

SURVIVING SPOUSE INSTRUCTIONS

THE FOLLOWING INFORMATION IS BEING PROVIDED FOR THE BENEFIT OF SURVIVING SPOUSES. IT HAS BEEN EXCERPTED FROM VARIOUS ARTICLES DISSEMINATED BY OUR C.E.O. GENE LOEWY IN THE PAST - BASED ON FREQUENTLY ASKED QUESTIONS AT MANY 10-13 MEETINGS OF VARIOUS CLUBS.

QUESTION: When a member passes away, what will happen to his/her spouse with respect to medical coverage?

ANSWER: If the retiree has retired on 3/4 and dies from the condition that mandated the Retirement, (Heart Bill, etc.) the City will continue the same medical coverage that was in effect with the retiree. This will also include Health & Welfare Benefits (dental, eyeglass & prescription drugs). If the retiree has retired for regular service or ordinary disability, the spouse will be able to continue the medical coverage but must pay for it at the group rate. The group rate is a bargain and is calculated at the cost of 102 percent of the amount that the City was paying.

Due to special legislation that we were able to achieve in 2006, this coverage does not expire after 36 months. This applies only to New York City Police and Fire Retirees. Upon learning of the death of a police retiree, the Retiree Benefits Section of the Office of Labor Relations sends the SPOUSE a pre-certified application which is referred to as "Cobra for Life." The surviving spouse fills it out and sends it to the medical plan of choice (i.e. GHI & etc.) and is thereafter billed and covered by that health carrier.

The survivor also can continue the Health and Welfare coverage with the respective union - PBA, DEA, SBA, SOC, (based on retirement rank) only for a period of 36 months. But they must pay for that continuing benefit for that 36-month period. The Health and Welfare coverage from the Unions is no longer available after the 36 months but it does not affect the Medical Coverage which is for life. However, if they are of Medicare age, we recommend they take the health plans (GHI etc.) prescription drug rider instead, and they will be partially subsidized by Medicare; But only if they can forego dental and optical benefits.

QUESTION: What happens when the 36 months expire?

ANSWER: If the spouse is not yet of Medicare age, then they should contact their medical plan provider and inquire about paying for the prescription drug rider. They can also shop for other prescription drug plans.

ANOTHER OPTION FOR THE MEDICARE ELIGIBLES AT THIS TIME, IF THEY CHOSE THE COVERAGE WITH THEIR SPOUSES RESPECTIVE UNION, IS RECOMMENDED THAT YOU GO TO YOUR LOCAL PHARMACY WITH A LIST OF YOUR MEDICATIONS AND THEY CAN RECOMMEND WHICH AVAILABLE PLAN IS BEST FOR YOU.

QUESTION: I am receiving the Medicare rebate for myself and also my spouse. When I die will my spouse continue to receive the rebate?

ANSWER: The survivor continues to be in the rebate program only if the CITY is paying the health coverage. If the CITY is not paying for the health plan then there is no justification for the CITY to provide a rebate.

NOTE: It is important to remember that the City will take the widowed spouse off the

record for Medicare premium reimbursement. However, you are still entitled to all of the retroactive payments for both you and your spouse up until his/her date of death. Since this payment is always a calendar year behind, it is incumbent upon the surviving spouse to ensure this payment is received.

Contact the Retiree Employees Benefits Section by phone 212- 513 – 0470 (this may be somewhat difficult) or in writing to Retiree Health Benefits Program – Attention Medicare Unit - 22 Cortlandt Street, 12th Floor - New York, NY 10007. In either case, ask for or mark the envelope to the attention of Sheryl Clark. You will be requesting an AFFIDAVIT to obtain reimbursement for Medicare Part B payments owed to a deceased retiree and spouse if applicable. (See [Request for Survivors Beneficiary Affidavit](#) on our National Website Nyamer10-13.org for instructions)

THE FOLLOWING IS A GENERAL GUIDE FOR THE WIDOW / WIDOWER REGARDING NOTIFICATIONS THAT MUST BE MADE BY THE SURVIVING SPOUSE AND INFORMATION YOU SHOULD HAVE ON HAND WHEN A RETIREE DIES:

For Members appointed after June 30, 1940 and for members who merged from Transit/Housing as of May 1995- Notify NYC Police Pension Fund either in writing or by telephone at 233 Broadway, 25th Floor, New York, NY 10279—Attention: Retiree Death Benefits Unit, Telephone (212) 693-5607/5919.

For Members appointed prior to July 1, 1940 contact the NYCPD at 1 Police Plaza, New York, NY 10038, Telephone 646-610-8073/74 the Audits and Accounts Section, Article 1.

You will need to provide the deceased first, middle, and last name, the date of death, Social security number, next of kin as well as the executor/of the estate and his/her address and phone number. You may also be required to provide, to complete certain records, the following: a copy of the will, a copy of the paid funeral bill, the original or certified copy of the death certificate and a certified copy of your marriage certificate and the surviving spouse's social security number.

BE CERTAIN TO KEEP BENEFICIARY INFORMATION CURRENT AS MEMBERS MAY HAVE CHANGES IN SOCIAL CONDITION (MARRIED, SEPARATED, DIVORCED, ETC.) WITH BOTH THE PENSION SECTION AND YOUR UNION. ALSO NOTIFY SAME OF ADDRESS CHANGES, AS WELL AS NYC HEALTH BENEFITS SECTION, AS SOON AS POSSIBLE.

PREPARATIONS BEFOREHAND

Get organized now. When someone dies, one of the big problems for beneficiaries is locating the things necessary to settle the estate. Make sure you know before the death occurs where to find the following documents and information...

Will

Living Will

Trusts

Deeds (if any)

Safe-deposit boxes (location of boxes, contents, and keys)

Life insurance policies

Funeral and burial instructions

Names and addresses of creditors and debtors

List of assets and where they are located

List of all advisers—attorney, accountant, insurance agent, stockbroker, etc.

STEPS TO BE TAKEN AFTER DEATH

Notifications

Contact the NYPD Operations Unit located at One Police Plaza, telephone # (646) 610-5580, for pall bearers (all five boroughs, all of Long Island and Upstate New York but not beyond Dutchess County).

NYC Police Pension Fund either in writing or by telephone

233 Broadway, 25th Floor New York, New York 10279 Attention: Retiree Death Benefits Unit Telephone (212) 693-5607/5919

Contact the appropriate Union for a possible existing life insurance policy and also for continuation of optional benefits, if qualified.

Police Officers- Patrolmen's Benevolent Association (P.B.A.) (212) 233-5531

NOTE: The standard PBA insurance policy is held by AETNA in the sum of \$1,000 under group# 838996. Contact them at telephone # 866-428-8019 to inquire of this benefit or possibly on any other the member may have had.

Sergeants - Sergeants Benevolent Association (S.B.A.) (212) 431-6555

Detectives - Detectives Endowment Association (D.E.A.) (212) 587-1000

Lieutenants and above-Superior Officers Council (S.O.C.) (212) 964-7500

Social Security: 1-800 772-1213 (Funeral Director will usually do this for you)

Fraternal Organizations to arrange for visitors, Color Guard, and possible insurance benefits.

If a veteran, notify the Veterans Administration 1-800 827-1000, (Usually Funeral Director will do this for you also Church or Temple for announcements and to arrange for funeral).

DISCHARGE PAPERS: DD 214

Original needed for BURIAL IN NATIONAL CEMETARY, Grave marker, Funeral Allowance, Flag or Social Security, if spouse was not already receiving benefits. Service time counts toward qualification. They will Photostat 1 for Veterans Administration & Social Security. If a veteran; and cannot find discharge or DD 214, Need date of Enlistment, date of

Discharge, Branch & Serial Number. If deceased had 100% disability for 10 years spouse is entitled to an additional benefit. (See Funeral Director for assistance)

THINGS YOU WILL NEED

DEATH CERTIFICATES: Death Certificates are necessary in every step to the successful administration of a decedent's estate. (Usually Funeral Director will obtain certificates as part of his service at current cost).

Pension Bureau

Veterans Administration (if a veteran)

Motor Vehicle Bureau (if auto was in deceased's name ONLY). 1 for each insurance policy

Probate Court (If probate is needed)

Your State Department of Revenue to obtain non-tax certificate (if real property is involved).

Bank accounts held in Trust for another (1 for each account if property held in a Trust)

Personal Records

Note: If estate is probated, some of the above will take a Letter Testamentary instead of a Death Certificate.

MARRIAGE CERTIFICATES WITH OFFICIAL RAISED SEAL:

Social Security, (not necessary if surviving spouse already receiving benefits)

Veterans Administration (if a veteran).

LETTERS TESTAMENTARY OR LETTERS OF ADMINISTRATION:

Motor Vehicle Bureau if auto is in the deceased's name ONLY.

One for each bank account, brokerage house account, share of stock or bonds, etc. that were in the deceased's name alone.

THINGS THAT MAY APPLY

Cancel the lease. If your parent or loved one rented a home, cancel the lease after clearing out the furnishings. Inform insurance companies. File life insurance claims for any policies on the person's life, and request that the insurers send you Form 712, Life Insurance Statement (a statement about the life insurance that must be filed with the estate tax return). Make sure the car insurance company continues to cover the person's car until it is sold or transferred to a beneficiary. Make sure the homeowners policy continues to provide adequate coverage for the person's things until removed from the home.

NOTIFY COMPANIES THE PERSON DID BUSINESS WITH

Cancel credit cards, and close charge accounts. Gather assets. This does not mean piling them all together. It means getting a list of all the assets at the time of the decedent's death, along with copies of statements, deeds, etc. This information is needed for probate. It is also essential for filing federal and state estate tax returns, if required.

Review IRAs. If the surviving spouse is the beneficiary, decide whether to roll an IRA over to the surviving spouse. Get good advice—and get it now. The money you pay to attorneys and other advisers to resolve issues up front can be much lower than if you deal with problems after a person's death.

In case of couples, usually most of the property is held in joint names and the survivor obtains same "by operation of law". However, there may be some items which were held in the name of the deceased only, and in that case it would be necessary to go to Probate Court to transfer ownership of that property, unless listed in a trust.

Consideration should also be given to making pre-death funeral arrangements. This provision, no matter how painful, should be discussed by couples and by parents with their families. Too often, spouse and children spend much too much money on a funeral and do so without really knowing what the deceased's wishes were in this regard (Place of burial, Cremation, etc.)

Consideration should also be given to having a "Family Durable Power of Attorney" (Someone to take over your finances if you become incapacitated or incompetent)

There are no words of comfort at such a difficult time, however if you have all the necessary information at the ready it will expedite any claim that is pending, make the process run smoothly and your stress level can be minimized.