



What do I do now?
Steps to take
when your loved one dies

**This booklet is provided courtesy of:
Yale-New Haven Hospital
Department of Social Work
203.688.2195**

Special thanks to the Yale-New Haven Hospital Auxiliary
for their support.



Coping with the death of someone you love is difficult. At the same time you are grieving and mourning, you are also called upon to address many financial and legal matters and make many decisions about arrangements for your loved one.

The staff at Yale-New Haven Hospital is sorry for your loss. We wish to support you in every way we can. We hope this booklet has information which is helpful to you. We have developed this booklet to help you with a checklist of steps to take when your loved one dies. Please feel free to ask any questions not included here.

Immediately after your loved one has died:

- Social workers and chaplains are available within the hospital to support you and your family.
- There are no forms or paperwork that your nurse or doctor will need you to complete. However, you may be asked about allowing an autopsy or organ donation.
- If you are uncertain of your ability to drive home safely, let staff know so they can help you.
- Please remember to collect your loved one's belongings from the hospital.

When you get home:

- If you have already selected a funeral home or crematorium, contact them to inform them about your loved one's death at Yale-New Haven Hospital.
- Take time to call family members and friends to inform them of what has happened.
- Keep a list of the phone calls that have been made. This can help avoid confusion and repetition.
- Ask family members or friends to help you answer the phone or help make phone calls if you have to notify a large number of people.
- You may wish to contact your clergy and ask for help with the funeral arrangements.
- Notify your employer and remind your immediate family to contact their employers about taking time off.
- If you have school-aged children, notify their school about what has happened and your expectation as to how long the children will be absent. Inquire about whether counseling is available for them.

Before going to the funeral home:

- Look for important papers. Your loved one may have made arrangements, or perhaps pre-paid, for funeral services.
- Select a family member to go with you to the funeral home.
- When choosing a funeral home or cremation service, seek recommendations and choose one that is licensed and can accommodate the practice of your faith.
- Determine ahead of time how much you can afford to spend on services. While the average funeral costs about \$7,500 and the average cremation costs about \$1,900, both can be arranged for more or less money. In Connecticut, you must work directly with a funeral home or funeral service in order to fill out the proper paperwork, handle removal of the deceased and contract for cremation or burial.
- Decide on burial or cremation. If you choose cremation, the deceased must have prearranged for this, or the next of kin must sign authorization. The same services that you would expect for a funeral are also available for a cremation, including viewing, church service, burial or a memorial service in your place of worship.
- If the deceased is a veteran, contact the Department of Veterans Affairs (VA). This call could initiate application for potential VA benefits, i.e., burial benefits, application for headstone and Dependency and Indemnity Compensation (DIC). Some surviving spouses will qualify for these benefits; many will not.

The following items will be needed:

- ✓ Letters Testamentary – a document issued by a probate court or officer informing an executor of a will of their appointment to this task
 - ✓ Certified death certificate (see below)
 - ✓ Marriage certificate
 - ✓ Birth certificate(s) for children
 - ✓ Social Security cards for survivor and children
 - ✓ DD-214 form (military discharge papers)
- If you wish to have an open casket at the wake, bring a picture of the deceased to help the funeral director prepare the body.

- Be prepared to confirm the following information:
 - ✓ Date and place of birth of the deceased
 - ✓ The deceased's social security number
 - ✓ The deceased's occupation
 - ✓ The deceased's father's name and mother's first and maiden name
 - ✓ If a veteran, proof of military service and discharge papers
- To have a death notice or an obituary published in the newspaper, be aware that most newspapers charge for an obituary and consider bringing the following:
 - * Names of the deceased's spouse, parents, siblings, children, grandchildren and great-grandchildren
 - * The deceased's education and degrees
 - * A list of religious, professional and fraternal organizations in which the deceased participated
 - * The name and mailing address of an organization or charity, if donations are to be made in the name of the deceased
 - * A recent photograph (others may be present in the picture; photos may be cropped, but will not be cut)

Decide whether or not you wish to include your address in the obituary – but know that individuals have been rumored to use this information when planning break-ins or thefts.
- If your loved one was on Medicaid (Title 19) at the time of death, it is possible that a limited reimbursement may be available from the state for a portion of the funeral or cremation costs, depending upon the assets remaining in their name. Bringing the Medicaid card will allow your funeral director to explore what can be covered.

At the funeral home:

- Most funeral directors will:
 - * Present information about burial and cremation
 - * Plan and facilitate the funeral or memorial service, including when and where it will take place
 - * Tell you what to bring such as papers, photos or clothing

- * Arrange for military honors for veterans
 - * Provide a selection of caskets or urns
 - * Assist in choosing a burial site (you may have to contact the cemetery directly for information on gravesites, etc.)
 - * Embalm or prepare the body for viewing
 - * Arrange transportation to and from the burial site
 - * Identify benefits to which you are entitled
 - * Discuss options for paying for the funeral
 - * Arrange for death certificates and notices
- You may want to ask a friend, family member or security service to stay at the family residence during the services to prevent break-ins or theft while the family is occupied elsewhere. You may wish to notify the police as well.
 - Be sure to obtain enough certified copies of your loved one's death certificate for each of the companies and financial institutions for which the deceased continues to have accounts. In Connecticut, certified death certificates cost a small amount each. If you do not obtain enough copies from your funeral director, you can often obtain certified death certificates from the town hall of the deceased's location of death, or by contacting the Vital Records division of the Connecticut Department of Health.

After the funeral:

- If you are a surviving spouse, you may be assuming responsibilities that were previously unfamiliar to you.
- Take advantage of resources around you: family and good friends, your clergy, your physician. These folks can help you because they know you and understand your needs. There are many counselors and support groups available to help you during this difficult time. In addition to programs for adults, there are also resources for children. Please speak with your hospital social worker or chaplain for more information on the services that are available for you and your family.
 - Take care of finances:
 - Identify which individuals may hold the following positions:
 - * Executor of the estate

- * Power of Attorney or Conservator
- * Trustee of accounts
- * Joint owner of bank accounts
- * Co-signer on loans or bank accounts
- Contact insurance companies about any life insurance policies the deceased may have had. Life insurance generally does not go through probate. Life insurance, home mortgage insurance, accident insurance, credit card balance insurance, auto loan or other credit insurance, worker's compensation, employee and union insurance are all potential sources of benefits for a surviving spouse. The deceased's accountant or lawyer may have copies of their insurance policies. Otherwise, you will have to look through their important papers to find them. Look for policies, receipts and canceled checks. Then contact the insurance agents, employers and union representatives.
- Contact Social Security. Eligible widows, widowers, minor children and in some cases, dependent parents ages 62 or older, are eligible for survivor benefits. You may also be eligible for a lump sum payment if your spouse had enough work credits. Sometimes divorced spouses are also entitled to benefits; however, laws change frequently, so check with the Social Security office in your area. You may also call Social Security for information. They may require the following documents:
 - ✓ Certified copy of death certificate
 - ✓ Social Security number of the deceased
 - ✓ Copies of the deceased's most recent W-2 forms or most recent self-employment tax return
 - ✓ Name of the deceased's employer
 - ✓ Social Security numbers for spouse and minor children
 - ✓ Birth certificates for spouse and minor children
 - ✓ Marriage certificate
 - ✓ Divorce papers if you are applying as a divorced spouse
- Contact the deceased's employer about pension benefits, including 401(k)s, 403(b)s, or 457 plans they may have had.
- Check with the deceased's employer to determine if his/her

insurance will continue for the surviving spouse and their children. If not, they will need to obtain new coverage.

- The executor of the deceased's estate must inform the local Probate Court of the death within 30 days. The Probate Court will advise you of all matters related to the estate.
- If the deceased has no will, an application must be filed for appointment of an executor to handle the affairs and property. Estate taxes may be due as a result of the death. There are generally no estate taxes on assets distributed to a spouse unless one or both of the marriage partners were not citizens of the United States.
- The executor must see that the estate is used to pay any of the deceased's outstanding debts and then disperse any remaining funds or property within the estate to the beneficiaries cited in the deceased's will.
- Contact an attorney if you need assistance in working through the probate process.
- Notify any bank, credit card and stock brokerage that has an individual or joint account in the name of the deceased. Have account numbers available, if known. Automobile leasing agents also need to be informed. Be sure to remove the deceased's name from each joint account.
- If you have tax sheltered funds, such as IRAs, Keoghs, SEPs, 401(k)s, 403(b)s or 457s, speak with a financial planner about the proper disbursement, so as not to incur any unnecessary taxes or penalties.
- Notify your tax-preparer of the death.
- Notify the City, County and State property offices.
- Remove the deceased's name from your utility accounts.
- If the deceased was your beneficiary or designee, you will need to change your beneficiaries or designations for the following documents:
 - * Will, living will, health care agent
 - * Life insurance policies
 - * Retirement and tax shelter accounts
 - * Bank and savings accounts

- Remove the deceased's name from voter registration lists to avoid their being subpoenaed for jury duty.
- Check the personal items of the deceased before distributing or disposing of them. People often hide cash and other valuables in unusual locations.

Remember to take care of yourself and your family during this emotional and stressful time.

For further information or help:

Yale-New Haven Hospital resources:

Social Work 203-688-2195

Religious Ministries 203-688-2151

Patient Relations 203-688-3430

Social Security 1-800-772-1213

Vital Statistics 860-509-7897

860-509-7964 (fax)

Veterans Affairs 1-800-827-1000

Grief and bereavement

Grief is the emotional process of coping with a loss. There is no right or wrong way to grieve. The process may vary for each person, and how a person copes with grief may be influenced by one's cultural, religious or ethnic beliefs.

Depending on whether the death was expected or sudden, grief may include feelings of disbelief, shock and numbness, followed by emotional and physical exhaustion. You may feel intense sadness or depression, tearfulness and at times, sobbing. You may be unable to focus or concentrate and just getting through the day may feel overwhelming. You may experience decreased appetite, sleep disturbance, knotted stomach, decreased energy, choking feeling and shortness of breath. These feelings may come and go and may last over a long period of time.

You may feel preoccupied with thoughts of the person you have lost – you may even hear their voice or feel their presence. The relationship which you had with the deceased does not end with their death. It changes over time. Take time to tell stories about your loved one. There may be laughter as well as tears in your stories. Give yourself permission and time to heal.

Often, people may need support to get through the normal grieving process. One may look to friends and family, the clergy, organized support groups or professional counselors to assist in recovery and acceptance of the loss.

We hope this booklet has been helpful. Please let us know if we can be of further help.