

# A Survivor's Help Document

Lucent Retirees Organization

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## Planning for the Unexpected

Retirement is the beginning of a new life. However, when the new adventure is interrupted unexpectedly by either an incapacitating illness, injury or death, the family and/or surviving heirs, especially spouses, will be faced with many problems that can be avoided or lessened by thoughtful action and advance preparation on the retiree's part.

The information contained herein is offered to you by the LRO for your consideration and evaluation to decide how you might choose to help prepare your spouse, family and/or surviving heirs for some of the transitions that follow having an incapacitating illness, injury and/or death. Please note that the information presented is not legal advice; it may not cover everything you may need to prepare, and Federal and State laws govern the disposition of estates. Please choose whatever information may be useful. You may think of things not shown in this article. If so, please share it with the Lucent Retirees Organization (LRO) and it may be included in a future update. Send your suggestions to [lro\\_message@lucentretirees.com](mailto:lro_message@lucentretirees.com).

An extremely important first step is to have the following estate planning documents: a Will, Power of Attorney, and a Health Care Directive or Living Will. These documents will help ensure that someone you trust can make decisions for you. The documents should be prepared, signed and properly witnessed to meet the legal requirements of the state you live in. In some states it may be important to keep track of witnesses' locations. In the event of a disputed will, this might become important. Sometimes this is a good reason to have younger people serve as witnesses as they are more likely to survive you.

Another very important step is to commit to paper what documents and information may or will be needed and where to locate the documents and information. To prepare such a list for your spouse, family and/or surviving heirs may take some time and effort, and it can be easy to put it off, like making a Will, Power of Attorney, or a

Health Care Directive or Living Will. Don't be daunted by the amount of information that may need to be gathered. The process doesn't have to be done all at once and over a period of a few weeks it can all be accomplished.

If you and your spouse, family and/or surviving heirs are able to discuss your plans in the event of a serious illness, injury or your death it can be very useful to go over your completed list, should you choose to make one, and answer any questions. Keep in mind that if you become incapacitated or deceased, they will have a much more difficult time getting answers to questions you could have answered quickly and easily. You may even want to create a binder or folder entitled "Estate Planning" or "Survivor's Help Document" or some other title you prefer. In it can be included all of the information they would need in the event of your illness or death. Keeping this in a safe place is very important after review with your spouse, family and/or surviving heirs.

The LRO has grouped their suggestions in a Survivor's Help Document, "Planning for the Unexpected." Section 1 of this document offers suggestions on collecting, organizing and identifying important papers and information you may want to include in your binder or folder. Section 2 covers items to consider for looking ahead at financial planning for a spouse's and/or children's finances. In Section 3, the notices, actions and contacts section, there is information on required notifications that may need to be addressed by family members and/or survivors, including website addresses and phone numbers for government agencies, such as Social Security and Medicare, plus the Lucent Pension Services Center. A list of contact numbers for the various benefit programs that may be applicable to you, your spouse and /or family members is also included in Section 3. Section 4 summarizes why taking the time to do estate planning and putting together an estate binder or a survivor's help document is beneficial.

# **SECTION 1      COLLECTING, ORGANIZING AND IDENTIFYING**

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Suggested below is a list of the documents and information that may or will be needed by your spouse, family and/or surviving heirs in the event of an incapacitating illness, injury or death.

## **I. ESTATE PLANNING DOCUMENTS AND LOCATIONS**

a) Name of Lawyer, address and phone number

b) Name of Accountant and/or Tax Preparer, address and phone number

c) Safe Deposit Box and Contents - Indicate where Safety Deposit Box and key for Safety Deposit Box is located. Provide a list of contents in safety deposit box.

d) Will, Durable Power of Attorney, Health Care Agent Directive (sometimes known as a Health Care Proxy) and Living Will documents in accordance with state and federal laws. A will authorizes how you want your estate to be distributed and to whom; and a durable power of attorney authorizes someone to make financial transactions on your behalf. A health care agent directive, sometimes known as a health care proxy authorizes someone to make medical decisions if you are incapacitated; and a living will states what medical treatments and life sustaining measures you do and do not want. You should document, as well as inform your spouse, family and /or surviving heirs, where these documents can be located. It is also a good idea to file a copy of your health care initiatives with your family physician and to go over your wishes with family members that you authorize as Health Care Agents. It can also be useful to keep a set of health care initiatives in your vehicle when you travel. Should you have an accident or be visiting away from your home area and be unable to direct your care, perhaps someone else with you can present these initiatives to medical authorities. Should you require hospitalization at any point it is a good idea to have on file with that hospital information about your health care initiatives.

e) In the event of your death, directions for final disposition of remains (In other words, where do you want your burial to be or is your desire for cremation?)

f) Discuss with your spouse who is to get what personal property and make a list with the designations you want. It may be a good idea to ask your beneficiaries if they want these items. Take into account as much as possible the preferences of children in making this list. Ask your spouse to carry out your wishes when your homework is done.

## **II. PERSONAL INFORMATION**

a) Family Physician(s), address(es) and phone number(s)

b) Health Conditions and Medicines – In event of incapacitating illness it is best to have on record a list of current illnesses for which you are taken medications, the name of the prescriptions, prescription number, doctor prescribing, the name of the pharmacy and telephone number where prescription is filled. Some pharmacies will provide you at no charge with an “Emergency Information” container or vial. The purpose of the container is for you to record your medical history on a preprinted sheet and store the information in a container in the refrigerator or in a medicine cabinet. A sticker is also provided with the container for you to place in your kitchen or bathroom alerting someone that your medical information is stored in the refrigerator or bathroom in the event you have a medical emergency.

- c) Allergies – In event of an incapacitating illness it is important to have recorded any allergies you may have and any allergic reaction, if any, you have to foods, medicines, etc.
- d) Birth Certificate - Certified copies of birth certificates may be required.. At a minimum provide a record of where and when you were born so that a certified copy of your birth certificate can be obtained if needed.
- e) Social Security Number and a copy of Social Security Card
- f) Medicare Card – Provide a copy of Medicare Card or at a minimum your Medicare number and the contact numbers for Medicare and what Medicare program(s) you have.
- g) Marriage Certificate
- h) Divorce and/or Separation Papers, if applicable
- i) Military Service Discharge Papers, if applicable
- j) Driver’s license – Provide a copy of driver’s license or at a minimum your driver’s license number.
- k) Religious affiliation, if any – Provide name and address and telephone number of church and contact person, if available.

### **III. MISCELLANEOUS PERSONAL INFORMATION**

- a) Address Book - Update your address book and phone numbers with the information for those persons you would want contacted or make a list with the contact information for persons you want contacted in the event of your illness or death.
- b) Contacts at Work – If still working, provide a list of the contact numbers for individuals at your work that you want contacted. In addition, provide a list of the contact numbers for your benefit and insurance programs that you enrolled in or have through work.
- c) Keys or combinations to any home security storage, e.g., fire safes, combination locks, lawn buildings, etc.

### **IV. FINANCIAL INFORMATION**

- a) Cash – Provide information where and how much cash is kept.
- b) Credit / Debit Cards – Provide name of cards, account numbers, contact numbers.
- c) Bank(s), Savings, Certificates of Deposit, Credit Unions - Provide the bank and or investment institutions name, contacts, address, phone numbers, type of account, account number, owner(s). Provide where check book and check registers are kept.
- d) Pension /Annuities – Provide the name of company from whom you are receiving pension and the contact name and number. Also provide information as to the benefit for a spouse or eligible dependents upon retiree’s death.

- e) Retirement Accounts, IRA accounts, 401K's, Money Market Accounts or Investment Institutions - Provide contact information where accounts are held: name of company, contact name, telephone number, account number(s) and type of account(s). Call attention in discussion or in your paperwork that your heirs need to seek professional tax advice before taking any amount of distribution.
- f) Stocks, Bonds, Treasury Notes and Other Securities - Provide name, owner(s) and where located and broker handling account(s), if applicable. This includes all accounts in corporations in which you hold stock in dividend reinvestment accounts. If possible, include a copy of your certificates.
- g) Real Estate - Deed, Title Insurance, Sale Transaction papers, etc. for home and any other property you own, lease or have time shares. Include deeds and sale papers for any recent transactions. Also include information / deeds about any burial plots or contracts with cemeteries for burial.
- h) Partnerships and Other Business Interests / Investments - Provide Company, owner, percentage ownership, etc. Include deeds, contracts and sale papers for any recent transactions.
- i) Intellectual Property Interests – List all Registered/Unregistered copyright(s), trademark(s), patent and royalty interests. Indicate if you have licensed or assigned any rights to your registered intellectual properties.
- j) Lawsuit Judgments – List all judgments where you have been awarded money damages in a court proceeding. Enter the name and address of the judgment debtor. Also list any judgments that would apply against your estate.
- k) Tax Records – include information about the current year and prior years
- l) Assets with Registered Title – List vehicle titles, registration, owner(s) for automobiles, motorcycles, boats, aircraft, mobile home(s), and guns. Include any assets with unregistered title(s), such as farm or racing animals, etc.
- m) Miscellaneous Assets / Collectibles – List all valuable jewelry, art, furniture, collectibles and other personal property information. Include copies of appraisal if available. Provide information as to where located, the value, and any paperwork pertaining to the item(s). You may want to designate who you would like to inherit them.
- n) Debts Owed by You, if any. If folders have not been set up for creditors, it may be wise to do so and include recent statements, including credit card accounts. Call attention in discussion with your spouse and/or about monthly billing cycle dates to avoid interest paid or increased as a result of late payment. Include any contracts pertaining to monies you may owe. Also include any civil lawsuits pending against you.
- o) Debts Owed to You, if any. Include any contracts pertaining to any monies owed you. If no contract provide the contact information for the person(s) who are in debt to you and the amount owed you. Also include any civil lawsuits you have pending where monies may be owed you.
- p) Memberships – List all memberships that may have monetary value and permit your interest to be transferred. Include a description, address, owner(s) and approximate value.
- q) Charities – List any charities you have been gifting to, including the contact name(s), address(es) and amount(s) gifted.

## **V. INSURANCE POLICIES**

Keep copies of your ID cards and/or policies for each of the benefit / insurance programs listed below. Contact names, telephone numbers, ID and policy or account numbers for each should be on file in your Estate Planning binder or folder.

- a) Health Benefit Programs / Insurance
- b) Medicare
- c) Medigap
- d) Dental Benefit Programs / Insurance
- e) Prescription Plan
- f) Disability Insurance
- g) Long Term Care Insurance
- h) Life Insurance – Basic and Supplemental
- i) Travel/Accidental Death
- j) Home Owner’s Insurance
- k) Automobile Insurance
- l) Personal Umbrella Liability
- m) Bank/Credit Unions Insurance Policies
- n) Dependent Policies – Provide information for any insurance policies on your spouse and/or children, e.g. life, accidental, health benefits, etc.
- o) Other insurance policies you may have on yourself

## **VI. HOUSEHOLD INFORMATION**

- a) Budget – Provide a list of estimated costs and providers of service to run household on monthly basis.
- b) Home Maintenance and Improvement Costs - Include list of improvements made to home over the years and the costs associated with the improvements. (Information may be needed for over certain dollar amounts for tax forgiveness; consult your tax advisor for information).
- c) Utility Bills – Compile a list of the providers of service, their contact information and your account number.
- d) Appliances and Service Warranties, if any – Maintain a file that has the instruction manuals and warranty information for any appliances/equipment, if available. Include any television and electronics manuals as you may be the only person who knows how to operate certain features.

e) Alarm System – Provide contract information, provider’s name and telephone number and the code and password. Include any manuals / directions on how to operate system.

## **VII. MISCELLANEOUS HOME / OFFICE INFORMATION**

a) Computer Passwords, if applicable, to computers and to any programs, such as Quicken and for websites, such as, book and DVD clubs, etc.

b) Computer Software, if applicable

c) Names of files where important information is kept on computer.

d) Combinations or Keys – Provide information and/or keep an extra copy of keys (labeled) for house, home security storage such as fire safes, combination locks, lawn buildings, desk drawers, safety boxes, etc.

e) Back-Up Computer Information - e.g., discs, external hard drive – Provide information where these are kept.

## SECTION 2

## LOOKING AHEAD AT FINANCES

In addition to collecting, organizing, and identifying documents there are other things that you can do to assist your spouse, family and/or surviving heirs. Some thoughts and suggestions follow for your consideration. You may find some of the ideas may not apply to you.

To help you and spouse, family and/or surviving heirs decide if changes in spending during your lifetime are needed to conserve more resources for your spouse upon your death, you could prepare a tentative, draft budget for your spouse, adjusting income for:

**Social Security** – If your social security benefit is higher than your spouse's, your spouse's benefit may be increased upon your death. Check with Social Security at 1-800-772-1213 to make that determination.

**Pension Reduction** – Depending on the options available and if elected at the time you retired, the Lucent plan pays your spouse a Survivor Benefit that is either 50% or 100% of your pension, assuming your spouse did not sign away / waiver his or her rights to that payment in exchange for you to receive 100% of your pension instead of a reduced amount during your lifetime.

**Life Insurance** - Estimate the annual income your spouse may receive from life insurance payable upon your death (an annual pro-ration of this capital can also be used for income). Determine the total estimated income and then calculate estimated taxes on that amount. The reason for doing this is that your spouse may fall into a lower income tax bracket thus effectively providing more disposable income.

**401k / IRA Accounts** – Remember to include these with estimated distributions for your spouse in estimating a budget.

**Health Benefits** - Find out what happens to your benefits in the event of your death and how it may impact your surviving spouse and/or dependents. Will there be additional costs for health benefits that may need to be considered when doing financial planning for the future?

**Residence** – You and your spouse and/or family may want to discuss your wishes or those of a surviving spouse in respect to wanting and being able to stay in the home or relocating in the event of an incapacitating illness or death.

**Special Needs** - Take into consideration any special medical or financial needs of your spouse, child and/or beneficiaries and any other special arrangements that may be needed.

Go over the results of the information that you gathered with regards to social security, pension, life insurance and 401k/IRA accounts and benefit programs, and any special needs / arrangements that may be needed for your spouse, child and/or beneficiaries. Decide together what steps you might take to improve the result, if needed, recognizing that this is just a "still snapshot" at a point in time that will change with time and inflation. And, provide a written copy to your spouse and/or family member(s) and/or who you want to handle matters for you.

Take steps if you wish to ensure your assets pass to your spouse, family and/or surviving heirs without having to go through your estate. A qualified lawyer can help you with this based on your state's laws.

## SECTION 3

## NOTICES / ACTIONS / CONTACTS

In addition to collecting, organizing and identifying the documents and information suggested in Section 1, certain notices and actions, depending on the state you live in, may be required upon your death. You may want to discuss these and other voluntary items with your spouse, family members and/or surviving beneficiaries.

Below is a list of actions that may need to be taken and the contact numbers, where available, that may be needed in the event of your death or an incapacitating illness / injury. As indicated in Section 1, Organizing, Collecting and Identifying information regarding each of these contacts, names, telephone numbers, addresses should be available and easily accessible in the event of your death. Refer to Section 1 for suggestions on what information to compile for some of the contacts listed below, if applicable. Also provided are the contact numbers for the various benefit programs that may be applicable to you and your spouse, which may be needed in the event of a serious or incapacitating illness. Note that if you don't have a computer to access the various benefit websites through the Internet at home, you should check with your local library as they often offer Internet access free of charge.

Physician and/or Authorities (Police) - May have to be contacted in order to validate that someone died naturally for the body to be released to a funeral home.

Funeral Director – Needs to be contacted to make arrangements for burial or cremation. Some survivors are so grieved or feel guilty that exorbitant amounts may be spent on final rites. Consider expressing your wishes orally and putting these on paper.

Article for Newspaper(s) – You may wish to write your own obituary and inform those who need to know that you have done so. Generally newspapers print a minimum amount of information without charge. You may want to check with newspapers where you would want your obituary to be printed to determine their charges. Oftentimes the Funeral Director will handle getting the announcements to the appropriate newspapers requested by family members.

Bank(s), Savings, Investment Institutions – The appropriate paperwork will need to be provided in order for the surviving spouse, family member and/or Executor to have access to any account(s) or safety deposit boxes, etc.

Lawyer – Your lawyer may have retained the original of your will or may have a copy and can provide guidance on filing the appropriate paperwork for your estate.

Clerk of Court – This official is key to estate resolution and should be consulted as soon as possible by your Executor after your death to learn what your state requires to process and close your estate. You may wish to let your Executor know about this. Usually the Clerk of the Court or the Registrar of Deeds can advise about whether house ownership transfers automatically or if a new deed needs to be issued. Contact your County Courthouse to obtain the contact number for the Clerk of the Court in your area.

Accountant or Financial Advisor – As indicated in Section 1, call attention in discussion or in your paperwork that your heirs should seek professional tax advice before taking any amount of distribution.

Social Security — [www.socialsecurity.gov](http://www.socialsecurity.gov) or 1-800-772-1213; hearing impaired use 1 800-325-0778) - If applicable, contact to advise of death in order to collect the Surviving Spouses Social Security death benefit of \$255, to stop Social Security payments to the deceased and to begin surviving spouse's Social Security benefits, if applicable. If

your social security benefit is higher than your spouse's, your spouse's benefit may be increased upon your death. Check with Social Security to make that determination.

Veterans Administration – [www.va.gov](http://www.va.gov) or 1 800-827-1000 - If applicable, should be contacted for survivor benefits

Medicare – [www.medicare.gov](http://www.medicare.gov) or 1-800-633-4227 – Contact Medicare to notify of death or to ask any questions related to benefit questions, and processing of claims, etc.

Lucent Pension Service Center – <https://lucentpension.csplans.com/portal/PortalLogin.jsp> (SS# & PIN required to login) or 1-866-429-5764. Contact Pension Center to notify of death and to begin Survivor Benefit, if applicable. The Pension Service Center will request a certified copy of the death certificate in order to begin processing the necessary paperwork for benefits to be received by the surviving spouse or qualified beneficiary (ies). Packets of information as well as forms will be sent to the surviving spouse or qualified beneficiary(ies) for completion.

Depending on the options available and if elected at the time you retired, the Lucent plan pays your spouse a Survivor Benefit that is either 50% or 100% of your pension, assuming your spouse did not sign away / waiver his or her rights to that payment in exchange for you to receive 100% of your pension instead of a reduced amount during your lifetime. In the event you did not have a spouse at retirement and instead elected the Ten-Year Annuity benefit, the Pension Service Center will need to be contacted to begin this benefit, if the benefit is still applicable.

Lucent Life and Accident Insurance Plans – MetLife – 1-888-201-4612 - Management Retirees If you retired under the Service Based Program provisions of the Lucent Retirement Income Plan or the Lucent Technologies Inc. Pension Plan and you are an eligible retiree, the company automatically provides you with basic coverage of one times your total annual pay. This coverage is reduced annually beginning at age 66, but is never less than 50% of your basic coverage (or \$1,500, whichever is greater). Basic life insurance is provided at no cost to you.

You are eligible for supplementary life insurance coverage if you had supplementary life insurance coverage immediately before your retirement. If you are receiving a pension check, the cost for management supplementary life insurance coverage is automatically deducted from your monthly pension check up to age 65; thereafter, you will be direct billed by the insurer.

Formerly Union Represented Retirees – The Lucent Technologies Inc. Life Insurance Plans for Occupational Employees (Life Insurance Plans) offer basic life insurance, supplementary life insurance, accidental death and dismemberment (AD&D) insurance, supplementary accidental loss insurance, dependent life insurance and dependent accidental loss insurance coverage.

The company pays the full cost to provide you with basic life and AD&D insurance of one times your total annual pay. You may elect supplementary life and/or supplementary accidental loss insurance of an additional one to five times your total annual pay. You pay the full cost for any supplementary coverage you elect.

Lucent Savings Plan Service Center (401k) – If still with Lucent Savings through Fidelity Investments) — NetBenefits™ - website at <https://401k.fidelity.com/> (SS# or Account # and PIN required to login) or 1-800-410-4015.

Lucent Benefits Information – Find out what you need to do/what happens to your benefits when you experience a change in your life related to your benefits." Answers to benefit questions can be found at Benefit Answers Plus website at <http://www.benefitanswersplus.com/>. The website provides: Links to supplement your benefits

information by accessing the following Web sites: Healthcare — Your Benefits Resources™ (<http://www.resources.hewitt.com/lucent/>); Savings — 401K (if still with Lucent Savings through Fidelity Investments), NetBenefits™ <https://401k.fidelity.com/>, and Pension Services Center — Citistreet™ <https://lucentpension.csplans.com/portal/PortalLogin.jsp>. Important: Access to all of these websites requires the retiree's username and password or pin number.

Lucent Health Care Plans — Administered by Hewitt Resources — Visit their website at <http://resources.hewitt.com/lucent/> (SS# & Password required to login) or 1-888-232-4111 or Outside U.S. 1-847-883-0660 - Your spouse should call the Lucent Benefits Center (1-888-232-4111) as soon as possible (but no later than within 31 days of retiree's death) if the spouse is insured under a Lucent health plan. Spouse's coverage automatically continues for six months after retiree dies as long as the spouse's share of the cost continues to be paid. This six-month period is considered the COBRA continuation of benefits period. At the end of this COBRA continuation period, your spouse may choose to continue coverage under the Traditional Indemnity plan if the spouse pays the full cost for this insurance coverage. Since individual health insurance is very hard to find for someone under 65, it is especially important to consider this continued coverage at least until the spouse is eligible for Medicare. Note: Refer to the back of your ID card for the toll free number of your current health insurance carrier if you also want to contact your health care carrier directly.

Lucent Prescription Drug Program — Medco Health Solutions — [www.medco.com](http://www.medco.com) or 1-800-336-5934 — Only if your medical coverage is through POS, Catastrophic POS, Traditional Indemnity or RX Only; does not apply to HMO coverage.

Lucent Dental Plan — Aetna — [www.aetna.com](http://www.aetna.com) or for PPO: 1-800-220-5470; for DMO 1-800-220-5479

MetLife Long Term Care — 1-800-984-8651 — Number to call if you enrolled for Long Term Care through Lucent. Call to understand how your long-term care coverage works.

Lucent Mental Health/Chemical Dependency Program — Magellan Behavior Health — [www.magellanhealth.com/](http://www.magellanhealth.com/) or 1-888-314-4017

Lucent Retirees Organization (LRO) — <http://www.lucentretirees.com> — Contact numbers available on the LRO website. Your spouse may want to know about the LRO, its website, and its importance to survivors as well as to Lucent retirees.

## SECTION 4

## TAKING THE TIME

Unfortunately, illness, injury, disability and/or one's death are unavoidable and we often don't like to think of that happening. However, having a plan in place and working with a qualified attorney can help you plan for any of those occurrences.

Five compelling reasons to put together a survivor help document and to do your estate planning are:

1. Ensure your spouse, family members and/or surviving beneficiary(ies) are aware of all the information they will need in the event you become incapacitated or in the event of your death.
2. Ensure that your affairs will be managed by someone whom you trust and personally selected should you become incapacitated or die.
3. Protect assets to be inherited by your spouse, family members, and/or surviving beneficiary(ies).
4. Provide for special needs of spouse, children, family members, and/or surviving beneficiary(ies).
5. Prevent or discourage challenges to your estate plan.

Taking the time to collect, organize, identify and discuss the information suggested will allow you to have some peace of mind that you have done everything to minimize the impact on you, your spouse, family and/or surviving beneficiary(ies) in the event of your having an incapacitating illness and / or injury or in the event of your death. As previously stated, don't be daunted by the amount of information that may need to be gathered. The process doesn't have to be done all at once and over a period of a few weeks it can all be accomplished. You may also want to seek the advice of a qualified attorney so you can become familiar with all the existing options available for your personal estate planning needs.

After having read over the ideas suggested you might think of things not covered in this article. If so, please share it with the Lucent Retirees Organization (LRO) and it may be included in a future update. Send your suggestions to [lro\\_message@lucentretirees.com](mailto:lro_message@lucentretirees.com).