



Preparing for the end

"I want to talk to you about something you don't want to hear: your death," Jim Edgemon said.

That's how Edgemon, a retired member of Eugene, OR Branch 916 and former national director of city delivery, began an Oregon State Association convention seminar in April on preparing for death.

At age 80, Edgemon approaches the uncomfortable subject of his own death with clarity and courage, and he urges his fellow carriers to do the same. Planning, making choices and informing loved ones about your preferences

will go a long way toward making the inevitable event of your departure from this life easier for everyone, he said.

"I think people owe their families some decisions made before the time comes that they have to be made," he

said. "Most people delay any discussions on their own burial plans because it's not comfortable to do so."

Decisions on details such as burial or cremation, where to be interred or what kind of memorial service to have shouldn't be left to family members who may not know your preferences and may even argue over them, Edgemon said.

"In the past two years, I've been aware of three families who were torn apart after the death of a loved one because the deceased never discussed with them what would happen after their death," he said. "It's my strong suggestion that you write down how you want your death handled...and make sure your family is aware of your views."

Other details to consider include possible organ donation (see sidebar); whether to have a funeral with a casket or remains or simply a memorial service; the location city of the service; whether to have a ceremony in a church, synagogue or other religious setting, a funeral home or elsewhere; what, if any, religious rituals will be involved; and where to publish death notices and what they should say.

These details may sound simple, but life is complicated and sometimes death is as well. Here are some items to think about.

Death notices

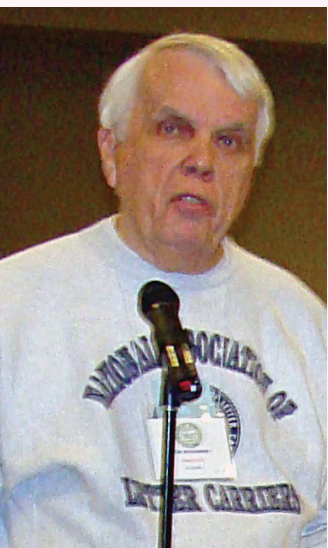
Friends and co-workers may learn of a death only through a death notice published in a newspaper. Many people have lived in more than one area and may want to publish death notices in multiple cities or towns.

"What kind of newspaper ads are you going to have covering your death?" Edgemon asked. "Some people say, 'Well, I've lived in three or four different places, so I want each place to have notification.' Well, that's OK, but that's going to be pretty expensive."

Edgemon recalled a recent dispute within a family of a deceased acquaintance: "You cannot imagine the fight that occurred over someone's obituary." Some members of the family wanted religious views and activities mentioned but others did not.

"It tore the family up deciding how the obituary was going to be worded," he said. The deceased person could have settled the matter by talking about it with family beforehand.

Some experts suggest delegating various roles to the family members who are best suited to handle them. For instance, one person could deal with financial matters, another with spiritual or religious issues.



Jim Edgemon

What to do when a letter carrier *Dies*

Living wills

Another matter that many don't talk about, but would benefit from planning, relates to end-of-life considerations. Some people who are near the end of their life want medical intervention to extend it as long as possible; others prefer not to be resuscitated or kept alive with artificial means. Writing a "living will," also known as an advanced directive or directive to physicians, is a good way to share your preferences with your family and doctor if you are no longer able to speak for yourself. If you want to donate your organs after death, you also will need written authorization.

"At minimum, you should lay out a plan," Edgemon said, "so your family isn't left in the dark."

Some people hire an attorney to help them draft a living will; others do it on their own. Living wills often are crafted along with other documents such as wills or trusts. Another important document to consider is a power of attorney, which gives someone else you choose the legal ability to make decisions for you if you become incapacitated—including, if you specify, decisions not covered in your living will.

Funeral expenses

The most pressing financial need in the days after your death, Edgemon said, is leaving enough available cash to handle funeral expenses and other immediate concerns. A family cannot depend only on life insurance to cover those costs because insurance claims may take several weeks to be settled. Edgemon recalled the death of his father in 1959, when his mother had to take out a bank loan just to pay for

Whether you are an active or retired letter carrier, there are several details to take care of with the federal government to assure that the benefits that are due to your surviving spouse, children or other family members go to them as soon as possible.

When a federal retiree or survivor annuitant dies, survivors, family or estate representatives are required to notify the federal Office of Personnel Management (OPM). OPM handles pension benefits for retired federal and postal employees and their families. If a federal or postal retiree dies, recurring monthly payments may be made to the surviving spouse if the retiree elected a reduced annuity to provide the benefit.

If the postal employee had a Federal Employees' Group Life Insurance (FEGLI) policy, OPM will handle the benefits as well.

There is an easy way for the survivors of deceased NALC retired members to report the death to OPM. They can simply call the NALC Retirement Department and it will report the death to OPM on their behalf.

You can reach the department at NALC toll-free at 800-424-5186, Monday, Wednesday and Thursday from 10 a.m. to 12 p.m. and 2 p.m. to 4 p.m. Eastern Time, or at 202-393-4695 Monday through Friday from 9 a.m. to 4:30 p.m.

Of course, anyone can report the death of an annuitant themselves on OPM's website, or by calling, writing or e-mailing OPM. But if NALC has already taken care of it, there is no need to notify OPM again.

Once the death of an annuitant is reported, OPM's Retirement Operations Center sends an application for death benefits to the applicable survivors. It can take six to eight weeks for forms to arrive by mail.

Application forms from OPM come with a claim number and pre-addressed return envelopes, which are color-coded. Using the forms and envelopes provided by OPM helps keep things efficient.

OPM will mail the appropriate application for death benefits and, if the deceased carrier had a FEGLI policy, a claim form.

Surviving spouses entitled to a survivor annuity should not expect that income for the next two to three months. Payment will include retroactive pay.

Any annuity payments already received for the month in which the death occurred will be retrieved by OPM. The payment for the month of death is retrieved in its entirety; it will later be prorated for the number of days the annuitant was living and paid to the beneficiary. Often, the spouse who is receiving a survivor annuity is the beneficiary, in which case payment will accompany the first survivor annuity payment.

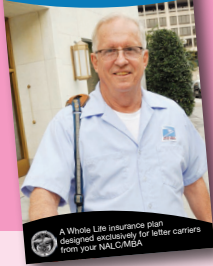
If the deceased is an active letter carrier, a family member should notify their supervisor and postmaster and ask for the relevant forms to fill out to claim any benefits, along with other tasks.

NALC provides all of its members in good standing with an accidental death benefit through the Mutual Benefit Association (MBA). Contact the MBA at 800-424-5184, Tuesdays and Thursdays from 8 a.m. to 3:30 p.m. Eastern Time to learn about this benefit. A letter carrier also may have purchased other life insurance or financial products from MBA.

For more information and checklists about what to do, see the NALC brochures, "When a retired letter carrier dies..." or "When an active letter carrier dies..." These brochures are available for download from nalc.org under "Workplace issues>Retirement" or from the NALC Supply Department at Headquarters; to request a brochure, call 202-393-4695. **PR**

MBA Whole Life INSURANCE

Life insurance that protects your loved ones— that's growing in net cash available in an emergency or to help pay for college or retirement.



Life insurance is an important part of estate planning. The Mutual Benefit Association (MBA) offers several insurance policies to NALC members. The MBA is a not-for-profit organization, created and administered by NALC, so insurance plans offered by the MBA are designed to give NALC members and their families the best possible protection for the lowest cost.

MBA has recently revised the life insurance products offered to NALC members and their families. For more information on the changes, and on which plan may be right for you, see Director of Life Insurance Myra Warren's column on page 31 or visit nalc.org/mba.

funeral expenses because the family had no cash immediately available.

"Most people have life insurance policies," Edgemon said. "But there's usually a delay of three to four weeks for payment. It's a good reason to plan in advance and obtain the necessary funding."

Many funeral homes offer prepayment plans that allow you to identify your preferences and pay for them before your death. This gives you a chance to make choices about your funeral, leaving your loved ones without the burden of payment, and also to lock in current prices. Life insurance policies also may offer supplemental burial insurance that pays a small amount immediately after your death either to your family or directly to a funeral home of your choosing to cover expenses. At a minimum, you should consider saving some cash to pay for these expenses.

Wills

Everyone should have a will to direct how their property is distributed after they die. Passing away without having a will in place can cause family turmoil and delay the distribution of your property by throwing the decisions into a courtroom. In addition to bequeathing your assets directly to family members, be sure to specify who

should receive personal property you don't want sold off, and consider other ways of giving your money to loved ones, such as toward college savings funds. If you want to give money to charities or other organizations, either specify them or let your loved ones know what types of charities to pick.

But there is more to consider than the contents of your will. An executor of the will—the person who will have the power to oversee the distribution of your property—should be specified. It could be a family member, a friend or an attorney. Creating a trust in addition to crafting a will may make it quicker and easier for loved ones to receive your property and avoid legal or tax problems. A trust allows someone else (a trustee, or more than one trustee) to handle your money on your behalf. There are several kinds of trusts, so if you create one, be sure it meets your needs.

None of these documents is of any use, though, if they can't be located. Be sure to either give copies to loved ones or tell them where they can be located when the time comes, along with other financial and medical records, including information on how to obtain survivor benefits from the federal government for a letter carrier's service (see sidebar, page 13).

"The documents ought to be somewhere where your family can find them immediately," Edgemon said.

In addition to wills, trusts and the like, consider putting other vital documents in the file, such as birth certificates, marriage licenses, divorce decrees, adoption papers, asset and debt records, military records or insurance policies.

Your virtual remains

Don't forget another legacy people leave behind in the modern world—their internet presence. Someone will need your account names and passwords for social media and financial accounts to make announcements or to close the accounts. The internet can also help you organize all these tasks and records; for instance, Everplans (everplans.com) is one online tool that, for a fee, allows you to store documents in one place.

Edgemon urged letter carriers to face these uncomfortable issues for the benefit of their loved ones: "If you care about your family, then you make it far easier for them when you pass away than if you do nothing and just allow things to happen."

Experts recommend that everyone plan end-of-life wishes and their estates early and review them often. Take another look at your plans whenever you experience a major life event, such as a marriage, divorce or birth of a child. Changes in laws or tax code; the death or illness of someone you've named as an executor or beneficiary and other similar events also might trigger changes to your plans. Of course, a serious medical diagnosis, especially one that could bring cognitive impairment, is an urgent reason to assure that your plans are in order.

"Estate planning and preparing for your own departure are smart ways to assure that your inevitable death does not result in unnecessary problems for your loved ones," NALC Director of Retirees Ron Watson said. "Taking a little time to think about the future can bring comfort to your loved ones." **PR**

