse

- Contact Appropriate Government agencies to notify of the death and check for possible benefits. See Checklists
- Family support services, contact Military one Source (800) 342-9647 or <u>www.miltaryonesource.com</u>
- Emotional Support <u>www.TAPS.org</u> 800-955-TAPS (8277)
- **Department of Veterans Affairs** (800) 827-1000 for settlement of veteran insurance programs such as SGLI, VGLI, USGLI, or DIC. Ask about benefits for surviving spouse and eligible children. www.va,gov
- Office of Personal Management: (724) 794-2005 to report death and check on benefits if the deceased was a retired Civil Service employee.
 www.opm.gov

Saying Goodbye

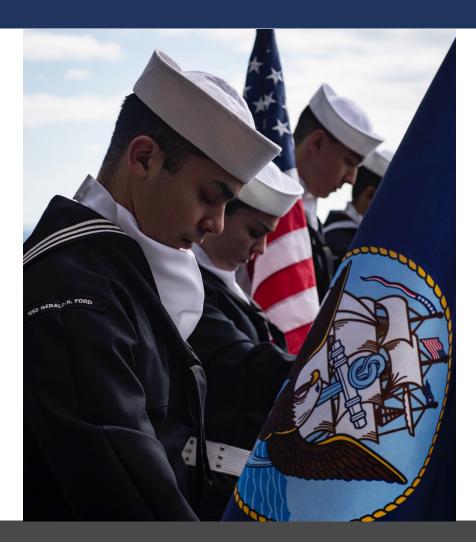


- Memorial Service
- Interment
- Reception
- Obituary





Burial at Sea



Burial at sea is a means of final disposition of remains, which is performed:

- On U.S. Naval vessels
- While the ship is deployed
- Without family members present

Once completed, the commanding officer will notify the family of the ceremony's specifics.

Contact:

https://www.militaryonesource.mil



After Death Banking and Pensions



CONTACT as soon as possible

Banks/credit unions, check for insurance on loans. Review savings and checking accounts for automatic deposits and withdrawals and stop if necessary.

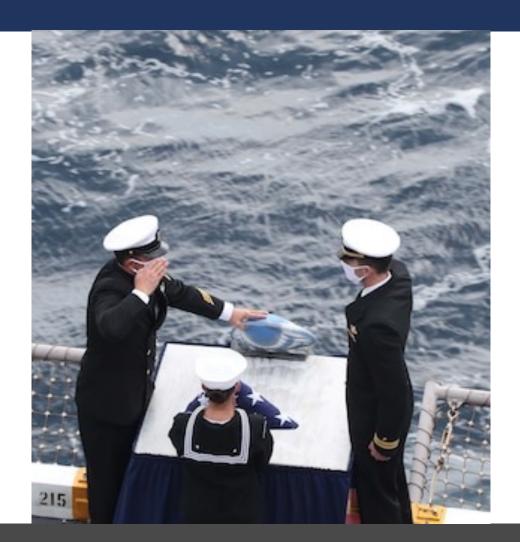
Creditors to report the death to check if there was any credit life insurance or accidental life insurance benefits- USAA

Current and former employers to report deaths as there may be insurance, a pension or other benefits.



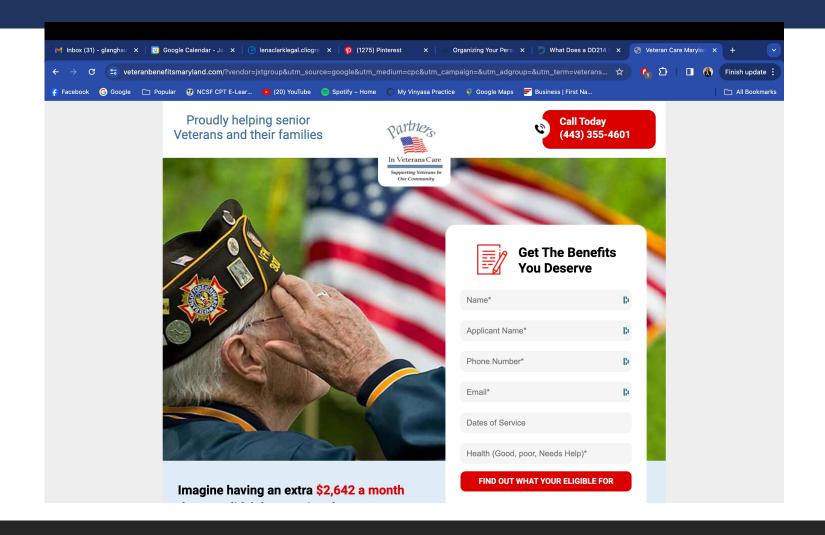
Eligibility Criteria

- Active-duty service members
- Honorably discharged retirees and veterans
- U.S. civilian marine personnel of the Military Sealift Command
- Dependent family members of active-duty personnel, retirees and veterans





OPTIONS FOR THE SURVIVING SPOUSE



HELP me where to get started!

It's not to late to START!

- You have 2 lists in folder. Cross off as you put them in the folder. Don't focus on organizing just collect.
- If you can't find something move on to the next item
- Choose your method of organizing manual computer or computer program.
- Give your grace as you continue this path!



Thank you for your time!



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Thank you for this opportunity!