

Checklist if your family member dies

Kela[®]

This checklist mentions things that have to be arranged if your spouse/partner or other family member dies. Not all of the items need necessarily concern your situation.

We are sincerely sorry for your loss.

Where should you report the death?

- Hospitals and care providers send information about a patient's death to the population information system maintained by the Digital and Population Data Services Agency, and for instance Kela and the pension providers obtain the information from the system.
- If your family member received a pension or another benefit from Kela, report the death by calling Kela's customer service. Call as soon as possible, because pensions and other benefits must be recovered if they were paid after the month of death. The consent of the estate is not needed for the recovery. Kela will pay the pension to the end of the month during which the person died. Our customer service will give you detailed instructions on how to make the notification.
- In case of a sudden death somewhere else than in a hospital or care facility, the police should be notified. If needed, the police arranges an investigation into the cause of death and forwards its findings.
- Notify the post office so that the mail can be directed to the administrator of the estate. The administrator of the estate is often the surviving spouse or the deceased's child.
- Notify the bank so that the deceased's bank account and possible safety-deposit box are not misused. Also notify the bank of the administrator of the estate, who has the right to handle the affairs of the estate. The notifications must be filed in writing.
- Notify the insurance company if your family member had a valid life insurance policy or other insurance policy.
- If your spouse/partner or parent was working, inform the deceased's employer about the death. In this way, the payment of wages can be stopped and the employer can claim compensation on your behalf from the group life assurance policy.

Check your Kela benefits

The following points concern you if you have been widowed:

- If you are or your dependant is entitled to survivors' pension, file an application for spouse's pension and, when necessary, an application for orphan's pension. Send the applications to Kela or to the authorised pension provider. With the same application form you can apply for survivors' pensions under both the National Pensions Act and

the earnings-related pension legislation.

- If you have children aged under 17 years, you should apply for a single-parent supplement to the child benefit from Kela.
- If a parent dies before the child turns 2, the other parent or another person who is caring for the child can get parental allowance.

Remember to arrange the estate inventory meeting and the funeral

- Inform all the inheritors about the deceased's possible will or testament.
- An estate inventory meeting must be held within 3 months of the death. For this purpose, a seamless genealogy and official certificates for the parties to the estate must be submitted. If you are responsible for carrying out the inventory of the estate or for reporting the estate you can contact Kela to request the information you need about the deceased person's Kela benefits. Information concerning debts includes information on the recovery of overpaid benefits and their remaining amounts at the time of death. Information concerning assets includes information such as pending benefit applications and appeals.
- If your family member had government-guaranteed student loan debt, it is not recorded in the estate inventory deed. Kela will grant the estate an exemption from the repayment of the remaining debt.
- You can arrange the funeral yourself or ask an undertaker to arrange it.
- Burial grants are not available from Kela. You can enquire about assistance with burial costs for instance from the employer, the insurance companies, the trade union or the State Treasury. The State Treasury can pay assistance for instance for the burial of war veterans. The wellbeing services counties may also pay burial grants in the form of supplementary social assistance. However, some wellbeing services counties require that you have first applied for basic social assistance from Kela.

Other factors to consider

- Kela cannot disclose any health data. For health data, contact the relevant healthcare providers.
- Transfer the insurance policies of the accommodation and other property as well as electricity, water and waste disposal contracts to your own or some other inheritor's name.
- Remember to give notice for rental accommodation if the accommodation will remain empty.
- Remember to terminate all the deceased's accounts in social media and other online services. Different services have differing instructions for how you terminate an account. If you know the user IDs and passwords, you can in some services terminate the accounts using them.

The website of your insurance company can also provide useful information.