

WHAT TO DO WHEN A LOVED ONE PASSES

Things to Consider

You should give consideration to making pre-death arrangements. This should be discussed by couples and by parents with their families. You should also give consideration to having a “Family Durable Power of Attorney” (someone to take over your finances if you become incapacitated or incompetent).

Following are two checklists, one for the member to use as a guide in order to have your affairs in order beforehand, and one for your family to help guide them through some of the things that will need to be done after your death.

Checklist for the Member

Get organized now. One of the most daunting problems for beneficiaries is locating the things necessary to settle the estate. Make sure you know where to find important documents and information. Gather and keep the following items (if applicable) in a safe place:

- Will
- Living Will
- Trusts
- Deed(s)
- Location of and keys to
 - safe deposit box(es)
- Life insurance policies
- Funeral and burial instructions
- Names and addresses of creditors/
 - debtors
- List of assets
- List of all advisers
 - (attorneys, accountants, insurance agents, stockbrokers, etc.)

Checklist for the Family

Among the many things family members need to do is make timely notifications to Police Department units, respective unions and other governmental agencies. This is especially important since it will provide your family with information regarding the privileges they and you are entitled to. They should contact:

NYCERS (PENSION) If retired from NYC Transit Police Dept. 335 Adams Street, Suite 2300 Brooklyn, NY 11201-3724 TELEPHONE # (TOLL FREE) 877-669-2377 OR 347-643-3000 Have Pension # available You Can also report the death online at

<https://www.nycers.org/%28S%28g3s44x55rtnin03sihwkt55%29%29/ReportDeath/ReportDeathStep1.aspx>

NYC Police Pension Fund If retired from NYPD

233 Broadway, 25th Floor
New York, NY 10279
Attn: Retiree Death Benefits Unit
212.693.6888 / 212.693.5100
(In writing or by telephone)

NYC HEALTH BENEFITS PROGRAM

NYC Health Benefits Section
40 Rector St., 3rd Floor
New York, NY 10006
212-513-0470 or 212-513-0470
(Request "COBRA for Life" application)
http://www.nyc.gov/html/olr/html/health/health_benefits_prog.shtml

NYPD OPERATIONS UNIT

One Police Plaza (***Regardless if you retired from TPD***)
New York, NY 10038
646.610.5580
***(Pallbearers are available in all five boroughs,
all of Long Island and upstate
New York, not beyond Dutchess County).***

Patrolmen's Benevolent Association 125 Broad
Street, 11 th Floor, New York, NY 10004-2400 (212) 298-
9100 <http://www.nycpba.org/index-flash.html>

(Call to inquire if there is a death benefit and COBRA for life)

Detectives' Endowment Association, Inc.
<http://www.nycdetectives.org/> 26
Thomas Street New York, NY 10007 (212)
587-1000 Executive Offices (212) 587-
9120 Health Benefits Office
(Call to inquire if there is a death benefit and COBRA for life)

Sergeants Benevolent Association

<http://members.sbanyc.org/> 35 Worth

Street New York, NY 10013 Union

Phone: (212) 226-2180 Union Fax:

(212) 431-4280 Health & Welfare Phone:

(212) 431-6555 Health & Welfare Fax:

(212) 431-6487

| (Call to inquire if there is a death benefit and COBRA for life)

Lieutenants' Benevolent Association <http://www.nypd-lba.org/> 233 Broadway

Suite 1801 New York, NY 10279 (212) 964-7500 Fax (212) 964-4240 ***There is a***

\$500.00 death benefit from the LBA and a \$5000.00 from the SOC If you retired

after 1/1/10 you will no longer be eligible for the cash benefit from the SOC but

you will be entitled to a 3 year Dental/Prescription/Optical plan which can be

picked up through COBRA after the 3 years.

Captains Endowment association

<http://www.nypdcea.org/aboutus/board.htm#contactus>

233 Broadway Suite 1801 New York, NY 10279 Tel:

(212) 791-8292

Fax: (866) 226-8330

If you retired after 1/1/10 you will no longer be eligible for the \$5000.00 cash

benefit from the SOC but you will be entitled to a 3 year

Dental/Prescription/Optical plan which can be picked up through COBRA after the

3 years

Superior Officers Council (For all ranks above Captain thru Deputy Chief)

<http://nypdsoc.com/> 233 Broadway Suite 1801 New York, NY 10279 (212) 964-7500

Ext 1 ***Captain up to the rank of DC are entitled to the \$5000.00 death benefit from the***

SOC . If you retired after 1/1/10 you will no longer be eligible for the \$5000.00 cash

benefit from the SOC but you will be entitled to a 3 year Dental/Prescription/Optical

plan which can be picked up through COBRA after the 3 years. If the MOS was

an Asst. Chief or higher and retired prior to 1978, then they would be entitled to

the SOC Death Benefit

Social Security Administration

<http://www.ssa.gov/pubs/10008.html>

800-772.-213

Veterans Administration (if applicable)

800-827-1000

or visit the website at www.va.gov

(You may be entitled to a burial and/

or plot-interment allowance, a VA

National Cemetery Burial, headstone

or marker, a Presidential Memorial

Certificate, and burial flag.)

Note: The Funeral Director will notify SS & VA

Documents you will need

Death Certificates (when applicable) for:

- NYCRERS or Police Pension Fund
- Veterans Administration
- Motor Vehicle Bureau
- Probate Court
- State Department of Revenue (to obtain Non-Tax Certificate if real property is involved).
- Bank accounts held in trust for another (one for each if property held in a trust).
- Personal records

Note: The Funeral Director will usually obtain death certificates as part of their service cost.

Marriage Certificates with Official Raised Seal for:

- Social Security Administration (not necessary if surviving spouse is already receiving benefits)
- Veterans

Armed Services Discharge Papers - DD 214 (if applicable):

- The original papers are needed for Social Security, if spouse is not already receiving benefits (Service time counts toward qualification).

Things You Should Know regarding Medicare

- Rebate checks are computer generated. Please be cautious in reviewing your mail during the rebate period
- You must promptly notify the Health Benefits Program of any changes to your mailing address or the death of your spouse
- Upon the death of a member, the rebate is no longer issued to the surviving spouse, unless she is designated a Line-of-Duty widow
- The surviving spouse may be entitled to collect the rebate up until the time of the member's death (see Note below)

Note: To request the Medicare Rebate after a member's death, the widow/widower must request a claim affidavit from the Retired Employee Benefit Section, 40 Rector St., New York, NY 10006, complete it and return it with a copy of the retiree's death certificate

I would advise you notify whatever Line Organization you belong to and report the passing of the member and be guided by them as to what benefits you will receive.