

Checklist for Surviving Spouse

I. Pension Benefits

TRS- Attention Debbie Miller 1-800-348-7298
ERS- Attention Death Benefit Department 1-518-474-7502
NYSUT- Attention Sheila Salenger 1-800-342-9810

Information/Documents Needed:

TRS/ERS Membership Number
Original Death Certificate
Social Security Number
Date of Death
Next of Kin: Names, Addresses and Social Security Numbers
Beneficiaries: Names, Addresses and Social Security Numbers
Photo Identification (i.e. passport or driver's license)

II. Social Security Benefits

1-800-772-1213

Information/Documents Needed:

Date of Birth
Date of Death
Original Death Certificate
Spouse's Birth Certificate and Social Security Number
Children's Birth Certificates and Social Security Numbers
Marriage Certificate
Social Security Numbers (deceased, spouse, children)
Photo Identification (i.e. passport or driver's license)

III. Veteran's Benefits

1-212-807-3429

IV. Health Insurance

COBRA entitles the surviving spouse/family members to purchase coverage at the rate paid by the employer for up to 18 months. Contact the School District Administrative Offices for rates and forms.

Check local Collective Bargaining Agreement for other rights regarding health/dental/vision insurance benefits.

Also check with local union regarding benefits provided by Welfare Trust.

V. Payroll Funds

A surviving spouse has the right to receive salary due to the deceased employee. The surviving spouse must submit an affidavit to the Employer. Form of affidavit available at NYSUT Mid-Hudson Office.

VI. Other Benefits

Check if unused personal/vacation days can be paid and the timing of payment. Check if employer provides buyout for unused sick days or if application was made for early retirement incentive. Check if other allowances (i.e., uniform reimbursement) are due to deceased employee.

VII. Life Insurance Policies

Check with local union regarding benefits provided by Welfare Trust.

Check with NYSUT Member Benefits at 1-800-626-8101 and private carriers.

Documents Needed:

Original Death Certificate

Beneficiaries: Names, Addresses and Social Security Numbers

Original Policies

Note: If death was due to accidental causes, there may be an additional policy benefit.

VIII. Probate Process

Probate of Last Will & Testament and appointment of Executor/Executrix. Necessary for the disposition of any assets not held jointly or in trust.

Documents Needed:

Original Death Certificate

Original Last Will & Testament

Witness Affidavits

Probate Petition and Other Surrogate Court Forms

In the event deceased employee did not have a Will, proceedings in Surrogate Court can result in the appointment of an Administrator to handle Estate affairs.

IX. Transfer of Other Assets

Examples:

- IRAs
- Other Tax Deferred Accounts
(i.e. 401k, 403b, 457, flexible spending accounts)
- Bank Accounts
- Stock/Bond Accounts
- Mutual Funds
- Automobiles (change registration and insurance)
- Safe Deposit Box

Check with your accountant and/or check the prior year's tax return for a listing of accounts that reported income/dividends.

X. Tax Considerations

Consult with a financial planner or other financial professional (i.e. your accountant) regarding withdrawals from any tax deferred accounts and payments from TRS/ERS.

XI. Miscellaneous Notes

Multiple copies (8-10) of Death Certificates should be ordered from the funeral director. Originals are needed for Surrogate Court, TRS/ERS, Social Security benefits, opening of safe deposit box, life insurance policy benefits, etc.

The surviving spouse should consider making or updating his/her Last Will and Testament, including naming guardians for minor children and/or creating trusts for children. Also, consider durable powers of attorney in the event of future incapacity.

Source: NYSUT Mid-Hudson Regional Office, Kingston, New York
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