

WHAT TO DO IMMEDIATELY FOLLOWING A LOVED ONE'S DEATH

Practical suggestions for the first few days





THE FIRST FEW DAYS

It is common to experience a range of emotions and feel overwhelmed with the various tasks that need to be completed in the days immediately following the death of a loved one. While it does not cover every issue, the following information may help you think through some of the decisions that need to be made and prepare a list of steps to take and questions to ask.

PLANNING A FUNERAL OR MEMORIAL

After the death of a loved one, there are decisions to make about whether, when and where to hold a visitation, funeral, memorial or burial service.

Some of the details you will need to consider include:

- Whether to have a public visitation (announced in advance in the newspaper) or a private visitation (limited to people you invite) at a funeral home
- Whether to hold a religious service at a place of worship, and arranging for clergy to perform the service
- How to handle flowers and donations – friends and family members may wish to remember your loved one with flowers and/or monetary contributions. Following the funeral, you may wish to donate flowers to an area hospice, hospital or nursing home. Money received may be used to offset the cost of the funeral, or may be donated to the charity of your choice.

When making arrangements with a funeral home, be prepared to provide the following information about the deceased:

- Date of birth
- Social security number
- Parents' names (including mother's maiden name)
- Military records
- Clothing, jewelry, dentures and eyeglasses
- Cemetery information

CREATING AN OBITUARY

While an obituary is not required, it is common to announce a loved one's death in one or more newspapers. The funeral home may be able to assist you in writing an obituary, which should include information such as the deceased's place of birth, education, military service, career and social or professional memberships, as well as a list of immediate family survivors. It should not include specifics such as home addresses. If you wish to specify a charity to receive monetary donations, this information should be included in the obituary.

When deciding in which newspapers to place the obituary, consider locations where the deceased resided over his or her lifetime, and note that each newspaper will charge separately to run an obituary.

FOLLOWING THE FUNERAL

In the days after your loved one's funeral or memorial service, your attention will need to turn to settling legal and financial matters, including but not limited to those listed below.

DEATH CERTIFICATES

You will need to obtain several certified copies of the death certificate. These will be legally required to settle different components of an individual's estate.

NOTIFICATIONS AND LEGAL ADVICE

You will need to notify the deceased's bank, employer, insurance providers and attorney of the death.

It is a good idea to speak with an attorney for advice about a number of issues, including:

- Title issues – if you and the deceased are listed as beneficiaries on each other's insurance policies or as joint title-holders on real estate, stocks, bonds or vehicles.
- The status of the deceased's will, including whether or not probate will be necessary
- If the deceased leaves young children in your care, you will need to make or update a will to provide for their guardianship in the event of your death.
- Tax issues

SURVIVOR'S BENEFITS

As a surviving spouse, you may be entitled to certain survivor benefits, including:

- Life insurance benefits, including those available through credit unions
- Employer profit sharing and/or pension benefits
- Benefits available through fraternal organizations, labor unions and the Veterans Administration
- Unused automobile insurance premiums

Inquire about benefits for which you may be eligible at a local Social Security office.

Also check with companies holding vehicle financing or the home mortgages; insurance may be available to pay off these loan balances.

The grief that comes when a loved one has died can be overwhelming and shocking, whether it was sudden or expected.

In the days ahead, we encourage you to stay focused on taking care of yourself. Accept your limitations, rest, and consider receiving the assistance, love and support that is offered. Also, please don't hesitate to reach out to one of our professional grief support staff members for information about support groups, one-on-one, family counseling, or just to answer a question about your grief experience.

You can reach a Hospice of Michigan Grief Journey Program Counselor at 888-247-5701.

A nationally recognized leader in end-of-life care, Hospice of Michigan is the original—and largest—not-for-profit hospice provider in the state. Since 1978, we have remained committed to our not-for-profit mission to care for all those who need and seek our care regardless of age, diagnosis or financial circumstances.

As a member of the NorthStar Care Community, we collaborate with other not-for-profit providers, sharing a goal to continually provide unsurpassed care, guidance and quality of life for patients facing serious illness, which includes practicing the highest standards of hospice and palliative care. Collectively, we touch the lives of more than 9,800 patients and families each year.



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