



What to do when a loved one dies

Our advice can keep a sad event from becoming even more painful

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Illustration: Alison Seiffer

When Jeanne Kiefer's mother died at 93 under hospice care, the nurse knew whom to call and what to do, so the death and its immediate aftermath were, in Kiefer's words, "peaceful" and "seamless." She and her sister had discussed end-of-life arrangements—the hospice nurse and counselor "bring it up and encourage you to kind of deal with it," said Kiefer, a research consultant in Cave Creek, Ariz.—and could focus on being with their mother.

Compare that with the experience of Kiefer's relative, whose 97-year-old mother died at

home attended by a nurse's aide and children who hadn't discussed end-of-life plans. The aide couldn't legally declare the mother's death, so the family called 911. The police came, began CPR, and investigated the scene as a potential crime, questioning the family to rule out elder abuse. Only when paramedics arrived could the body be removed and resuscitation attempts stopped.

File this checklist to use when needed to keep a sad event from becoming even more painful. Responsibility for the various actions can be divided among family members and close friends of the deceased.

Immediately

1. Get a legal pronouncement of death. If no doctor is present, you'll need to contact someone to do this:

- If the person dies at home under hospice care, call the hospice nurse, who can declare the death and help facilitate the transport of the body.
- If the person dies at home without hospice care, call 911, and have in hand a do-not-resuscitate document if it exists. Without one, paramedics will generally start emergency procedures and, except where permitted to pronounce death, take the person to an emergency room for a doctor to make the declaration.

2. Arrange for transportation of the body. If no autopsy is needed, the body can be picked up by a mortuary (by law, a mortuary must provide price info over the phone) or crematorium.



3. Notify the person's doctor or the county coroner.
4. Notify close family and friends. (Ask some to contact others.)
5. Handle care of dependents and pets.
6. Call the person's employer, if he or she was working. Request info about benefits and any pay due. Ask whether there was a life-insurance policy through the company.

Within a few days after death

7. Arrange for funeral and burial or cremation. Search the person's documents to find out whether there was a prepaid burial plan. Ask a friend or family member to go with you to the mortuary. Prepare an obituary.
8. If the person was in the military or belonged to a fraternal or religious group, contact that organization. It may have burial benefits or conduct funeral services.
9. Ask a friend or relative to keep an eye on the person's home, answer the phone, collect mail, throw food out, and water plants.

Up to 10 days after death

10. Obtain death certificates (usually from the funeral home). Get multiple copies; you'll need them for financial institutions, government agencies, and insurers.
11. Take the will to the appropriate county or city office to have it accepted for probate.
12. If necessary, the estate's executor should open a bank account for the deceased's estate.
13. Contact:
 - A trust and estates attorney, to learn how to transfer assets and assist with probate issues.
 - Police, to have them periodically check the deceased's house if vacant.
 - Accountant or tax preparer, to find out whether an estate-tax return or final income-tax return should be filed.
 - The person's investment adviser, for information on holdings.
 - Bank, to find accounts and safe deposit box.
 - Life insurance agent, to get claim forms.
 - Social Security (800-772-1213; socialsecurity.gov) and other agencies from which the deceased received benefits, such as Veterans Affairs (800-827-1000; va.gov), to stop payments and ask about applicable survivor benefits.
 - Agency providing pension services, to stop monthly check and get claim forms.
 - Utility companies, to change or stop service, and postal service, to stop or forward mail.

Know the person's wishes

For an elderly friend or relative:

- Know the location of the will, birth certificate, marriage and divorce certificates, Social Security information, life-insurance policies, financial documents, and keys to safe deposit box or home safe.
- Ask the person's wishes about funeral arrangements, organ donation, and burial or cremation.
- Have the person complete an advance directive, including a living will, which specifies wanted and unwanted procedures. The person should also appoint a health-care proxy to make medical decisions if he or she becomes incapacitated.
- Have a do-not-resuscitate order drawn up if the person desires. That tells health-care professionals not to perform CPR if the person's heart or breathing stops and restarting would not result in a meaningful life.
- Make sure the person gives copies of the documents to his or her doctor and a few family members or friends. Take the documents to the hospital if the person is admitted.

Free advice

You'll find state-specific advance directives at caringinfo.org, a website of the National Hospice and Palliative Care Organization.

Tennessee Specific Rules / Laws

Steps to Take in Tennessee Following the Death of a Loved One

There can be enormous stress and emotional trauma brought on by the death of a loved one. Some of the smallest tasks can be overwhelming with any added stress. Knowing where to turn next can be of great help in a time of trouble. We hope that you will use this list as a reference to guide you through some essential steps that should be taken following a death.

1. Social Security Administration



TENNESSEE FAMILY MEDICINE

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Contact the Social Security office to notify them of the death. You may be eligible for Social Security death benefits. Call the Social Security Administration at 1-800-772-1213 for further information.

2. Veterans' Benefits

Contact the Office of Veterans Affairs at 1-800- 827-1000. If your loved one was a veteran, you may be eligible for assistance with the funeral, burial plot, or other benefits including pension payments and financial aid for education costs.

3. Safe Deposit Boxes

If the deceased had a safe deposit box, contact the bank to transfer possession to you. Safe deposit boxes may include a will or other important items needed for probate or the distribution of assets. If you are unsure whether the deceased had a safe deposit box, check with the bank where the deceased held accounts.

4. Wills, Trusts, or other Estate Planning Documents

Find any estate planning documents including any wills or trusts. These may be kept in a safe deposit box, a safe within the home, or a file containing other important documents.

5. Gather Important Documents

Find any important documents pertaining to your loved one's affairs that may be needed. Gather any deeds, business agreements, bank account information, tax returns, earning statements, birth and marriage certificates, Social Security card, vehicle registration, loan payments, bills, or other important papers.

6. Take an Inventory of Assets

Determine the existence of any of the assets held by the decedent. Maintain an inventory of the assets. Such assets may include:

- Bank accounts
- Life insurance policies
- Stocks and bonds
- Retirement accounts: 401K, IRA accounts, etc.
- Real estate
- Any personal belongings
- Business interests

7. Take an Inventory of Liabilities

Determine the existence of the decedent's liabilities, and maintain an inventory.

Liabilities may include:

- Mortgages
- Household bills
- Medical or funeral expenses



- Other secured obligations

8. Maintain Proof of Payment for Expenses

Hold onto any receipts, bills, invoices, and canceled checks for payment of any expenses. The individual appointed as the personal representative must supply evidence of payment to the probate court.

9. Hold onto Documents and Mail of Decedent

Keep any documents including life insurance policies and certificates. Hold onto these documents even if the policyholder stopped paying because the policy may still apply. Also, keep any mail or letters as they may be needed later to prove payment or ownership of assets.

10. Secure Assets

Secure any valuable personal property of the decedent. If any property is distributed before taking inventory, it can be very hard to keep track of the property. Also, keep paying insurance for any property including a house or car in order to ensure that the assets are protected during the probate process.

11. Save Obituary Notices

Save any obituary notices because insurance companies may require a dated publication to process claims.

12. Order Death Certificates

Order at least ten death certificates. Family members, legal representatives, or others with a documented reason can obtain certified death certificates at the Tennessee Office of Vital Records. Insurance companies, banks, Social Security Administration, and others all require a certified death certificate.

13. Taxes

You will need to file the decedent's tax return for the year of the death. There are a number of other tax issues that are implicated with a death. Be sure to consult with an estates attorney.

14. Minor Children

If the decedent has minor children and the other parent has died, a guardian may be nominated in the will. A guardianship will be required for children under 18 who will be receiving money or valuable property according to the will.

15. Talk with your Tennessee Probate Attorney

Your Tennessee probate attorney can let you know if any probate proceedings will be necessary. Your attorney can also answer any questions that you may have.