

# WHAT TO DO WHEN A LOVED ONE PASSES MEMBER OF SERVICE

## Things to Consider

You should give consideration to making pre-death arrangements. This should be discussed by couples and by parents with their families. You should also give consideration to having a “Family Durable Power of Attorney” (someone to take over your finances if you become incapacitated or incompetent).

Following are two checklists, one for the member to use as a guide in order to have your affairs in order beforehand, and one for your family to help guide them through some of the things that will need to be done after your death.

## Checklist for the Member

Get organized now. One of the most daunting problems for beneficiaries is locating the things necessary to settle the estate. Make sure you know where to find important documents and information. Gather and keep the following items (if applicable) in a safe place:

- Will
- Living Will
- Trusts
- Deed(s)
- Location of and keys to  
○ safe deposit box(es)
- Life insurance policies
- Funeral and burial instructions
- Names and addresses of creditors/  
○ debtors
- List of assets
- List of all advisers
- (attorneys, accountants, insurance  
○ agents, stockbrokers, etc.)

## Checklist for the Family

Among the many things family members need to do is make timely notifications to Police Department units, respective unions and other governmental agencies. This is especially important since it will provide your family with information regarding the privileges they and you are entitled to. They should contact:

**NYCERS (PENSION) \_ If retired from NYC Transit Police Dept. Or Housing PD**

**335 Adams Street, Suite 2300**

**Brooklyn, NY 11201-3724**

**TELEPHONE # (TOLL FREE) 877-669-2377 OR 347-643-3000**

**Have Pension # available**

**You Can also report the death online at**

**[NYCERS - Report of Death - Step 1](#)**

**NYC Police Pension Fund If retired from NYPD**

233 Broadway, 25th Floor  
New York, NY 10279  
Attn: Retiree Death Benefits Unit  
212.693.5607/5919  
(In writing or by telephone)

**NYC HEALTH BENEFITS PROGRAM**

NYC Health Benefits Section  
40 Rector St., 3rd Floor  
New York, NY 10006  
212-513-0470 or 212-513-0470  
(Request "COBRA for Life" application)  
[http://www.nyc.gov/html/olr/html/health/health\\_benefits\\_prog.shtml](http://www.nyc.gov/html/olr/html/health/health_benefits_prog.shtml)

**NYPD OPERATIONS UNIT**

One Police Plaza *(Regardless if you retired from TPD)*  
New York, NY 10038  
646.610.5580  
*(Pallbearers are available in all five boroughs,  
all of Long Island and upstate  
New York, not beyond Dutchess County).*  
*You can request a department flag*

**Patrolmen's Benevolent Association**

125 Broad Street, 11th Floor, New York, NY 10004-2400  
(212) 298-9100

<http://www.nycpba.org/index-flash.html>

**(Call to inquire if there is a death benefit and COBRA for life) ALSO \$1000.00 LIFE INSURANCE POLICY.**

**Detectives' Endowment Association, Inc.**

[www.nyc-detectives.org](http://www.nyc-detectives.org)

26 Thomas Street  
New York, NY 10007  
(212) 587-1000 Executive Offices  
(212) 587-9120 Health Benefits Office  
**(Call to inquire if there is a death benefit and COBRA for life)**

### **Sergeants Benevolent Association**

<http://members.sbanyc.org/>

35 Worth Street

New York, NY 10013

Union Phone: (212) 226-2180

Union Fax: (212) 431-4280

Health & Welfare Phone: (212) 431-6555

Health & Welfare Fax: (212) 431-6487

If retired from the Transit Police ---No mortuary or death benefit

If retired from the NYPD and are not Lifetime members—No death benefit

If a Lifetime “A” members there is a \$5,000.00 death benefit and a \$4,000.00 mortuary benefit

If a Lifetime “B” members there is a \$4,000.00 mortuary benefit.

Anyone who retired after 1993 and paid the \$400.00 is a Lifetime “B” member.

SBA COBRA benefits (dental, optical and prescription drugs—you can choose any one or all 3) are available for life

Annuity Fund--If the spouse or next of kin is not sure if this money was rolled over or cashed out, they should call the SBA office.

### **Lieutenants' Benevolent Association**

<http://www.nypd-lba.org/>

40 Peck St.

NYC, NY 10038

(212) 964-7500

Fax (212) 964-4240

***There is a \$500.00 death benefit from the **LBA** and a \$5000.00 from the **SOC*****

***If you retired after 1/1/10 you will no longer be eligible for the cash benefit from the SOC but you will be entitled to a 3 year Dental/Prescription/Optical plan which can be picked up through COBRA after the 3 years.***

### **Captains Endowment association**

<http://www.nypdcea.org/aboutus/board.htm#contactus>

233 Broadway Suite 1801

New York, NY 10279

Tel: (212) 791-8292

Fax: (866) 226-8330

***If you retired after 1/1/10 you will no longer be eligible for the \$5000.00 cash benefit from the SOC but you will be entitled to a 3 year Dental/Prescription/Optical plan which can be picked up through COBRA after the 3 years***

**Superior Officers Council** ( For all ranks above Captain thru Deputy Chief)

<http://nypdsoc.com/>

40 Peck Slip

New York, NY 10038

(212) 964-7500 Ext 1

*Captain up to the rank of DC are entitled to the \$5000.00 death benefit from the SOC . If you retired after 1/1/10 you will no longer be eligible for the \$5000.00 cash benefit from the SOC but you will be entitled to a 3 year Dental/Prescription/Optical plan which can be picked up through COBRA after the 3 years. If the MOS was an Asst. Chief or higher and retired prior to 1978, then they would be entitled to the SOC Death Benefit*

**Social Security Administration**

<http://www.ssa.gov/pubs/10008.html>

800-772.-213

**Veterans Administration (if applicable)**

800-827-1000

or visit the website at [www.va.gov](http://www.va.gov)

(You may be entitled to a burial and/

or plot-interment allowance, a VA

National Cemetery Burial, headstone

or marker, a Presidential Memorial

Certificate, and burial flag.)

**Note: The Funeral Director will notify SS & VA**

**Documents you will need**

**Death Certificates (when applicable) for:**

- NYCRRS or Police Pension Fund
- Veterans Administration
- Motor Vehicle Bureau
- Probate Court
- State Department of Revenue (to obtain Non-Tax Certificate if real property is involved).
- Bank accounts held in trust for another (one for each if property held in a trust).
- Personal records

Note: The Funeral Director will usually obtain death certificates as part of their service cost.

**Marriage Certificates with Official Raised Seal for:**

- Social Security Administration (not necessary if surviving spouse is already receiving benefits)
- Veterans

**Armed Services Discharge Papers — DD 214 (if applicable):**

- The original papers are needed for Social Security, if spouse is not already receiving benefits (Service time counts toward qualification).

### **Things You Should Know regarding Medicare**

- Rebate checks are computer generated. Please be cautious in reviewing your mail during the rebate period
- You must promptly notify the Health Benefits Program of any changes to your mailing address or the death of your spouse
- Upon the death of a member, the rebate is no longer issued to the surviving spouse, unless she is designated a Line-of-Duty widow
- The surviving spouse may be entitled to collect the rebate up until the time of the member's death (see Note below)

**Note: To request the Medicare Rebate after a member's death, the widow/widower must request a claim affidavit from the Retired Employee Benefit Section, 40 Rector St., New York, NY 10006, complete it and return it with a copy of the retiree's death certificate**

**I would advise you notify whatever Line Organization you belong to and report the passing of the member and be guided by them as to what benefits you will receive.**

**ADDED INFORMATION RECEIVED FROM EDDIE WOODS  
N.E. 10-13 CLUB [ewne1013@cfl.rr.com](mailto:ewne1013@cfl.rr.com) PLEASE REMEMBER IF  
YOU RETIRED FROM TRANSIT POLICE DEPT. YOU HAVE  
TO NOTIFY NYCERS SEE **HIGHLIGHTED** ABOVE AND IF  
RETIRED FROM NYPD YOU MUST NOTIFY NYC POLICE  
PENSION FUND ABOVE.**

### **A GENERAL GUIDE FOR THE WIDOW OR WIDOWER OF A RETIRED MOS**

#### **DO YOUR WIFE/FAMILY A GREAT SERVICE BY FILLING OUT THIS WORK SHEET**

**I know this form will alleviate your spouse's concern. You have no idea of the stress level the family is under. Sincerely, Pension rep**

#### **WORK SHEET for DECEASED MOS**

**FIRST NAME** \_\_\_\_\_ **MI** \_\_\_\_\_ **LAST** \_\_\_\_\_

**SPOUSE NAME** \_\_\_\_\_ **Address** \_\_\_\_\_ **City** \_\_\_\_\_ **St** \_\_\_\_\_ **Zip** \_\_\_\_\_

**Pension # Starts w/ Cap Letter** \_\_\_\_\_ **top right side Electronic Quarterly Statement**

**SS #** \_\_\_\_\_ **RANK** \_\_\_\_\_ **Last Command** \_\_\_\_\_

**HOME PHONE** \_\_\_\_\_ **CELL** \_\_\_\_\_ **EMAIL** \_\_\_\_\_

\_\_\_\_\_

You will have to provide the Deceased First, Middle and Last name, the date of death, social security number, next of kin as well as the executor/trix of the estate and his/her address and phone number.

To complete our records you will need a COPY of the will, a copy of the paid funeral bill, the original or certified copy of the Death certificate and Marriage certificate as well as ( SPOUSE Social Security #. These documents are necessary for any benefits that might be due you as per the member chosen options. Att Linda Harris

They will send the surviving spouse a pre-number application allowing the spouse to continue the health coverage that the member had at a cost equal to 102% of what the City pays, which includes admin fees.

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### **GENERAL GUIDE FOR THE WIDOW/er OF A RETIRED MOS**

#### **From the Pension Rep :**

THE BELOW ARTICLE WAS WRITTEN

By MARIE BRUSCO AND LINDA LACHICK NYC POLICE PENSION FUND

Few situations in life are more stressful than when a spouse passes. All too often we have a difficult time focusing on the issues at hand and need guidance to get the deceased affairs in order. The following is a general guide for the widow/er regarding important notifications that must be made by the surviving spouse and information you should have on hand when a retiree dies.

#### **FIRST STEPS TO BE TAKEN AFTER DEATH NOTIFICATIONS**

1 ) Operations Unit 646 610 5580 calling to report the death of a retired police officer and are requesting NYCPD FLAG for casket & Pallbearers for his funeral. IN (all five boroughs, all of Long Island and Upstate New York but NOT beyond Dutchess County.) Can *ALSO Request DEPT FLAG* for funerals OUTSIDE of above areas. Give FIRST, MIDDLE and LAST NAME, DATE OF DEATH, SOCIAL SECURITY NUMBER - *LAST 6 NUMBERS*, MEMBERS TAX #, RANK, LAST COMMAND, NEXT of KIN,

2 ) Notify the NYC Police Pension Fund (P P F) either in writing OR or by *telephone*. This Number is *Just For Death Benefits* 212) 693-6887. Attn: Retiree Death Benefits 233 Broadway, 25th Floor New York N Y 10279

3 ) Contact the appropriate UNION for a possible existing LIFE insurance policy AND also for *Continuation of Optional benefits*, Any Questions about the Fund provided or your right to benefits under a particular Fund, contact Fund Administrator at the Fund address shown below:

PBA (212) 233-5531 [John.Hucke@NYPD.org](mailto:John.Hucke@NYPD.org) FUNDS OFFICE: 212 349 7560

Detectives' Endowment Association (D.E.A.) (212) 587-9120

Sergeant's Benevolent Association (S.B.A.) (212) 431-6555 FAX (212) 431-6487

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

**4 ) Contact the NYC HEALTH Benefits Program for Special Continuation of Coverage Application (Coverage for LIFE) located at ( N E W ) 22 Cortland St. 12th Floor, New York, NY 10007: NEW (212) 306-7200 (Gen Info) When Writing; Send Certified W/ Return Receipt SS # on top of every page.**

*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. Thanks MARIE and LINDA.*

**Eddie Woods, Pension Rep**

**NE, FL 10-13**

**[Learn More about Medicare Part B IRMAA](#)**

**[Medicare Part B Reimbursement Application](#)**

**[Medicare Part B Reimbursement FAQs](#)**