# What If Something Happens?

Benefits and protection: know what you have before you need it.

Reviewed on: _____ Next review: _____

## 01 / WORK PLACE BENEFITS AND COVERAGE

| Benefit / coverage | Provider / contact | Amount $ | Key details / next step |
|---|---|---|---|
| Health / dental / vision | | | |
| Life insurance | | | |
| Short / long-term disability | | | |
| Retirement / pension / match | | | |
| HSA / FSA, if applicable | | | |
| Leave / other employer benefits | | | |
| Other protection / coverage | | | |

## 02 / NON-WORK INSURANCE COVERAGE

| Type | Provider / contact | Amount $ |
|---|---|---|
| Life insurance | | |
| DI (disability income) | | |
| LTC (long-term care) | | |

Amounts: note coverage / benefit dollars and the basis (e.g., monthly or daily). Use N/A if not applicable.

## 03 / QUESTIONS WORTH ASKING

- ☐ I located current benefit summaries, plan documents, and policy information.
- ☐ I noted costs, coverage limits, deductibles, waiting periods, and important exclusions.
- ☐ I checked who is covered and when enrollment or updates are allowed.
- ☐ I asked what changes if I leave my job, retire, or can no longer work.
- ☐ I confirmed beneficiaries and how to request benefits or file a claim.

My next step / contact / by when: _____

Source: U.S. Department of Labor, Plan Information. Plan terms and policy documents govern benefits.

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# What If Something Happens?

A basic estate planning checklist. A little preparation is a gift to the people you love.

Check when reviewed and current. Mark N/A where appropriate; note anything that needs professional help.

- ☐ Will: review your wishes, your chosen executor, and any guardian nominations.
- ☐ Financial power of attorney: review the person named, their authority, and backup choices.
- ☐ Healthcare decision-maker and advance directive: document and discuss care preferences.
- ☐ Beneficiaries: review retirement accounts, life insurance, and transfer designations.
- ☐ Trust, if applicable: ask an attorney whether one fits and whether assets are titled correctly.
- ☐ Dependents and pets: record care arrangements and people to contact.
- ☐ Digital affairs: organize secure access instructions and review provider options.
- ☐ Important records: note where documents, policies, asset lists, and debts can be found.
- ☐ Key people: make sure those chosen are willing to serve and know where to find instructions.
- ☐ Review again after a marriage, divorce, birth, death, move, or other major change.

**Where my documents are kept / who knows how to access them:**

**Questions for my attorney or other professional / next step:**

Attorney / contact: _____ Review date: _____

This is an organizer, not a legal document or a substitute for legal advice. Requirements and document names vary by state. Review your plan with a qualified estate planning attorney.

References: NIH National Institute on Aging, Getting Your Affairs in Order; Consumer Financial Protection Bureau, What is a power of attorney?

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