

# AFTER A LOVED ONE DIES



**Hospice East Bay**  
*Grief Support*

# PART ONE: TASKS TO COMPLETE

## STEP 1: COLLECT NECESSARY PAPERS

*Documents and information needed to file for various benefits and take care of financial matters.*

# ESTATE DOCUMENTS, VITAL RECORDS, AND OTHER MISCELLANEOUS PAPERS

- Original will or Trust
- Safe deposit boxes and keys
- Death Certificates
- Marriage certificates
- Birth or adoption papers (for dependent children)
- Pre-nuptial agreement
- Divorce papers
- Discharge papers from the military
- Social Security numbers and records
- Workers Compensation papers
- Disability paperwork
- Citizenship paperwork
- Passport
- Insurance policies (life, health/accident, homeowners, auto)
- Insurance associated with loans, mortgages and credit card accounts
- Contracts
- Warranties
- Recent income tax returns

# ASSET INFORMATION AND DOCUMENTS

- Bank and brokerage statements
- Credit union statements
- Checkbook(s)
- Computer financial files
- Retirement Account (Pension, IRA, Keogh, Tax Sheltered Annuity)
- Investments (T-bills, CD's, money market accounts, mutual funds, stocks and bonds)
- Real estate records
- Auto ownership certificates/titles
- Business ownership records
- Life insurance policies

# LIABILITY INFORMATION DOCUMENTS

- Mortgages on real estate
- Loans (auto, etc.)
- Credit card debt
- Credit line debt
- Unpaid bills
- Taxes owed



## STEP 2: CONTACT AGENCIES, ORGANIZATIONS AND BUSINESSES

*Timeline to notify government agencies, insurance companies, businesses and organizations to claim benefits and/or information.*

# IMMEDIATE CONTACTS

- Funeral Director
- Relatives and close friends
- Employer/business associates
- Lawyer
- Executor and/or trustee of estate



## OTHER CONSIDERATIONS

- Attend to immediate needs of dependents and pets
- Cancel scheduled appointments
- Make sure important bills are paid (mortgage, rent, utilities, etc.)

## 3-5 DAY CONTACTS

- Social Security
- Veterans Administration
- Life Insurance agent
- Trade Union or professional association
- Fraternal organizations
- Health insurance companies

## 5-10 DAY CONTACTS

- Accountant/CPA/tax advisor
- Financial planner/investment counselor
- Banks/Savings and Loans/Credit Unions
- Retirement accounts
- Investment accounts
- Insurance agents (fire, causality, auto, etc.)
- Notes on loans
- Mortgage companies
- Post office
- DMV

## 10-30 DAY CONTACTS

- Telephone company
- Gas and electric company
- Water company
- Waste disposal company
- Newspaper/magazine subscriptions
- Cable/other subscription TV
- Credit cards
- Clubs or other organizations

## STEP 3: SPECIFIC TOPICS AND TASKS

*Legal Process*

*Vital Records and Military Papers*

*Government Benefits*

*Work-related Benefits*

*Financial Affairs*

*Insurance Policies*

*Miscellaneous*

# LEGAL PROCESS

## Distribution of the Estate

- ❑ Contact the attorney and/or executor named in the will to handle probate court matters. Probate is the court-supervised process of paying the deceased's debts and distributing the estate to the rightful beneficiaries.
- ❑ Jointly owned property, property in trust, and assets with a designated beneficiary (life insurance, 401 (k)/403 (b), pensions) do not go through the probate process.
- ❑ If there is a living trust, the trustee will oversee estate matters.

**NOTE:** If the deceased did not have a will, state law will determine how the deceased's assets and property will be distributed to the family members. The court will appoint a personal representative to manage the deceased's affairs.

# VITAL RECORDS & MILITARY PAPERS

## Death Certificate

- The funeral director will gather information and file the death certificate with the proper authorities.
- Obtain a minimum of 10-15 certified copies. Some agencies or offices may accept photocopies, but most require certified copies.

**NOTE:** The following information is needed for the death certificate and to apply for certain death benefits:

- Name of deceased (first, middle, maiden, last)
- Address
- Date and place of birth
- Date and time of death
- Place of death
- Gender
- Race
- Occupation and date of retirement if possible
- Most recent employer
- Social Security number
- Marital status
- Name of surviving spouse and other survivors
- Father's name and birthplace
- Mother's name (including maiden name) and birthplace
- Immediate and underlying cause of death
- Whether an autopsy or biopsy was performed

# VITAL RECORDS & MILITARY PAPERS

## Marriage Certificates

- ❑ Needed for certain survivor benefits.
- ❑ If the certificate is not available, contact the County Clerk where the marriage was performed.

## Birth or Adoption Certificates

- ❑ Necessary for dependent children.
- ❑ Obtain from the State or County Public Records offices where the child was born.

## Military Discharge Papers

- ❑ Required for Veterans benefits. Obtain copies from the following address:

National Personnel Records Center

9700 Page Boulevard

St. Louis, MO 63132-5200

Attn: (to the branch of the military in which the deceased served)

**NOTE:** For local assistance contact the Contra Costa County Veterans Service Offices at (925) 313-1481 or visit their website at: <https://www.contracosta.ca.gov/1557/Veterans-Service-Office>



# GOVERNMENT BENEFITS

## Social Security

- ❑ You will need to notify the Social Security Administration if the deceased was already receiving benefits.
  - Do not deposit any check(s) after death – contact Social Security first.
  - You may have to return checks received for the month of the death or an over payment may result.
- ❑ Even if the deceased did not qualify for benefits, Social Security needs to flag the file so that no one can use the number under a false identity.
- ❑ The deceased's spouse will need the following documents and information to apply for survivor's benefits:
  - Certified copy of the death certificate
  - Social Security number for your spouse, you and your dependent children
  - Copies of your spouse's most recent W-2 forms or self-employment tax return
  - Name of your spouse's employer
  - Birth certificates for you and your minor children
  - Marriage certificate
  - Divorce papers, if applying as a divorced spouse

# GOVERNMENT BENEFITS

## Veterans Administration

- ❑ If the deceased was a Veteran, contact the Veterans Administration as 1-800-827-1000 to determine if funeral, burial or survivor benefits are available.
- ❑ Stop any VA disability payments.
- ❑ For local assistance, contact the Contra Costa County Veterans Service Offices at (925) 313-1481 or visit their website at: <https://www.contracosta.ca.gov/1557/Veterans-Service-Office>



# WORK-RELATED BENEFITS

## Employer

- Contact the deceased's former employer for information on the following:
  - Group life insurance
  - Accident insurance
  - Pension plans
  - Retirement/investment accounts
  - Credit unions
  - Union or professional association death benefits
  - Any unpaid compensation for vacation or sick leave

## Business Partner(s)

- If deceased owned a business with other owners, check with others involved in the business about existence of buy-sell agreements specifying the disposition of the business when an owner dies.

# FINANCIAL AFFAIRS

## Taxes

- ❑ Contact an accountant/tax advisor regarding estate, inheritance, and income taxes.
- ❑ If you cannot locate a copy of the most recent income tax returns, you need to request a copy of a tax return by completing and submitting IRS Form 4506.
  - NOTE:** You will need to attach documentation that you are authorized to act on behalf of the deceased, such as a letter from the probate court.
- ❑ Keep monthly bank statements on all individual and joint accounts to show the account balance on the day of death. This information will be needed for the estate tax return.
- ❑ Determine if help is needed with valuing assets and preparing a budget.

# FINANCIAL AFFAIRS

## Bank Accounts

- ❑ If you have a joint bank account with the deceased, it will automatically pass to you.
- ❑ Check with the bank representative to change the title and signature card on the account.
- ❑ If the bank account was held in the deceased's name alone, those assets will have to go through probate – contact an attorney.
- ❑ If the deceased's estate is in trust, check with the Trust Department of the bank.

## Stocks & Bonds

- ❑ Check with a stockbroker to change stock or bond titles.

# FINANCIAL AFFAIRS

## Credit Cards

- ❑ Order a report from the credit bureaus (Experian, TransUnion, Equifax) to ensure that you are aware of all the credit cards under the deceased person's name.
  - Experian – (888) 387-3742 or [www.experian.com](http://www.experian.com)
  - TransUnion – (855) 681-3196 or [www.transunion.com](http://www.transunion.com)
  - Equifax – (888) 548-7878 or [www.Equifax.com](http://www.Equifax.com)
- ❑ Contact all credit card companies to let them know of the death and to ensure that no one uses the card under the deceased person's name.
- ❑ Cancel any credit cards that were held exclusively in the name of the deceased.
- ❑ Any payments due to these cards should be paid by the estate.

# INSURANCE POLICIES

## General Instructions

- Contact all insurance companies as soon as possible to file claims for death-related benefits and to update the beneficiaries and other information on the policies.

## Life Insurance

- Life insurance death benefits are usually payable directly to the designated beneficiary.

## Health Insurance

- Contact health insurance companies or employer regarding ending coverage for the deceased and continuing coverage for any dependents.

## Other Insurance

- Some loans, mortgages and credit cards accounts are covered by credit life insurance or payment protection plans which payoff balances.

# MISCELLANEOUS

## **Fraternal Organizations**

- ❑ Check with organizations or lodges (e.g. Elks, Masons, Eastern Star) for possible death-related benefits.

## **Automobile Title**

- ❑ If the deceased owned a car, transfer the title into the appropriate name at the Department of Motor Vehicles.
  - California Department of Motor Vehicles – (800) 777-0133 or [www.dmv.ca.gov](http://www.dmv.ca.gov)
- ❑ If the Estate is probated, transfer title through probate court.





# PART TWO: COPING WITH GRIEF

# GRIEF IS...

- The natural consequence of an imminent or actual loss. It is inherently universally human and is the healthy response to the death of someone important to you.
- An expression of the bond you have to someone you love. The bond is meaningful, and the eventual severance of the bond is painful and disruptive.
- An inevitable part of living.
- Each person's understanding and experience of loss and grief is unique...grief is universal, however there is no universal grief.



# WHAT MAKES EACH PERSON'S GRIEF UNIQUE?

- Who they are - their personality, how they view and cope with the lack of control over painful events in life.
- Who is has died.
- The nature of their relationship with that individual.
- The timing and circumstances of the illness/death.
- Their culture, religion and personal beliefs.
- How much and what kind of support they have.



# HOW LONG DOES GRIEF LAST?

- Grief is a lifelong process
- It is not linear
- It does not follow stages
- It takes longer than anyone thinks
- Each person adjusts to their “new normal” at different times
- You cannot rush through nor hide from your grief

*“Grief is a process, not a state.” -Anne Grant*

# BEREAVEMENT ARC

**Early-bereavement** - The death is not real. This is characterized by shock, denial, and feeling numb. Many in this early phase of the bereavement process describe being in a “fog” and being forgetful. This can last up to 6 months after the death, and in some cases even longer.

**Mid-bereavement** - As the death becomes real, people tend to fall apart. Everything feels out of control, disorganized and unpredictable. People feel like they must be going crazy especially if they think they should be feeling better. Nothing is as it was and it feels like it's getting worse instead of better. This typically kicks in 3-6 months following a death. For some it will be getting better toward the end of the first year, but for others it will last much longer.

**Late-bereavement** - Putting your life back together again. This is sometimes called resolution or reorganization. What it means is that the person grieving is putting the pieces of their life back together, recognizing and accepting that it will never be like it was. This is when people stop focusing on the past and begin to make plans for the future. This can happen at 6 months (rare), 9 months, 18 months or even 5 years...or anytime in between. It really does vary that much.

# MYTHS ABOUT GRIEF

- A person should be over their grief in a few months/one year
- Grief declines in a steadily decreasing fashion
- Grief eventually ends
- All losses are the same
- People grieve the same
- People should only grieve privately
- We only grieve deaths
- The intensity of grief expressed indicates how much you loved the person
- Grief affects only our emotions
- A grieving person should be left alone
- One must talk about grief in order to express it



# UNHEALTHY COPING STRATEGIES

- Avoidance
- Isolation
- Over-working
- Over-extending
- Rumination
- Use of alcohol and/or drugs to “numb out”



# GRIEF DURING SOCIAL DISTANCING

- **Ambiguous Loss** - a loss that occurs without closure or clear understanding. People aren't physically present to say goodbye and grieve with other mourners.
- **Delayed/Unresolved Grief** - The reaction to the loss is postponed until a later time, even years later, and might be triggered by a seemingly unrelated event.
- **Collective Grief** - Due to social, health, and occupational uncertainty many people are experiencing a form of "collective grief" for losses unrelated to the death of a loved one.



# WHEN TO SEEK HELP

If certain symptoms become intense and show no signs of diminishing, it may be time to seek help:

- Engaging in risky behaviors as a means of coping with painful feelings
- The pervasive sense of fear that prevents you from having close relationships
- Constantly keeping busy to avoid your grief
- A constant preoccupation with the death for an extended period of time
- Feelings of depression that extend beyond the loss
- Simply, if you feel a need for assistance

# COMPANIONING SOMEONE WHO IS GRIEVING

- **Listen.** Be in the moment with the person, allow them to express their feelings without judgment, do not impose your own experience, and be patient with silence.
- **Reflect back what you heard them say.** For example, “What I heard you say is that you are feeling\_\_\_\_\_. “
- **Be an active listener.** This means responding back to the person in a way that shows empathy. An example would be: “That must be very hard for you,” or “ That sounds very sad.”
- **Talk about the person who died.** Most people who are grieving just want to talk about their loved one. Sharing memories is an important part of the process.
- **Be patient with the person’s process.** The time they need is different than yours.



# WHAT NOT TO SAY

- “It was God’s will.”
- “You are lucky you had this time together.”
- “He/She’s in a better place.”
- “I have a friend who had the same experience.”
- “I know how you feel.”
- “Shouldn't you be over it by now.”
- “Don’t be sad, you should focus on happy memories.”

# TEARS

*“ There is a sacredness in tears. They are not the mark of weakness, but of power. They speak more eloquently than ten thousand tongues. They are the messengers of overwhelming grief...and unspeakable love.”*

Washington Irving

# THANK YOU

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