

After-the-fact: What do you need to do?

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Sometimes, a spouse passes on rather unexpectedly. Obviously, there's a major emotional loss. The problem is... there's suddenly a bunch of things that need to be done and it can quickly become overwhelming.

The following is a list of things that *should* to be done. They are listed pretty much in the order that they should be accomplished. If you've found yourself in this situation, please accept my most sincere condolences. I hope that this list gets you going in the right direction and it saves you some heartburn.

First thing... set up the **funeral** or celebration of life. Take care of you and the rest of the family. The rest is just... paperwork.

The next thing to do if at all possible, is find his **DD-214**, the form that the military issues when someone leaves active duty. You will need it for anything having to do with the military.

Take a blank piece of paper and, at the top, write his **SSN** and yours. Write down the date of death. You will need all of these... repeatedly.

Write down a **list of every financial institution** with which you deal. This is the minimum number of *death certificates* you will need. All life insurance companies will need a long-form death certificate *with* the cause-of-death. The short form should be acceptable for the remainder. Banks, brokerages, and insurance companies will most likely keep the actual certificate. Add four or five death certificates for other uses. The funeral director will arrange these for you. It will take ten days to two weeks to get the actual documents.

Write down a second **list of every company** with which you deal. Think cell phones, cable TV, power companies, and *the county* for jointly held property. Try to find a bill showing your account number and a phone number. These companies will also need to be notified. Your electricity will remain working as long as you pay the bill. But at some point in the distant future, you or your kids will be shutting down the account. If there is any cash remaining, the refund check will be made payable to *both* of you. This can be a real pain.

Write down a list of every **social organization** with which he participated. Think MOAA, college alumni groups, and other veterans groups. Write down every **social media platform** with which he participated. You may want to post

something there, assuming you have his password. There's no requirement that you notify these, but it will reduce future mailings from them.

If your spouse was receiving military retired pay, you need to **notify DFAS**, the Defense Finance and Accounting Service. You can call DFAS at 888-332-7411. They will, of course, ask for his SSN and date of death. (Have your paper handy.). They will send you a package of paper to claim the SBP (Survivor's Benefit Plan) payments if he signed up for it.

If your spouse was drawing **VA Disability**, call the VA at 800-827-1000 and report his passing. If he was receiving any corporate pension or federal civil service pension, contact them. The Federal Office of Personnel Management's (OPM) number is 888-767-6738.

If you would like to have your spouse interred at the local **Veteran's cemetery**, the funeral director should be able to make this happen. Or, you can set it up yourself. Fax the DD-214 to the VA at 866-900-6417 or email it to NCA.scheduling@va.gov. (Personal opinion: fax it if possible. Email is totally unsecure. UPS Stores will fax it for less than ten dollars.) If you don't have a DD-214, the VA accepts numerous other documents as proof of service. See the VA cemetery website for the complete list. I would include basic information on the cover sheet such as your contact data with the DD-214 plus a statement to the effect that "Colonel John Benotz passed away on March 20, 2021. We will be requesting interment in a National cemetery."

1. Download the cemetery checklist from cem.va.gov. This checklist includes all the questions the scheduler will ask. It includes things such as SSN, service, rank, and desired cemetery. Fax the DD-214 and fill out the checklist before calling them.
2. Call the VA Scheduling Office at 800-535-1117. This can be done by a family member or a funeral director. The scheduling office is open seven days a week from 8am to 730pm east coast time. (I called this number while writing this article. Having something else to do while you are on hold for 30-40 minutes is a good idea...)
3. Internment's are done Monday through Friday.
4. If you and your family desire "military honors," the funeral director will request it. DOD requires at least forty eight hours notice for providing a burial detail. The detail will include two service people in uniform, at least one of which will be from the veteran's service. The detail will fold the flag and present it to the family.

If you want to go for **Arlington National Cemetery**, check their website. It is excellent. Keep in mind that it takes about six months to a year before the burial or inurnment will occur. The phone number at ANC is 877-907-8585.

There is some legal reporting that must be done. Among other things the Will must be “deposited” with the probate court. I understand that one need not use a **lawyer** to do this. I always used a lawyer, though with minimum “probate” items (things titled in the deceased’s name alone), the cost was reasonable and the process pretty simple. Among other things, if you own your home jointly with your now deceased spouse, the attorney will prepare and file a “quit claim deed” to put it in your name.

If your spouse was receiving **Social Security**, the Social Security Administration should find out very quickly and turn off his benefit payment automatically. They will also recoup the payment for the remainder of the month after the date of death. Expect to see a withdrawal from your checking account. You can apply for a \$255 death benefit by calling 800-SSA-1213 (800-772-1213) or by going to SSA.gov.

Your status as a spouse of a military person also changes. You need to update your **military ID**. By far, the best way to arrange this is google “military ID” and go to the national website. Set up an appointment to get a new ID card. (I really wish they’d change the website to “militaryID.gov” but what do I know?). It is normally months before you get an appointment.

Now... it’s time to start working that list of **financial institutions**. There’s no easy way of doing this. Just start with the one where you have the most assets and notify them of your spouse’s passing. Each will have their own paperwork requirements. Expect it to be tedious and be happy if it isn’t. The important thing is to get them all so that the accounts are in your name.

If your spouse had a **life insurance policy**, contact that company. They will normally send you a claim package with instructions on how to initiate a payout. Back in the *olden days*, they would simply mail you a check. Now, they will ask you if you’d like to do direct deposit or mail a check. If you do direct deposit, make sure it’s going to an account for which you are the primary or sole owner. If you send it to a joint account that has your now deceased husband’s name getting top billing, it might get lost in no-man’s-land. You’ll eventually get it, but it will be only after a boatload of heartburn.

Some other comments on life insurance: Some insurance companies will give you the choice of a check or a *checkbook*. (They want to *keep* the

money...). You probably have enough accounts already. Take the money. Some will offer you an annuity. I'd still take the money.

Also, if your spouse also retired from a **major corporation**, check with the HR department. Most big companies offer something like two times one's salary as life insurance to current employees. They might have a life insurance benefit on retirees. I checked the website for my father-in-law's company and *son-of-a-gun*, they sent fifteen grand to my wife.

Once the financial institutions are done or in-the-works, start on the **companies** with whom you deal. Interestingly, as long as you pay the bill, your cell company, your cable company, and your electric company will continue providing service. The problem comes if it's necessary to settle *your* affairs. Most of these companies will make refund checks payable to both your names, even if one spouse died years ago. If these companies require a death certificate, they will normally accept a photocopy.

Then it's time to start working on **social organizations**. Be sure to contact your local chapter of MOAA as well as **MOAA National**. You can call National at 703-549-2311. If your spouse was a life member of MOAA National, that membership transfers to you. College Alumni organizations will normally list your spouse's name in their bulletin.

There's no requirement that you do anything about **social media**, such as Facebook. On the other hand, I know that I have managed to connect on Facebook with a lot of people around the planet with whom I served forty years ago. *We're not as lean, nor not as mean*, but we now share pictures and exploits of our grandkids. I hope that when it comes time to settle my affairs, those I leave behind will post on my Facebook page that I've "*departed on my final deployment.*" My buddies will appreciate it.

None of this is easy, and it should be done sooner than later. At the same time, you just went through an incredible emotional shock. Don't drive yourself crazy getting it done.

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