



Nest Egg Radar

Free guide · October 2026

When One of Us Dies

Your First 10 Calls

Who to call, what to say and what to bring, plus what happens to Social Security checks. Every fact checked against official sources.

The first 10 calls

The one-check rule

Funeral home rights

Fill-in call log

When One of Us Dies: Your First 10 Calls

Free guide · October 2026. Published by Nest Egg Radar. Facts checked against official sources as listed at the back of this guide.

PLEASE READ

This guide is for education only. It is not financial, legal, tax or medical advice. Nest Egg Radar is not affiliated with, endorsed by or connected to the Social Security Administration, Medicare, the IRS or any other government agency. Rules and amounts change; check your own situation with the agency or a qualified professional before you act.

Free to share with family and friends. Facts checked October 21, 2026.

SCAM WARNING

Nest Egg Radar will never ask for your Social Security number, bank details or Medicare number. If anyone claiming to be from us does, it's a scam.

Contents

1	The first 10 calls	3
2	What happens to the Social Security checks	8
3	Your rights at the funeral home	11
4	Your call log and a sample organizer page	13

PART 1

The first 10 calls

When someone you love dies, the phone calls can feel endless. This list puts them in order. You don't have to make every call yourself: you can ask a friend or family member to help.

BEFORE YOU START

Keep a notebook by the phone. For each call, write the date, the name of the person you spoke to and what happens next. There is a call log you can fill in at the end of this guide.

Call 1: The hospice nurse or the doctor

A death has to be made official first. The National Institute on Aging says the death must be "officially pronounced" by someone in authority, like a doctor in a hospital or nursing home, or a hospice nurse. That person also fills out the forms about the cause, time and place of death. Those forms are what make a death certificate possible.

If the person was in hospice, a plan for what happens next will likely already be in place. Call the hospice.

Call 2: At home with no hospice? The doctor, coroner or a funeral home

If the person died at home and wasn't in hospice, the National Institute on Aging says to talk with the doctor, the local medical examiner (coroner), the local health department, or a funeral home about what to do.

If someone dies at home, there is no need to move the body right away. This is the time to call people who might want to come and see the person before the body is moved.

Call 3: Two funeral homes, for prices

Federal rules protect you here. The Federal Trade Commission (FTC) says:

- Funeral homes must give you prices **on the telephone** if you ask. You don't have to give your name, address or phone number first.
- Compare prices from **at least two** funeral homes.
- When you visit, the funeral home must give you a written General Price List that is yours to keep.

There's more about your rights in Part 3.

Call 4: Social Security (usually the funeral home does it)

You often don't need to make this call. Social Security says funeral homes generally tell it when someone dies, so "you don't typically need to report a death to us."

Give the funeral director the person's Social Security number so they can report it. If no funeral home is involved, or it doesn't report the death, call Social Security yourself at 1-800-772-1213. Have the person's name, Social Security number, date of birth and date of death ready.

GOOD TO KNOW

Social Security takes reports of a death only by phone or in person, not by email or online. Social Security will tell Medicare.

Call 5: The bank

Social Security can't pay benefits for the month a person dies. Checks are paid a month behind, so the payment that arrives in the next month must go back. For example, if the person died in July, the payment received in August is for July and must be returned.

If the payment comes by direct deposit, tell the bank as soon as you can. Ask it to send back the payment for the month of death and any that arrive later.

While you're talking to the bank, tell it about the death. Federal advice is to report a death to banks, credit card companies and other financial companies.

Call 6: Social Security again, for survivor benefits and the \$255

This call is about money for the family. You can ask about the one-time \$255 death payment and monthly survivor benefits in the same call. You **can't apply for survivor benefits online**: call Social Security at 1-800-772-1213.

If you already get spouse benefits on the person's record, Social Security says you'll be switched to survivor benefits automatically, but you should still call about the \$255.

Part 2 explains what happens to each check.

Call 7: The credit bureaus

The IRS warns that identity thieves could use details about a person who has died, such as information in an obituary. The IRS says to send the credit bureaus a copy of the death certificate, ask them to put a **"deceased alert"** on the credit reports, and watch the reports for anything unusual.

Call 8: Life insurance and pensions

You'll usually need a certified copy of the death certificate to claim life insurance or a pension.

Think there's a policy but can't find it? The National Association of Insurance Commissioners (NAIC) runs a Life Insurance Policy Locator that searches for policies bought anywhere in the United States. California's Department of Insurance notes that the service is free.

Call 9: The VA, if the person was a veteran

You can contact the Department of Veterans Affairs about burial benefits, death and survivor benefits, and veterans life insurance. You must also tell the VA so it can stop payments like compensation or a pension.

VA burial allowance	Most VA pays (if you qualify)
Service-connected death on or after Sept 11, 2001	\$2,000
Non-service-connected death on or after Oct 1, 2026	\$1,032 for burial and \$1,032 for a plot

You may qualify if you paid for the burial, won't be paid back by anyone else, and meet VA's other requirements. Ask the VA. Source: VA, page updated October 7, 2026. Eligible veterans can also be buried in a VA national cemetery with the grave, a government headstone or marker, a burial flag and a Presidential Memorial Certificate at no cost to the family.

Call 10: Motor vehicles, passport and voter registration

Federal advice (USAGov) lists a few more places to tell:

- The state motor vehicles office: cancel the license or ID, and transfer the title of any car the person owned
- The U.S. Department of State: you can return the passport to be canceled, which helps prevent identity theft
- The local election office: cancel the voter registration
- Utilities, memberships and subscriptions

Death certificates: how many copies?

We found no official source that gives a number. Certified copies (the official ones) are needed for tasks like notifying Social Security and other agencies, closing bank and credit card accounts, and claiming life insurance or a pension. A plain photocopy may be enough for smaller tasks, like canceling a subscription; check with each company. New York State's advice is simply to order multiple certified copies.

THEIR DEBTS ARE NOT YOUR BILLS

The Consumer Financial Protection Bureau says you're generally not responsible for a spouse's debts after they die. There are exceptions: for example, if you co-signed the loan, are a joint holder on the credit card (not just an authorized user), or live in a community property state. Debt collectors are not allowed to say or hint that you must pay the debts with your own money.

PART 2

What happens to the Social Security checks

When one spouse dies, that spouse's benefit stops. For a couple living on two checks, that's a big change.

The one-check rule

If you get your own retirement benefit and you can also get a survivor benefit, you don't get both. Social Security puts it plainly: "You won't receive both – you'll get the higher amount."

In practice, Social Security keeps paying your own benefit and adds the difference from your late spouse's record, so the total equals the higher amount. The same rules apply to widows and widowers.

AN EXAMPLE (MADE-UP NUMBERS)

Tom gets \$2,000 a month and Mary gets \$1,200. Tom started his benefit at his full retirement age, and Mary is past her full retirement age for survivor benefits.

If Tom dies, Mary keeps her own \$1,200 and Social Security adds \$800 from Tom's record. Mary's total is **\$2,000, not \$3,200**. The household goes from \$3,200 a month to \$2,000.

This is only an example. Your own amounts come from Social Security.

How much the survivor gets

When the survivor starts	Share of the late spouse's benefit
Age 60	71.5%
Age 61	over 75%
Age 63	over 80%
Age 65	over 90%
Full retirement age for survivors (66 to 67)	up to 100%

Survivor benefits can start at 60, or at 50 for a survivor who is disabled.

IF YOUR SPOUSE STARTED EARLY

If your late spouse took reduced benefits early, your survivor benefit is capped. Social Security's rules limit it to the larger of what your spouse would be getting now or 82.5% of their full benefit. Ask Social Security which month gives you the most; its rules say it must tell you when your benefit reaches the maximum.

Remarriage and divorce

- **Remarrying at 60 or later** (or at 50 or later if you were disabled when you remarried) doesn't stop survivor benefits.
- **Remarrying before 60** generally means you can't get them, unless that later marriage ends.
- **A divorced spouse** can get survivor benefits on an ex-spouse's record if the marriage lasted at least 10 years and other conditions are met, such as being 60 or older (50 if disabled).

The one-time \$255 payment

Social Security pays a one-time death payment of \$255. Who can get it, in this order:

1. A surviving spouse who was living in the same household.
2. Otherwise, a surviving spouse who could get survivor benefits on the person's record for the month of death.
3. If there is no such spouse, a child who could get benefits on the record for that month.

A divorced spouse can't get the \$255. If you have to apply, do it within **2 years** of the death. The person who died must have worked long enough to be insured.

Survivor first, your own benefit later

Survivor and retirement benefits don't have to start together. Social Security's rules let you take one first and switch to the other later. Ask which order pays more in your case.

WHAT TO DO

Call Social Security at 1-800-772-1213 and ask about the \$255 and monthly survivor benefits in the same call. Survivor benefits can't be applied for online.

PART 3

Your rights at the funeral home

A federal rule, the FTC Funeral Rule, gives you rights when you arrange a funeral. You don't have to know the industry's words to use them.

Prices before you decide

- **By phone:** funeral directors must give you price information on the telephone if you ask. You don't have to give your name, address or phone number first.
- **In person:** the funeral home must give you a General Price List that is yours to keep. It lists every item and service the home offers and the cost of each one.
- **Compare:** the FTC suggests comparing prices from at least two funeral homes.

Buy only what you want

You have the right to buy goods and services separately. You don't have to accept a package that includes items you don't want.

ONE FEE YOU CAN'T SKIP

A funeral home may charge one basic services fee that you can't decline. Apart from that fee, and anything the law, the cemetery or the crematory requires (the funeral home must explain these in writing), you can choose item by item.

A casket or urn from somewhere else

You can buy a casket or urn online, at a local store or anywhere else. The funeral home can't refuse to use it, and it can't charge you a fee to handle it.

WHAT TO DO

Ask a family member or friend to make the price calls with you. Write down each home's prices on the call log at the end of this guide. The FTC's advice is to resist pressure to buy goods and services you don't really want or need.

PART 4

Your call log and a sample organizer page

Print these pages, or copy them into a notebook.

Call log

Who I called	Date	Who I spoke to	What happens next
Hospice or doctor			
Funeral home 1 (prices)			
Funeral home 2 (prices)			
Social Security			
Bank			
Credit bureaus			
Life insurance / pension			
VA (veterans)			
Motor vehicles office			
Utilities and subscriptions			

Sample organizer page: where things are

Fill this in together now, so the other person isn't left searching. Don't write full account numbers or Social Security numbers here: write where the papers are kept.

Item	Where it's kept
Social Security cards and award letters	
Bank accounts (which banks)	
Life insurance policies	
Pension papers	
Will, power of attorney	
Car titles and the house deed	
Bills paid automatically	
List of online accounts (not the passwords)	
Funeral wishes	

What's next

Our full guide, **When One of Us Dies: The Money Guide and Fill-In Organizer for Couples 60+**, goes further: living on one income, beneficiary forms, avoiding probate where your state allows it, the first year's taxes, and a complete organizer. Like this one, every fact comes from official sources.

BACK MATTER

Sources

Part 1: The first 10 calls

Sources

All pages opened and checked on October 21, 2026.

- Pronouncement, hospice, at home, calling family, help from friends: National Institute on Aging, "What To Do After Someone Dies", nia.nih.gov/health/grief-and-mourning/what-do-after-someone-dies ("the death must be officially pronounced by someone in authority like a doctor in a hospital or nursing facility or a hospice nurse"; "a plan for what happens after death will likely already be in place"; "If someone dies at home, there is no need to move the body right away").
- Funeral prices by phone, General Price List: FTC, "The FTC Funeral Rule", consumer.ftc.gov/articles/ftc-funeral-rule. Compare two homes: FTC, "Shopping for Funeral Services", consumer.ftc.gov/articles/shopping-funeral-services.
- Funeral homes report deaths: Social Security, "What to do when someone dies", ssa.gov/personal-record/when-someone-dies ("Funeral homes generally tell us when someone dies").
- Social Security number to the funeral director; reports by phone or in person only; month-of-death payment: USAGov, usa.gov/social-security-report-a-death. Social Security notifies Medicare; banks, credit bureaus, VA, motor vehicles, passport, election office, utilities: USAGov, "Agencies to notify when someone dies", usa.gov/report-a-death.
- Survivor benefits by phone, not online; \$255 in the same call; automatic switch from spouse benefits; phone number 1-800-772-1213: Social Security blog, March 12, 2026, ssa.gov/blog/en/posts/2026-03-12.html.
- Deceased alert: IRS, "Identity theft guide for individuals", irs.gov/identity-theft-central/identity-theft-guide-for-individuals.
- Life Insurance Policy Locator, free: California Department of Insurance, insurance.ca.gov (Locate a Life Insurance Policy).
- VA burial allowance: VA, "Veterans burial allowance and transportation benefits", va.gov/burials-memorials/veterans-burial-allowance (updated October 7, 2026). National cemetery benefits: VA National Cemetery Administration, cem.va.gov/burial_benefits.
- Certified copies vs photocopies: USAGov, usa.gov/death-certificate. "Order multiple certified copies": New York Department of State, dos.ny.gov/after-death-ghosting-scam.
- Debts after a death: Consumer Financial Protection Bureau, "Am I responsible for my spouse's debts after they die?", consumerfinance.gov/ask-cfpb (answer 1467).
- Exact NIA wording (browser, Oct 21): "This person also fills out the forms certifying the cause, time, and place of death. These steps will make it possible for an official death certificate to be prepared." and "If you have a list of people to notify, this is the time to call those who might want to come and see the body before it is moved."
- What to have ready if you report the death yourself (browser, Oct 21): "call us and provide the name, Social Security number, date of birth, and date of death for the person who died." ssa.gov/personal-record/when-someone-dies.
- "SSA will notify Medicare." usa.gov/report-a-death.
- VA amounts are the "Maximum burial allowance"; eligibility includes paying for the burial and not being reimbursed by another source (va.gov burial allowance page; see [audit-2026-10-21.md](#)).
- Obituary details and identity theft: IRS identity theft guide (above).

Part 2: What happens to the Social Security checks

Sources

All checked on October 21, 2026.

- "You won't receive both – you'll get the higher amount.": Social Security blog, March 12, 2026, ssa.gov/blog/en/posts/2026-03-12.html. Own benefit plus the difference: Social Security POMS RS 00615.020 (Dual Entitlement Overview).
- Widows and widowers: 20 CFR 404.410(c) ("widow's or widower's benefits").
- 71.5% at 60 up to 100% at full retirement age for survivors (66 to 67): Social Security, "What you could get from Survivor benefits", ssa.gov/survivor/amount. Age 60, or 50 if disabled: POMS RS 00207.001; 20 CFR 404.410(c).
- Cap if the deceased claimed early (82.5%): POMS RS 00615.320 and GN 00204.045.
- Remarriage: POMS RS 00207.003. Divorced spouses, 10 years: 20 CFR 404.336; POMS RS 00207.001.
- \$255: POMS RS 00210.001 (order of who can get it; divorced spouses excluded; 2-year filing limit; insured status).
- Survivor first, own later (or the reverse): POMS GN 00204.035.
- Example: made-up numbers that show the rule above.

Part 3: Your rights at the funeral home

Sources

All checked on October 21, 2026.

- Phone prices, General Price List, buying separately, outside casket or urn: FTC, "The FTC Funeral Rule", consumer.ftc.gov/articles/ftc-funeral-rule.
- Compare at least two homes; resist pressure: FTC, "Shopping for Funeral Services", consumer.ftc.gov/articles/shopping-funeral-services.
- Basic services fee: the Funeral Rule, 16 CFR 453.3 (required price-list wording: "any funeral arrangements you select will include a charge for our basic services").
- Only non-declinable fee; items required by law, a cemetery or a crematory must be explained in writing: 16 CFR 453.4(b)(1)(ii) and 453.3 (ecfr.gov).