

# *Survivor's Booklet*

*Dealing with the death of a County Employee*

*A Guideline for County of Santa Clara  
Employees, Retirees and their Survivor's*

*Employee Services Agency  
Special Personnel Programs Office  
2310 North First Street, Suite 102*

*408-299-6853*

*Rev: 9/4/08*

## ***This Booklet Was Developed With Two Goals in Mind:***

First, for the employee or retiree...

to support you in developing a survivor's plan in the event of your death. This may help to relieve your family of difficult decisions and to ensure that your wishes are respected.

Second, for the family or survivors...

to help you understand the benefits and services available to you as a survivor of a County employee.

## ***For Those Who Have Experienced a Death:***

The personal business discussed in this booklet can seem overwhelming, especially in a time of grief.

Take time to allow yourself to heal at your own pace, in your own way. Make only the necessary business decisions until you feel comfortable and informed enough to proceed.

County of Santa Clara staff is willing to provide referral, assistance, and support. If you have questions or are in need of assistance, please call Special Personnel Programs at (408) 299-6853.

## *Advice for Pre-Planning*

Much can be done to prepare for your own death. Advanced planning will relieve your survivors of difficult decisions. It can also ensure that your wishes will be respected and your estate will be handled in the most efficient manner possible. The following is a list of suggested ways to plan.

- Keep your beneficiary designations up to date. Santa Clara County employees have various benefits that should each have a designation. This includes: Basic Life Insurance, Supplemental Life Insurance, Deferred Compensation, and Cal PERS.
- Make a will or set up a trust.
- Organize and keep an updated record of all legal and financial papers. A document to help with this called “The Vital Record’s Packet” is available through Special Personnel Programs
- Consider arranging for your valuable possessions to be held jointly (with rights of survivorship) with your beneficiary.
- Pre-plan your funeral arrangements or let loved ones know your wishes verbally and in writing
- Consider organ donation choices.

## *The First Few Days After a Death*

The following is a guide to help survivors through the first few difficult days after a death.

- Contact family and friends. Give yourself as much time as possible to make the many choices that will be presented to you.
- Contact a funeral director to begin arrangements including type, time, and place of service. Know what your budget will allow and make careful choices.
- If the death was caused by an accident, was unusual or was not attended by a physician, the Medical Examiner/Coroner's office may contact you.
- Locate copies of the will or trust and contact a lawyer, if necessary.
- Contact the deceased's supervisor/department manager and inform him/her of the death, the supervisor will notify the appropriate Human Resources Staff.
- Make arrangements to collect the deceased's belongings from the workplace. (You may be contacted by the employee's supervisor regarding the return of County property, keys, pager, etc.)
- Have someone you trust watch the home of the deceased during services.

## ***Support for Coping***

**Employee Assistance Program  
1885 The Alameda Suite 211  
San Jose, CA 95126**

Dealing with the death of a loved one and the grief that follows is a process that takes time, courage, and support. In addition to grief, you may find yourself experiencing unexpected feelings and emotions.

Employees, coworkers, and dependents are eligible for free confidential counseling, consultation, and referral services through the Employee Assistance Program. Appointments can be made by calling (408) 241-7772.

### **Community Support**

Friends and relatives can provide needed help and support during this difficult time. Also, consider these additional resources:

Santa Clara County Health Care Providers  
(i.e. Kaiser, Valley Health Plan, HealthNet)

Places of Worship

Counseling Providers

Support Groups

## ***Santa Clara County Employee's & Survivor's Checklist***

Below is a list of organizations and County offices that you may need to contact. The Special Personnel Programs Office is available to help County employees and their survivors access Santa Clara County benefits. Please contact the office at 299-6853 if you need assistance.

### **DEATH CERTIFICATE**

**Santa Clara County Vital Records  
645 S. Bascom Ave  
San Jose, CA  
(408) 885-2010**

**Santa Clara County Clerk/Recorder's Office  
70 West Hedding Street First Floor  
San Jose, CA 95110  
(408) 299-5481**

The death certificate will be recorded in the county where the death occurred. In Santa Clara County, within the first six weeks of the death, the certificate will be available from the Santa Clara County Vital Records Office. After six weeks, the certificate can be obtained from the Santa Clara County Recorder's Office. You may need from 5 to 15 certified copies of the certificate, depending on the complexity of the decedent's estate. Obtaining copies of the death certificate is a service that may be provided by your funeral director.

### **FINAL PAYCHECK**

**County of Santa Clara  
Special Personnel Programs  
(408) 299-6853**

Each employee has the option to designate who may receive their final salary and cash-out in the event of their death. The checks are released to the designee from the Special Personnel Programs office. The Final Warrant Designation forms are available in each departmental personnel unit. If there is no designation on file, the County will follow the Probate Code which requires the survivor to sign an affidavit, provide a certified copy of the death certificate and in some cases, wait up to 40 days to receive the funds.

### **CALIFORNIA PUBLIC EMPLOYEES RETIREMENT SYSTEM (Cal-PERS)**

**Santa Clara County Area Office  
180 Metro Drive Ste. 520  
San Jose, CA 95110  
(888) 225-7377**

After being notified of the death, PERS will send the survivor / beneficiary a questionnaire and claim packet. Notification for active employees will be made by the Special Personnel Programs office. Should you need to contact PERS to notify them of a death, contact them with the Headquarters number listed above. You will be asked to provide the following information: deceased's name, position, department, social security number, date of birth, date and cause of death, and dates of employment. You may also be asked if the death was work related. In addition, you will need to provide the name, address, and telephone number of the next of kin.

## **SANTA CLARA COUNTY FEDERAL CREDIT UNION**

**852 North First Street**

**San Jose, CA 95112**

**(408) 282-0700**

The Credit Union offers many different services including checking accounts, loans, loan insurance, I.R.A. accounts, and life insurance. If the deceased had accounts with the Credit Union, you should collect the following: certified copy of the death certificate, account and loan information, latest statement(s) and name and social security number of all persons named on accounts. Make an appointment to speak with the Credit Union Collection Manager. For your appointment, make sure to take personal identification.

## **SANTA CLARA COUNTY LIFE INSURANCE**

Employees holding regular coded or unclassified positions may be eligible for basic group life coverage. Additional insurance is also available for employees to purchase through the Supplemental Group Life Plan and the Accidental Death and Dismemberment Benefit.

To process a claim, you must provide the Special Personnel Programs Office, (408) 299-6853, with a certified copy of the death certificate and a completed claim form. To process an Accidental Death and Dismemberment claim, you may be asked by the insurance company to provide additional information such as: autopsy report, proof of premium payment, and marriage certificate. If you are the survivor of a retiree who continued this insurance after retirement from the County, contact United Administrative Services, (408) 288-4400.

## **DEFERRED COMPENSATION**

**ICMA –Retirement Corporation**

**1150 N. First Street, Suite 206**

**San Jose, CA 95112**

**(888)-883-8571**

Deferred Compensation is an optional plan for eligible County employees to take pre-tax income out of their paychecks and set it aside for retirement years. The plan beneficiary will have choices of how the benefit is to be distributed. The survivor's choices will be processed through Santa Clara County Benefits office (408) 299-5866.

## **CONTINUATION OF HEALTH BENEFITS**

**Santa Clara County Benefits  
70 West Hedding Street 8<sup>th</sup> Floor  
San Jose, CA 95110**

Survivors of active employees may be allowed to continue health benefits. For more information, contact the Benefits Department, (408) 299-5880. An account may be set up for you and you will be billed monthly for the premiums. **It is important to do this within 60 days of the date of death to avoid a lapse in coverage.** Survivors of retirees, may be able to continue the retiree health plan benefit. Contact the Benefits Department within **30 days of the date of death** regarding this benefit.

## **SOCIAL SECURITY ADMINISTRATION**

**(800) 772-1213**

Survivors may be eligible for Social Security benefits. It is important to understand that **benefits are not automatic. You must apply for them and you should do so as soon as possible.** You may need to bring: a certified copy of the death certificate, copy of your marriage certificate, Social Security numbers of the survivor and any dependent children, approximate earnings of the deceased in the year of his/her death, and proof of age (birth certificate) for the surviving spouse and any dependent children.

## **VETERANS ASSOCIATION ADMINISTRATION (VA)**

**68 North Winchester  
Santa Clara, CA 95050  
(408) 553-6000**

If the deceased was a veteran, contact the local office of the VA Your funeral director may be able to contact the VA or you. They will send you the necessary forms and applications. You may need to show a certified copy of the death certificate, your marriage certificate, birth certificates of any minor children, and discharge papers. Possible benefits for a non-service related death include limited reimbursement for the purchase of a plot and marker, or burial in any national cemetery other than Arlington National.

## *Other Items to Consider*

- Check for additional benefits.
- Check for mortgage insurance.
- Check for any other insurance policies such as: Supplemental Life and Accidental Death, Life insurance policies, credit card companies, credit unions, airline companies, and banks and travel clubs. Though an insurance policy may no longer look like it is in effect because the premiums have not been maintained, the policy may still have a payable benefit.
- Contact any clubs, labor organizations, and professional organizations to which the deceased belonged.
- Search for important papers, bank books, documents in safe deposit boxes, and files at home and at the office.
- Contact past employers other than the County of Santa Clara regarding deferred benefits.
- Contact your banks regarding your accounts. Check to see if any accounts have a beneficiary named or pay on death agreement.
- Consider renaming credit card accounts.
- Contact a lawyer or a local I.R.S. office regarding inheritance or state death taxes.
- Review the billing name on utilities and other regularly paid bills.
- Update any policies and accounts where the deceased may have been listed as a beneficiary.
- For information on how to make an inquiry about a missing life insurance policy, contact the American Council of life Insurers at 101 Constitution Avenue, NW Washington, DC 20001-2133. (202) 642-2000 or on line at: <http://www.scli.com>
- This document and most of the forms referenced can be found on line at <http://deoed.sccgov.org>. Select Employee Development, then Special Personnel Programs.

## *Phone Numbers*

County of Santa Clara Special Personnel Programs Office...	(408) 299-6853
County of Santa Clara Employee Assistance Program.....	(408) 241-7772
County of Santa Clara Employee Benefit Services .....	(408) 299-5880
County of Santa Clara Deferred Compensation.....	(408) 299-5866
ICMA – Retirement Corporation .....	(800) 669-7400
United Way of Santa Clara County .....	(408) 248-INFO
The Centre for Living with Dying .....	(408) 980-9801
KARA .....	(650) 321-5272
KARA Children's Program .....	(650) 321-5859
County of Santa Clara Medical Examiner/Coroner .....	(408) 793-1900
Social Security Office .....	(800) 772-1213
Veterans Association Administration .....	(408) 553-6000
County of Santa Clara Vital Records Office.....	(408) 885-2010
County of Santa Clara Records Office .....	(408) 299-2481
United Administrative Services .....	(408) 288-4400
CalPers Public Employees Retirement System ..... (PERS)	(888) 225-7377