



Reminders for when a loved one passes.

Helpful steps to consider during this difficult time.

The staff at Concordia Plans sends our prayers for God's love to provide you comfort during this time of loss and wanted to share with you some helpful tips.

LOCATING THE PROPER DOCUMENTS

In the coming weeks you may need to locate the following documents:

- Banking documents
- Beneficiary deed
- Birth certificates
- Deeds
- Marriage certificate
- Military discharge papers
- Insurance policies (life, health, auto, disability, long-term care, etc.)
- Stock certificates
- Social Security card
- Tax forms
- Trust and/or will
- Vehicle and boat titles

CONSULTING A TAX PROFESSIONAL

You may want to consider consulting a tax professional at this time as your tax situation will change. Your taxable income may be affected by changes in filing status, number of exemptions and/or level of income.

If your spouse retired as an ordained or commissioned minister, he or she was receiving a benefit eligible for the housing allowance exclusion, which potentially reduced the taxable income amount. However, the eligibility for the housing allowance exclusion is not extended to a surviving spouse.

CHANGING YOUR BANKING INFORMATION

For bank accounts that you and your spouse owned jointly, you will automatically become the accounts' owner. You may want to keep your spouse's name on one joint banking account until you have received the last check that would have been payable to the deceased. Please check with your bank and see what they recommend.

Closing other accounts depends on whose names were on the accounts, if they are held by a trust, and the laws in your state.

CONTACTING THE SOCIAL SECURITY ADMINISTRATION

Usually the funeral home will contact Social Security on your behalf to report your spouse's death. For peace of mind you may want to do a follow-up call a week later to confirm that Social Security has received the death notification. At that time you can inquire if there is a social security survivor benefit payable and if there is a lump-sum death benefit payable. You can visit any Social Security office or call 800-772-1213. Representatives are available 7 a.m. to 7 p.m., Monday through Friday.

For more information, visit the Social Security website: [socialsecurity.gov](https://www.socialsecurity.gov).



CONCORDIA PLANS

NOTIFYING OTHER ORGANIZATIONS

Other agencies you may need to notify of the death include:

- Automobile clubs
- High school/college alumni associations
- Health clubs/athletic clubs
- Professional associations
- Public library
- Social clubs (e.g., Kiwanis, Optimists)
- All three credit reporting agencies (so no new credit is issued)

Online accounts you will need to watch and eventually close:

- Blog accounts
- Email accounts
- Facebook and other social media accounts
- Online banking

CONTINUING CONCORDIA HEALTH PLAN COVERAGE

If you and your spouse were participating in the Concordia Health Plan you will be allowed to continue CHP participation as a surviving spouse. Your current coverage as a dependent will continue through the end of the month in which your spouse passed away.

If you elect to continue CHP coverage, beginning the month after your spouse's death your medical claims and prescriptions should be submitted to the same companies but under your name, instead of your spouse's name.

Please advise your health providers that you are now the primary insured. It may be the second or third week of the month following your spouse's death before you receive your new identification cards.

Almighty God,

Father of mercies and God of every comfort, be merciful and gracious now to us and all who mourn that, casting every care on You, we may know the consolation of Your love through Jesus Christ, Your Son, our Savior.

Amen