



HOSPICE MESSAGES OF HOPE

What to do After the Funeral

When a loved one dies, it can be a very overwhelming time. It's hard to know what to do and how you should feel. The first few weeks can be daunting and seem impossible to overcome. This handout has been developed to help you with practical matters and to help you deal with your grief.

THE PRACTICAL MATTERS

- Obtain an adequate number of certified copies of the death certificate for legal purposes. You can get more through the funeral home.
- Obtain certified copies of the marriage certificate. If you are the spouse, you will need proof of marriage for the estate, existing policies or investments. Proof of marriage is also needed when applying for Social Security benefits. Visit www.cdc.gov/nchs for state information on certified copies of death and marriage certificates.
- Notify a lawyer to help with legal matters. Be sure to ask about probate of the will, tax matters, etc. You may need to look into making a will or changing it, especially if you have young children.
- Contact the life insurance agency.
- Contact the Social Security office. Remember, you must apply for Social Security benefits; it is not automatic. Visit www.socialsecurity.gov or call (800) 772-1213 for more information.
- Check with the Veteran's Administration as well as the county veteran's office if the deceased is a veteran.
- Contact the employer for death benefits. Check on group insurance benefits, survivor's benefits, profit sharing and/or pension monies, all of which you may be entitled to.
- If the deceased was a member of a labor union, notify the union and inquire about any benefits entitled to survivors.
- Alert credit card companies, automatic payment plans and subscription services.
- Notify your bank. Change all accounts into your name only or make them joint accounts with your surviving children.
- Check with companies financing your car or home. You may have insurance that would pay off your car or mortgage upon the death of a spouse.
- Change the beneficiary on your insurance. Change stock and bonds into your name only or jointly with surviving children.
- Transfer car title into your name at the Secretary of State's office, or if estate is probated, have it done through probate court.

The following is a list of documents needed to help conduct business matters after the death:

Death certificate | Marriage certificate | Insurance policies | Birth certificate of each child | Deed and titles to property |
Stock certificates | Bank books | Wills | Automobile registration | Loan payment books and contracts | Recent income tax & W-2 forms |
Veterans Administration claim number | Social Security number for both you and the deceased

When you are dealing with the practical matters, be patient and ask questions. Now is the time to seek assistance from trusted family and friends.

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FOR MORE INFORMATION

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GRIEVING

After the funeral is not the time to search for answers or resolutions or to make any major decisions. It is a time to survive. You are physically, mentally and emotionally exhausted which leaves you feeling vulnerable and weak. It is crucial that you take care of yourself and your children during this time. Explore ways to get your needs met first during the first few weeks. If you have young children, ask a friend or family member to stay with you to help care for the children. Even though you may want to help others, you will barely have the energy to take care of yourself.

It is in your best interest to take this time for your own grief.

Grief is unique to every person experiencing it. There is no correct way to grieve. This is the time to let your body lead you. Some people find comfort in keeping busy and staying active. Others find comfort in being alone with their thoughts. If you want to cry, then cry. If you want to eat, then eat. If you want to sleep, then sleep.

Grief hurts. We are human beings; therefore, our whole being will react to the loss of a loved one. Following are some reactions to grief:

Physically

Shaky or edgy | Headaches | Stomach pain | Tight chest | Throat pain | Lack of energy | Hunger or loss of appetite | Dry mouth | Nausea

Emotionally

Sadness | Shock/Disbelief | Relief | Numbness | Anger or irritation | Frustration | Lack of control | Preoccupation with the deceased | Dread | Guilt | Fear | Helplessness

Change in Behavior

Eating too much/too little | Sleeping too much/too little | Searching for the deceased | Absent-mindedness | Visiting or avoiding places that remind you of the deceased | Change in work performance

Experiencing these things may lead you to wonder if you are going crazy. It is important to know these are normal and part of the grieving process. If you start to self-medicate through alcohol or drug use or if you have suicidal thoughts, it is time to ask for professional help. Let a close family member or friend know so they can give you the support to call for help.

At a time like this, you may feel hopeless but it is important to keep that hope alive. Hope is essential to the quality of our life. It is our companion when the future seems unclear. When fate knocks us off track, hope gives us the courage to go on. Although you may find it difficult to hope, it is OK because you can borrow it from those around you or from your deceased loved one. Borrowed hope works and will help you heal.

OSF Home Care Services is here to support you and wants to meet you wherever you are in your grief journey.

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