

Important Details & Contact Information

We understand that the task of caring for the details following the death of a loved one can be overwhelming and confusing. We have prepared this basic information to help you through that process. This is a basic overview and in many situations you may need more detailed information. You can obtain more detail by talking directly to your funeral director or by using one of the many contact websites or phone numbers listed within this guide. Please realize that some of the items on this list will not pertain to your specific situation and they may be disregarded.

DEATH CERTIFICATES

Your funeral service provider will be responsible for completing and filing a death certificate. During that process, the certified copies may be ordered. Although there is no universal time frame, this process usually takes from between two and three weeks, depending on the location of death (county), the certifier (physician, medical examiner, etc.) and the funeral service establishment.

Certified copies are suggested for life insurance policies, insured loans, union benefits, stocks and bonds and transfer of ownership of real property. Some agencies, such as Social Security, most banks and Oregon DMV, may make a photocopy and return the certified copy to you.

Oregon uses two types of certified death certificates. A LONG form contains all information, including the cause of death, while a SHORT form omits the cause of death. You must choose between the long and short form depending on the intended use of the certificate. While a life insurance company may require a long form, a bank is likely satisfied with a short form. All land transfers in Oregon are required to use the short form only as a matter of confidentiality.

The certified copies are issued by the vital records office at the health department in the county of death; the original certificate is then filed in the state archives. If additional certified copies are needed later (usually after 30 days) you will need to order them from the Oregon Department of Human Services, 800 NE Oregon St., Suite 205, Portland, OR 97232. Their numbers are 971-673-1190 or 888-896-4988 Toll Free.

In Oregon, certified death certificates cost \$25.00 each. In Washington, the copies are \$20.00 each.

SOCIAL SECURITY

Social Security should be notified as soon as possible when a person dies. Your funeral director will report the death to Social Security. You will need to furnish the funeral director with the deceased's Social Security number so he or she can make the report.

Some of the deceased's family members may be eligible to receive Social Security benefits if the deceased person worked long enough under Social Security to qualify for benefits. You should get in touch with Social Security as soon as you can to make sure the family receives all of the benefits to which they may be entitled. Please read the following information carefully to learn what benefits may be available.

- ◆ A one-time payment of \$255 can be paid to the surviving spouse if he or she was living with the deceased; or, if living apart, was receiving certain Social Security benefits on the deceased's record. If there is no surviving spouse, the payment is made to a child who is eligible for benefits on the deceased's record in the month of death.
- ◆ Certain family members may be eligible to receive monthly benefits, including:
 - A widow or widower age 60 or older (age 50 or older if disabled);
 - A surviving spouse at any age who is caring for the deceased's child under age 16 or disabled;
 - An unmarried child of the deceased with some restrictions;

You can reach the Social Security Administration at: <http://www.ssa.gov/> or by phone at 800-772-1213.

VETERANS ADMINISTRATION

Honorably discharged veterans are generally eligible for several VA benefits, including burial of remains in a casket or cremated remains in a VA cemetery, a marker for the grave or niche, a service at the cemetery, military honors and a burial flag. Additional benefits may apply if the death occurs in a VA facility or if the veteran is under special VA care at the time of death.

Your funeral director will assist with identifying and arranging for these benefits. Your funeral director will also supply you with detailed information regarding Willamette National Cemetery in Portland or any other VA cemetery.

You can reach the Veterans Administration at: <http://www.va.gov/> or by phone at: 800-827-1000.

BANKS

You should notify the deceased's bank of the death and inquire about specific accounts such as checking, savings, savings bonds, time savings certificates. As mentioned in the death certificate section of this guide, banks will generally photocopy your certified copy for their files and return the certified copy to you.

The banking industry in Oregon is regulated by the Oregon Division of Finance and Corporate Securities. For questions or concerns you may contact them.

You can reach the banking division at: <https://dfr.oregon.gov/Pages/index.aspx> or by phone at: 503-378-4140 or toll-free in Oregon 888.877.4894.

INSURANCE

Individual life insurance policies must have a claim filed with the insurance company holding the policy. You may contact the insurance company directly, or your agent, to process the claim; generally a claim form is required. Filing a claim for life insurance usually requires a certified death certificate.

Be certain to check for policies on bank accounts, home mortgages, credit card accounts and department store accounts; sometimes life insurance is included as a part of a package. If the death occurs as the result of an accident, there may be accidental death coverage associated with these benefits.

If the death is the result of an automobile accident, the auto insurance company may include a death benefit; this is the case with most Oregon policies. It is very important to make sure a claim is filed with the insurance company by contacting the agent listed on the automobile's insurance card.

If you have difficulty locating an insurance company, you may contact the Oregon Department of Consumer and Business Services, Insurance Division; they maintain listings for all insurance companies that have done business in the state of Oregon.

You can reach the insurance division at: <https://dfr.oregon.gov/insure/Pages/index.aspx> or by phone at: 1-888-877-4894.

DMV—DRIVER AND MOTOR VEHICLE SERVICE DIVISION

When removing the deceased's name from a motor vehicle title, the DMV will generally use a photocopy of the death certificate, returning the certified copy to you. In some cases, a newspaper obituary may suffice in place of the death certificate.

You can reach the DMV at: <http://www.oregon.gov/ODOT/DMV/> or by phone at: 503-945-5000 (Salem); 503-299-9999 (Portland Metro).

UNION BENEFITS

Employment may provide benefits through a labor union or organization. Since membership benefits are so varied, it is advisable to check with the individual organization office. Many unions are listed under "Labor Organizations" in any yellow page directory. To file for a death benefit, a certified copy of the death certificate will most likely be required.

You can reach most labor unions at: <http://www.orafclcio.org/> or by phone at: 503-232-1195.

OREGON DEPARTMENT OF REVENUE

For specific information regarding requirements of the Oregon Department of Revenue, you should contact them directly.

You can reach the Oregon Dept. of Revenue at: <http://www.oregon.gov/DOR/> or email questions.dor@oregon.gov or by phone at: 503-378-4988.

Continued on next page

INTERNAL REVENUE SERVICE

For specific information regarding IRS requirements, you should contact them directly.

You can reach the IRS at: <http://www.irs.gov/> or by phone at: 800-829-1040.

PERS-PUBLIC EMPLOYEES RETIREMENT SYSTEM

In the event of death, a member or representative of your family must call PERS Customer Service at 503-598-7377 or toll free at 888-320-7377 and report the death as soon as possible. PERS will request a photocopy of the death certificate.

You can reach PERS at: <http://www.oregon.gov/PERS>

RAILROAD RETIREMENT BOARD

For specific information regarding railroad retirement benefits, contact the Railroad Retirement Board directly.

You can reach the RRB at: <https://www.rrb.gov/Benefits/> Survivor or by phone at: 877-772-5772.

LAWYER REFERRAL SERVICE

The Oregon State Bar operates a Lawyer Referral Service which refers clients to attorneys based on location, area of law, and special services offered. When a client calls for a referral they will be asked for their name, phone number, and a brief description of their legal problem. The client will be given the name and phone number of an attorney in the area where they need assistance.

If you are unsure if you need to speak with an attorney, you may still want to call the service. Lawyer Referral Service staff can help you identify the type of assistance you may need, if any.

You can reach the referral service at: <https://www.osbar.org/public/ris/> or by phone at: 503-684-3763 or toll-free at 800-452-7636.

INFORMATION ABOUT OREGON LAW

The Oregon State Bar provides complimentary information which is designed to help answer some of your questions about wills, trusts and estate planning. This information about Oregon law is available online, or in some instances, as a brochure. Brochures can be ordered online or by calling the Bar directly. The information provided is not intended to cover every situation. The resources listed contain general legal information that should not be used as a substitute for specific legal advice. Please remember that the law is always changing through actions of the courts and the Legislature.

The Bar's website contains valuable information on many legal issues, including these specifically relating to end of life concerns:

- ◆ Your Will
- ◆ What Is Probate?
- ◆ What Taxes Have to be Paid if Someone Dies?
- ◆ What Is a Trust?
- ◆ What Is a Living Will?
- ◆ Estate Planning for Parents of the Disabled
- ◆ Powers of Attorney and Other Decision-Making Tools
- ◆ What To Do When a Close Relative Dies

You can reach the Oregon State Bar at: <https://www.osbar.org/public/legalinfo/wills.html>

You can reach the Bar by phone at: 503-620-0222 or toll-free in Oregon 800-452-8260.