Losing an employee can be as devastating for a company as it is for a family losing a loved one. And the aftermath can be stressful for everyone. We hope that the following list of things to remember can help during this difficult time.

**Act**

- If the employee dies at the workplace:
  - Contact 911 immediately.
  - Inform the employee’s emergency contact or family member and coworkers of the employee’s removal to the hospital (if applicable).
  - Have a company representative travel to the hospital to meet family members (if applicable).
  - Enlist the support of your Human Resources team and employee assistance program (EAP) service (if available) to help communicate to the employee’s family and coworkers.
  - Discuss with your attorney whether notice to OSHA is required (1-800-321-OSHA) if the death, or accidental death, is work-related.
  - Have the employee’s phone, voicemail, email and mail communications intercepted and redirected to another company representative.
  - Locate beneficiary designations and related documents for all benefits you have on file.
  - Handle accrued but unused PTO in accordance with state law or company policy (if no law exists).
  - Determine health care flexible spending account balance for health expenses incurred prior to date of death and notify family of procedures to claim those funds.
  - Terminate the employee’s health insurance and other benefit plans according to the policy as of the date of death and begin the COBRA notification process (i.e., begin the paperwork necessary to notify your insurance administrator and survivors) as may be required.
  - Follow your company’s normal termination procedures to ensure all equipment, keys, credit cards, etc., are returned and all security issues are addressed.
  - Handle the final pay for the deceased employee in compliance with state law and associated tax rules. Consult with your company’s tax advisors as needed.
  - Check with your state’s wage and labor department for rules about paying final wages and determine who should receive the employee’s final wages. Consult with your company’s tax and legal advisors as needed.
  - Designate an appropriate internal contact person for employees who have questions/concerns to prevent employees from contacting the deceased employee’s family directly.
  - Follow your company policy for employee bereavement (e.g., sending flowers).

**Inform**

- Advise management and Human Resources of the employee’s death first, then privately meet with those who worked most closely with the deceased before making a general announcement. Inform employees about the death as quickly as possible, providing only the minimum necessary information.
- If you provide an EAP, notify them about the death, and remind employees that EAP counseling services are available (if provided by your company).
- Tell grieving employees to take time off as needed (immediately if they witnessed the death).
- Notify customers/clients who had a direct relationship with the employee and realign work as appropriate.

**Ask**

- Ask the family for the name of a contact person who can provide funeral details, answer questions about the family’s wishes and arrange for benefits procedures to be completed when appropriate.
- Arrange for packing of personal belongings and ask family how they want them handled. A close colleague or supervisor can be a good choice if family prefers not to be involved.
- Ask the family for a death certificate (usually available about one to two weeks after the death) and whether a federal tax ID number exists for the estate. Requesting valid proof of death before paying final wages is not an unreasonable request. (This information is also needed if you are facilitating the processing of benefits for life insurance, accidental death and dismemberment [if applicable], pension/401k and workers compensation [if applicable] and is necessary if the final paycheck goes to the deceased employee’s estate). Consult with your company’s tax and legal advisors as needed.
- If survivors will be filing a life insurance or accidental death and dismemberment claim directly with the insurer themselves, ask them what information you can provide to help support their claim.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Life Insurance Company of North America, Cigna Life Insurance Company of New York (New York, NY), and Connecticut General Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.