

Preparation and Response Guide

# End of Life

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Grief can be overwhelming when a loved one has just passed away. Your world is suddenly awash in sadness, memories, love, a sense of loss, and a realization of how much you will miss the person who's gone. It's hard to focus on the decisions that need to be made.

This Guide will not only outline the steps you can take in the hours and days after a loved one passes but also steps that you can take in ADVANCE to mitigate many decisions at such a stressful time.

### Preparation: The More, The Better

Discussing End of Life decisions with your family and loved ones is rarely a comfortable or pleasant conversation. However, the more that can be done in advance, the easier it will be for you and your family when your loved one does pass away.

When discussing or pre-planning End of Life, be sure to touch on the following:

#### What are the Wishes of your Loved One?

Ask your loved one to explain, in as much detail as possible, his or her wishes upon their death. There is no better time to have such a discussion. This is also a great opportunity to show your loved one how much you care by helping to assist in any arrangements. Encourage your loved one to convey his or her preference for funeral arrangements, organ donation, and burial or cremation. In the case of organ donation, be sure to communicate, in writing, any organ donation details to your loved one's physician.





#### ► Gather and Identify the location of Important Documents

Have your loved one show you how to locate and access Important Documents such as:

- Will
- Birth Certificate
- Marriage/Divorce Certificate
- Social Security Information
- Life Insurance Policies
- Financial Documents Bank Accounts, Stock Certificates, Bonds, Loan/Mortgage Documents
- Keys to Safe Deposit Boxes
- Keys or Combinations to Safes in the Home

#### **▶** Gather Important Healthcare documents

Work with your loved one to create an advance directive specifying desired procedures in such case where the loved one cannot communicate or is otherwise incapacitated. This should include a DNR ("Do-Not-Resuscitate" Order) if so desired. This is also a good opportunity to recommend that your loved one appoint you or another family member as the healthcare proxy and/or assign Power of Attorney to the family member who best understands the wishes of your loved one. Again, the time to do this is when your loved one is lucid and can communicate clearly. If you are the healthcare proxy, be sure to distribute copies of these documents to your loved one's doctor, attorney, hospital, and key family members and friends.





#### How to Access Financial Accounts and Personal Online Services

Locate the location of any password lists that your loved one uses to access online services such as Online Banking, Utilities, Mobile Device Services, E-mail, social Media, etc. If a list does not exist, create a record of all account information you will need to access after his or her passing.

#### Pre-Planning

Here at Cremation Society of America, we encourage you to make preplanned arrangements well in advance of the passing of a loved one. As with the other steps listed here, Pre-Planning can reduce the stress and confusion during the chaos of a loved one's passing. Our 100% online process makes pre-planning very simple and effortless to complete.

### What to Do After a loved One Passes

Upon receiving the news that your loved one passed, emotions such as sadness, confusion and despair can set in and become overwhelming. Now what? As with most things in life, having a plan with greatly assist you in making the necessary arrangements. We've provided the steps below to help you address the critical issues in an organized manner:

### Task List Immediately After a Death: First 1-4 Days

#### ► Get a Legal Pronouncement of Death

The Pronouncement of Death is the step that triggers the process that culminates in the honoring of the final wishes of your loved one. Typically, the doctor present makes the Pronouncement of Death. If no doctor is present, you will need to contact a healthcare resource to make the pronouncement. In the case of Hospice Care, the hospice nurse can make the pronouncement. Otherwise, call 911. Be sure to have all Power-of-Attorney documents handy and any healthcare documents, especially in the case of a DNR. You should also determine whether you loved one is an organ donor. If you are not sure, you can check the OrganDonor.org website for help determining whether your loved one was an organ donor.



#### ➤ Who Takes the Lead?

Identify which family member or friend has Power-of-Attorney or who has been otherwise empowered by your loved one to make decisions upon his or her death. This is the Leader and all documents and arrangements should be executed by this person.

#### Choose a Cremation Provider or Funeral Home

Here is where Pre-Planning comes in handy. Making this decision can be a stressful step. When considering providers, ensure that the provider is a good fit for your budget and has a good reputation. Do not hesitate to ask questions. It's often helpful to have trusted family members accompany you in such meetings or discussions. At CSA, our pricing and service offerings are clearly displayed online.

#### Arrange for Transportation of your Loved One

The Provider chosen in the previous step will be able to assist with this step and will likely include this in their proposal. Here at CSA, our pricing and service offerings are clearly displayed online.

#### **Request death certificates**

You will need Death Certificates to manage and close accounts with financial institutions, notify government agencies, manage proceeds from insurance policies, just to name a few. Please note that Death Certificates with Cause of Death are normally only required by an insurance company. Here at CSA, we will provide you with the number of Death Certificates that you will need.





#### Notify Family and Friends

Notification of Family and Friends can be done concurrently with the previous steps and you can delegate this task as well. A good idea is for you to first notify immediate family. This is also the time to notify you loved one's attorney, especially when a Trust or Estate is involved. You can then "deputize" immediate family to notify the next tier of family, close friends and extended family. You will find that your phone will be swamped with calls. Ask family to respond to you with text messages so that you can be free to call providers and make other arrangements. During the next stage of notifications, you can notify your loved one's employer, landlord, groups, organizations, club members, etc.

#### Make Arrangements for Dependents and/or Pets

Confirm that anyone cared for by your loved one continues their level of care, at least until other arrangements can be made. Hopefully, your loved one prepared instructions or procedures for such care. The same applies to any pets that your loved one had.

This is yet another instance where the preparation steps above would greatly assist in your efforts. In the near-term, follow-up to ensure that the instructions/procedures are being followed.

#### Take Care for your Loved One's Home

Secure your loved one's house apartment, condominium — wherever he or she called "Home." Gather up any delivered mail and make arrangements to forward mail to your home or another location. Make a point to visit the home at least every other day to ensure that the home is secure and that nothing has occurred such as water leaks, fire, etc.





#### Gather Important Personal Information and Documents

Gather up the following important documents for your loved one, which you will need to carry out the steps to follow:

- Will
- Birth Certificate
- Marriage/Divorce Certificate
- Social Security Information
- Life Insurance Policies
- Health Insurance Plans and Cards
- Financial Documents Bank Accounts, Stock Certificates, Bonds, Loan/Mortgage Documents, Income Tax Returns
- Deeds/Titles to Property and/or Vehicle Registrations and Loans
- Honorable Discharge paperwork in the case of military service
   Veterans or service members may be entitled to certain benefits
- Current Bills and Debts
- Keys to Safe Deposit Boxes
- Keys or Combinations to Safes in the Home
- Contact your loved one's Employer/Human Resources
  Department to find out whether an Employer-sponsored Life
  Insurance Policy or other benefits are available to offset the
  cost of any Cremation/Funeral arrangements

Here, too, the preparation steps above will help you avoid the immense stress of trying to locate these items during an overwhelming time.



## Task List – First Week: Days 4 - 7

The remainder of the first week after your loved one passes should be spent planning a Memorial or Celebration of Life Service

#### ► Choose the type of Memorial, if Any

You and the family must decide the type of Memorial or Service to honor your loved one. This is yet another case where preparation above will be of immense help to you and your family. In the event that your loved one did not specify a preference for services, religious beliefs and other cultural factors will need to be considered. You should reach out to the minister, priest, rabbi or similar leader of the place where your loved one worshipped. This will guide you as to which religious requirements must be incorporated into the service. This is where a Direct Cremation offers you the luxury of time to plan the service and memorial of your choosing. A burial forces you to make such arrangements in short order, adding to an already stressful environment.

#### Prepare and Publish an Obituary

Once you've decided upon a Memorial/Service, you may want an Obituary to be published in a local newspaper and online. There is a multitude of online resources to assist you with drafting an Obituary. These days, your local newspaper provides a package that includes both methods. Reach out to family members for stories or snippets that best portray your loved one and try to include in the Obituary. Also be sure to include the correct spelling of immediate family members, ages, children, grandchildren and the date and location of your loved one's birth.

#### > Create Guest List and Send Invitations

Notify family and friends about the time and place of the service for your loved one. Be sure to reach out to your loved one's employer, organizations and religious groups. You should consider reaching out via your loved one's e-mail contact list and social media outlets to ensure that you reach those who many not see the Obituary. Also ensure that the service details match what was included in the published Obituary.

#### Get help from Family and Friends

The cliché "Don't go through this alone" applies here. Don't be hesitant to accept assistance from family in friends. A natural response to the loss of a loved one is to offer to help. This can be a cathartic way for family and friends to deal with the loss because they want to "do something". Take advantage of this. One way that family and friends can help is to share photos and memories of your loved one. Some families choose to create an online memorial to share with those closest to their loved one.



## Task List – Week Two and Beyond

As you carry out the steps from Days 1-8, you will find the frantic and chaotic circumstances begin to stabilize, especially in the case where the Memorial or Service takes place during the first week or so after your loved one passes. It is during this second week and beyond timeframe that you may be required to address the difficult task of resolving the legal, accounting and administrative issues. Use the following steps to create a checklist and set due dates:

#### Engage your Loved One's Attorney to Handle the Estate

Your loved one's attorney will know what to do in order transfer ownership of your loved one's property, etc. in accordance with a will, trust or other documents. If your loved one had a will, it named an executor who is in charge of carrying out final wishes and distributing property. In the event that your loved one did not make such arrangements, you will likely need to go to probate court, where the state appoints an executor. If you are named executor, you will obtain a letter of testamentary to prove you have the right to handle the estate's affairs.

#### **Contact Governmental Agencies**

You will still need to contact agencies such as the Social Security Administration, the Veterans Administration, and Medicare to transfer or stop benefits. You will likely need a Death Certificate for this step. At CSA, we notify the Social Security Administration on your behalf but we still recommend that you contact the Administration to be certain. You will also want to ensure you receive the Social Security benefit of \$255.00, which is paid to a surviving spouse or dependent children.





#### Cancel Driver's License and Passport

Contact the pertinent authorities to cancel Driver's License and Passport, which will protect against fraud and identity theft. This should be done as soon as possible after death as criminals act quickly to take advantage of the confusion and discord that can follow the death of a loved one. You will likely need a Death Certificate for this step.

#### File Final Tax Return

Contact your loved one's accountant or hire a tax professional to file a final tax return. This will safeguard your loved one's assets as well as stave off any identity theft or fraud. You will likely need a Death Certificate for this step.

#### Forward Mail and Set up E-mail Forwarding

Contact the U.S. Postal Service to forward mail to another family member or trusted friend. Also, forward e-mails to an account you control.

#### Notify Credit Bureaus

Alert the three (3) Credit Bureaus: Equifax, Experian, and Transunion that your loved one has passed. This will prevent fraudulent loans, credit cards, or mortgages from being opened in your loved one's name. You will likely need a Death Certificate for this step.

#### Notify Financial institutions

Contact the following financial services companies, where applicable. You will likely need a Death Certificate, Power of Attorney document and Letter of Testamentary for this step to prove to the companies that you are empowered by your loved one to take certain actions:

- Insurance companies so as to claim any life insurance benefits and to cancel other policies
- Banks and Investment Companies. Accounts will likely be frozen
- Credit Cards, Mortgages, Car Loans or other lenders. Outstanding Debts will have to satisfied out of the Estate proceeds. be paid off by the estate. If there is a surviving spouse, the responsibility may transfer to the spouse
- Pension providers or other Employer-managed benefit providers to determine survivor benefits



#### Visit your Loved One's Home to Clean and Remove Personal Effects

Visit your loved one's house apartment, condominium – wherever he or she called "Home" to collect items of value, family heirlooms and personal effects such as photographs, art, etc. Keep or distribute these items where appropriate. For any items of value that may not be wanted by family or friends, consider donation options. When finished, clean the home – especially in the case of a rented space or assisted living facility as there will likely be tenants waiting to occupy the space.

#### Contact Utilities, Service Providers

Contact utilities and other service providers such as Power, Water and Sewer, Telephone, Cable, Central Alarm and other companies to cancel their service. Some can be cancelled immediately, while others you may want to delay to maintain the property.

#### Medications or Medical Equipment

Surplus medications or medical equipment that is no longer needed can be donated to help people in need.

#### ➤ Manage/Close Social Media and Online Accounts

An often-overlooked step is to manage and ultimately close all Social Media and other online accounts, especially accounts that charge a monthly or annual fee. You will find that many online accounts are set to auto-renew so you should cancel these accounts as soon as possible. You can choose to memorialize Social Media accounts - for a limited time – to enable friends and family to share memories of your loved one. This step will also stave off identity theft and online fraud.

#### **Cancel Subscriptions and Memberships**

Cancel Country Club memberships, Social Club memberships, Gym memberships, and any subscriptions to avoid any future charges, especially as many of these charges are set to automatically debit your loved one's bank account or credit card.

We hope that you found our **End of Life: Preparation and Response Checklists** helpful. Please visit <a href="http://cremationsocietyofamerica.com">http://cremationsocietyofamerica.com</a> to complete the easiest step of all: Pre-Planning your Cremation.

