

What To Do When Your Spouse Dies

Checklist Part One: Paperwork

*Note: This will be an especially hard time.
Don't throw anything away until you feel more focused.
Create a folder in which to keep all papers; make notes so you can stay organized.*

Done	Task	Notes
	Write Obituary - Request help or input - Send to papers	
	Documents to gather: - Death Certificates (12-15 copies) - Birth Certificate - Marriage Certificate/Divorce papers - Military Discharge papers - SS# for all dependents - Will - Tax returns/W-2 forms - Stocks, dividends - Other	
	Insurances - File claims (Life Insurance) - Change policyholder name (Home, auto) - Change beneficiaries if needed - Cancel medical and LTC insurance	
	Contact Social Security Apply for benefits: 1-800-772-1213	
	Contact Division of Motor Vehicles Cancel license to avoid identity theft (624-9000)	
	House Title – Registry of Deeds 871-8389 (Cumberland)/ 324-1576 (York)	
	Car Registration and Title Contact your town hall	

	Bills Make changes to each individually as needed	
	Order credit report - Monitor for identity theft www.annualcreditreport.com 1-877-322-8228	
	Subscriptions Cancel or change name	
	Online accounts - Close or update online accounts - Attend to email accounts	
	Appointments Cancel upcoming appointments, events, trips spouse had scheduled.	

Helpful Websites

- Social Security Administration, Survivors Benefits Electronic Booklet: <http://www.socialsecurity.gov/pubs/10084.html>
- Healthcare and Elder Law Programs Corporation: <http://www.help4srs.org>
- AARP Grief and Loss Resources: http://www.aarp.org/families/grief_loss/
- Maine Legal Services for the Elderly: <http://www.mainelse.org/>
- Maine Vital Records: <http://www.maine.gov/dhhs/boh/phs/odrvs/vital-records/order/index.shtml>

What To Do When Your Spouse Dies Checklist Part Two: Finance

As you notify organizations always ask about how your spouse's death will affect your status, finances, access to information and benefits.

Done	Task	Notes
	<p>Will</p> <ul style="list-style-type: none"> - Contact agent, executor, attorney - If none designated, request to be appointed personal representative, if desired - Contact Registry of Probate <ul style="list-style-type: none"> - York County: 324-1577 - Cumberland County: 871-8382 	
	<p>Bank Accounts</p> <ul style="list-style-type: none"> - Notify banks - Ask about bank policy: <ul style="list-style-type: none"> - Must names be changed on joint accounts? - Do joint accounts need to be closed? - Close individual accounts 	
	<p>Safety Deposit Box</p> <p>If your name is not on box, you may request permission for a single transaction authority (i.e. to retrieve will from box) with a court order. Otherwise, must wait until probate is complete.</p>	
	<p>Credit Cards/Creditors</p> <ul style="list-style-type: none"> - Contact probate department - Ask if there is credit insurance to cover the debt - Ask if there is any additional insurance - Ask for written evidence that you are responsible for paying debt on individual accounts 	

	<p>Insurance Companies</p> <ul style="list-style-type: none"> - Advise all companies in writing - Change beneficiaries if appropriate 	
	<p>Unions, professional associations, fraternal organizations</p> <ul style="list-style-type: none"> - Civil service, VA, etc. - Notify them of death - Ask if there are benefits 	
	<p>Tax professional</p> <ul style="list-style-type: none"> - Contact if there are sufficient assets - Confirm whether or not estate taxes need to be paid - File final income tax return for deceased spouse (this is usually a joint return unless the spouses filed separately) and request an income tax refund on behalf of the deceased spouse if applicable - Confirm adjusted Required Minimum Distributions from retirement accounts in order to avoid penalties. 	
	<p>Contact Employer</p> <ul style="list-style-type: none"> - Check on benefits, wages, vacation time, retirement plans, deferred compensation, reimbursements - Check status of benefits in place for you 	

Helpful Websites

- A Guide for Recently Widowed Seniors from Maine Legal Services for the Elderly: <http://www.mainelse.org/sites/default/files/legal-guide-recently-widowed-seniors.pdf>
- State of Maine webpage – Contact numbers for probate courts: <https://www.maineprobate.net/>
- Social Security Administration information page for survivors: <http://www.ssa.gov/ww&os2.htm>

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Checklist Part Three: Well Being

- ** Be especially mindful of taking care of yourself while coping with loss.*
- ** Avoid making major decisions right away - wait until you are really ready.*
- ** Be vigilant about protecting yourself from scams.*

Done	Task	Notes
	<p>Contact close friends and family</p> <ul style="list-style-type: none"> - Inform them - Ask for the specific support you need - Stay in touch 	
	<p>Check your benefits</p> <p>Confirm status of your own:</p> <ul style="list-style-type: none"> - Health insurance - Dental insurance - Life insurance - Auto & Homeowners 	
	<p>Safety</p> <p>Add security measures to your home to help you feel safer alone</p> <ul style="list-style-type: none"> - Timers for lights - New locks - Security system 	
	<p>Get your papers in order</p> <ul style="list-style-type: none"> - Create a will, or update your current one - Identify agent for your own health care and financial welfare - Complete Advance Directives for Healthcare 	

<p><i>Continue on Ongoing Basis</i></p>	<p>Give yourself time to grieve</p> <ul style="list-style-type: none"> - Do what you need to do - Take care of yourself - Let yourself feel - Connect with others - Get regular health exams Get some exercise - Journal - Join a grief support group - Eat well - Rest appropriately 	
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Helpful Websites

- Information and resources for widows/widowers: <http://www.widownet.org/>
- Maine Advance Directives Forms for download: <http://www.maine.gov/dhhs/oes/resource/adf.pdf>
- Hospice Foundation of America Grief Resource Page: <http://www.hospicefoundation.org/grief>
- HelpGuide.org: http://www.helpguide.org/mental/grief_loss.htm
- Web MD: <http://www.webmd.com/balance/tc/grief-and-grieving-topic-overview>
- Hospice of the North Shore, MA: http://www.caredimensions.org/Grief_Support/The_Grieving_Process.aspx

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