

## THINGS TO DO WHEN A RETIRED IBMer DIES (Click [here](#) for a printable version of this list)

This webpage contains a list of “to dos” and suggestions that were created by a fellow IBM retiree for his wife to use just in case he preceded her in death. This might be a helpful list for you to create for your loved ones to have. Please understand the information in this article may or may not work for every situation.

### 1. **Select a funeral home**

Most funeral homes will give you assistance with contacting the Social Security office as well as the Veterans Affairs Office, and they also may arrange for death certificates (see next bullet regarding death certificates). If not, you may have to go to the county Vital Records office.

### 2. **Death Certificates:**

You will need to provide death certificates to be able to transfer ownership of accounts or access survivor benefits. Usually, death certificates are obtained through a funeral home. You will need to make sure you order enough original death certificates as some organizations will not accept copies. You also may want to find out how long it will take to receive the certificates. Without the certificates “in hand” you may end up not being able to do some of the items below.

### 3. **Safe Deposit Box:**

Identify physical location and box number. Identify where box key is located. Identify who has authorized access to the Safe Deposit Box. Summarize what is in the Safe Deposit Box, such as “All important master documents are in the Safe Deposit Box”.

### 4. **Social Security Number:**

Document the Social Security number of the IBMer and where the Social Security card is located.

### 5. **IBM Serial Number, employment and retirement dates:**

Document the IBMer's Serial Number (nnnnnn), when the IBMer started employment and when retirement started.

### 6. **Important IBM Post Employment document:**

Identify where key IBM documents are located, such as:

Such as “About Your Benefits: Post-Employment” Summary Plan Description

### 7. **Online Accounts:**

List of online accounts with userids and passwords to access those accounts.

NOTE: It is important that the surviving spouse keep the deceased persons "cell-phone" active until all online account transfers have been made. The reason for this is that some accounts now use "access security codes or text messages" on the deceased person's cell phone in the event of account access errors.

Once you have done the items above you now ready to start the process of reporting the IBMer's death, transferring ownership of accounts, determining survivor benefits, etc...

### **Primary contact for IBM retirement benefits is the IBM Employee Services Center.**

Call 1-866-937-0720. You initially get a Voice Response Unit with options. Take Option 1. You will need the IBMer's user name or Social Security number along with the password. If you do not have the password you will need to wait for the option to speak with a representative. Once connected to the IBM Employee Service Center representative you will need to do the following items:

- Report the death of a retired IBMer
  - IBM Employee Service Center should indicate they will send you packet of information in the mail and assign you a person to walk you through the information. Make sure you write down any confirmation or tracking numbers they give you. If they do not contact you within couple of days after receiving the packet of information call the IBM Employee Service Center back, give

them the tracking number and ask them for their help.

- IBM Pension payments
  - Surviving spouse pension payments will depend on the options selected when retiring from (leaving) IBM. If a Joint and Survivor Annuity beneficiary option was selected the IBM Employee Service Center will indicate what amount you will receive in payments.
- IBM 401K plan
  - Call IBM Employee Service Center to transfer the IBMer's 401K plan ownership to you the surviving spouse. The actual 401K plan is managed by Fidelity.
- IBM retiree life insurance
  - Call IBM Employee Service Center concerning the IBMer's retiree life insurance policy via the IBM Group Life Insurance plan. The value is likely to be \$5000. This is a retirement benefit and should be documented in the "About Your Benefits: Post Employment" booklet.
- IBM retiree Health Care Insurance benefits:
  - Call IBM Employee Service Center concerning any health care insurance (medical, dental, etc.) benefits for the IBMer's dependents.
    - If the IBMer is pre-Medicare the monthly premiums are probably being deducted from the IBMer's monthly pension payment. If the IBMer had a Future Health Care account (FHA) the monthly insurance premium may have been subsidized out of that account.
    - If the IBMer is on Medicare the health insurance IBM subsidy is managed by Via Benefits at 1-855-359-7380 or submit questions through an online form here <https://my.viabenefits.com/help/ask>. The IBM subsidy is an account called Health Reimbursement Arrangement (HRA).
- Life insurance:
  - If there is any additional life insurance coverage, contact the life insurance company. You will need to locate the policy document. Hopefully the policy document is in the Safe Deposit Box or some where you can find it.
- Social Security:
  - Contact Social Security. Rochester Social Security Office, Suite 100, 2443 Clare Lane NE, Rochester, MN 55906, 1-877-405-3631. They will help you determine what changes need to be made such as stopping the monthly Social Security benefit payment for the IBMer and perhaps starting monthly Survivor benefit payments for the spouse.
- IBM stock:
  - If you own IBM Stock, contact Computershare 1-888-IBM-6700, the company managing IBM Stock, to transfer ownership as necessary. You will need to know the stock holder account number.
- IBM Long Term Care policy:
  - If you have Long Term Care coverage via IBM, Contact John Hancock 1-800-255-8991 to determine if any changes need to be made. If your Long Term Care is non-IBM you will need to contact that Long Term Care insurance company. You will need to locate the policy document. Hopefully the policy document is in the Safe Deposit Box or some where you can find it.
- Investments and bank accounts:

- Contact any banks and investment companies to transfer ownership of accounts as necessary. Know where the account numbers and other details are documented.
- Online accounts:
  - Online accounts that deal with financial accounts or medical information should be left active until you are confident that they are no longer needed for estate purposes. If appropriate get them transferred to you. If not and these accounts are no longer needed request to have these accounts cancelled.
  - For online accounts that are for personal purposes such as email, Facebook, etc... it is recommended that you cancel these accounts.
- Rochester IBM Alumni Club:
  - If the retired IBMer is a Rochester IBM Alumni Club member please notify the Alumni Club either by email [rchret@aol.com](mailto:rchret@aol.com) or call 1-651-377-8893 and leave a message.. Let the club know if the Surviving Spouse will be assuming the membership and if there's any changes to the contact information.