# PeopleSafe - Mail Order Calls Regarding Deceased Members

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**Description:** Provides the processes to use when a member has died and a call is made to Home Delivery to inform us.

** Note:** For Medicare D, refer to [MED D - Deceased Beneficiary (044879)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=1c7a95aa-d870-4b4a-9045-5c96dfe6aece).

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| Express Empathy for Calls Regarding Deceased Members |

When handling a call regarding a deceased member, it’s important to express empathy.

**Examples**:

**** I’m sorry you are going through this. On behalf of CVS Caremark, please accept our sincere condolences for your loss.

I am deeply sorry for your loss, I can understand this must be overwhelming and I’m here to help with <reason member is calling>.



**** I’m so sorry to hear that. I realize this must be a very difficult time, what can I do to help?

**Note:** Always authenticate the account fully before providing any information. For deceased members, it is not necessary to ask the third-party question after authenticators have been provided. Refer to [Compass or PeopleSafe - Caller Authentication - Not CTI/IVR Authenticated Calls Including Authenticators  (059831).](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=6f0cee90-4504-46c5-9354-8aa3483e7f4b)

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| Member Deceased But Showing Eligible in PeopleSafe |

Perform the steps below:

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| **Step** | **Action** |
| **1** | Remind the caller that their Client’s Benefits office should be notified. |
| **2** | Add a temporary [Stop See Comment (007009)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=6a481d2d-cc6d-40f0-af30-1858db02b7a4) with the information of who called to give the notification of death, their relationship to the member and the date they died. |
| **3** | Place all future orders [on hold (027254)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=76ff600a-8205-4ae2-82c0-cf3d007af90c) until the line of eligibility can be closed. This includes any prescriptions enrolled in the auto renew and refill program. |
| **4** | Remove the member’s email address and [turn off all of the Messaging Platform alerts (027674)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=918203d3-2d76-4044-b2d9-0ced0504d471).  **Result:** [Cresta (067901)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=f28dbdf4-4355-45be-95c4-6bda1c08a521) will generate call summary notes and include the deceased member’s name. |

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| Return of Medication |

If the caller is requesting to return medication because the member is deceased, refer to [PeopleSafe - Return Order Return Order Request (Formerly Refund Copay Credit/Mail Tag Request) (060206)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7b80562c-60b7-4616-b431-c0a481c4c9cb) for instructions.

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| Statement of Cost (SOC) Request for Deceased Member |

If the caller is requesting to obtain a SOC for a Deceased member, refer to [PeopleSafe - Financial Statement of Cost (SOC) Member, Spouse or Dependent (043264)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=7049837e-d636-430e-b990-ae0706bd09e9).

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| Mail Service Account Balances, Credits, and Reissue Checks for Deceased Payee |

When a deceased member owes money or has a credit on their account for mail service orders, Finance will handle the account in the following ways:

**Balance Due:**

1. Our PBM attempts to collect the balance due. Balances owed on the account are billed for the first two months. If a death certificate is then received and indicates that there is not any estate or funds are not available, the balance is written off.

2. If our PBM is notified that there is an Executor, the Finance Department will wait however long it takes to receive a response from the Executor and/or payment on the account.

There are times, though not often, that there will not be enough funds to pay all debts and the balance can be written off, but not until our PBM receives notification.

**Note:** Power of Attorney is only valid when the member is alive; the Executor takes over after the member is deceased. For deceased members, CCRs can instruct a third-party to add a new method of payment to make a one-time only payment for the balance on the account.

 When we reissue this check, if by chance you have any additional outstanding checks, please be aware we will reissue those at the same time.

**Credit Due for Deceased Member:**

1. When a deceased member has a credit balance on the account, a refund is issued to the “Estate of <cardholder’s name>”.

2. Depending on their relationship to the original payee, the following documentation is required:

1. **Surviving Spouse:** A copy of the death certificate indicating that they are the spouse and their Photo ID.
2. **Executor of the Payee’s Will:** A copy of the payee’s death certificate, an executed copy of the will, letter of testamentary, or another legal document and the Photo ID of the executor.
3. **Closed Estate with a Will:** A copy of the death certificate, an executed copy of the will, showing the claimant as the heir to the funds and Photo ID of the claimant.
4. **Closed Estate Without a Will:** A copy of the death certificate and a letter from ALL direct heirs (i.e., if there are 3 children, then all 3 children must agree to the payment). Direct heirs should be listed in order of priority: Children, parents, and then siblings. Photo IDs will be required from all heirs.

**Note the following:**

* We are not able to reissue the check to other relatives unless there is a will or other legal document proving ownership.
* A Power of Attorney or a document naming beneficiary of life insurance does not constitute proof of ownership.
* If claiming funds on behalf of an institution, pharmacy, nursing facility, etc. for a deceased payee, provide documentation of the open balance on account or documentation showing that the facility is the rightful claimant of the funds.
* Without proper documentation, we are not able to reissue the check to a party other than the original payee.

**Note:** Prior to asking the member to send documents, ensure you have opened a [Refund Stop Payment/Check Reissue task (004580)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b529fcee-1566-4001-a703-ce8b63186cb2) for Mail Order to research and have the payee estate by referencing that task # in their correspondence. Refer to [step 4](#STEP4) above.

Documents may be sent via email, fax, or mail. Email is preferred and will provide the fastest turnaround time.

**E-mail:** [MemberDisputesPBM@CVSHealth.com](mailto:MemberDisputesPBM@CVSHealth.com)

**Fax: 1-480-860-3508**

**Mail:** (Only mail **copies** of the originals. Do **not** mail original documents.)

CVS Caremark

Attn: Research Department

P.O. Box 6590

Lee’s Summit, MO 64064

**Turnaround Time:** The reissue of a check can take up to 30 days. It may take up to 8 weeks to receive.

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| Related Documents |

[Customer Care Abbreviations, Definitions, and Terms Index (017428)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606)

[Log Activity/Capture Activity Codes (005164)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=bdac0c67-5fee-47ba-a3aa-aab84900cf78)

**Parent Document:**  [CALL 0049 Customer Care Internal and External Call Handling](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0049)

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