

## Checklist of Possible Death Benefits Available

**Social Security Benefits**—You and your minor children may be eligible for benefits.

Visit the [Social Security Administration](#) web site or call 800-772-1213

**Medical Benefits**—If you are age 65 or older, you may be entitled to certain Medicare benefits.

Visit the [Medicare](#) web site or call 800-MEDICARE (633-42273)

**Military Benefits**—If your spouse served in the military, you or your minor children may be eligible to receive certain benefits (i.e., monthly payments or a burial allowance). In addition to monetary benefits, your spouse may be eligible for memorial services in a national cemetery.

Visit the [Department of Veterans Affairs](#) web site or call 800-827-1000.

**Employer Benefits**—You may be entitled to receive benefits from your spouse's employer. Request and review copies of the company's employee handbook, benefit plan documents, and any other material that details employee benefits before you meet with a company representative. Be sure to discuss the following with the company's human resource representative:

**Compensation**—Was your spouse due any unpaid salary, bonuses, commissions, or payment for unused vacation time?

**Medical Insurance Benefits**—What is the company's policy regarding medical insurance for survivors? You may be entitled to continue medical coverage for up to 3 years under COBRA, a federal law that allows for the temporary continuation of health insurance for employees and their dependents. Under this law, you may be eligible for the same level of benefits you were receiving prior to the death of the covered employee. It is possible that you will be responsible for the entire policy premium.

**Life Insurance Benefits**—Was your spouse covered by a group life, accidental death or travel insurance policy? If the death occurred while your spouse was on the job, are you entitled to any workers compensation benefits?

**Retirement Plans**—Be sure to discuss all of your benefits relating to ownership and distributions from retirement, pension and ESOP (stock option) accounts. Review all of the available distribution options with the benefit plan administrator.

### Other Benefits

**Frequent Flyer Benefits**—If your spouse traveled and was participating in a frequent flyer program, you may be entitled to benefit from his/her accumulated miles, as they are often transferable

**Social or fraternal organizations**—Membership in social or fraternal organizations may offer benefits to a surviving spouse or children