

CFA Survivor's Guide

May 2003

“SOMETHING YOU SHOULD KNOW”

A GUIDE FOR CFA MEMBERS & THEIR LOVED ONES

Unless you are diagnosed with a fatal illness or know someone who has recently died or is dying, most people don't think about what will happen after they have passed on. We think, “how tragic” or “how sad,” but not “what will my loved ones do next?”

Will they know how to access the necessary documents? What if my death is sudden? In their grief will they be able to search through all of my records for the necessary documentation?”

CFA has prepared this guide to members on preparing for their survivors. This information does not include legal or tax advice.

Just a few things you should know:

- All deaths are reported to the Coroner's Office. Banks and credit unions often seal joint safety deposit boxes, checking and credit card accounts as soon as the Coroner's Office is made aware of a death.
- Many insurance companies, banks, credit unions, credit card companies, etc. require an original death certificate. Survivors will be asked for a number of original death certificates. Fifteen is usually an adequate number. However, survivors should ask any agency needing a death certificate if it will accept a copy.
- Most insurance companies will withhold payment if the death is ruled accidental until an investigation has been completed. This could mean funds are delayed for months.
- In the state of California, a WILL is sometimes not enough. To avoid probate an estate must be placed in a will and living trust. For instance, if both parents die in a car crash, the home, contents of the home, cars, bank accounts, all assets go into probate. Probate may take up to two years to finalize the estate and will involve legal fees. (See a qualified professional adviser.)
- Arranging funerals in advance is helpful. There are insurance companies that set up prearranged, prepaid funerals. Determine if the policy is accepted anywhere in the United States.
- Survivors should notify insurance companies and pension funds as soon as possible. Some insurance companies have a 20-day requirement for accidental death notification.
- Consider arranging for automatic payment of insurance premiums in the event the person who pays them becomes ill or unable to remember to send in the payments.

BEING PREPARED

Much of the following material is taken from the publication "Survivors Guide," issued by the CSU Emeritus and Retired Faculty Association. It is part of a larger comprehensive publication on the subject issued by the CSU ERFA to its members. *

It is important to be prepared for death. Having a file with important documents is your first step. Some documents you may want to include are:



Birth certificate — Copies available from the State or County Public Health offices where the person was born.



Marriage certificate — copies are available at the Office of the County Clerk where the marriage license was issued.



Children's birth certificates.



Divorce papers, if any.



Property deeds and titles, mortgages and notes.



Final will and testament along with a living trust, (should explicitly revoke all prior wills). The family lawyer usually has a copy.



Deed of cemetery property.



Prearranged funeral contracts.



Certificate of Honorable (or other than Dishonorable) Service Discharge — copy can be obtained by writing to Department of Defense's National Personnel Record Center, 9700 Page Blvd. St. Louis, MO 63132.



Income tax records for the last seven years.



Annuity documents.



Power of attorney.



CalPERS or STRS retirement account numbers.



Social security numbers (self, spouse, children).



Location of keys for safe deposit box, cars, house, etc.



List of items that are specifically bequeathed to recipients.

**Printed with the permission of CSU ERFA. The publication is available to members of the association, but a few copies are available by request to CFA members for a charge of \$4. If you wish a copy of the entire publication, write to the CSU ERFA office at 18111 Nordhoff St. Northridge, CA 91330-8339. (818) 718-7996.*

MASTER DOCUMENT LOCATOR

Indicate in space provided

H – Home files; D – Safe deposit box; O – Office; S – Safe; X – Other (specify)

Type of Document (Member or Spouse?)

Wills

Obituary Data

Birth Certificates

Marriage Certificates

Divorce Decrees

Military Records

Naturalization Papers

Stock and Bond Certificates

Bank Account Records

Deeds to Property

Mortgages

Automobile Titles

Income Tax Returns

Property Tax Records

Tax Receipts

Life Insurance Policies

Auto Insurance Policies

Home Insurance Policies

Medical Insurance Policies

Accident Insurance Policies

Dental Insurance Policies

Long-Term Care Policies

Pension Plan Records

Social Security Records

Address Book

Keys and/or Combination Lock Numbers for:

Safe Deposit Box: _____

Box Location: _____

Key Location: _____ Combination Number: _____

CFA RETIRED MEMBER BENEFITS

AS DISTINGUISHED FROM CFA ACTIVE MEMBER BENEFITS

Most of the benefits, which are described in the following, are available only to survivors of active CFA members. A limited number of benefits are available to survivors of retiree members who also hold retired membership in CTA and/or NEA. These are:

[Retired Member Benefits*](#)

CFA retired members can continue to enjoy some CFA sponsored benefits for a \$3 monthly deduction for their PERS retirement check. If the member wishes to continue AAUP membership, the cost increases to \$4.67 per month. Retired members will pay the normal active dues if they come back to teach in the CSU. (At this time those dues are .095 percent of a monthly salary with a minimum of \$10.) For more information, contact the CFA headquarters benefits office at (310) 641-4430.

To qualify for CTA sponsored active member benefits upon retirement there is a one-time cost of \$120. For more information contact the CTA Redlands office at (650) 697-1400.

To qualify for NEA sponsored active member benefits upon retirement there is a one-time cost of \$220, or \$27 annually. For more information call NEA Member Services Center at (800) 637-4636 from 8 a.m. to 8 p.m. weekdays, or 9 a.m. to 1 p.m. Saturdays, E.T.

CFA retired members are also members by affiliation with the CSEA retired state employees division. To be included on the CSEA division newsletter, contact Retired Employees Division 1108 O St., Sacramento, CA 95814 Tel: (916) 326-4292 Toll-Free: (888) 808-7197; Fax: (916) 326-4364.

NEA Guaranteed Issue Life Plan

Decreasing term life insurance especially for NEA retired members age 50 or older. You can't be turned down for this coverage and there's no medical exam. The amount of coverage is dependent on your age, you can qualify for up to \$10,000 of life insurance. For more information, call NEA Member Services Center at (800) 637-4636 from 8 a.m. to 8 p.m. weekdays, or 9 a.m. to 1 p.m. Saturdays, E.T.

NEA MemberCare Medicare Supplement Program

Provides coverage for hospital and medical expenses not covered by Medicare. The program, underwritten by the NEA Members Insurance Trust, offers members and their spouses who are age 65 and older Medicare supplement options A-J at lower prices than most popular plans. And plans C-J give extra benefits at no additional cost: discounts on dental, vision, chiropractic and hearing care; and up to 45 percent off on prescription drugs. To speak with a Medicare Supplement Program Counselor or for more information, call (800) 541-4119 from 8:30 a.m. to 5:30 p.m. weekdays, E.T.

*Qualified retired members are eligible for certain active member benefits. To be qualified a retiree must pay the one time costs to NEA and CTA.

The survivors of CFA active members are eligible for the benefits as described below.

CFA ACTIVE MEMBER BENEFITS

CFA active members are entitled to all CFA offered survivor benefits and those offered by our six (6) affiliate organizations listed below. To accurately receive benefits, the survivor of a CFA member must identify him or herself as survivor of a CFA member. In some cases, members may be asked to provide the CFA members social security number, which is their membership number. Product or service quality is not guaranteed by CFA, but is the sole responsibility of the vendor. Information was supplied by CFA affiliates and is accurate as of the date of publication. Benefit programs are subject to change. Please call the numbers listed for updates and changes. You may also direct questions to the member benefits office at the CFA headquarters at (310) 641-4430.

Six affiliate organizations:

California Faculty Association (CFA)

Association of University Professors (AAUP)

The number of AAUP memberships is limited and only available upon request. Requests should be made to a local chapter officer or directly to the CFA headquarters at (310) 641-4430.

[California Teachers Association](#) (CTA)

[National Education Association](#) (NEA)

[California State Employees Association](#) (CSEA)

[Service Employees International Union / American Federation of Labor – Congress of Industrial Organizations \(SEIU/AFL-CIO\)](#)

* Benefits from all affiliates are available to active CFA members.

Death and Dismemberment Insurance

CTA Death & Dismemberment Benefit – No-cost benefit for all eligible members.

The Death & Dismemberment Benefit Plan was designed to provide a small life insurance benefit that increases with each year of continuous CTA membership, until the maximum benefit is reached. As an eligible member with 10 continuous years of CTA membership you are eligible for the maximum benefit. The plan pays a one-time death benefit of up to \$2,000, and a one-time accidental death and dismemberment benefit of up to \$10,000. The benefit increases to a \$50,000 payment should the death or dismemberment occur while actively engaged in your occupation or while servicing in an official capacity for your local, state or national association. You are automatically covered by the CTA Death & Dismemberment Benefit Plan on Sept. 1, following the date you become an eligible member. In order to remain eligible for the benefit, your membership must be current and you must be actively employed in the field of education. (Retired Annual, Retired Life and Agency Fee Payers are not eligible for this benefit.) To register your beneficiary or to file a claim, please contact the CTA Member Benefits Department at (650) 552-5200 or e-mail member_benefits@cta.org.

NEA Accidental Death & Dismemberment Insurance Plan gives you coverage anywhere in the world for only \$19 a year. Underwritten by The Prudential Insurance Company of America, the NEA AD&D plan provides up to \$30,000 in coverage at home or away and up to \$130,000 for any covered accident on a plane, train, ship or other public conveyance. In addition, in each of the first five years of your coverage, the benefit for covered accidents on a public conveyance will increase \$10,000 up to a maximum of \$180,000. Yet your premium does not go up! For more information about filing a claim, call NEA Member Services Center at (800) 637-4636 from 8 a.m. to 8 p.m. weekdays, or 9 a.m. to 1 pm. Saturdays, E.T.

SEIU Workplace Accidental Death Insurance provides no-cost \$5,000 workplace accidental death insurance. It covers members traveling to and from work as well as on the job. Additional insurance coverage may be purchased. For more information about filing a claim, call (800) 458-1010 8 a.m. to 6 p.m. weekdays, E.T. Or call Union Labor Life directly to learn more about this 10-year term plan. (800) 899-2782. www.unioncare.com

NEA Dues-Tab Insurance

This is a no-cost insurance protection for all eligible members. Benefits are based on continuous years of NEA membership and provides up to \$1,000 of free life insurance protection. It also provides up to \$5,000 coverage if a member dies in an accident while at work. Furthermore, if the member dies of an unlawful homicide while at work, the benefit payable is \$150,000 instead of \$50,000. You may also convert coverage to a NEA Guaranteed Issue Term Life Insurance Plan upon retirement. For more information, to file a claim or register a beneficiary, call NEA Member Services Center at (800) 637-4636 from 8 a.m. to 8 p.m. weekdays or 9 a.m. to 1 p.m. Saturdays, E.T.

Life Insurance

AAUP group term life, and AAUP accidental death and dismemberment Insurance. Call AAUP member benefits office (800) 424-2973 or (202) 737-5900 E.T., and identify yourself as an AAUP member.*

*AAUP memberships are limited and available upon request to CFA.

SEIU Term Life Insurance offers up to \$100,000 worth of guaranteed coverage at affordable rates. For more information call (800) 458-1010 8 a.m. to 6 p.m. weekdays, E.T. This benefit is under Union Labor Life, and is a 10-year term plan. (800) 899-2782. www.unioncare.com

CFA/CTA group life offers members both life and salary protection plans specifically designed for educators. Call Provident Life & Accident at (800) 282-4049.

NEA Term Life Insurance offers a choice of \$10,000 to \$300,000 in coverage at preferred NEA group rates. Your spouse and children are also eligible for coverage and a built in disability protection ensures that your premium is paid by NEA Members Insurance Trust should you become disabled. For more information call NEA Member Services Center at (800) 637-4636 from 8 a.m. to 8 p.m. weekdays, or 9 a.m. to 1 p.m. Saturdays, E.T.

CSEA offers ordinary life, ordinary supplemental life, group term plus, and family life insurance protection. Call the CSEA Office (800) 952-5283 and identify yourself as a member of CSEA.

Current policyholders of the following insurance companies may call the following numbers directly to make changes or request information on their policies:

Anthem Life or Cal West (800) 813-5682.

Mutual of Omaha (VOLAX) (800) 292-4421, x285.

For more information on survivor union member benefits visit the following Web sites:

www.seiu.org (SEIU)

www.cat.org (CTA)

www.calcsea.org (CSEA)

www.nea.org (NEA)

www.aaup.org (AAUP)

www.unionprivilege.org

For other survivor benefits available to all unit three members via the CSU, contact your campus human resources office and/or consult the CSU Web site.

Please note, however, that some benefits claimed as available from the CSU are actually the result of successful bargaining by CFA.

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