

SURVIVOR BENEFITS INFORMATION (Revised September 20, 2011)

The dictionary defines survive as “to function and prosper despite the loss of another person.” When the other person is a spouse, the ability to function after such a loss is very trying and difficult. Whether the loss is sudden or expected, the period immediately following a death is fraught with emotion, grief, and the need to make many short-term decisions during a chaotic time. Funeral arrangements, notification of relatives and friends, obituaries, location and times of services/memorials, etc. are of prime importance in the near-term. However, as the dictionary definition states, the survivor(s) must continue to “function and prosper,” and the ease with which this occurs can be greatly affected by the preparation made in advance of the loss of a spouse.

When a death occurs there are two major problems with which survivors must contend: 1) locating the deceased person’s property and assets, and 2) ensuring that all benefits which may accrue to the survivors are received (or continued) in a timely manner. The following information may be used as a guide by the surviving spouse, dependent(s) or estate manager at the time of death of a retired member of the San Diego City Employees Retirement System (CERS).

Retired employees can do their heirs a favor by compiling and having available all pertinent information as outlined below and discussing it with them NOW. In addition it is a good idea to set aside one day a year to review and update the information as necessary. Such thoughtfulness in planning ahead will be a true gift to those left behind.

In order to ensure beneficiary retirement benefits and to avoid unnecessary delays, it is essential that the Retirement Office be notified as soon as possible following the death of a City of San Diego retiree or survivor.

The retiree or survivor should:

- ☐ Contact the Retirement Office at (619) 525-3600 or (800) 774-4977 and ask to speak with a Retirement Benefits Counselor.
- ☐ Give the name of the deceased, his/her date and place of death, Social Security number and health insurance information.
- ☐ Mail or bring a copy of the death certificate as soon as possible to: City Employees Retirement Office, Attn: Pension/Payroll Desk, 401 West A Street Suite 400, San Diego, CA 92101. (The certificate may be an abstract and need not be certified)
- ☐ Return to the Retirement Office any of the deceased person’s pension checks received after the date of death.
- ☐ Follow any other directions given by the Retirement Benefits Counselor concerning widow’s/widower’s benefit application forms and health insurance forms necessary to continue coverage. (A third party should be aware of the above requirements to notify the Retirement Office in the event of the simultaneous death of a retiree and spouse)

OTHER ORGANIZATIONS

In addition to CERS notification, the following organizations may be contacted, as appropriate, regarding possible death benefits and/or inclusion of information in newsletters or other records.

San Diego Fireman's Relief Association 10509 San Diego Mission Road, Suite F San Diego, CA 92108 (619) 281-0354

San Diego Fire Fighters Local 145 10405 San Diego Mission Road, Suite 201 San Diego, CA 92108 (619) 563-6161

San Diego Police Officers Association 8388 Vickers Street San Diego, CA 92111 (858) 573-1199

San Diego Municipal Employees Association 9620 Chesapeake Drive, Suite 203 San Diego, CA 92123 (619) 264-6632

Local 127 AFSCME AFL-CIO 3737 Camino Del Rio South San Diego, CA 92108 (619) 640-4939

Military Retired Activities Office 32nd Street Naval Station 3005 Corbina Alley, Bldg. 259 San Diego, CA 92136 (619) 556-8987

Veterans Administration 8810 Rio San Diego Road San Diego, CA 92108 (800) 827-1000

Social Security Administration 1333 Front Street San Diego, CA 92101 (855) 820-0097

Religious Affiliations

Fraternal Affiliations

DOCUMENT AND INFORMATION CHECK LIST

Following is a list of documents and other information that should be readily available to survivors, dependents and/or estate managers upon the death of a relative. The list is not meant to be a complete compilation, but a guideline to the most important items. The actual information left for survivors should be tailored to the individual's particular situation.

Retirement Plans IRAs, 401(K)s, pensions, annuities, etc.; type of plan(s), ID number, type and amount of benefits; agent's name, address and telephone number

Savings Records Passbook accounts, checking accounts, CDs, etc.; institution name, address, telephone number, branch address, account number, type of account

Investment Records Stocks, bonds, mutual funds, money market accounts; issuer, type and serial numbers, number of shares, maturity value and dates; location of certificates

Real Estate Records Location address, title name, recordation number, size, purchase date and price, mortgage holder if any

Vehicle Records Automobile(s), boat, RV, trailer, etc.; VIN numbers, pink slip location, lien holder and amount of loan, if any; make, model and year; location if stored

Safety Deposit Box Inventory Record of all contents; location of box, box number, location of keys, and persons who have signature access; do survivors have immediate access to box --If not, how long a delay; who must authorize access; is tax inventory required before access; how long will this take; special rules on removing particular documents

Debt Record Mortgages, security agreements, notes, personal loans, etc.; type of debt, to whom owed, amount borrowed, current balance, interest rate, payment amount and due dates

Credit Card Record Issuer, address, telephone number, name on card, card numbers, expiration dates

Vital Papers Birth certificates, marriage/divorce records, military discharge papers, diplomas, etc.; type of document and location

Inventory of Personal Property Still, photograph or video taped room-by-room inventory of all personal property, including furniture, appliances, jewelry, art work, tools, and any other items of significant value; updated yearly or whenever significant purchases are made; kept in safety deposit box or another location than dwelling

Advisors' names, addresses and phone numbers: Attorney Accountant Banker Stock Broker Other Financial Advisor Executor of Will Physician Clergy

Insurance Agents and policy information:
Life Health Automobile Home