



COVINA FIREFIGHTERS SURVIVOR INFORMATION

This document was prepared to assist our members during time of grief to make informed, positive decisions for the survivors regarding continuation of benefits during that difficult time.

This document contains three sections:

EMERGENCY NOTIFICATIONS

EMERGENCY NOTIFICATIONS

PRE-PLANNING INFORMATION

PRE-PLANNING RESOURCES

BEFORE YOU BEGIN, REMEMBER YOU HAVE HELP AVAILABLE TO ASSIST YOU. USING THE HELP YOU HAVE AVAILABLE TO YOU VERY WELL COULD HELP YOU AVOID PROBLEMS LATER.

COVINA FIRE DEPARTMENT MEMBERS SUPPORT

Former members of the Covina Fire Department can help you. If you have close friends from Covina Fire, contact them to let them know about your loss. They in turn can make contacts to assist you. Many of the former Covina Fire members who now work for the County stand ready to assist you in any way they can. Your needs and preferences will be respected. You will control all matters, they will be there to provide support to you and your family. If you do not have a particular person you feel comfortable calling, feel free to call Don Bell, Chuck Broman, Ken Whiteing or Larry Jordan.

LOS ANGELES COUNTY FIRE DEPARTMENT SUPPORT

The Los Angeles County Fire Department extends its full support to former Covina Fire Department members and their families just as if they had worked for the county their whole career. They will provide as much or as little assistance as you require. It doesn't matter if they never worked a day with the county. The county respects the service of the member with support services, including the Chaplin's Office. You won't be required to use the services of the Chaplin's office, it is entirely up to you.

The L.A. County Fire Dept. Chaplin's Office is staffed with full time firefighters who have also become ministers and are qualified to perform services as requested. The Chaplin's office also has retired Chaplin's available. They can provide a spectrum of services that can include comforting the family, helping the family make decisions and notifications and help coordinate services with mortuaries and churches. If you desire, the Chaplin's office can arrange for a flag ceremony to be conducted by a fire department Chaplin at any fire station the member worked at to commemorate the career of a Covina Fire Department member. They can also provide coordinated services with fire stations and arrange for email notifications to be distributed to every county fire station informing of the passing, commemorating the career, and announcing details of the services. Think of the Chaplin's Office as a resource- they are willing to do as much or as little as you would like. For example, if you have specific religious beliefs and services you want as part of the service, the Chaplin's are willing to fill in a secondary role highlighting only the fire department career aspect of the member's life. It should be noted that these events have to be coordinated with local station needs, but this is accomplished with the help of the L.A. County Fire Department Chaplin assigned to the family.

It is recommended that you have one of the Covina Firefighters assist you with contacting the Chaplin's office. If you do not wish to have their assistance, the following is the procedure:

Contact the Chaplin's Office first at: (323) 881-2427 during normal business hours. After business hours, contact L.A. Dispatch at (323) 881-6183 or (800) 881-6183. You will be speaking to the Head Fire Dispatcher on duty.

A WORD ABOUT MORTUARY SERVICES

Before any notifications are made, the first decision the family will be asked to make is the selection of a mortuary. It is a matter of personal preference as to the level of prearrangement you are comfortable with when it comes to mortuary services. The mortuary you select will ask the family to make a number of decisions with respect to arrangements. The number of decisions made at that time will correspond with how many prearrangements have been made beforehand.

The mortuary you select will likely perform certain notifications for you. Usually the first notification they will make will be to Social Security. Once Social Security has been notified, Social Security in turn, will notify certain financial institutions. These notifications may have an effect on your access to bank accounts and safe deposit boxes.

You should verify with the mortuary any notifications they will make to make absolutely certain the correct notifications were made. You also should review the Social Security notifications segment of this document for more information on "Social Security and Medicare" notifications and procedures regarding your responsibilities beyond the preliminary notifications.

At some point early in the process of ascertaining your needs, the mortuary will ask how many death certificates you will require. Many notifications require an original death certificate. A copy will not suffice. Other notifications will require you to present an original for the agency or institution to copy for their records. A cost is incurred for death certificates, but consider purchasing at least 10. If you have significant financial holdings or have a more complex estate you may need more. Ordering them at the outset will reduce delays in the process by having to request more later.

CITY OF COVINA BENEFITS:

The agreement between the City of Covina and the former members of the Covina Fire Department provides for two benefits to be provided.

The benefits provided and administered by the City of Covina are as follows:

1. **Health care enrollment fee** for PERS Care of \$98.00 per month. This benefit continues after the death of the member.
2. **Medicare deductible** of \$234.60 paid quarterly. This benefit is provided for the member only. Upon the death of the Covina Fire Department member, this payment ceases.

These benefits are administered by the City of Covina, and upon the death of the Covina Fire Department member, the City of Covina Human Resources Department must be notified. No specific time frame for contact is specified. The contact number is:

(626) 858-7221

CALPERS RETIREMENT BENEFITS

The continuation of this benefit depends on what option the member selected upon his retirement. This option cannot be changed later. There are fundamentally three options:

- a. **Option 2w:** Surviving spouse continues to receive the full retirement the member has been receiving.
- b. **Lump sum payout on retirement:** Payments cease upon the death of the member, no further payments to the surviving spouse.
- c. **50% Option:** The surviving spouse receives ½ of the allowance the member had been receiving.

In addition to the benefit option above, CALPERS grants a lump sum death benefit of \$600 to the family of the member.

The following information is required for notification:

Name of Member _____

Social Security Number of member _____ - _____ - _____

PERS Retirement Number _____

Name and address of person providing the notice of death.

Name and address of surviving spouse.

The contact number for CALPERS and PERS Care is the same:

1(888) 225-7377

After notification, CALPERS will send you a packet of information to fill out. It is recommended that you go to the PERS office in your county of residence to turn in this packet. You should bring original documents with you such as birth certificates, marriage certificate and an original death certificate.

CALPERS DEFERRED COMPENSATION AND LONG TERM CARE

If you have CALPERS Deferred Compensation, call:

1(800) 696-3907

If you have CALPERS Long Term Care, call:

1(800) 845-8427

SOCIAL SECURITY AND MEDICARE

In general, the mortuary will make the notification to Social Security and Medicare for you. You should verify this with them if they do not offer the information. If you do not use the services of a mortuary, you may need to make these notifications yourself. It is relatively easy to make this notification, but you will need a complete name, address and social security number when you make the call.

- If monthly benefits were being paid via direct deposit, notify the bank or other financial institution of the beneficiary's death. Request that any funds received for the month of death and later be returned to Social Security as soon as possible.
- If benefits were being paid by check, DO NOT CASH any checks received for the month in which the beneficiary died or thereafter. Return the checks to Social Security as soon as possible. To find your local Social Security office, see [Social Security Office Locator](#) section of www.socialsecurity.gov.

A one-time payment of \$255 is payable to the surviving spouse if he or she was living with the beneficiary at the time of death, OR if living apart, was receiving Social Security benefits on the beneficiary's earnings record. If there is no surviving spouse, the payment is made to a child who was eligible for benefits on the beneficiary's earnings record in the month of death.

Once Social Security has been notified, they will also notify financial institutions. These notifications may restrict access to bank accounts and safe deposit boxes.

Social Security/Medicare- one phone call takes care of both. It is:

1(800) 772-1213

Member's Name _____

Member's Address _____

Member's SSN: _____

VETERAN'S ADMINISTRATION

The United States Department of Veteran's Affairs provides benefits for military veterans that include the option of burial expenses paid by the Veteran's Administration, and burial in a military cemetery.

Name of service member: _____

Branch of Service: _____ Rank: _____

Date of Entry: _____ Date of Discharge: _____

Service # _____ "C" # _____

War Veteran? _____ If so, which war: _____

Type of discharge: _____

Location of discharge papers (Form DD-214): _____

The Contact Number for U.S. Department of Veteran's Affairs is:

1(800) 669-8477

PRE-PLANNING INFORMATION

This information is designed to assist the family in the event that one of our members has passed away. At that time the family will be under great stress from the grieving process. During this stressful time, the last thing the family needs is to be compelled to deal with the process of notifications, but this must be done. For this reason we urge that this process be undertaken in advance, thereby lessening the burden on the family at his painful time. This can be done in many different ways, but at a minimum, please consider doing your families the favor of sitting down with them and collecting necessary notification information in one place.

If you plan to use the services of a mortuary, they may make some of the notifications for you, and also provide you with the necessary documentation you will need in the form of death certificates. Each family situation is unique, but you will need the death certificate documents for verification for insurance companies, Social Security/Medicare, CALPERS (and/or L.A. County) retirement, PERS Care or other medical plans, banking institutions, mortgage lenders, utility companies, life insurance companies and so on. For this reason, in the case of death certificates, it is common to underestimate how many you will need. A good starting point is to ask for 10. Your family may need more or less depending on circumstances. Some institutions will require original death certificates as copies will not be considered valid.

Beyond the notifications the mortuary may make for you, there are others which you, or a member of your family will need to make. Most mortuaries notify Social Security/Medicare, but in the interest of attempting to be as complete as we can, we will try to include as many notifications as we are aware of. For most notifications you will need necessary identification numbers- these may include Social Security Numbers and account identification numbers, if applicable.

Once this information is collected, please place it in a secure location to protect your personal information from identity theft, while at the same time letting family members know how to access it. Do NOT put it in a safe deposit box. Depending on how your accounts are structured, you may not have access to a safe deposit box immediately.

There are many, many decisions that will need to be made fairly soon after a member passes. These decisions have the potential to create disastrous circumstances such as loss of access to bank accounts and income, loss of pension and medical benefits for the survivors during the aftermath of the passing. Much of this can be avoided with pre-planning.

The information we have provided here is absolutely minimal. If all you do here is fill this small document out it WILL help your survivors and family, but it is in no way complete. In section three of this document, **PRE-PLANNING RESOURCES** we have information on how to access the **CSFA Preplan For the Firefighter's Family In the Event of Death**. It is an outstanding package- very comprehensive- and we highly recommend you download it and take the time to fill it out. If you use the electronic version, it will allow you to fill it out on the computer and save and print a copy for your records. If you do nothing else, please take some time to fill out the notification pages here.

One more thing. As firefighters, we like to honor the careers and lives of our own. Attached to the very end of this document, look for the **BIOGRAPHICAL OUTLINE** of your life and career. It is the kind of thing none of us like to fill out, but consider this; someone will have to do it someday. It will be more painful for our wife, kids or grandkids to have to do it shortly after we are gone. So do them all a favor and fill it out now. It will be easier for you to do it than it will be for them later.

WILLS, TRUSTS AND ADVANCED DIRECTIVES

We are trying to provide the best information we can to assist the Covina Fire Family with respect to notifications after the passing of a member, and to assist in a limited way in the planning of an event we will all experience. We fully respect the privacy of each of you to make your own decisions. Our intent is to assist you and your family if you choose to make preparations beforehand.

As such, while we are on the subject of preparation, it would be irresponsible to not mention the subjects of advanced directives trusts and wills. The CSFA document has a more complete explanation, but here are the basics:

A few definitions are in order.

An **ADVANCED DIRECTIVE FOR HEALTH CARE** is an expression of how we would like our medical care to proceed, and who should direct it if we become incapacitated. Advanced directives should be renewed annually.

A **LIVING WILL** is another document that specifies how health care is to be directed. Living will must be renewed every 5 years.

A **LIVING TRUST** is a document that allows assets to be transferred to the family without having to go through the costs and delays of a court ordered probate. It can include advanced directives or not at your discretion.

A **WILL** is a document that directs how probate will proceed. **A WILL DOES NOT avoid the delays and expenses of probate**. To be considered valid, a will should be done with the direction of an attorney.

THE ADVANTAGES OF A LIVING TRUST:

A living trust is a comprehensive legal instrument that will enable you to express your wishes with respect to your medical care and who will direct that care in the event you are unexpectedly rendered unable to express them yourself. Further, it will allow you to direct the distribution of your assets later, as well as direct who will perform these functions. You may also direct specific assets to be distributed to specific persons.

Perhaps most importantly, though, a living trust can make the process much easier for the family to manage by leaving control of your assets with your family or your choice of designees rather than the probate court, a probate referee and a probate administrator, who will be compensated for their efforts out of the proceeds of your estate. Additionally, the probate process will usually take a minimum of 18 months during which time your family will have no control of your assets. With a living trust, the estate can be settled quickly and without loss of assets to the court system. To use an example, Marilyn Monroe's estate was in probate for 25 years while challenges to the estate wound their way through the courts. Trusts are very affordable now, can be easily amended and can help your family avoid probate. A common misconception with trusts is to assume you don't have enough assets to do a trust. The amount of assets is irrelevant (unless you are quite wealthy) the important thing is that your family maintains control of your estate.

PRE-PLANNING RESOURCES

Many people feel that a will is adequate, however it is important to know that a will is nothing more than instructions to the court on how to proceed within the probate process, it does not allow you to avoid probate.

If you are interested in a trust, both CSFA and L.A. County Fire's Credit Union(F&A) have fire friendly firms that can assist you with your needs. But regardless of who you select, it is a good idea to protect your assets and your choices with a trust. A more complete explanation is available in section three of this document (PRE-PLANNING RESOURCES) in the CSFA planning packet.

First and foremost, get a copy of the the **CSFA Preplan For the Firefighter's Family In the Event of Death**. Even if you choose not to use it, it is a great tool to use for preplanning. If you are still a CSFA member it is available for download on their website. If you are not a member, we can get you a printed copy of the document, or if you have access to email (yours, or your kids or grandkids), we can send you a copy. Contact Chuck Broman for your copy at (909) 989-6386 or chuckbroman@gmail.com

LIVING TRUSTS:

If you are considering a living trust, both CSFA and L.A. County Fire's Credit Union has referrals for living trusts. If you prefer dealing with someone you know, John Bishop's wife Deborah also does living trusts.

CSFA:

Goyette Associates: Rafael Ruano (916) 851-1900

Single- \$1500- CSFA discount = \$895

Married - \$2000 –CSFA Discount = \$1095

<http://www.csfa.net/core/contentmanager/uploads/PDFs/Estate%20Planning%20CSFA%20Flyer.pdf>

L.A. County:

Liberty Trust Preparation: Robert J. McDonnell (800) 922-7764 or (949)752-7479

\$775 No need to be a L.A. County Firefighter or retiree.

Robert@rjmlawoffices.com

OTHER CALPERS RELATED CONTACT NUMBERS:

CalPERS Customer Contact Center	(888) 225-7377
PERSCare/ PERS Choice Health Plans	(877) 737-7776
CalPERS Peace Officer and Firefighter (POFF) Supplemental Plan	(888) 600-7633
CalPERS Long Term Care	(800) 845-8427
CalPERS Supplemental Income 457 Plan	(800) 696-3907