



After Losing a Loved One: A Practical & Emotional Guide

Losing someone you love can cause almost unbearable pain. In the midst of it all, you may be facing the overwhelming responsibility of attending to your loved one's final affairs. It can be difficult to know what to attend to first, and the steps you need to take. This guide provides a general checklist of the common tasks you may need to handle following your loved one's death along with helpful resources. You will also learn about the grieving process and where to get the support and help you and your family may need during this difficult time.

A Practical Checklist

There are various resources available to help you. Be sure to reach out to your family and friends to help share the responsibilities.

- ✓ **Contact the proper authorities** to arrange transport of the remains (a hospital/hospice/nursing home will help you arrange with the coroner's office; or call 911 for guidance).
- ✓ **Call close family and friends** and enlist them to care for dependents or pets, collect mail, look after the house, if vacant.
- ✓ **Locate important documents** such as organ donation instructions, wills, trusts, insurance policies, passwords, bank information, contacts for lawyers, doctors and professional advisors.
- ✓ **Arrange for the funeral**, burial/cremation and memorial service.
- ✓ **Get multiple copies of the certified death certificate**, required for financial institutions, government agencies and institutions (no photocopies allowed).
- ✓ **Notify the deceased's employer**; Social Security Administration; Medicare; Department of Veteran's Affairs.
- ✓ **Contact the Post Office**, Department of Motor Vehicles, financial institutions, credit card issuers, major credit bureaus.
- ✓ **Cancel subscriptions**.
- ✓ **Close email** and social media accounts.
- ✓ **Settle the estate** if you are named executor—you will need to handle issues such as paying outstanding debts, distributing inherited property to beneficiaries, and filing tax returns. Talk to a lawyer specializing in probate for guidance.

Helpful Resources

Nolo.com

If you find yourself in charge of settling a loved one's estate, you may not know where to start. Nolo is the largest online library of free consumer-friendly legal information, including step-by-step information for settling an estate, from serving as the executor, the probate court process, and wills to how to avoid family disputes.

American Bar Association (www.americanbar.org)

The American Bar Association's website has a range of helpful information about legal issues surrounding estate planning and includes links to other important consumer resources and guides.

FindLegalHelp.org

Administered by the American Bar Association, this site provides a state-by-state listing of programs to help you find a lawyer, including free legal help. In addition, you can research legal topics with links to state-specific legal resources.

Social Security Administration

(www.ssa.gov or 800.772.1213)

Notifying Social Security of a death is important. Social Security offers survivors a \$255 one-time death benefit and the spouse or children of the deceased may also be eligible for monthly survivor benefits. Additionally, notifying Social Security will place the deceased person on the Social Security Master Death Index, preventing would-be fraudsters from collecting a deceased person's Social Security payments or from opening accounts in the deceased individual's name.

National Funeral Directors Association (NFDA.org)

The National Funeral Directors Association is the worldwide source of expertise and professional resources for all facets of funeral service. Their site for consumers includes information for planning a funeral, grief resources, and finding a funeral home.

Health Advocate EAP+Work/Life Program

Provides 24/7, confidential short-term assistance from Licensed Professional Counselors and resources to help individuals and families with a full range of personal and work issues, including grief and loss, depression, substance abuse and more.

Stages of Grief

Grief is a very personal thing. It's important to accept grief as a natural part of the healing process. Many people experience the following stages during the grieving process; however, not everyone will go through every stage.

Denial and Shock

When impacted by a loss, the initial reaction might be denial. As the grieving person begins to talk about the loss and the feelings associated with it, the shock becomes real and hits hard. It is natural to want to escape this reality, and so denial sets in.

Anger

The grieving person may get angry at the seeming unfairness of the events and wonder, "Why should I/we suffer?" As they receive support from friends, colleagues and family members, the grieving person will become less angry.

Guilt

Many times, the person who is left behind feels guilty about the circumstances that are not under their control. Forgiveness and acceptance of reality is important in order to move on.

Depression

With a loss, there may be a "wish" to go back to the way things "used to be." Some people will experience mood fluctuations and may feel isolated or lonely for a long time. It is important to allow those who are grief-stricken enough time to work through this stage.

Bargaining

Some people may attempt to bargain with a higher power for the return of the way things "used to be."

Loneliness

Some people will experience loneliness as their lives change because of the loss. It's important to fill the void with new relationships, activities or interests. As the grief-stricken person reaches out to others, they will be able to successfully work through this important stage.

Acceptance

At this stage, those experiencing the loss accept and deal with the change. This does not mean that the person has forgotten all about the events, but just that they have been able to accept the loss as a final reality. They are taking control of how they feel and behave.

Hope

Finally, those who have suffered will again experience the hope of the future. They will look ahead to brighter and better times, or at least to a peaceful acceptance of their circumstances and a sense of getting on with life.

Where to Turn for Help?

Most people can process loss on their own, by getting support from their family, friends and personal social networks. However, treatment options like the following can be helpful. Don't hesitate to talk to your doctor or mental health counselor.

Group bereavement psychotherapy

Guided by a leader with grief expertise, these groups provide a non-threatening structure for helping the participants talk about their loss and express their feelings. Participants benefit from the social support offered by the group.

Individual psychotherapy

Private counseling can be helpful for people who are dealing with deeper emotional issues not related solely to the recently experienced loss. It is also recommended when privacy issues related to the circumstances of the loss would prevent the person from speaking up within a group.

Antidepressant or anti-anxiety medications

Medications can often help when combined with psychotherapy. By improving mental health symptoms, medications can aid the person in moving through the grieving process more quickly.

When to seek help

If the emotions of grief do not lessen with time, it may be a sign that your grief has developed into something more serious.

Warning signs:

- Unable to perform normal activities
- Withdrawal from activities
- Experiencing depression
- Blaming yourself for the loss
- Feeling like life isn't worth living without your loved one
- Wishing you had died along with your loved one

Turn to Health Advocate

Your Health Advocate EAP+Work/Life Program offers confidential, short-term professional counseling 24/7 to support you and your family.



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