



Beth Israel Deaconess
Medical Center



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Logistics of Loss: A Practical Guide Regarding the Tasks at Hand When Someone Dies

Our hearts remain with you through this time in your life.

2 What to Do First

4 Preparing for a Funeral, Memorial Service,
or Other Ritual to Say Goodbye

6 A Frequently Asked Question: What About
Bringing a Young Child to the Service?

7 After the Service

10 Bibliography

A Practical Guide Regarding the Tasks at Hand When Someone Dies

When someone close dies, accepting and assimilating the loss is a challenge that ebbs and flows differently for each person.

While experiencing the initial onset of grief, you may feel numb, tired, and profoundly sad. You may feel shocked, even if the death was anticipated. You may have difficulty concentrating. The practical steps that need to be taken in the wake of a family member's or friend's death can be confusing and overwhelming at times.

This booklet is a guide to help you through the days ahead as you attend to the financial matters, legal affairs, and possessions of your loved one, and as you make plans to honor his or her life and say goodbye. We hope that the information you find here is helpful with addressing practical matters as you also begin to cope with your loss.

What To Do First

A number of practical steps must be taken in the aftermath of a person's death – and there are many people at Beth Israel Deaconess Medical Center and in the community who can answer your questions as you address the necessary tasks. The following checklist is a good place to start.

- First, it is imperative that you take care of yourself. Remember to eat, drink and rest. Grieving is a *physical* as well as emotional and spiritual experience. Accept and reach out for the help you need.
- Contact family members and friends to inform them of your loved one's death. Ask someone to help with notifying others. You may wish to have someone answer your phone(s) if you expect return calls.
- Ask someone to keep a list of calls, flowers, food and financial donations. Those who have expressed their support can be thanked at a later time.
- (If arrangements have not been made in advance) Discuss with appropriate family and/or friends the choice of a funeral home to prepare your loved one's body for any rituals. Social Workers at BIDMC and local clergy can also be helpful if you need referrals for a funeral home (Social Work Department 617-667-3421). You should contact the funeral home directly and set up an appointment. If you are planning for a home wake or funeral, contact Funeral Consumers Alliance (www.funerals.org).
- If your loved one's body must be transported to another state or country, notify the selected funeral home. They can help arrange transportation to a receiving funeral home beyond state or national boundaries. If the deceased is a citizen of another country, the consulate of that country can also assist with a plan for transport.

- Contact familiar clergy, a spiritual advisor, or the Pastoral Care Department at BIDMC (617-667-3030). They can assist with designing arrangements for a funeral, memorial service, or another kind of ritual. A Funeral Director will also provide assistance and advice.
- Notify the deceased loved one's employer, if any, as well as the employers of family who may need time off from work. Inquire about employers' bereavement leave policies.
- If there are children who will need to miss school, contact their schools (usually the Principal, Guidance Counselor, or the child's Advisor).
- Decide who will take care of pets that may now be without a caregiver. If you need assistance placing a pet, contact the Animal Rescue League in your area. Animal Rescue League of Boston is able to direct you to ARLs beyond the Boston area (www.arlboston.org; 617-426-9170).
- Contact your deceased loved one's attorney, if known, or your own. They can assist with legal matters. The American Bar Association is able to be helpful with referrals if you do not have an attorney to assist you (866-627-7577; www.massbar.org).
- Notify your loved one's landlord of his or her death.

Regarding the Death Certificate:

BIDMC produces the Death Certificate, which must be signed by a physician. The Medical Center provides the Certificate to the selected funeral home. Ask the funeral home for **5-10 certified copies of the Death Certificate**. They will be required for taking care of financial and legal affairs and to provide to *airlines* that might provide *Bereavement Fares* .

Regarding autopsy:

If your loved one's legal next-of-kin has consented to an autopsy, or if your loved one's body is required to be transported to the Office of the Medical Examiner, the Office of Patient Relations at BIDMC (617-632-0364) is available to assist with obtaining the results of the autopsy.

Preparing for a Funeral, Memorial Service, or Other Ritual to Say Goodbye

Arrangements for a service – whether a traditional funeral, memorial service, celebration of life, or some other personal ritual – can be made once you leave the hospital. You may wish to discuss the plans, your loved one's wishes, and available financial resources with family or friends.

It is helpful to have the following information on hand before meeting with a Funeral Director for assistance with planning (and for assistance with the publication of an obituary, if desired):

- Your loved one's full name, nickname, and other names used (such as a maiden name)

- Date and place of birth
- Social Security number
- Occupation(s)
- Father's name and mother's name, including maiden name, if any
- Proof of military service, if applicable
- Medicaid card, if applicable (*Not Medicare card*)
- List of family members and their relationships to the deceased
- Names of religious, professional, or civic organizations and clubs with which the deceased person was affiliated
- Names and addresses of organizations or charities to which your loved one would wish donations to be made in his or her memory
- A list of people who might serve as pallbearers or might otherwise be asked to be participate in a funeral, memorial, or other ritual
- The deed for a cemetery plot, if one exists. If one does not, the Funeral Director will provide guidance about how to obtain a cemetery plot for your loved one's body or ashes. If the desired plan for your loved one's body involves cremation without the burial of ashes, the Funeral Director can provide you with guidelines about how to disperse or keep your loved one's ashes.

A Frequently Asked Question: What About Bringing a Young Child to the Service?

There is not a “one-size-fits-all” answer to this question. It depends on the child, the closeness of his or her relationship to the deceased, how much information the child has about the situation, and who would be with the young child during a service.

First, inform the child of your loved one’s death in language he or she can understand. (For example, “Daddy’s body has stopped working, like when a car stops working and can’t be fixed. It can’t run anymore.”) Please refrain from describing death as being like sleep; young children can then become anxious about sleep and develop bedtime difficulties. Allow the child to ask questions about your loved one’s death or about death in general, responding with very simple but honest answers. Children use their active imaginations to fill in the gaps when we shy away from providing them with accurate information.

Prepare the child for a service by describing what the service will be like and what your loved one’s body might look like if there will be an open casket. (For example, “Grandma’s eyes will be closed, she will be lying in a very fancy box called a casket, and she’ll be wearing the pink dress that she always liked. She is not alive anymore, so remember that she will not be breathing or moving or any of the things we do when we’re living.”) Please inform the child that adults may be crying—many children find tearful adults a surprise—and that crying is normal when someone you care about dies, just like when the child has felt any big hurt.

Consider that children, like adults, benefit from the opportunity to say goodbye in a formal way, whether it’s at a service or through another kind of ritual. Consider also that children often wish to be included in any family event, although it is not recommended to push a young child to

go to a service if he or she expresses fear or a strong desire to not attend. If a young child is to attend a service, have a familiar teenager or adult available to give the child attention and to accompany the child out of the service if a break is needed. Small children often need the freedom to take a break from a service for imaginary play or to exert their abundant energy.

For more information about how to talk with children about death and grief, please refer to resources listed at the back of this booklet.

After the Service

Shortly after the service, to avoid delays and confusion, it is important to take care of certain tasks concerning your loved one's financial affairs. A family member, friend, or attorney can help you deal with these practical matters.

- Make sure you have on hand the **5-10 certified copies of the Death Certificate** (obtained from the funeral home) to process Social Security, insurance, and other claims.
- Locate your loved one's safe deposit box, if you know or discover that one exists. Ask the bank how to access contents of the box following the holder's death. Inventory personal belongings. Review documents that might be there.
- Locate estate documents, such as your loved one's will and/or trust documents.
- If your loved one had health insurance and/or dental insurance, notify the companies that had been providing coverage.
- Contact utility companies to alter or discontinue services.

- Contact motor clubs (such as AAA), insurance companies, or employers with whom your loved one may have had life insurance and or accidental death insurance policies.
- Contact the Social Security Administration to ask about benefits for eligible survivors, such as a spouse or minor children (800-772-1213).
- Contact banks and financial institutions about individual or joint accounts to close or transfer control to another person. You may need to discuss the status of certificates of deposit, bonds, individual retirement accounts, or savings bonds.
- Contact your loved one's employer about pension benefits that might be available.
- Contact companies that hold certificates of title on homes, vehicles, and real estate.
- Notify the Department of Motor Vehicles if your loved one had a driver's license.
- Notify any creditors that issued loans or credit cards. Cancel the credit cards. If you are a spouse, you may wish to discuss having your name replaced on any bank or car loans or credit cards.
- Contact the post office to forward mail, as necessary.
- Contact newspapers, magazines, cable and online services to cancel subscriptions. (Online services include billpaying, gaming, social media, journals, or periodicals, etc.)
- Review old records: checkbook, tax returns, court papers, titles, banking statements.
- File a final tax return for the deceased or enlist an accountant to do so.

Bibliography

There are many good resources available to help people as they navigate the waves of emotions and the path ahead when someone they love dies. There are also different ideas about how humans grieve and learn to acclimate to loss. Please keep in mind that the most effective way to adjust is to grieve in your own way, in your own time, and to know that you are not alone.

Following are a few books which are easily available and may be of support. If you are interested in additional recommendations for books or internet resources, feel free to contact Annie Banks, LICSW, Palliative Care and Bereavement Social Worker at BIDMC (617-667-3435).

Colgrave, M. Bloomfield, H., and McWilliams, P. **How to Survive the Loss of a Love**. NY: Batam Books, 1976. A small book with a lot of practical suggestions.

Grollman, E. (editor) **Living When a Loved One Has Died**. Boston: Beacon Press, 1977. Written to both inspire and inform, the succinct thoughts on each page are meaningful and comforting.

Rando, T. **Grieving: How to Go On Living When Someone You Love Dies**. Lexington, MA: Lexington Books, 1988. A comprehensive and compassionate guide written by a distinguished psychologist and death educator.

Wolfelt, Alen, D. PhD, **Healing Your Grieving Heart: 100 Practical Ideas**. Fort Collins, CO: 2001. Practical and a good guide to distinguishing between grief and mourning. Dr. Wolfelt has many similar guides, including Healing Your Grieving Heart for Teens, and Healing a Child's Grieving Heart: 100 Practical Ideas for Parents & Caregivers.

Kroen, William C. **Helping Children Cope with the Loss of a Loved One: A Guide for Grownups**. Freespirit Publishing, 1996. Well written guide for parents to help their children cope with loss. Includes language to use with children of different ages when talking with them about death and grief.

About Support After a Death

Many people consider joining a bereavement support group or participating in individual counseling to get through a challenging time following the death of a loved one. Local clergy and funeral directors are often aware of counseling or group resources in your area. You may also call Annie Banks, LICSW at **617-667-3435** for information about bereavement support services offered at the medical center and elsewhere.

Do not hesitate to call.

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