



**WHEN A LOVED ONE
DIES: A GUIDE FOR
THE FAMILY**

Your Care. Our Commitment.

WE ARE SORRY FOR YOUR LOSS

During this difficult time, you may have many emotions and concerns. A loved one's death often brings deep grief, confusion, and feelings of loss and loneliness. These feelings may make it hard for you to sort through the things that must be taken care of when a loved one dies. This booklet offers information and suggestions you may find useful for taking care of the different tasks that need to be done.

WHAT TO DO FIRST

Soon after you learn of your loved one's death, there are a number of tasks that need your attention, including letting people know and arranging for the funeral home and clergy. You may want to take care of these tasks yourself or have a close friend or family member help you:

- Contact family members and close friends to inform them of your loved one's death.
- Ask a relative, friend, or neighbor to answer your telephone or to help make telephone calls if you need to tell a large number of people.
- Discuss the choice of a funeral home with close family members and friends, while remembering the wishes of your loved one.
- Contact your clergyman or clergywoman if you have one. He or she can help you with arrangements for a funeral or memorial service.
- Notify your loved one's employer.
- Notify the employers of other household members.
- Notify the schools that children are attending.
- Contact your attorney if you have one. He or she can help you with legal matters.
- Ask someone to keep a list of all telephone calls, flowers, and food donations so that you may acknowledge them at a later date.
- Decide who will take care of any pets that may now be without a caregiver.



ARRANGING THE FUNERAL OR MEMORIAL SERVICE

Arrangements for the funeral or religious services, if you choose to have them, can be made after you leave the hospital. It may be helpful to discuss the details of the funeral with other family members and friends before contacting the funeral home so that you have a good idea of what you want before making any decisions. If there is to be no funeral service, you and your family may want to have a memorial service, depending on your loved one's wishes. You may also want to discuss whether you would like donations to be made to a specific organization or charity in memory of your loved one.

After you have discussed these matters with family members and friends, you will need to make an appointment with the funeral director. Along with arranging funeral home services, the funeral director will make sure that the obituary appears in the newspaper. The funeral director also can make sure any donation request appears in the obituary. You may also want to keep memorial donation information near your telephone so the information can be given to people who call and request it. You may want to have a family member or friend go with you to the funeral home.



It will be helpful to have the following information with you when you talk with the funeral director:

- Full name of your loved one, nickname, or other names your loved one may have been known by
- Date of birth
- Place of birth
- Social Security number
- Occupation
- Father's name
- Mother's maiden name
- Proof of military service, if a veteran
- List of family members and relationships
- List of religious, professional, or civic organizations and any other clubs to which your loved one belonged
- Name and address of any organization or charity to which you would like to have donations made in memory of your loved one
- List of people who might be available to serve as pallbearers during the funeral

It may also be helpful to have a list of people who may wish to speak about your loved one at the funeral or memorial service. You can give this list to the funeral director or to the clergyman or clergywoman who is handling the service. You may also wish to tell the funeral director or clergyman or clergywoman about any reception to be held after the service (location and time), in case friends ask about making food donations.

AFTER THE FUNERAL OR MEMORIAL SERVICE

Shortly after the funeral or memorial service, it is important to take care of certain tasks related to your or your loved one's financial concerns. Taking care of these tasks now will help to avoid delays and confusion that may occur if these tasks are neglected. Some of these tasks involve Social Security, insurance, banks or other financial institutions, health insurance, pension benefits, creditors, clubs and organizations, and title certificates.

You may wish to handle these tasks yourself or have a family member do them. Or you may wish to talk to your attorney, if you have one, about doing these things.

- Have 5 to 10 extra copies of the death certificate made. You will need these to process Social Security and insurance policy(s) or other claims.
- Contact any companies with which your loved one held a life insurance policy and/or accidental death insurance policy. Such companies may include insurance companies, motor clubs, and your loved one's employer.
- Contact the Social Security Administration office that serves your community if you think you are eligible for benefits or if you need more information about eligibility.
- Contact your bank or financial institution(s) concerning individual or joint accounts held in your loved one's name. This may involve closing the account(s) or transferring their control to you, another family member, or your attorney, if you choose. If you have an attorney, he or she may be able to complete this task for you. You will also need to discuss the status of any certificates of deposit (CDs), individual retirement accounts (IRAs), or similar savings or retirement accounts.
- If your loved one had health insurance, notify the health insurance company.
- Contact your loved one's employer about pension benefits your loved one may have been receiving or that family members may be entitled to receive.

- Notify your loved one's creditors, including any financial institutions and companies or department stores that issued loans or credit cards in your loved one's name. You may wish to have your name replace your loved one's name on any bank or car loans or credit cards, or you may wish to cancel your loved one's credit cards.
- Notify any clubs or organizations in which your loved one was a volunteer or a dues-paying member.
- Contact companies regarding changing your loved one's name on any certificates of title, including titles to a home, a motor vehicle, real estate, or a recreational vehicle.

ON GRIEVING

Remember that grieving is a process that takes time. It often involves deep emotions you may find hard to manage. If you would like information about community support groups or mental health or social service professionals who can provide support for you or other family members, please call **1-800-533-UPMC (8762)**. We are sorry for your loss and wish to be as helpful as we can during this difficult time.





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