

End of Life Care: What Do I Do Now?

The time immediately following the death of a loved one can be overwhelming, with grief and bereavement complicated by a seemingly endless number of tasks. Here are some things that require immediate attention:

- 1. Consider which funeral home you want to use and let the on scene coroner know your wishes.*
- 2. Consider contacting your pastor or clergy.*
- 3. Consider organ and tissue donations.*
- 4. Notify family and friends.*

The immediate days following the death will be focused on the funeral or memorial service arrangements. Soon after, however, various financial and legal issues must be addressed. Many people find it very difficult to be sure they have taken care of everything. The following is a list of tasks that are likely to need attention:

- 1. Call the funeral home you have selected.*
- 2. If your loved one was a veteran, you may be able to get assistance with the funeral, burial plot, or other benefits. For information on benefits call the Veterans Administration. Also, the phone number for your local Veterans Agency is usually listed in your local phone book. You will need a copy of your loved one's discharge papers.*
- 3. Obtain 10 – 15 copies of the Death Certificate from your funeral director.*
- 4. If your loved one was receiving Social Security benefits, notify your local Social Security office of the death, since these benefits will stop. Overpayments will result in a difficult process of repayment. If you are a surviving spouse, ask about your eligibility for increased benefits. Also, check on benefits that any minor children may be entitled to receive.*
- 5. Contact the health insurance company or employer regarding terminating coverage for the deceased while continuing coverage for others covered through the policy.*
- 6. Contact the insurance company for all life insurance policies. You will need to provide the policy number and a certified copy of the death certificate and fill out a claim form. If the deceased is listed as the beneficiary on any other policy, arrange to have the name removed.*
- 7. If the deceased was working, contact the employer for information on pension plans, credit unions and union benefits. You will need a certified copy of the death certificate for each claim.*
- 8. Return credit cards of the deceased with a certified copy of the death certificate, or notify the credit card company if you, as the survivor, want to retain use of the card.*

9. Seek the advice of an accountant or tax expert as you may need this information for the estate tax return.

10. Arrange to change any joint bank accounts into your name. If the deceased's estate is in trust, check with the Trust Department or Customer Service at the bank,

11. Arrange to change stocks and bonds into your name. Your bank or stockbroker should have the forms.

12. Make sure that important bills, such as mortgage payments, continue to be paid.

13. Make sure cell phone, satellite TV, cable and other utility bills are paid.

Documents you may need:

1. Death Certificates (10 – 15 certified copies)

2. Social Security Card

3. Marriage Certificate

4. Birth Certificate

5. Insurance Policies

6. Deed and Titles to Property

7. Stock Certificates

8. Bank Books

9. Honorable Discharge Papers for a Veteran and/or V.A. Claim Number

10. Recent Income Tax Forms and W-2 Forms

11. Automobile Title and Registration Papers

12. Loan and Installment Payment Books and/or Contracts