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*Love is what you've
been through with somebody.*

-James Thurber

WHEN DEATH OCCURS



What to Do When a Loved One Dies

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THE COMPLETE LIFE SERIES

What to Do When A Loved One Dies is the fourth in a series of five booklets on end-of-life planning and care. The booklets in the Complete Life series are:

Booklet 1 - Advance Care Planning: Making Choices Known. *A workbook to document the kind of care you want if you are unable to make decisions for yourself. Includes web addresses to find your state's forms.*

Booklet 2 - Planning Ahead: Funeral and Memorial Services. *A workbook to document your funeral or memorial service preferences ahead of time. Includes tips for consumers.*

Booklet 3 - Preparing to Say Good-bye: Care for the Dying. *Learn about common symptoms experienced by dying people and what you can do to make the dying person more comfortable.*

Booklet 4 - When Death Occurs: What to Do When a Loved One Dies. *A guide to help you get through the hours, days, and weeks following a loved one's death.*

Booklet 5 - Help for the Bereaved: The Healing Journey. *Learn about the common expressions of grief, the healing process, and when to get help.*

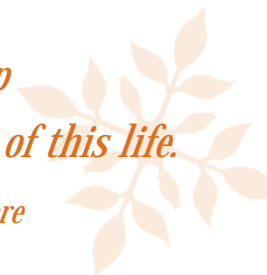
All five booklets can be downloaded from www.hawaii.edu/aging

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*Perpetual giving up
is the truth of this life.*

—Rabindranath Tagore



WHEN DEATH OCCURS

When a loved one dies, you may experience a wide range of emotions. You may experience sadness, confusion, loneliness, anger, anxiety, and perhaps even guilt or relief.

This is a time to honor family and cultural rituals. These rituals allow you to acknowledge the reality of the death and to begin the healing journey.

At the same time, you must complete a variety of tasks. You need to call family and friends. You need to arrange for the care of the body. You need to hold a funeral or memorial service. You need to alert various government agencies and businesses about the death, and settle the estate.

This booklet will help you get through the hours, days, and weeks immediately following the death of a loved one.

*Kind words can be short
and easy to speak, but their
echoes are truly endless.*

—Mother Teresa



SIGNS THAT DEATH HAS OCCURRED

Even when death is expected, it is often difficult to accept. These signs indicate that a person has died.


- No breathing
- No heartbeat or pulse
- Loss of control of bowel and bladder (the sheets or undergarments may be soiled)
- No response to touch or words
- The eyes remain fixed on a certain spot. The eyelids may be opened or closed.
- The jaw is relaxed and the mouth is slightly open. There may be a small amount of fluid or drainage from the nose or mouth.


Many people wonder when the body will become stiff or worry that it will begin to smell. The stiffening is called rigor mortis. This is a temporary condition that begins three to four hours after death and ends twenty-four to thirty-six hours after death. As far as odor is concerned, generally, after the body has been bathed, there should be minimal or no offensive odor.


If the eyes remain open at death, it is alright to close them, however, know that they may open again. It is okay to leave them open.


Families who want to keep an unembalmed body at home for a viewing or service may use dry ice to preserve it temporarily. To learn more, visit www.final-passages.org or call 1-707-824-0286.

WHO TO CALL FIRST

 **If death occurs in a hospital or nursing home** and you are the first to be aware of the death, alert the nursing staff. The doctor will pronounce the death. The institution will need to know which mortuary or funeral home to call, and will perform that task for you.

 **If death occurs at home and is expected,** call your doctor. This does not have to be done immediately, particularly if death occurs in the middle of the night. If you call 911, inform the operator that the death was expected. Unless the deceased is wearing a “comfort care only” bracelet or necklace, emergency medical personnel will most likely attempt resuscitation. If hospice is involved, the on-call nurse should be notified.

 **If the death was unattended and unexpected at home or elsewhere,** call 911. The police and emergency medical personnel will determine the next appropriate steps. Under certain circumstances, the coroner will be contacted.

 **If the death occurs out of state and there is a pre-paid funeral plan,** check the policy for travel protection benefits. If none exist, call the mortuary in the town where you want the deceased to be buried or cremated. They will help you to arrange transport of the body.

THE FIRST FEW HOURS

The mortuary does not need to be contacted immediately. This is a time to call your family members, friends, and clergy to be with the deceased.

Give yourself adequate time to experience what has just happened. You may want to hold or touch a loved one who has died and say your good-byes. Sharing stories with friends and family also can help to begin the grieving process.

This is the time to honor any family or cultural rituals. Some cultures have customs about bathing and clothing the body after death. Some cultures believe that the dead can carry messages to loved ones that have already died. Some cultures expect the dead to be buried with possessions that have meaning or would be useful in the next life.

Death rituals can help us in many ways:

- They help us to deal with our loss at a time of grief.
- They help us to release the person who has died.
- They allow us to reflect on the past, deal with the present, and look to the future.
- They help to bind us together with other mourners, allowing for a possibility to share common thoughts, memories, and feelings.



When you have said your goodbyes, it is time to surrender the body of your loved one to the mortuary, funeral home, or medical school. Your chosen mortuary or funeral home will send a vehicle to pick up the body. If you have chosen body donation, the medical school will arrange transportation. If death occurs in a hospital or nursing home, the body may be moved temporarily to the morgue while transportation is arranged. You may even transport the body in your own vehicle. For more information visit www.funerals.org/.

There are a number of options for final disposition of the body. Burial, cremation, and body donation are most common. Some people, however, may prefer unusual alternatives, such as becoming part of an artificial reef to help the environment, or to have their ashes launched with others for “perpetual” orbit in space. Culture, religion, and personal preference all play a role in determining what the deceased and family want.

ARRANGING THE SERVICE

Once the body has been moved, you need to begin planning the funeral or memorial service in accordance with the wishes of the deceased. Hopefully, plans have been made ahead of time. If not, find someone to assist you, for example your minister, a trusted friend, or a family member. If the funeral home or mortuary has not been selected ahead of time, a funeral or memorial society can help. To find one in your area, visit www.funerals.org or call 1-800-765-0107.

You need to tell family and friends about the death and the service. Ask for help with this task by calling three to five reliable contacts and asking them to each call three to five others. Your faith community can help spread the word among its membership, and announcements can be posted in the newspaper or sent through e-mail. If the deceased was working or volunteering at the time of the death, alert someone at their workplace.

If the death occurs in a distant community, you may be eligible for a discounted airline ticket. Travel agents and airline representatives may ask to see a copy of the death certificate. Most employers allow you to take funeral leave. Ask about your benefits, and don't hesitate to ask to take vacation or sick leave if you need more time off.

PRACTICAL MATTERS

After you have surrendered the body, there are many tasks to complete. Survivors are often at a loss for how to proceed. Here are the steps to follow:

Obtain certified copies of the death certificate.

The family doctor or medical examiner will supply and sign the death certificate within twenty-four hours of death and state the cause of death. The remainder of the form usually is completed by the mortuary handling the final affairs and filed with the state registrar. You will need a certified copy of the death certificate every time you apply for benefits or need proof of the death. It is best to get ten to fifteen certified copies, depending on the complexity of the estate. Photocopies will not be accepted.

Obtain certified copies of the marriage certificate.

If you are the spouse, you may need proof of marriage before you can inherit from the estate, existing policies, or investments. You will also need proof of marriage when applying for Social Security benefits.

Death and marriage certificates are kept by the state where the death or marriage occurred. Visit www.cdc.gov/nchs for state-by-state information on requesting certified copies of death and marriage certificates.

Notify the lawyer or executor of the estate.

Settling an estate can be a complicated affair. There may be a need for legal advice on matters such as:

- Re-recording of property deeds
- Disposition of stocks and bonds, investments, savings and checking accounts, and other assets
- Disbursement of the deceased's estate

Contact the local life insurance agent or the home office of the life insurance company.

Locate insurance policies for death benefits. You usually need to show two documents: a death certificate and a statement of claim. Companies reserve the right to request further information. Claims should include the:

- Full name and address of the deceased
- Policy number(s) and face amount(s)
- The deceased's date and place of birth as well as the date, place, and cause of death
- The deceased's occupation and date last worked
- The claimant's name, age, address, and Social Security number

Contact the Social Security office.

You will need to contact the Social Security office to check eligibility for lump-sum benefits and to inquire about monthly benefits. Remember, you must apply for Social Security benefits. They are not automatic. Delays in applying may result in the loss of certain benefits. Visit www.socialsecurity.gov or call 1-800-772-1213 for more information.

When applying for Social Security benefits, you will need:

- A certified copy of the death certificate
- The deceased's Social Security number
- Approximate earnings of the surviving spouse in the year of death
- Record of deceased's earnings in the year prior to death (W-2 form or tax return)
- Social Security numbers of the surviving spouse and minor or disabled children (disabled before age twenty-two and who remain disabled)
- Birth certificates of the surviving spouse and minor or disabled children (disabled before age twenty-two and who remain disabled)
- Proof of marriage (certified copy of certificate)
- Proof of citizenship
- Picture identification
- Checkbook or bank account number so that benefits can be deposited directly into your account.

Explore eligibility for Civil Service and Veteran's benefits.

Survivors of civil service or federal workers may be eligible for benefits if the deceased was the spouse and he or she died after eighteen months on the job. Visit www.opm.gov or call 1-888-767-6738 for more information.

If the deceased was a veteran, he or she is entitled to burial benefits in a national or state Veteran's cemetery. For more information, visit www.cem.va.gov or call 1-800-827-1000.

Contact the employer for death benefits.

If your loved one was employed at the time of death, contact the employer to check for death benefits.

Alert banks, credit card companies, automatic payments plans, and subscriptions services.

Notify the companies with which the deceased had regular service. Call any banks where the deceased had accounts. It is best to name a beneficiary on individual accounts before death occurs. However, if this has not been done, the surviving spouse or family member may complete an affidavit from the bank. Alert credit card companies. If you held a joint account with the deceased, the company may want to issue you a new card.

If the deceased ordered medications by mail, you should cancel the service. Cancel or change the name on any automatic bill-paying services and magazine and newspaper subscriptions. Any mail addressed to the deceased should be marked "Deceased - Return to Sender" and given to the mail carrier or post office.

HANDLING YOUR EMOTIONS

People react differently to a death. Even when death is expected, the emotional impact of losing a loved one can be overwhelming.

In the midst of all the tasks, you may experience a range of emotions including sadness, confusion, loneliness, guilt, anger, and anxiety. You may feel like you are on an emotional roller coaster. One day you may feel completely lost, the next day you may feel normal and productive, and the next day you may feel down in the dumps. These changing feelings are a normal part of the grieving process.

Read Booklet 5 in this series for more information on grief, the healing process, and when to get help.

*Every stroke of my brush is the overflow
of my inmost heart.*

-Sengai

