

10 tips to prepare for a family health emergency

There's always a good reason for the things you don't know, but when you have an emergency, the "don't knows" add significantly to your stress level. So being prepared in advance can make an enormous difference.

Give yourself the gift of gathering the following information into one place that family members can access in the event of an emergency. Let's hope it is never needed, so what you're really giving yourself is peace of mind for now. Just get a simple notebook with some pockets for representative documents.



What you need to know

- ___ Your spouse or partner's position, title, boss' name and contact information, and work address.
- ___ The contact information for each partner's human resources department, plus each partner's username and password to the online benefits site.
- ___ Access information for phones, computers, emails, social media, safes and other repositories for confidential information.
- ___ Location of power of attorney and health proxy documents (and get these if you don't already have them!)
- ___ Information about all wills: Where they are, who is executor, and executor's contact info
- ___ Location of the items in your master list (see below)

Master List of What To Gather

1. Personal Information for all family members

Have social security number, date of birth, place of birth, driver's license number and expiration, and yes, even mother's maiden name for all members of the household.

2. Employment/Business Information

Employer, boss' name and his/her contact information, HR information, and how to access benefits. If self-employed, names and contact information of partner(s) or staff who can be relied on to step in and manage business temporarily.

3. Benefits

What vacation, disability, health and death benefits are in place? Who should be contacted and by what means to activate those?

4. Will, health proxy, power of attorney

I can't state how important these are! Make sure you have them, know where they are and how to access them. A personal, small, fireproof safe is relatively affordable and you have 24/7 access to the information, without having to wait for a bank to open to get into a safety deposit box.

5. Doctor, Dental and Medical Information

List all family doctors, who sees whom for what, their contact information, all medicines and dosages. This could be critical information if your loved one is admitted to the hospital in an unconscious state. Know where to find the insurance card.

6. Bank and Investment Accounts

Include bank or investment firm, type of account, account numbers, and all pertinent information.

7. Access to electronics and critical accounts

Have username and password to all electronics which retain critical contacts and information.

8. Charge Cards

Have a list of all charge cards for the household, their account numbers, expiration dates, CVV numbers, when payment is due and maximum balance. Include what financial institution holds them and how payment is made. Store the list in that safe you bought for the above information.

9. Rent, Mortgage, Timeshare and Property Tax information

How much is paid, when, where and to whom?

10. Loans – Auto, boat, college, etc.

How much is paid, when, where and to whom? What is still owed?
