

**711 CLUB**

**SURVIVORSHIP  
BENEFITS  
HANDBOOK**



Introduction

Disclaimer

PART

1. Definitions used by the Retirement System
2. How to Report a Members Death
3. Contact a Probate Attorney
4. Locate Important Papers and Documents
5. Obtain Several Copies of the Death Certificate and Other Documents
6. Safe Deposit Box
7. Contact SCERS Regarding Beneficiary Retirement Benefits
8. Apply for Retirement System Survivor's Benefits:
  - A. Active Member: Non-service-Connected Death
  - B. Active Member: Service Connected Death
  - C. Retired Member: Service or Non-service-Connected Retirement Death
  - D. Retired Member: Service-Connected Disability Retirement Death
  - E. Inactive Member on Deferred Status, Death
9. Health Insurance
10. Contact the Nearest Social Security Office/ Railroad Workers Benefits
11. Contact Organizations of which the Deceased was a Member
12. Contact the Deceased's Employer or Business Associates
13. Social Services and Welfare Agencies
14. Death Taxes
15. Income Taxes
16. Creditors
17. Gather all Current Bills and Change Ownership
18. A Word of Caution
19. Handling Grief
20. Sample Letters
21. Important Addresses and Phone Numbers

**SURVIVORSHIP BENEFITS HANDBOOK**

Introduction

Losing someone you love is a traumatic experience. Unfortunately, there are many financial concerns to be handled just when you are trying to cope with the grief of the death of a family member or close friend.

This booklet was originally produced by SCERS in 2002. SCERS no longer produces the booklet. The 711 CLUB felt it contained very useful information and should continue to be made available to surviving family members. It is designed to be of help to you at a most difficult time, but it is not intended to provide you with legal advice. We hope it will serve as a guide to help you determine and gather important information that may prove vital to you.

We also hope you will feel free to call the staff of the Sacramento County Employees' Retirement System Office anytime you should have questions about retirement benefits.

You may telephone them at (916) 874-9119 or 1-800-336-1711 or write them at SCERS, PO Box 627, Sacramento, CA 95812, or visit them at 980 9th Street, Suite 1800, Sacramento. Our Web-site address is : [www.saccounty.net/retirement](http://www.saccounty.net/retirement)

Disclaimer

While reading this material, remember that the Sacramento County Employees' Retirement System is governed by the "County Employees' Retirement Law of 1937" and it is the basis of all our decisions. The statements in this booklet regarding the retirement benefits are general and have been made as simple as possible while still being accurate. The retirement law is sometimes very complex, but when a conflict arises any decision will be based on the law and not on this booklet.

## 1. Definitions Used By the Retirement System

**Beneficiary:** A beneficiary can be a surviving spouse, minor child(ren) or any other person having an insurable interest in the life of a member. An insurable interest is defined in Insurance Code Section 10110 as follows:

Every person has an insurable interest in the life and health of, (a) Himself, (b) Any person on whom he depends wholly or in part for education or support, (c) Any person under a legal obligation to him for the payment of money or expecting property or services, of which death or illness might delay or prevent the performance, (d) Any person upon whose life, any estate or interest vested in him depends.

**Deferred Status:** The status of a member who had terminated from membership employment, elected to leave contributions on deposit with SCERS, and to defer retirement to a future date.

**Member:** A person included in the membership of the retirement association/system. A member may be active (still employed with the County or one of the participating special districts) or retired.

**Minor Children:** A minor child must be the natural child of a member or have been legally adopted by the member. Other criteria might also have to be met depending on the provisions of the particular statutes that may apply in a given case.

**Reciprocity:** The special relationship that exists between "reciprocal" retirement systems. Reciprocal systems are similarly administered public systems designated by law through which certain earned benefits can be coordinated and built upon.

**SCERS:** The Sacramento County Employee's Retirement System.

**Surviving spouse:** Generally, in order to qualify as a surviving spouse, a spouse must have been married to the member for at least one year prior to the member's retirement and must still be married to the same member at the time of the member's death. Other criteria might also have to be met depending on the provisions of the particular statute(s) that may apply in a given case.

## 2. How to Report a Member's Death

To report the death of a SCERS member or retiree or survivor, you may contact their office immediately by phone at (916) 874-9119 or (800) 336-1711, or FAX at (916) 874-6060, or in writing sent to :

Sacramento County Employee's Retirement System  
(SCERS)  
980 9th Street, Suite 1800  
PO Box 0627  
Sacramento, CA 95812-0627

Information to be reported should include:

Deceased Name  
Social Security Number  
Date of Death  
Your name and relationship to the deceased  
Your address for SCERS to send correspondence  
Your daytime telephone number  
Certified copy of Death Certificate

Additional comments

SCERS does not accept wills for final distribution of benefits.

If the designated beneficiary cannot be located by the staff of SCERS, or if the designated beneficiary is the estate of the deceased, then SCERS, at its discretion, may pay to the mortuary who provided the services. This amount may not be more than the funeral expenses of the deceased person as evidenced by the sworn itemized statement of the mortuary and by such other documents as SCERS may require. In any event, the charges shall not exceed the funds that the designated beneficiary would have as his/her entitlement.

## 3. Contact a Probate Attorney

You may wish to consider consulting with an attorney who is knowledgeable in probate matters for advice as to how to administer you loved one's affairs and assets. **Probate** is the court-supervised administration of an individual's estate. Generally, the estates of California residents, which have a value in excess of \$100,000, require court supervision, but there are many exceptions to the general rule. Joint tenancy property, life insurance proceeds, pension and individual retirement accounts, annuities, deferred compensation and other pay-on-death arrangements, property held in a living trust, and certain other types of property ownership may avoid court-supervised probate.

A knowledgeable probate attorney can help you determine whether a court proceeding will be necessary or whether other procedures may be available to you.

A probate proceeding is normally filed in the county where the decedent was residing at the time of death. It often is advantageous to work with a probate attorney who regularly handles cases in that county because he or she will be familiar with local court rules and procedures and court personnel, which can save time and expenses.

If you do not know a probate attorney experienced in this area, you can ask friends or associates for a recommendation. You may also contact the Attorney Referral Service of the Sacramento County Bar Association at (916) 444-2333 for a list of local attorneys who practice probate law. If your loved one was a resident of another county, you might contact that county's bar association for a list of probate practitioners.

#### **4. Locate Important Papers and Documents**

Before consulting a probate attorney, you should gather as much paperwork and documentation as you can concerning your loved one's affairs. Your loved one may have left a will or a living trust containing directions for the disposition of assets at the time of death. Usually, the originals of such instruments are kept in a secure, fireproof place like a safe deposit box, a home safe, or with an attorney's office. The individual normally will have a copy of the original document at home with other important papers. A person who dies leaving a will is said to have died "testate". If there is no such instrument, then the California laws of intestate succession will govern the disposition of the individual's assets.

In addition, you should try to locate life insurance policies and any documentation that sheds light on the assets belonging to the deceased, such as mutual fund, credit union, bank account, and brokerage account statements, deeds to real property, stock certificates, bonds, and other such items. Tax returns and the forms W-2, 1099, and other such reports can shed light on these issues. Other important papers may include bank books, promissory notes, health insurance policies, disability policies, business agreements, marriage certificates, birth certificates, marital dissolution orders, the individual's death certificate, military discharge papers, Veteran's Administration information, Social Security payment information, automobile pink slips, mortgage installment books, installment credit vouchers, credit cards and credit card statements, etc.

You should be alert to documents which reflect debts owed by the decedent as well as assets owned or controlled by the decedent. (Creditors' claims are discussed in Section 16)

#### **5. Obtain Several Copies of the Death Certificate and Other Documents**

The Death Certificate is vitally important. Certified copies are needed to establish claims for life insurance policies, social security, and veteran's benefits. In most cases, the funeral director will supply you with certified copies of the certificate.

Ask for a minimum of six copies. If needed, additional certified copies of the death certificate may be purchased for a nominal fee from the office of the recorder (registrar of vital statistics) in the county where the death occurred.

Copies of various other documents, such a birth and marriage certificate may also be needed. It is advisable to have extra copies of them as well.

#### **6. Safe Deposit Box**

Many individuals use a safe deposit box at a bank or other financial institution. If you have a key and know the location of the deposit box, California Probate Code Section 331 allows you to inspect the box in the presence of an official of the financial institution. You must take proper identification of yourself (e.g., a California Driver's License), and a copy of the individual's death certificate in order to be allowed to inspect the box. You will not be allowed to remove anything except wills, trusts documents, and burial instructions. The bank must keep a copy of all wills or trust documents removed. Occasionally, bank personnel are not familiar with these rules. Again, a knowledgeable probate attorney can help, or you may be able to obtain these items by taking a copy of the Probate Code with you and being politely persistent with the institutions personnel.

#### **7. Contact SCERS Regarding Beneficiary Retirement Benefits**

Upon notification of death, SCERS will correspond with you and provide necessary documents. When applicable, SCERS may request:

- Return of any retirement warrants which may have been issued, after the date of death
- Copies of the Death Certificate, birth certificates for the member, spouse, or minor beneficiary, and marriage certificate or dissolution certificate
- Copies of any court documents naming the executors, if applicable
- Evidence of compliance with Probate Code 13100 if court documents are unavailable
- Tax identification number of the estate, if applicable
- Copies of court ordered guardianship papers when applicable
- Tax withholding certificate (SCERS forms 6190 or 6192)
- Direct deposit forms
- New affidavit form SCERS 6019

### **8. Apply for Retirement System Survivor's Benefits**

You may be eligible for certain death and survivor's benefits from SCERS as a spouse or beneficiary of a deceased active member (still employed with the County or one of the participating districts), a member on deferred status, or retired member. These benefits vary depending on whether the deceased was an active, inactive/deferred, or retired member.

The benefits provided will also be dependent upon whether or not the death was service or non-service connected, in the case of an active member; or, in the case of a retired member, the type of retirement allowance being received and option selected at retirement. The following sections provide a basic explanation of the benefits payable to survivors of deceased members of SCERS. SCERS will provide you with retirement estimates for your consideration. Once a decision is made by you and approved by the Board of Retirement, it becomes a permanent decision. So please, where applicable, give the options available careful consideration

#### **A. Active Member Non-service-Connected Death**

1. Upon the death of a member before retirement, the *basic death benefit* consists of:

The member's accumulated contributions plus interest, and an amount equal to an average month's salary (based on the last twelve months) for each year of service under the system, subject to a maximum of six years. (This feature is known as the six-month's salary death benefit.)

2. If the deceased member had at least five years of SCERS service or combined SCERS and reciprocal agency membership service, a surviving spouse or minor child may elect, in lieu of the basic death benefit, a monthly allowance equal to 60% of the monthly retirement allowance the deceased member would have been entitled to, had the member been retired for non-service-connected disability as of the date of death. This benefit is payable only to a surviving spouse or the members minor children under the age of 18, or through age 21 if they remain unmarried and are regularly enrolled as full time students (12 or more semester units) in an accredited school. (School certification must be verified each year before benefits can be payable to minors. SCERS must be notified immediately when minor children are no longer eligible to receive benefits.)

3. An eligible surviving spouse may elect, in lieu of the basic death benefit, a combined benefit of a lump sum payment which consists of an amount equal to an average month's salary, based on the highest twelve consecutive months for each year of retirement credit, but not to exceed six month's salary, plus the monthly allowance described in A2 above, reduced by an amount which is the actuarial equivalent of the lump sum payment.

#### **B. Active Member Service-Connected Death**

1. Upon the death of a member before retirement, the *basic death benefit* consists of:

The member's accumulated contributions plus interest and an amount equal to an average month's salary (based on the last twelve months) for each year of service under the system, subject to a maximum of six years. (This feature is known as the six-months salary death benefit.)

2. Regardless of length of service, a surviving spouse or minor children may elect, in lieu of the basic death benefit, a monthly allowance equal to one-half of the member's final compensation. This benefit is payable only to a surviving spouse or the members minor children under the age of 18, or through age 21 if they remain unmarried and are regularly enrolled as full time students (12 or more semester units) in an accredited school. (School certification must be verified each year before benefits can be payable to minors. SCERS must be notified immediately when minor children are no longer eligible to receive benefits.)

3. A surviving spouse may elect, in lieu of the basic death benefit, a combined benefit of a lump sum payment which consists of an amount equal to an average month's salary, based on the highest twelve consecutive months, for each year of retirement credit, but not to exceed six month's salary, plus the monthly allowance described in B2 above, reduced by an amount which is the actuarial equivalent of the lump sum payment.

4. The surviving spouse of a member who is killed in the performance of duty, and who dies as the result of an accident or injury caused by external violence or physical force incurred in the performance of duty, shall be paid an additional allowance based on the number of minor children under the age of 18, or through age 21 if they remain unmarried and are regularly enrolled as full time students in an accredited school, as follows:

- 1 child—25% additional monthly allowance entitlement; or
- 2 children—40% additional monthly allowance entitlement; or
- 3 or more children—50% additional monthly allowance entitlement

5. In addition to all other benefits provided, the surviving spouse of a safety member who is killed in the performance of duty and who dies as the result of an accident or injury caused by external violence or physical force incurred in the performance of duty, shall be paid a lump sum payment equal to 12 months salary based on the monthly compensation at the time of death.

#### **C. Retired Member : Service Retirement or Non-Service-Connected Disability Retirement Death**

1. A surviving spouse of a member who, at retirement, elected the "Unmodified" benefits may receive 60 of the unmodified service retirement allowance or 60% of the non-service-connected disability retirement allowance the member was receiving at the time of death. If there is no surviving spouse, these benefits may be payable to the member's minor children under the age of 18, or through age 21, if they remain unmarried and are regularly enrolled as full time students in an accredited school. (School certification must be verified each year before benefits can be payable to minors. SCERS must be notified immediately when minor children are no longer eligible to receive benefits.)

To be eligible for this monthly allowance, the surviving spouse must have been:

- a. Named as the beneficiary at the time of retirement, and
- b. Married to the member at least one year prior to the effective date of retirement.

If an optional retirement allowance was elected by the member at the time of retirement, the benefit payable to a surviving spouse will be contingent upon the option chosen.

2. If there is no surviving spouse, or minor children, or if the designated beneficiary at the time of retirement is deceased, the benefits payable at the time of the members death will be contingent upon the retirement option elected by the member at the time of retirement.

3. Upon the death of any member after retirement, a "burial" benefit of \$4,000 shall be paid to his/her beneficiary or estate, assuming no death benefit is payable from a reciprocal system (see Definitions—Part 1—: Reciprocity")

#### **D. Retired Member: Service-Connected Disability Retirement Death**

1. A surviving spouse may receive 100% of the service-connected disability allowance the member was receiving at the time of death. If there is no surviving spouse these benefits may be payable to the member's minor children under the age of 18, or through age 21 if they remain unmarried and are regularly enrolled as full time students (12 or more semester units) in an accredited school. (School certification must be verified each year before benefits can be payable to minors. SCERS must be notified immediately when minor children are no longer eligible to receive benefits.) To be eligible for this monthly allowance the surviving spouse must have been named as the beneficiary and must have been married to the member at the time of retirement.

2. If there is no surviving spouse, or minor children the benefits payable at the time of the member's death will be contingent upon the retirement option elected by the member at the time of retirement.

3. Upon the death of any member after retirement, a burial benefit of \$4,000 shall be paid to his/her beneficiary or estate, assuming no death benefit is payable from a reciprocal system.

## **E. Inactive Member On Deferred Status, Death**

1. Upon the death of any member on deferred status before the effective date of the deferred retirement allowance, the death benefit consists of the accumulated contributions to be paid to the member's estate or to such person as he/she nominates by written designation duly executed in a form required by and filed with SCERS.

## **9. Health Insurance**

When a member dies while covered by a Sacramento County or member district health plan, his/her eligible spouse or minor children may continue coverage. Upon notification of death of a member, SCERS will notify the County Employee Benefits Office whose staff will provide a coverage application and other documents as necessary to the surviving spouse or minor children.

- Medical care benefits for eligible dependents are continuous, provided the dependents were covered under the member's plan.
- If the surviving spouse is not eligible for continuing retirement benefits and has been continuously covered under the member's health care plan, he/she will no longer be eligible for continued coverage through a County sponsored health plan, except for a limited period of time at his/her own expense through COBRA. COBRA information will be mailed to the survivor by the County Employee Benefits Office. (COBRA—Consolidated Omnibus Budget Reconciliation Act of 1985)
- If the surviving spouse or minor child is eligible for continuing retirement benefits, but was not covered as a dependent under the member's County health plan at the time of death, and the surviving spouse or minor child wishes to be covered, they must enroll within a thirty day period determined by SCERS and the County Employee Benefits Office.
- If an eligible survivor is covered under a Sacramento County sponsored health plan and remarries, the survivor's eligible dependents can be added to the plan provided the Sacramento County Employee Benefits Office is notified within 30 days of the date of marriage, birth or adoption. When the eligible survivor dies, his/her eligible dependents will no longer be eligible for health coverage except for a limited period of time at their own expense through COBRA.

To obtain enrollment information regarding the health plan you may contact the Sacramento County Employee Benefits Office at (916) 874-9092.

## **10. Contact the Nearest Social Security Office**

One of the most important details that must be attended to is notification of the death to the local Social Security Office. In Sacramento refer to the "Government Listings" in the white pages and look for "Social Security Administration".

If the deceased was covered under social security, there is a lump-sum death benefit of \$255 that must be applied for. It is paid only to the surviving spouse.

In most every case, the funeral director will make the initial contact to the local social security office. Still, at the earliest possible date, an appointment with a social security representative should be made. This notification will give the local office the necessary time to review the deceased's file.

Remember, the social security benefits must be applied for. Benefits are not automatic. Delay in applying may cause a loss of some benefits. Taking the following information to the social security office with you may save valuable time:

- Certified copy of the Death Certificate
- The deceased's Social Security Number
- An approximation of earnings in the year of death and the employer's name.
- A record of earnings for the year prior to the year of death. W-2 Forms and tax returns.
- Marriage Certificate
- Social Security Numbers for the surviving spouse and dependent children
- Proof of age of the surviving spouse and/or dependent children under the age of 23. Birth certificates are important; however, if they cannot be found, baptism certificates or grade school records may be acceptable.

## **Railroad Workers' Benefits**

If the deceased was employed by the railroad for ten or more years, railroad retirement rather than Social Security will provide benefits. The Social Security Administration representative will give you the necessary information regarding Railroad Retirement Benefits.

See section 20 for a sample letter to the Social Security Administration.

### **11. Contact Organizations of which the Deceased was a Member**

If the deceased was member of any union, service organization, business association, fraternal organization, automobile club, etc., contact the group for information on benefits. Many such groups often offer life insurance, and accident insurance policies at attractive group rates, and may return the unused portion of annual dues and establish special funds for members and their families who are faced with tragedies such as death in the family. Many consumer credit card firms may include life and/or accident insurance with their credit card services.

The deceased may have had additional life insurance policies as a member of one of the employee associations in Sacramento County. There are numerous employee organizations listed in the County of Sacramento "Telephone Directory". If you believe the deceased may have policies sponsored by any one of these organizations you may request a listing from the SCERS office.

### **12. Contact the Deceased's Employer or Business Associates**

Contact the deceased's place of employment and seek information regarding group life insurance coverage, deferred compensation (457, 401(k), etc.) plans, accrued vacation and sick pay, terminal pay allowances, gratuity payments (tips), service recognition awards, unpaid commissions, disability income, credit union balance, etc.

Check particularly the deceased's hospital, surgical and disability coverage to see whether you and your dependents are still eligible for benefits and, if so, for how long. These coverage's may or may not cease with the death of the insured, depending on the deceased's length of employment and the particular insurance plan involved.

Most employers and/or business associates are ready and eager to assist. It is reasonable to contact them regarding these matters to prevent oversights or delays.

### **13. Social Services and Welfare Agencies**

The Smart Yellow Pages section in the telephone directory under Social Service Organizations contains a listing of the agencies that are prepared to give aid during periods of emergency.

When notified of a special need, many of these organizations can recommend an agency that will handle a widow or widower's problem quickly and efficiently.

Several organizations, such as the Red Cross and the Salvation Army, will often provide emergency funds until permanent benefits can be obtained.

Family services organizations offer counseling to the surviving spouse and to dependent children. Family services agencies will recommend financial aid organizations and even, when necessary, send a representative to assist at meetings with welfare agencies, the Social Security Administration, the Veteran's Administration, etc.

If the deceased was an armed services veteran, the American Red Cross may help the family through financial crisis. If the permanent VA benefits are held up or misdirected because of an incorrect address, etc., the Red Cross may provide funds until the permanent benefits arrive.

### **14. Death Taxes**

Generally, estates having a value in excess of \$600,000 must file a federal estate tax return (IRS Form 706) within nine (9) months following the date of death. The determination of an estate's value for federal estate tax purposes is wholly independent of the determinations whether the decedent's assets are subject to probate. Therefore, even those estates which avoid court-supervised probate through the use of a Living Trust, Joint Tenancy Form of Title, or other such reasons still must comply with the Federal Death Tax Rules for filing a return and paying any tax that may be due.

In addition, some States impose an inheritance tax. California does not impose a separate inheritance tax. The California gift and insurance tax laws were repealed by a statewide initiative in June, 1982. If the estate is large enough to require payment of a Federal Death Tax, a separate California estate tax return must be filed with the Franchise Tax Board (FTB Form 3500) and a portion of the Federal Death Tax liability is redirected to the State as a so-called "pick-up" tax. A probate attorney or an accountant experienced in estate tax returns can help you make these determinations and prepare the necessary returns.

The value of a decedent's estate for Federal Estate Tax purposes generally is determined by the fair market value of all property owned or controlled by the



decedent as of the date of death. Accordingly, even though probate may be avoided as described above, still it is necessary to identify the property belonging to the decedent or over which the decedent had control as of the date of death and determine each item of property's fair market value as of that date. Some assets, such as real estate, jewelry, limited partnership interests, and collections (e.g., guns, tools, stamps, coins, etc.), may require professional appraisals to establish an accurate fair market value. If the decedent's estate requires probate administration, a court-appointed probate referee will assign a value to these items. You may wish to obtain one or more independent appraisals for unique assets under some circumstances.

### **15. Income Taxes**

Even if an estate's value may be below the threshold for filing a Federal Death Tax return, it still is important to accurately value all the assets in a decedent's estate. The date of death value will establish the basis for each asset in the hands of the persons who inherit the property for income tax purposes. Although generally there is no income tax owed on inherited property, assets other than cash have a "basis" that must be reported when the asset is later sold or otherwise disposed of by the person who inherits it. Whether this later disposition triggers a taxable gain or loss is determined by reference to the asset's "basis". Usually, the basis for inherited assets is the fair market value of the assets at the time of the death of the person from whom the assets are inherited. Accordingly, establishing reliable values for such assets now can save confusion and extra effort later when they are sold.

### **16. Creditors**

Generally, death does not excuse one from his/her debts. Persons or entities to whom a decedent owed money at the time of death are entitled to make claims for payment against the decedent's assets. The law provides different procedures and time limits for the making of claims by creditors depending on whether a formal probate proceeding is commenced, whether the creditor received notice of the death, the nature of the debt owed, the nature and extent of the decedent's assets, and other factors.

Not all claims are enforceable against the estate. There may be factors that would allow an estate to legitimately avoid or defeat a claim for money or property. Each claim must be reviewed carefully before it is paid or rejected.

Unfortunately, some unscrupulous persons make fraudulent demands for money or property alleging oral promises made by the decedent before death. You should seek legal help before agreeing to pay a doubtful claim.

Most reputable creditors will refrain from immediate collection activities once they are advised of a death. They often will want to know to whom to send correspondence and whether there will be formal probate administration of the decedent's estate. Usually, there is no urgency to responding to demands for payment from a decedent's creditors. If you do pay any sums from your own funds for an obligation connected with the decedent's estate, be sure to keep careful records of it and be prepared to submit your own claim for reimbursement when the estate is formalized.

### **17. Gather All Current Bills and Change Ownership**

Some installment loans, service contracts, and credit card accounts are covered by credit life insurance that pays off the account balance in the event of the death of a customer. Contact each company or credit union where outstanding balances exist to find out if credit life insurance will cover the indebtedness.

A bank usually stops payment on all checks as soon as the fact of death is published. The bank must also have the account cleared by the State tax authorities.

Prompt request for release should be made to each bank in which there is a husband-and-wife joint account. This is a preliminary requirement to the surviving spouse's withdrawing funds from joint tenancy.

Any fire or other insurance policy covering property must be properly changed to cover the ownership when the property itself is cleared from joint tenancy.

Clearing title to an automobile is handled somewhat differently in each State. It is advisable contact the State Motor Vehicle Department to learn the necessary procedure.

### **18. A Word of Caution**

Consumers lose billions of dollars a year to con artists and charlatans. Surviving spouses, especially those who are not accustomed to handling their own financial affairs, are a likely target for fraud or deception.

The most common fraud perpetrated against surviving spouses is a scheme in which a person appears at the door claiming to be delivering a product or service that the spouse ordered before death. This con artist will claim that the surviving spouse is responsible for paying for the product or service.

Many fraud attempts involve home repair schemes. Sometimes a con artist will invent a repair problem for the home and then will offer to repair it at an exorbitant price. Often, written contracts involve higher prices than were quoted orally. To avoid such schemes, you should investigate by contacting the Better Business Bureau or the local Consumer Protection Agency.

Mail solicitation is another common method of fraud. You should not send people or organizations money through the mail based solely on material that you have received from them. Again, you should check with the Better Business Bureau or Consumer Protection agency and show them the material.

### **19. Handling Grief**

Losing your spouse is one of the great crises of life.

No one can adjust to it overnight. It is normal for you to feel afraid, lost, angry and even guilty. Whatever your feelings are, you should accept them and try to express them to others. Sharing grief with those you love is a healing process.

Give yourself plenty of time to adjust. Some experts say that the grieving process can take over a year. You must work your way through grief.

Don't make any major decisions during your first weeks of bereavement. You may later feel completely different and regret a decision that you made when you were in the midst of grief.

Have someone whom you can trust, preferably a lawyer or other professional counselor, handle any major decisions during this time and keep that person completely informed of your feelings and situation.

Be aware that grief is a many-staged process. First, you may go through a period of disbelief, numbness and shock. Then you may be very depressed and lonely. Finally, you may go through a period of adjustment.

Most important, remember that the person who left you would not want you to grieve forever. You have an obligation to your mate and yourself to continue your life in as rich and rewarding a way as possible.

When you have gone through the depression stage and have adjusted to your new situation, get involved. Make plans. Be active. Take up a new hobby or plan a vacation. Start a career. Reaching outside yourself will help ease your loneliness and will give your life a new, positive dimension.

No matter what you may be experiencing, realize that if you look, you can find people and resources that can be of help. Many organizations offer services to widows and widowers. Check the Yellow Pages of your local telephone directory under "Social Service Organizations". Ask friends and relatives who have had similar experiences what helped them the most. Look for useful books at the library or bookstore.

Remember, you may feel emotionally off-balance, that routine and practical matters may seem to take on overwhelming dimensions.

Everything may seem to need your immediate attention, attention that you may feel unable to direct. Try to take things one step at a time.

Focus on what has to be done today. And then the next day. And then the next. Soon, your list of things to do will become more manageable. If you are so inclined, seek other professional counseling.

### **20. Sample Letters**

*A sample letter to an Organization of which the deceased was a Member*

Dear (name):

This is to advise you that my (husband/wife), (full name), died (full date). I understand that (he/she) may have been covered by a life insurance plan through your organization. Please send me a list of whatever documents you will require and whatever information you will need from me as (his/her) beneficiary.

Sincerely,  
(your signature)  
(your complete name and address, typed)

***A sample letter to an Employer***

Dear (name):

This is to officially advise you that my (husband/wife), (full name), died on (full date). I would appreciate it if you would send me information on such fringe benefits as group life insurance coverage, pension funds, deferred compensation plans, accrued vacation or sick pay, terminal pay allowances, gratuity payments, service recognition awards, unpaid commissions, disability pay, credit union balances, etc. Please send me a list of whatever documents you will require and the necessary forms to be completed by me as beneficiary.

Sincerely,  
(your signature)  
(your complete name and address, typed)

***A sample letter to Companies***

Dear (name):

This is to advise you that my (husband/wife), (full name), died (full date). I understand that (his/her) loan may have been covered by a life insurance plan through your company. If so, please inform me.

Sincerely,  
(your signature)  
(your complete name and address, typed)

***A sample letter to the Social Security Administration***

Dear Administrator:

I understand that the funeral director has informed you that my (husband/wife), (full name and social security number), died (full date). I would like to schedule an appointment with your representative on (give a preferred date and time, morning or afternoon, and two alternate dates and times).

I secured copies of the death certificate, our marriage certificate, our birth certificates and those of our dependent children, our social security numbers and evidence showing my (husband's/wife's) recent earnings. If you require any additional documents or information, please inform me when you set a date for the appointment.

Sincerely,  
(your signature)  
(your complete name and address, typed)

***A sample letter to the Veteran's Administration***

Dear Administrator:

I understand that the funeral director has informed you that my (husband/wife), (full name), died (full date). I would like to schedule an appointment with your representative on (give a preferred date and time, morning or afternoon, and two alternate dates and times). (His/Her) government life insurance policy number is (number); (his/her) VA "c" claim number is (number). My (husband/wife) served in the U.S. (branch) from (date) to (date).

If you require and additional documents or information please inform me when you set a date for my appointment.

Sincerely,  
(your signature)  
(your complete name and address, typed)

**21. Important Addresses and Phone Numbers**

*Sacramento County Employee's Retirement System (SCERS)*  
980 9th Street, Suite 1800  
Sacramento, CA 95814  
Phone: (916) 874-9119  
Toll Free: (800) 336-1711  
FAX: (916) 874-6060  
Website: [www.saccounty.net/retirement](http://www.saccounty.net/retirement)

*Sacramento County Board of Supervisors*  
700 H Street, Room 2450  
Sacramento, CA 95814  
Phone: (916) 874-5411 (Board Office)  
FAX: (916) 874-7593

*Sacramento County Retired Employees' Association (SCREA)*  
P.O. Box 161414  
Sacramento, CA 95816  
You may request the most current phone number from SCERS or refer to the most recent "News Briefs" newsletter from SCREA.

*Sacramento County Human Resources Agency, Department of Risk Management and Benefits Employee Benefits Office*  
700 H Street, Room 6750  
Sacramento, CA 95814  
Phone: (916) 874-9092  
FAX: (916) 874-4621

*Sacramento County Human Resources Agency,  
Deferred Compensation Office*

700 H Street, Room 6750

Sacramento, CA 95814

Phone: (916) 874-4587

FAX: (916) 874-8419