
# Aftercare Assistance Guide

The staff of Sossoman Funeral Home and Crematory Center wish to extend our deepest condolences for your loss. We are grateful that you entrusted our funeral home with your recent funeral services, and we sincerely appreciate your confidence in our staff and the services we provide.

Families often need our assistance after the funeral. For that reason, we would like to share with you support literature and program resources that we have compiled and others have found helpful during this time of transition. We hope you and your loved ones will also benefit from this resource as you navigate through the countless situations that arise following the death of a loved one.

Again, thank you for selecting our funeral home, and please let us know if we can be of further assistance to you and your family.

**1011 South Sterling St. / PO Box 2608, Morganton, NC 28680-2608**
**Phone: (828)437-3211 main@sossomanfh.com**
**www.sossomanfh.com**

# A little more about the information in this packet:

# Checklist: Organizations to Contact After a Death

Below is a checklist of possible agencies and businesses that should be notified of the death. Because each individual case is unique, the list may not be complete. Consult with your Funeral Director to see if any of the government agencies have already been notified on your behalf.

- ❒ Social Security Administration: 800-772-1213 (everyone)
- ❒ Department of Veterans Affairs: 800-827-1000 (if decedent was formerly in the military)
- ❒ Defense Finance and Accounting Service: 866-912-6488 (military service retiree receiving benefits)
- ❒ Office of Personnel Management: 888-767-6738 (if decedent is a retired or former federal civil service employee)
- ❒ U.S. Citizenship and Immigration Service: 800-375-5283 (if decedent was not a U.S. citizen)
- ❒ State Department of Motor Vehicles (if decedent had a driver's license or state ID)
- ❒ State and/or County Board of Elections (if decedent was a registered voter)
- ❒ United States Post Office
  - o To forward the decedent's mail to another address, the executor or administrator of the decedent's estate must obtain a change of address form (USPS Form 3575) either online or at the local Post Office location. This can be done online or in person. You will need to certify on the form that you are the person who has been appointed by the probate court to act as executor or administrator of the estate.
- ❒ Register the decedent's name on the Deceased Do Not Contact list through the Direct Marketing Association at ims-dm.com/cgi/ddnc ($1 fee)
  - o All members of the Direct Marketing Association will delete the decedent's name from their mailing lists once the name is posted.

Below are a few examples of additional organizations that may need to be notified following a death:

- ❒ Credit card and merchant card companies
- ❒ Banks, savings and loan associations and credit unions
- ❒ Mortgage companies and lenders
- ❒ Financial planners and stockbrokers
- ❒ Pension providers
- ❒ Life insurers and annuity companies
- ❒ Health, medical and dental insurers
- ❒ Disability insurer
- ❒ Automotive insurer
- ❒ Mutual benefit companies
- ❒ Professional associations and unions
- ❒ Health clubs and athletic clubs
- ❒ Automobile clubs
- ❒ Public library
- ❒ Alumni clubs
- ❒ Rotary club
- ❒ Kiwanis
- ❒ Lions
- ❒ Veterans organizations and clubs

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# Checklist: Notifying Credit Reporting Agencies After a Death

It is recommended that you send notification to each Credit Reporting Agency with copies of the death certificate and, if you are the personal representative of the estate, your appointment papers from the Probate Court. Prior to sending, make copies for your records.

**Experian**
P.O. Box 4500
Allen, Texas 75013

**Equifax**
P.O. Box 105788
Atlanta, Georgia 30348

**TransUnion**
P.O. Box 2000
Chester, PA 19016

Fill in the information below for yourself as Requesting Party and for the Decedent.

**Requesting Party**

Name:________________________________________

Address:________________________________________

City: ____________________________ State: ________ ZIP:____________

Phone: ________________________ (w) ________________________(h)

**Decedent**

Name: ________________________ Location of Birth: ____________________

Date of Death: ________________ Social Security No.: ____________________

Date of Birth: ________________

**Prior Addresses of Decedent:** List the addresses of all residences of the Decedent over the past five years, starting with the most recent:

(a)

(b)

(c)

**Please identify your relationship to the Decedent.**

❒ Spouse ❒ Personal Representative of Estate ❒ Other: ____________________

Please initial each request you wish to make to the Credit Agency receiving this notification.

_______ Post on the Decedent's credit report: "Deceased. Do Not Issue Credit."

_______ Please forward the current copy of the Decedent's credit report to me at the address listed above.

Date:________________________________________

Signature of Requesting Party:______________________________

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# Checklist: Notifying Social Media Sites

- ❐ Facebook
  - o **You will need the following items when deactivating an account:**
    - Proof of your authority, such as a power of attorney document, birth certificate, last will or testament, or your appointment as executor or administrator of the estate, and
    - A death certificate or other proof of death (obituary).
  - o Go to https://www.facebook.com/help
  - o Click on "Policies and Reporting" at the top of the page.
  - o Click on "Managing a Deceased Person's Account".
  - o Follow Facebook's instructions on contacting them about having a deceased person's account memorialized.

- ❐ Twitter
  - o Go to https://help.twitter.com/forms/privacy
  - o Click on "I want to request the deactivation of a deceased or incapacitated person's account."
  - o Fill out the form and submit to Twitter. Twitter will follow up after reviewing the report.

- ❐ LinkedIn
  - o Go to https://www.linkedin.com/help/linkedin/ask/ts-rdmlp
  - o Fill in information about yourself and the decedent on the form.
  - o Add a link to an obituary or related news article on the death.
  - o Submit report.

- ❐ Instagram
  - o **You will need the following items when deactivating an account:**
    - You will need decedent's birth certificate and death certificate and your appointment as executor or administrator of the decedent's estate.
  - o Go to https://help.instagram.com/264154560391256/
  - o Select whether you want to memorialize or remove the account.
  - o Fill out the online form and submit.

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# Checklist: Notifying Social Media Sites

- ❒ Google and YouTube
  - **You will need the following items when deactivating an account:**
    - Scanned copy of your government-issued ID or driver's license
    - Scanned copy of the decedent's death certificate.
  - Go to https://support.google.com/accounts/troubleshooter/6357590?hl=EN
  - Click on "Close the account of a deceased user."
  - Fill in your information as well as the decedent's.
  - Submit.

- ❒ Pinterest
  - **Email the following information to care@pinterest.com**
    - First and last name of the deceased
    - Username of the deceased's account
    - Email address of the deceased tied to the account
    - Copy of death certificate or obituary
    - Your full name
    - Verification of your relationship to the individual:
      - Birth or marriage certificate
      - Notarized proof of relation
      - Mention in an obituary is sufficient

- ❒ SnapChat
  - **You will need the following information to access this page**:
    - Username
    - Password
  - Login in to the user's account by clicking here.
  - Follow the instructions to delete the account.

## A Message From Social Security

Your funeral director is helping the Social Security Administration by providing you this information about Social Security benefits. If the deceased was receiving benefits, contact us to report the death. If you think you may be eligible for survivors benefits, contact us to apply.

## How Social Security Helps Families

Social Security survivors benefits help ease the financial burden that follows a worker's death. Almost all children under age 18 will receive monthly benefits if a working parent dies. Other family members may be eligible for benefits, too.

Anyone who has worked and paid Social Security Federal Insurance Contributions Act (FICA) taxes has been earning Social Security benefits for his or her family. The amount of work needed to pay survivors benefits depends on the worker's age at the time of death. It may be as little as 1 to 1.5 years for a young worker. No one needs more than 10 years.

## Who Can Get Survivors Benefits?

Here is a list of family members who are typically eligible for benefits:

- Surviving spouses age 60 or older.
- Surviving spouses at any age if caring for the deceased's child(ren) who are under age 16 or disabled.
- Divorced spouses age 60 or older, if married to the deceased 10 years or more.
- Surviving spouses and divorced spouses age 50 or older, if they are disabled.
- Children up to age 18.
- Children age 18 - 19, if they attend elementary school or high school full time.
- Children over age 18, if they became disabled before age 22.
- The deceased worker's parents age 62 or older, if they were being supported by the worker.

## A Special One-Time Payment

In addition to the monthly benefits for family members, a one-time lump-sum death payment of $255 can be paid to a spouse who was living with the worker at the time of death. If there is none, it can be paid to:

- A spouse who is eligible for benefits.
- A child or children eligible for benefits.

This payment cannot be made if there is no eligible spouse or child.

## How to Apply for Benefits

How you sign up for Social Security benefits depends on whether or not you are receiving other Social Security benefits.

If you aren't receiving Social Security benefits, you can apply for benefits by telephone, by accessing the Social Security website www.socialsecurity.gov, or by going to any local Social Security office. You may need some of the documents shown on the list below. Do not delay your application because you do not have all the information. If you do not have a document you need, the Social Security Administration can help you obtain it.

## How to Apply for Benefits (continued)

In many situations, if you're already receiving benefits as a spouse on your spouse's record when they pass away, we can automatically change your payments to survivors benefits once the death is reported to us. Benefits for any children will also automatically be changed to survivors benefits once the death is reported to us.

## Information Needed

- Your Social Security number and the deceased worker's Social Security number.
- A death certificate. (Generally, the funeral director provides a statement that can be used for this purpose.)
- Proof of the deceased worker's earnings for the previous year (W-2 forms or self-employment tax return).
- Your birth certificate.
- A marriage certificate, if you are applying for benefits as a surviving spouse or divorced spouse.
- A divorce decree, if you are applying for benefits as a divorced spouse .
- Children's birth certificates and Social Security numbers, if applying for children's benefits.
- Your checking or savings account information, for direct deposit of your benefits.

You will need to submit original documents or copies certified by the custodian of records. You can mail or bring them to the office. Social Security will make photocopies and return the documents to you.

## Supplemental Security Income (SSI)

If you are 65 or older, disabled, or blind, and have limited income and resources, ask the Social Security representative about Supplemental Security Income (SSI). If you receive SSI, you may also qualify for Medicaid, Supplemental Nutrition Assistance Program (SNAP) and other social services.

## For More Information

For more information, visit Social Security's website at www.socialsecurity.gov. You can also phone the toll-free number at **1-800-772-1213** (TTY 1-800-325-0778). By calling the 800 Number, you can use our automated telephone services to get recorded information and conduct some business 24 hours a day. You can speak to a Social Security representative between 7 a.m. and 7 p.m. Monday through Friday. You can also write or visit any Social Security office. To find your local office, visit our Social Security Office Locator at www.socialsecurity.gov. **The Hickory, NC office phone number is 1-888-877-1615. They have representatives staffed from 9 a.m. to 4 p.m.**

## A Reminder

If the deceased received Social Security benefits, return any checks, which arrive after death to the Social Security office. If Social Security checks were being directly deposited into a bank account, please notify the bank of the death.

# How to apply for a Veterans burial allowance

Find out how to get Veterans burial allowances (sometimes called "Veterans death benefits") to help cover burial, funeral, and transportation costs.

## Am I eligible for allowances to help pay for a Veteran's burial and funeral costs?

You may be eligible for Veterans burial allowances if you're paying for the burial and funeral costs and you won't be reimbursed by any other organization, like another government agency or the Veteran's employer. You must also meet all of the requirements listed below.

**One of these relationships or professional roles describes your connection to the Veteran. You're:**

- The Veteran's surviving spouse (**Note:** We recognize same-sex marriages.), **or**
- The surviving partner from a legal union (a relationship made formal in a document issued by the state recognizing the union), **or**
- A surviving child of the Veteran, **or**
- A parent of the Veteran, **or**
- The executor or administrator of the Veteran's estate (someone who officially represents the Veteran)

**The Veteran must not have received a dishonorable discharge, and one of these circumstances must be true. The Veteran died:**

- As a result of a service-connected disability (a disability related to service), **or**
- While getting VA care, either at a VA facility or at a facility contracted by VA, **or**
- While traveling with proper authorization, and at VA's expense, either to or from a facility for an examination, or to receive treatment or care, **or**
- With an original or reopened claim for VA compensation or pension pending at the time of death, if they would've been entitled to benefits before the time of death, **or**
- While receiving a VA pension or compensation, **or**
- While eligible for a VA pension or compensation at time of death, but instead received full military retirement or disability pay

**Or the Veteran:**

- Had been getting a VA pension or compensation when they died, **or**
- Had chosen to get military retired pay instead of compensation

**Note:** We'll also provide an allowance for the cost of transporting a Veteran's remains for burial in a national cemetery.

## You can't get burial allowances for certain individuals

We don't provide burial allowances if the individual died:

- On active duty, **or**
- While serving as a member of Congress, **or**
- While serving a federal prison sentence

## What kind of burial benefits can I get?

If you're eligible, you may receive these benefits:

- VA burial allowance for burial and funeral costs
- VA plot or interment allowance for the cost of the plot (gravesite) or interment
- VA transportation reimbursement for the cost of transporting the Veteran's remains to the final resting place

**Note:** You'll need to pay for these services or other costs first before you apply for an allowance.

## Is there a time limit for filing?

You must file a claim for a non-service-connected burial allowance within 2 years after the Veteran's burial or cremation. If a Veteran's discharge was changed after death from dishonorable to another status, you must file for an allowance claim within 2 years after the discharge update. There's no time limit to file for a service-connected burial, plot, or interment allowance.

## What documents do I need to send with my application?

**You'll need to send copies of these documents:**

- The Veteran's military discharge papers (DD214 or other separation documents)
- The Veteran's death certificate
- Any documents or receipts you have for the cost of transporting the Veteran's remains
- A statement of account (preferably with the letterhead of the funeral director or cemetery owner) that has this information:
    - The Veteran's name, **and**
    - The type of service or item purchased, **and**
    - Any credits, **and**
    - The unpaid balance

## As a surviving spouse, do I need to file a claim for burial costs?

No, you don't need to file a claim as a surviving spouse, if you're listed as the Veteran's spouse on the Veteran's profile. When we receive notice of the Veteran's death, we automatically pay a set amount to those eligible surviving spouses to help pay for the plot, the cost of interment, or transportation of the remains to the cemetery.

**Burke County Veterans Services office is located at 501 N Green St, Morganton, NC 28655. The phone number is 828-439-4376.**

For the most up-to-date information, assistance, and to apply for burial benefits online, please visit:

**https://www.va.gov/burials-memorials/veterans-burial-allowance/**

# LOST LIFE INSURANCE POLICY LOCATOR

The North Carolina Department of Insurance can help consumers try to locate and identify individual life insurance policies or annuity contracts of a deceased policyholder.

**WHO CAN SUBMIT THE REQUEST?**

- Individuals who believe they are beneficiaries, or
- An executor or legal representative of a deceased individual who may have lived in North Carolina when a policy was issued or annuity was purchased.

**HOW TO SUBMIT A REQUEST**

**To help us assist you with your request, please follow these steps:**

- Provide all of the requested information on the form below.
- Mail the completed form and in an envelope marked "CONFIDENTIAL" to one of the following addresses:

**By regular mail:**
N.C. Department of Insurance
Consumer Services Division, Life Policy Locator
1201 Mail Service Center
Raleigh NC 27699-1201

**By FedEx, UPS, etc.**
N.C. Department of Insurance
Consumer Services Division, Life Policy Locator
325 N. Salisbury Street
Raleigh, NC 27603

**WHAT HAPPENS NEXT?**

Upon receipt of your completed request form, the Department of Insurance will:

- Forward the completed form to all North Carolina-licensed life insurance companies.
- Ask that the companies search their records to determine whether or not they have any individual life insurance policies or individual annuity contracts in the name of the deceased.
- Ask that they respond directly to the requestor only if they have any individual life insurance policies or annuity contracts naming the deceased, and if the requestor is authorized to receive this information.

**QUESTIONS**

- For additional assistance, please call our Consumer Services division at 855-408-1212 (toll free in N.C.) or at 919-807-6750.

NC DEPARTMENT OF INSURANCE
MIKE CAUSEY · COMMISSIONER

# LOST LIFE INSURANCE POLICY LOCATOR

**To help us assist you with your request, please follow these steps:**
Complete and print both pages of this form and mail in an envelope marked "CONFIDENTIAL" to one of the following addresses:

**By regular mail:**
N.C. Department of Insurance
Consumer Services Division, Life Policy Locator
1201 Mail Service Center
Raleigh NC 27699-1201

**By FedEx, UPS, etc.:**
N.C. Department of Insurance
Consumer Services Division, Life Policy Locator
325 N. Salisbury Street
Raleigh, NC 27603

| A. REQUESTOR'S CONTACT INFORMATION | | |
|---|---|---|
| Date of Request: | | |
| Name (last, first, middle:) | | |
| Address: | | |
| City: | State: | ZIP Code: |
| County: | Email Address: | Day Phone: |
| **B. DECEASED'S INFORMATION** | | |
| Deceased's Name (last, first, middle:) | | |
| Other Legal Names Used (such as a maiden name:) | | |
| Date of Birth: | Date of Death: | SSN: |
| Last Address: | | |
| City: | State: | ZIP Code: |
| Previous Address: | | |
| City: | State: | ZIP Code: |
| Previous Address: | | |
| City: | State: | ZIP Code: |
| **C. RELATIONSHIP OF REQUESTOR TO DECEASED (CHECK ALL THAT APPLY)** | | |
| Spouse | Executor or legal representative | Child (18 or older) Attorney |
| Other (Specify:) | | |

## D. REQUESTOR'S CERTIFICATION

**I certify that I have made a diligent search of the deceased person's records and property, including bank statements and safety deposit boxes, and have asked family members to identify all life policies or annuity contracts that I have reason to believe covered the life of the deceased person named above. I understand that life insurance companies will respond directly to me only if they have reason to believe that the deceased has any policies with them and that I am authorized to receive this information.**

**I further understand that the Department of Insurance's only role with this request is to forward all North Carolina licensed life insurance companies this completed form. I understand that the company may require additional information from me, including and certified death certificate and documentation of my legal authority to obtain information about the deceased.**

**For privacy and protection of confidential personally identifiable information, I understand that all original documents that I submit with this request will be destroyed pursuant to the Department's record retention schedules.**

**I certify that the information that I have provided is complete and accurate.**

**Requestor's signature**_______________________________________________

this ____________________________________ day of __________ , 20______

# NOTIFICATION OF DECEASED VOTER

**North Carolina**

NC STATE BOARD OF ELECTIONS
P. O. BOX 27255
RALEIGH, NC 27611-7255

PHONE: 1-866-522-4723 FAX: 919-715-0135
elections.sboe @ncsbe.gov

**PURPOSE**

This form is intended to provide notification of the death of a North Carolina registered voter to a county board of elections. Upon confirmation of the voter, the county board of elections will *remove* the voter from the county's list of registered voters. This form may only be completed by a near relative or personal representative of the deceased voter's estate.

**INSTRUCTIONS**

Complete this form as thoroughly as possible. Requested information will be used to ensure that we have the correct voter. Sign the form and then submit (*mail, fax, or scan & email*) it to the county board of elections office in the county in which the deceased voter lived prior to death. Contact information for the county boards of elections is available at: www.ncsbe.gov.

## Deceased Voter Information

| Last Name | First Name | Middle Name | Suffix |
|---|---|---|---|
| | | | |

| **Date of Birth** (MM/DD/YYYY) | **Age** | **Gender** ☐ Male ☐ Female | **Last 4 Digits of SSN** | **Driver License or ID No.** | **Voter Registration Number** (if known) |
|---|---|---|---|---|---|
| | | | | | |

| **Voter Registration Address** | **Last Known Address** (If different than voter registration address) |
|---|---|
| | |
| **City** **State** **County** | **City** **State** **County** |

| **County of Registration** | **Date of Death** (if known) | **County of Death** (if known) | **State of Death** (if known) |
|---|---|---|---|
| | | | |

## Person Providing Deceased Voter Information

**Full Name**

**Address**

**City** **State** **Zip Code**

**Relationship to voter: (Required, please check one)**

***North Carolina law defines a "Near Relative" as:***

☐ spouse ☐ sibling ☐ parent ☐ stepparent
☐ child ☐ stepchild ☐ grandchild ☐ grandparent
☐ mother/father/daughter/or son in-law
☐ Legal guardian
☐ Representative of estate

## Signature

**X**

**Signature (Required)** **Date Signed**

***Thank you for providing this information.***

***Send Form To:***

NC STATE BOARD OF ELECTIONS
P. O. BOX 27255
RALEIGH, NC 27611-7255

*Administrative Use Only*

*Attach Registration List Label Here*
*(If applicable)*

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