

WHAT DO I DO NOW?

A quick and simple check list to get started on the most important steps to take

- Get a legal death pronouncement. If in hospital a doctor will complete. But if you are not in hospital or hospice, call 911

- Arrange organ donation. Check license or any medical directives, will etc, and let hospital or emergency personnel know immediately due to the time sensitive nature.

- Notify close family and friends. You may entrust this task to another close family member or friend to call, text or email.

- If your loved one expressed wishes orally or in writing, proceed with wishes. If there were no plans:
 - Call funeral home to make arrangements for a burial or cremation. Call several to check prices and also check reviews before making decision.
 - Contact cremation company if cost is a factor.
 - If your loved one registered to donate body, contact organization. Body donation may be accepted by next of kin.

- Find someone to take care of dependent children or other family members, along with pets.

- If loved one was in another location, ensure their home vehicle and other assets are secured.

- Locate insurance paperwork, if applicable.

- Decide on burial and make plans or choose to hold a memorial service later. Order casket or urn, accordingly.

- Check all mail closely for details of what status of bills and what needs to be paid.

- Have someone help with memorial website and obituary. Websites are usually free through funeral home but obituary in local newspaper will be at a cost.
 - Decide time of wake and funeral
 - Choose who will participate in funeral
 - Order flowers
 - Order obituary program
 - Order headstone
 - Arrange military participation, if applicable (funeral home should be able to assist)
 - Order at least 10 copies of death certificate through funeral home
 - Coordinate repast: catered, potluck or at restaurant

- After funeral planning, decide if financial assistance is required.
 - Look at Veterans' benefits; contact local military installation Mortuary Affairs office for assistance
 - Apply for social security burial benefit if funeral home did not complete
- Order headstone
- Notify life insurance companies and check with family and friends for any other policies that may be in your loved one's name
- Try to find any additional financial accounts that need to be transferred to you
- Start the will probate process. A lawyer may be required.
- Notify banks and mortgage company. Death certificate is required to make changes on any accounts if your name is not on the paperwork.
- Cancel or adjust insurance coverage such as health, car, homeowner, and any additional Medicare coverage.
- Contact loved one's employer to find out about any outstanding pay, death benefits, and pension plans.
- Pay bills and then transfer to your name and set up payment plans for convenience
- To minimize identity theft, use death certificate to:
 - Close unneeded credit accounts
 - Notify credit agencies
 - Memorialize Facebook account
 - Close email account
- After things settle down, send thank you cards

It will be a harrowing process but you can do it!

R.E.A.C.H.H.