

# WHAT TO DO WHEN YOUR LOVED ONE DIES

**PLEASE NOTE: THIS DOCUMENT SHOULD NOT BE CONSIDERED LEGAL ADVICE. ANY QUESTIONS SHOULD BE REFERRED TO A LICENSED PROFESSIONAL IN YOUR STATE OF PERMANENT RESIDENCE.**

## **BEFORE YOU THINK YOU NEED IT**

**[Lockheed Martin and ULA benefit contact information is on the last page.]**

1. Create a file folder or notebook with all information you can gather about employment records, insurance policies, burial plan policy, bank accounts, stocks, bonds, CDs and IRAs, credit cards, wills, location of safety deposit boxes and keys, real estate deeds, etc. Be certain that employment records contain all information for your employee benefits office that your family member or representative will need to report your death and start any survivors' benefits. Organize the information with account numbers, contact names, telephone numbers, addresses, websites, login information and passwords. Have your Executor, Successor, Trustee or loved one review everything to be certain it is clear. Review your information periodically to ensure it is up to date.
2. Identify any "free" accidental death insurance or other insurance policies you may have received through a bank or credit card company. Include this information in your folder.
3. If you want to be a tissue/organ donor, ensure your medical team and family know and will honor your desire. If you have a Living Will, Do Not Resuscitate Order or any other instructions in the event of a medical emergency, injury or death, put a copy with the information previously gathered and ensure that your doctor has it and family members know where to find it.
4. Review your will and trusts to ensure they are current and written to minimize taxes. Verify they are valid for the state in which you are now living. Did you designate an Executor to manage your estate in probate? Consider consulting an estate or trust attorney to avoid financial pitfalls. Do you have any special property, art, collections or business agreements requiring particular handling?
5. Review and document desired funeral arrangements (e.g., mortuary or crematory, pallbearers, church or cemetery). Have you pre-purchased a plan? (Note: By law, a mortuary must provide price information over the phone.) Do you belong to a fraternal order or religious group that may make special arrangements for the funeral? If you were in the military, they may provide a military honor guard.
6. If you or a family member has a serious care need (in a long-term care facility, assisted living, or hospice care), ensure that you know the medical wishes and where all the above information is located for that family member. These facilities usually require a legal Medical Directive when the person is admitted. Is there a member of your family with a disability for

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which lifetime care must be provided? This is especially important if your family member under care survives you!

## **IMMEDIATELY UPON THE DEATH OF YOUR LOVED ONE**

1. Get a legal pronouncement of death. If no doctor is present you will need someone to do this.
  - If the person dies at home without hospice care, have the Do-Not-Resuscitate (DNR) document in hand then call 911. Without a DNR, the paramedics usually must begin emergency treatment measures and transport to an emergency facility for a doctor to pronounce death. **If the person was a tissue/organ donor, notify the doctor or paramedics immediately.**
  - If the person is under hospice care, call the hospice nurse who can declare death and help with arrangements to transport the body. Notify the person's doctor or county coroner. Request multiple copies of the death certificate—they are needed for financial institutions, insurance companies and government agencies, etc. There will be more needed than you think is logical.
  - If no autopsy is required, arrange for transportation to a mortuary or crematorium. Notify them of any prearrangements. (Note: By law, a mortuary must provide price information over the phone.)
2. Notify close family and friends. Ask them to pass the information to others.
3. Notify the employer if the person was still working. Be certain that contact information for the person's employee benefits office includes all information the representative will need to report the person's death and initiate any survivors' benefits. If the person is a volunteer, notify those entities.
4. Ask someone to watch the person's home, collect mail, answer the phone. Arrange for care of dependents and any pets. Water plants and dispose of perishable foods.
5. Locate any special instructions such as burial, funeral, or other such arrangements the person may have made. If arrangements have not been made, contact a funeral home or mortuary concerning burial or cremation arrangements. By law, a mortuary must provide price info over the phone.
6. Prepare an obituary. Is there a particular memorial desired (e.g., medical research group, charity, welfare society, or scholarship fund)?

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## UP TO TEN DAYS AFTER THE DEATH

Here is where all the information accumulated in the first paragraph and copies of the Death Certificate noted above become really important!

1. Take the will to the appropriate county or city office to have it accepted for probate.
2. Inventory any personal property (e.g., furnishings, jewelry, art, memorabilia, and special equipment). Determine how the property is to be handled (e.g., transferred to the surviving spouse, bequeathed, sold, or donated).
3. If necessary, the Executor, Successor or Trustee should open a bank account for the deceased's estate, gather records for creditor payments, tax reports, etc.
4. Contact:
  - Social Security Administration (800-772-1213; [ssa.gov](http://ssa.gov)) and any other government agency (Veterans association?) or company benefit program that may be making payments to the person deceased.
  - Law enforcement to request they periodically check the property. This is especially important if the person's home is not occupied. There are those who read obituaries to find homes to rob!
  - A trust and estates attorney for any property titles or assets to be transferred to survivors and heirs or probate issues resolution. Is a personal attorney involved?
  - The investment advisor for information on holdings.
  - Bank(s), for accounts and safe deposit box.
  - Life insurance agents.
  - Utility companies and postal service to cancel service or make necessary changes.
  - Credit card companies, internet provider, auto pay accounts, other creditors.
  - Any clubs, professional associations or societies, alumni groups.

This list is not all-inclusive—there may be other entities requiring contact.

5. Retain receipts, documentation of expenses, and other estate information for evaluation by tax preparer for deceased person's tax return. Trust accounts require special tax handling depending on the state where the trust was written and type of trust. An estate tax specialist may be required.
6. Be alert for unscrupulous attempts to lay claim to property. Require documentation and verify any claims. Do not rush to make distributions—sometimes family disagreements regarding medical care or terms of the will arise. Probate Court may be needed for resolution.

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## **Lockheed Martin Benefits and ULA Benefits Contact Information**

If a retiree or spouse need to report a death, they should contact the appropriate number below. Have the employee's Social Security Number available.

### **For ULA:**

Contact the appropriate "benefit contact" listed on the ULA Retirement and Savings Plans Contacts located on the MARS website.

- <https://www.ulalaunch.com/resources/benefits-contacts>

### **For Lockheed Martin:**

**Benefits Contacts Summary on the MARS Website:** <https://marsretirees.org/benefits/>

### **Lockheed Martin Employee Service Center:**

Destination Wellbeing ESC Online: must have employee's sign in and password to log onto the website: <https://lmc.lifeatworkportal.com/login/>

Toll-free: 866-562-2363

International callers: 201-242-4397

Hearing-impaired: 800-833-8334

### **Available Times:**

Customer Service Representatives are available from 8 a.m. to 8 p.m. Eastern Time, Monday through Friday, except holidays.

### **Mailing Address:**

Lockheed Martin Employee Service Center  
P.O. Box 18020  
Norfolk, VA 23501-1848

### **Overnight Mail:**

Lockheed Martin Employee Service Center  
1434 Crossways Blvd  
1st Floor East Wing  
Chesapeake, VA 23320

### **Fax:**

833-865-5775