



Grief and Loss Resources

Table of Contents

Emotional Support for Survivors

- Coping with Grief
- Talking to a Child About Death
- Coping With Depression After Trauma
- Dealing with the Loss of a Loved One
- Coping With Grief
- When a Colleague Is Grieving
- How to Listen to a Colleague Who is Suffering
- Learn the 5 Signs of Suffering
- Grieving for Co-Workers

What to do When Someone Passes

- Changes to Funerals in Light of COVID-19
- Grieving and Supporting the Bereaved in a Time of Social Distancing
- Funeral Arrangements
- Funeral Options When You Have Lost a Child
- Tips for Lowering the Cost of a Funeral
- Collecting the Benefit on a Life Insurance Policy
- How can Social Security help when a family member dies?

Emotional Support for Survivors

Coping with Grief

Coping with the dying and loss of a loved one can be a very emotional experience. It is that much more difficult during a crisis like the COVID-19 outbreak, when even wakes and funerals have been curtailed.

Whether it is a parent, sibling, friend or relative, the reality of losing someone who was close to you can feel overwhelming. While it is true that time heals painful wounds, there are immediate ways that you can deal with the grief and adjust to your loss. By identifying and accepting your feelings, finding comfort in friends and family, and not being afraid to ask for help, you can ease the grieving process.

The Stages of Grieving

Each of us copes with grief in a different way. However, most people go through the following common stages of grieving:

1. Shock, denial and isolation
2. Anger, rage, envy and resentment
3. Bargaining
4. Depression
5. Acceptance

If a loved one's death is expected after an illness, family members may have anticipatory grief, which can shorten the process. More severe reactions typically occur after a sudden and unexpected death.

Common Experiences

It is normal for the grief-stricken to experience the following symptoms:

- Crying
- Inability to sleep
- Lack of interest in eating
- Difficulty in explaining feelings to others
- Exhaustion
- Irritability and uneasiness
- Confusion
- Fear of the future
- Anger (e.g., toward a higher power or toward the deceased)
- Sensitivity (e.g., toward a song or smell that reminds you of the deceased)

Depression and loneliness may set in following the funeral. Relatives and friends have gone back to their lives and may no longer be readily available to offer support.

These feelings should subside as time passes, as you come to accept the reality of the situation, and as you shift from mourning a loved one's death to celebrating his or her life and wonderful memories.

Grief Relief

There are many ways to ease the mourning process. Here are a few suggestions:

- Do not hold back your feelings: The emotions you experience upon first learning of the loved one's illness or death will probably have an impact upon you immediately. The sadness you feel and the tears you shed are absolutely necessary to promote the healing process. Do not deny these feelings, whether privately or in the comfort of family and friends. Crying is a stress reliever and an endorphin releaser that will make you feel better. Talk through your difficult emotions with loved ones.
- Express your emotions: As a cathartic release, some people like to write letters to the deceased expressing exactly how they feel. Others take solace in their faith and the counsel of a religious leader.
- Be a comforter and a listening ear for friends and family who are also in mourning: It is natural to want to lean on others during this trying time. Be willing to let your grieving relatives and friends lean on you. This instinctual urge to be a caregiver can give you the strength and courage to better cope with your grief.

- Create a scrapbook with your children, or write a short biography about the deceased. Some survivors like to express their feelings creatively by painting a portrait of the deceased or writing a poem or song about the person. Plan an annual visit to the gravesite. Dedicate part of your work, such as a book, film or other project, to the memory of the deceased, or consider launching a special fund or scholarship in the name of the deceased.
- Get additional assistance: You may choose to talk to a therapist or counselor about your feelings, especially if the sadness lingers. Perhaps you have unresolved issues about the deceased or things you wish you would have told that person before he or she died. Also, consider joining a support group for family survivors and mourners.
- Consider taking a hiatus: Aside from taking funeral leave at work, be prepared to give yourself ample time to heal and reflect. After the funeral, you may want to take a leave from your obligations and just get away for a short time, not necessarily to forget, but to recharge and ponder the impact of the deceased on your life.
- Get on with everyday life: Give yourself enough time to properly mourn and reminisce. Do not be afraid to return to normalcy, as much as possible. Just as the deceased would have wanted you to pay your respects and remember him or her appropriately, he or she would have wanted you to enjoy life and make the most of its opportunities. Go back to your family, your job and your everyday routines, if you can, with the renewed commitment to do the best you can, and savor every moment.

While it is important to grieve the loss of a loved one, do not forget to cherish his or her life. Death is a sad occasion. However, in time, you will come to realize that this occasion is a celebration of a life, a revisiting of joyful memories shared with a special person that you will treasure for the rest of your life.

Resources

- National Hospice and Palliative Care Organization: www.nhpco.org
- The Compassionate Friends: www.compassionatefriends.org
- National Organization for Victim Assistance: www.trynova.org
- American Trauma Society: www.amtrauma.org

Talking to a Child About Death

As a parent, your first thought may be to shelter your child from the painful reality of death. You may even have trouble dealing with the death yourself and may not know how to offer the best support to your child. Not dealing with death or holding back the grieving process for either yourself or your child can lead to emotional difficulties over time. It is important for children to know they can share their feelings and get honest answers from their parents about death.

What You Should Know

Your child's understanding of death depends on his or her age and experience. By the age of 9, children usually have a basic concept of death – they know that death is a permanent end of life and that it happens to everyone. However, they may wonder about the physical details of death: "Does it hurt when you die?" "What happens to a person's body after they die?"

A child may be afraid that his or her parents will die. You can reassure your child that you will do everything you can to keep him or her and your family safe. You can also reassure your child that if something happens to you, there will always be someone to take care of him or her.

Teenagers often feel that they are immortal and that death will not affect them. When someone dies, teens may react with defiance, anger or denial, and they may not want to talk about it. You can let your teen know that you are open to talking, without being pushy or insisting that he or she talk to you. Be on the lookout for unhealthy outlets for your teen's grief, such as substance use.

What You Can Do

No matter how old your child is, he or she needs emotional support from you when someone dies. Here are some ways you can support your child through the grieving process:

- Tell the truth: Gentle but truthful language is best: "Grandpa died. He is not coming back, but we will always remember and love him." Do not tell your child that a deceased person "went away" or "is asleep." Even phrases like "passed away" or "is no longer with us" may be confusing for younger children.
- Share your grief: Express your feelings, and allow your child to express his or her feelings. Hiding your own grief from your child will send a message that it is not OK to cry or get upset.
- Comfort your child: Explaining that death is a part of life may help ease your child's fears of the unknown. If you are religious or spiritual, sharing your beliefs may help your child feel better.
- Help your child deal with difficult emotions, including anger, guilt, shame or confusion: These emotions sometimes stem from false ideas your child has about death. For example, a child may feel guilty and think that he or she did something to cause the death, or that he or she could have prevented the death but failed to do so. Correct these thoughts immediately.

Resources

- American Academy of Child & Adolescent Psychiatry: www.aacap.org
- Children's Grief Education Association: www.childgrief.org
- Substance Abuse and Mental Health Services Administration: www.samhsa.gov

Coping With Depression After Trauma

Trauma can occur in a variety of ways, such as surviving a natural disaster, witnessing or experiencing violence, suffering from the loss of a friend or loved one, or enduring a severe illness, to name a few. Secondary traumatic stress can arise when a loved one experiences trauma.

Typical Reactions

People experience a variety of reactions, including shock, terror and rage. These feelings affect the body, altering brain chemistry and chemicals in the blood stream.

Trauma affects a person's connection to his or herself and to society. It changes belief systems and damages psychological needs.

Reactions to a severe stressor include:

- Anxiety
- Grief
- Depression
- Emotional numbness
- Low self-esteem
- Loss of self-respect
- Shame
- Fear

These feelings are actually normal reactions to abnormal events.

Trauma is a sudden and unexpected loss that can permanently change a person's belief system about him or herself and the world. No longer will things look the same, and this experience of dramatic change cannot be undone or erased.

Although other people may be present at the time a traumatic event occurs, each person is touched by the event in a unique way. It is all too common to have a group of people witness the same event and tell the tale in completely different ways.

Each person experiences the trauma in isolation, making it theirs and theirs alone and altering their connections to their friends and loved ones.

For some people, the trauma damages their self-esteem or feelings of power and control; for others, it disrupts their trust and feelings of safety.

Depression and Psychological Trauma

Feelings of depression can occur from a variety of origins, but depression that stems from experiencing stress or distress is due to the events being too much for someone to handle.

This type of depression generally comes from depleted brain chemistry. The challenges of stress and distress can affect this brain chemistry.

Within the brain is a neurotransmitter known as serotonin. Serotonin is a feel-good chemical. This neurotransmitter is like a telegraph line in the brain that sends impulses that are interpreted as confidence, strength, hope and a sense of well-being that contributes to self-satisfaction and positive self-esteem.

Think of the brain as a kitchen sink with the stopper down, blocking the water from draining away. Then imagine that the water in the sink is serotonin. When a traumatic event happens, the stopper releases and lowers the level of serotonin in the sink.

If the serotonin level is lowered, the lack of this neurotransmitter sends the message of uncertainty, doubt, fear or anxiety, leading to a sense of insecurity, low self-confidence and low self-esteem.

Depression and Two Phases of Trauma Reaction

Someone suffering from the reactions of psychological trauma experiences two phases: intrusive and avoidant.

During the intrusive phase, the person re-experiences the traumatic event. This happens because the initial experience is a form of learning; when the experience is severe, the learning is intense.

The brain reacts strongly, as if to say, "Whoa, I am not going to let that happen again!"

[Contact us anytime for confidential assistance.](#)

The brain, like a sentry guarding the camp, goes on hyper-alert. If anything slightly resembles the traumatic event, the brain responds. Thoughts, feelings, sensations and memories surface, and the person becomes depressed from the symptoms. He or she feels trapped and cannot get free from the event.

Then, as if to take a break from all this intrusion, the avoidant phase appears.

The person becomes numb and may even use alcohol or drugs to anesthetize the feelings. The person may avoid anything that somehow resembles the trauma. For example, having suffered a serious injury from riding in a train, a person might avoid trains, railroad tracks, toy trains, red flashing lights, etc.

When this happens, the person's life becomes constricted and restrictive. The brain works on repressing associations and memories. This type of depressive reaction helps dull the experiences surrounding the person. Unfortunately, life becomes limited and joyless.

Support and Coping

People who experience depression from psychological trauma should be gentle to themselves and appreciate surviving the incident or incidents.

See a physician for a medical exam to rule out other conditions.

Make an appointment with a therapist who specializes in psychological trauma. Medication may be necessary to restore the serotonin level in the mix of the brain chemistry. Antidepressants are commonly prescribed, but it takes a professional to determine the appropriate levels and medication for each person.

Realize the event is an experience, and it does not define a person. The event has happened to the person, but that victim is not trauma.

Recognize that the feeling of depression should pass. Sometimes feelings change quickly, while other times they pass slowly.

Acknowledge that certain events may challenge one's brain chemistry at other times.

For maintenance and support, good nutrition is essential in ensuring that the foods a person eats do not contribute to stressing the brain chemistry. Limit sugars, which can spike blood-sugar levels and cause artificial highs and lows, as well as caffeine, which releases stress hormones into a person's system.

Exercise, such as 20 minutes of brisk walking or any other form of aerobic activity, helps release serotonin naturally within the brain.

Find ways to soothe, comfort and release stress, such as:

- Take long walks
- Enjoy good music
- Find ways to laugh
- Visit friends
- Drink water
- Try yoga or relaxation tapes
- Write in a journal

Know that depression is a normal response to an abnormal situation. It is important to be aware of the symptoms of depression in order to not become overwhelmed by the depression.

Sometimes depression can cause a person to forget that it is a temporary condition, even if the feeling has been chronic.

There are typically breaks from even chronic depression. It is helpful for trauma victims to look for those moments.

Share thoughts and feelings, and never think that one person's reactions or depression are shameful because it is different from another person's.



Dealing with the Loss of a Loved One

No two people cope with grief in the same way. But everyone struggles when a loved one dies. That's why it is important to seek support during these difficult times. Your GuidanceResources® Employee Assistance Program (EAP) can help.

Whether you are dealing with grief or anger, having a hard time making ends meet or just need someone to talk to, we're here for you. Contact us for:

- Short-term counseling
- Locating local support groups
- Making funeral arrangements
- Understanding wills and trusts
- Clarifying tax issues
- Finding child or elder care providers
- And more

Call us anytime, 24 hours a day, seven days a week, to speak with a GuidanceConsultantSM. Additional resources are available on GuidanceResources® Online. Go to www.guidanceresources.com and use your company Web ID to log in.

Contact us anytime for confidential assistance.



Coping With Grief

Whether it is a parent, sibling, friend or relative, losing someone close to you can be overwhelming. While it is true that time is the best healer, there are immediate steps you can take to help deal with grief and adjust to your loss.

Seeking Relief

There are many ways to ease the mourning process. Here are a few suggestions:

- **Do not hold back your feelings:** Crying is a stress reliever and an endorphin releaser, which will make you feel better.
- **Express your emotions:** As a cathartic release, some people like to write letters to the deceased expressing exactly how they feel. Others take solace in their faith and the counsel of a religious leader.
- **Be a comforter for friends and family who are also in mourning:** The instinctual urge to be a caregiver can give you the strength to better cope with your grief.
- **Honor the memory of the deceased:** Display photographs and keepsakes of the deceased.
- **Get additional assistance:** You may choose to talk to a therapist or counselor about your feelings, especially if the sadness lingers. Also, consider joining a support group for family survivors and mourners.
- **Consider taking a hiatus:** Be prepared to give yourself ample time to heal and reflect.
- **Get on with everyday life as much as possible:** After giving yourself enough time to properly mourn, go back to your family, your job and your everyday routines with the renewed commitment to do the best you can, and savor every moment.

Contact us anytime for confidential assistance.

When a Colleague Is Grieving

Tragic, depressing and sad events impact everyone's life at one time or another. When misfortune impacts the life of a colleague or someone you supervise, you may not know the appropriate way to react. Should you offer assistance or provide a space and time to grieve? There is no right answer for every person and situation, but the following suggestions can help you determine an appropriate course of action for acknowledging a colleague's grief and offering your support.

Consider the Cause of the Grief

The first factor to consider is the cause. For example, the death of a loved one is always a cause of grief. However, the degree of sadness can vary depending on the relationship and closeness of the people involved. If a colleague's spouse or parent has died, the grief will probably be much greater than if it was a great aunt. But perhaps the colleague was raised by the great aunt or had a close relationship with her; understanding the nature of the relationship will help you determine an appropriate way to acknowledge and respond to grief.

Consider Where Your Colleague Is in the Grieving Process

There are five commonly accepted stages to grief. Determining where your colleague is in this continuum can help you fashion your response.

The five stages of grieving are:

Shock: Shock is the first, most immediate reaction to a traumatic event for many people. They often say they do not believe what has happened.

Anger: It is common for many people to experience feelings of rage and anger after a traumatic event. They may have a short temper and be prone to angry outbursts fueled by their emotions.

Bargaining: People often try to change or bargain with the situation that has caused them grief. They think that if they change something or promise to act differently, the situation that is causing their grief will change or become better. This is an attempt to rationalize a solution for situations that are not fixable.

Depression: Depression and apathy are feelings encountered throughout the grieving process. Many people may feel for a time that previously important things and actions are now meaningless.

Acceptance: Acceptance is the stage of grieving in which things seem to return to normal. The bereaved accept their situation, know that they cannot change it, and understand that they have to move on with their life and the new circumstance in which they are living.

A person in the shock or anger stage of grieving may not feel up to having a lengthy conversation with you because it is still too early in the grieving process, so offering a few brief words of support may be a better approach. Likewise, somebody in the depression or acceptance stage of grieving might be more willing or eager to talk, so offering only a few words of support or encouragement would probably be the wrong way to acknowledge or aid bereavement.

Consider the Nature of Your Relationship

The nature of your relationship with a colleague is a factor in how you acknowledge grief and bereavement. The amount and type of sympathy and support you would show someone you are very friendly with will differ greatly from what you would show with only a passing workplace acquaintance.

Perhaps you are very close with the colleague. You have had lunch together several times each month and talk considerably about things beyond the workplace. You will probably take a more in-depth approach to acknowledging his or her grief than you would for a colleague you may know in passing but with whom you have never really had any other interaction.

You may tell a close colleague to call you at home if he or she is feeling depressed, or offer to run an errand for her. You can offer more casual workplace acquaintances some simple words of acknowledgement, support and understanding. The extent of your kindness varies in degrees, but your words and actions of support in each case will be appreciated by the bereaved.

[Contact us anytime for confidential assistance.](#)

Consult Other Colleagues

Talking with other colleagues about how to respond to the grief a fellow colleague is often a positive experience. Other people in your workplace may have ideas on ways to aid, support and comfort the bereaved. Working together can also help eliminate any duplication of effort.

Many people choose to express their sympathy through group offerings of condolences or assistance. You and your colleagues might also work together to pick up the slack for someone who is going through a difficult time.

Offer Support

The eventual outcome of this process is an understanding of the situation your colleague is experiencing, culminating in an appropriate show of support for the individual and his or her family. Support can take many forms, such as:

- Simple spoken or written words of understanding and encouragement
- Maintaining your normal level of communication (do not shy away from close colleagues or become suddenly overly attentive to a casual acquaintance)
- Understanding a grieving person may not be capable of doing his or her best work at that moment
- Including the colleague in social events and plans
- Respecting their need for privacy or alone time
- Just being there for those who need someone to talk with
- Suggesting the Employee Assistance Program for services if he or she needs to talk with a professional therapist or grief counselor.

There is no timetable for how long grieving will last. All people experience, internalize and cope with tragic events in their own way and on their own schedule. But by providing an appropriate and caring show of support and empathy, you can greatly help grieving colleagues as they adapt to their new physical or emotional circumstances.

Resources

- National Hospice and Palliative Care Organization: www.nhpco.org
- The Compassionate Friends: www.compassionatefriends.org
- National Organization for Victim Assistance: www.trynova.org
- American Trauma Society: www.amtrauma.org

How to Listen to a Colleague Who is Suffering

Whenever people face mental health issues resulting from loss of a loved one, trauma, or any other reason, they need to talk about it in order to heal. To talk, they need willing listeners.

Unfortunately, many of us try to avoid listening to people in pain. We may feel like we have enough troubles of our own or be afraid of making matters worse by saying the wrong thing.

What Typically Happens

Sometimes we excuse ourselves by assuming that listening to people who are hurting is strictly a matter for professionals, such as psychotherapists or members of the clergy. It is true that professionals can help in special ways and provide the suffering individual with insights that most of us are not able to offer. However, their assistance, although valuable, is no substitute for the caring interest of supervisors, co-workers, friends and others from the person's normal daily life.

It is natural to feel reluctant or even afraid of facing another person's painful feelings. But it is important not to let this fear prevent us from doing what we can to help someone who is suffering.

What to Do

Though each situation is unique, the most important thing to do is simply be there and listen and show you care.

- Keep your comments brief and simple so you do not get the person off track.
- Ask questions which show your interest and encourage the person to keep talking. For example, "What happened next?" or "What was that like?"
- If possible, give verbal and non-verbal messages of caring and support. Facial expressions and body posture go a long way toward showing your interest. Do not hesitate to interject your own feelings as appropriate.
- Let people know that it is OK to cry. Some people are embarrassed if they cry in front of others. Handing over a box of tissues in a matter-of-fact way can help show that tears are normal and appropriate. It is also OK if you get a bit teary yourself.

What Not to Do

Do not be distressed by differences in the way people respond. One person may react very calmly, while another expresses strong feelings. One person may have an immediate emotional response while another may be "numb" at first and respond emotionally later.

Emotions are rarely simple. People who are suffering loss often feel anger along with grief. Unless you see signs of actual danger, simply accept the feelings as that person's natural response at the moment. If a person is usually rational and sensible, those qualities will return once their painful feelings are expressed.

It is natural to worry about saying the wrong thing. People will understand if you say something awkward in a difficult situation. Use this to guide you:

- Do not offer unsolicited advice. People usually will ask for advice later if they need it; initially it just gets in the way of talking things out.
- Do not turn the conversation into a forum for your own experiences. If you have had a similar experience, you may want to mention that briefly when the moment seems right. But do not say, "I know exactly how you feel," because everybody is different.
- Do not say anything which tries to minimize the person's pain such as, "You shouldn't take it so hard" or "It could be a lot worse."
- Do not say anything which asks the person to disguise or reject his or her feelings such as, "You have to pull yourself together."

[Contact us anytime for confidential assistance.](#)

The 5 A's Model of Intervention

The 5 A's model was developed by the National Cancer Institute to help people quit smoking, but it is often used as a model for intervention in the hopes of bringing about behavior change. The 5 A's stand for:

Ask

Are you ready to do something to change? Can I help?

Assess

How bad is the problem and how can we help?

Advise

Make clear, specific, personalized recommendations

Assist

Help where and when you can

Arrange

Refer to them to supports at work, such as your EAP, or in the community

Afterward

Once you have finished talking, it may be appropriate to offer simple forms of help such as:

- Checking about basic things like eating and sleeping
- Preparing and dropping off a meal may help the person find an appetite
- Offering to take on a task such as shopping can help

Ask what else you can do to be of assistance.

After you have talked to someone who is hurting, you may feel as if you have absorbed some of that person's pain. Take care of yourself by talking to a friend, taking a walk or doing whatever helps restore your own spirits.

Contact us anytime for confidential assistance.

Learn the 5 Signs of Suffering

Nearly one in every five people, or 42.5 million American adults, has a diagnosable mental health condition, according to the U.S. Department of Health and Human Services. Often our friends, co-workers, neighbors and family members are suffering emotionally and don't recognize the symptoms or won't ask for help. And sometimes we're the ones who are suffering and won't admit it.

Here are five signs that may mean you or someone you know might need help:

Their personality changes.

You may notice sudden or gradual changes in behavior. That can be acting in ways that don't seem to fit the person's values, or the person may just seem different.

They seem uncharacteristically angry, anxious, agitated or moody.

You may notice more frequent problems controlling their temper or that they seem irritable or unable to calm down. People in more extreme situations of this kind may be unable to sleep or may explode in anger at a minor problem.

They withdraw or isolate themselves from other people.

Someone who used to be socially engaged may pull away from family and friends and stop taking part in activities he or she used to enjoy. In more severe cases, the person may start failing to make it to work or school. Unlike someone who is naturally introverted, this sign is marked by a change in typical sociability, as when someone pulls away from the social support he or she typically enjoys.

They stop taking care of themselves and may engage in risky behavior.

You may notice a change in the level of personal care or an act of poor judgment on his or her part. For instance, someone may let his or her hygiene deteriorate, or the person may start abusing alcohol or illicit substances or engage in other self-destructive behaviors that alienate loved ones.

They seem overcome with hopelessness and overwhelmed by their circumstances.

Have you noticed someone who used to be optimistic and now can't find anything to be hopeful about? That person may be suffering from extreme or prolonged grief, or feelings of worthlessness or guilt. People in this situation may say that the world would be better off without them, suggesting suicidal thinking.

If you recognize that someone is suffering, what should you do?

The answer is simple: reach out, connect, try to inspire hope and, above all, offer help. Show compassion and caring and a willingness to find a solution when the person may not have the will or drive to help himself or herself. It may take more than one offer, and you may need to reach out to others who share your concern about the person who is suffering.

You can help change the conversation about mental health issues and stigma associated with it by learning the 5 signs. And if you or any member of your household needs help, your employee assistance program is designed to provide short-term counseling services, work-life assistance, and other guidance to help you and your family handle concerns constructively before they become major issues.

You don't need to face your problems alone.

Resources

- The above information was provided by the Campaign to Change Direction, a collection of groups joined together in a national campaign to raise awareness of and provide education about mental health issues. You can learn more at www.changedirection.org.

Grieving for Co-Workers

People spend many hours of their lives with co-workers, and a co-worker's death can be as devastating as losing a loved one. This is both a personal and professional loss for a business.

Management

It is important for managers to recognize the impact a death has on co-workers. Compassionate managers will find that employees benefit from being shown care, flexibility and respect for their pain.

When a manager is notified of the death of an employee, he or she should inform the staff as soon as possible. Note that some employees may find it difficult to continue to work that day.

While every organization's culture differs, there are additional things a manager can do to assist his or her employees:

- Encourage employees to express their feelings.
- Provide an "open door" policy to all staff who wish to speak about their grief.
- Encourage employees to seek outside support, including using the company's Employee Assistance Program (EAP).
- Be vigilant for any co-workers who may be having a particularly difficult time.
- If the business permits, offer flexible working hours so that employees have time to grieve.
- Be compassionate to co-workers who may be experiencing a decline in productivity and a difficult time coping.

Managers should work with human resources specialists and refer to company policy to establish protocols for responding to a worker's death, including issues such as:

- Sharing information about cause of death
- Handling emotional impacts
- Allowing time off for co-workers to grieve

Employees may want to reach out and contact their co-worker's family members. Managers should gather information about when or how the family would like to hear from people. Accordingly, managers should share any additional information the family wishes to convey in the event they would like to be left alone.

Employees

A co-worker's death can be devastating for surviving employees. Everyone grieves differently; some co-workers may want to discuss the issue, while others may want to grieve privately. There are several ways employees can try to cope with their grief:

- Be attentive for co-workers who are having a difficult time.
- Be compassionate to fellow co-workers who may be experiencing a decline in productivity.
- If there is a new hire who is occupying the job of the departed employee, accept and welcome this person.

Grief is a natural process that requires time. If, even days or weeks later, an employee has difficulty accepting a co-worker's death, consider consulting with a mental health professional such as a psychologist. The EAP can also help with suggestions and therapy sessions.

Remembering the Employee

With attendance at funeral and memorial services limited, employees may wish to have another way to remember their co-worker. Some ways to do this include:

- Hold a separate memorial service via remote access such as Zoom or other web platforms.
- Create a memorial board where co-workers can post messages or memories.
- Create a memory book for the family.
- Remember the person at virtual staff meetings or annual events.
- If possible, hold or join a fundraiser for a special cause in memory of the deceased.
- Establish a scholarship or other fund in the name of the deceased.
- Plant a tree on the company grounds.
- Put up a plaque or memorial item to denote the service of the employee.

Resources

- American Psychological Association: www.apa.org
- National Institute of Mental Health: www.nimh.nih.gov
- National Hospice and Palliative Care Organization: www.nhpco.org
- AARP: www.aarp.org
- American Cancer Society: www.cancer.org
- National Funeral Directors Association: www.nfda.org

Contact us anytime for confidential assistance.

What to do When Someone Passes

Changes to Funerals in Light of COVID-19

The importance of having a funeral or other service to honor the deceased and to give loved ones an opportunity to celebrate that life and begin to grieve is vital, even in unsettled times. But in most of the United States, the spread of the COVID-19 coronavirus has necessitated changes in the way wakes and funerals are held.

Citing the President's Coronavirus Guidelines for America, most funeral homes are limiting wakes and funerals to no more than 10 of the decedent's immediate family members. Many funeral directors are also recommending services be held at the gravesite whenever possible.

According to the National Funeral Directors Association, the changes are needed to flatten the curve of the pandemic, protect the health of attendees, funeral home staff and clergy, and reduce the spread of the virus.

Keep in mind that some states and cities have restricted public gatherings altogether, which might further limit how many people may attend funerals. Local cemeteries may also have their own guidelines.

During wakes and funerals, those attending are being asked to follow current social distancing guidelines, which require that people maintain a space of 6 feet from each other. Unfortunately, this restricts the ability of attendees to interact as the normally would with, for example, handshakes and hugs.

In place of typical services, many funeral homes are offering webcasting, Facetiming or livestreaming to help with social distancing and curtail infection of families, friends and funeral home staff. These options also allow those who cannot travel to the service to still partake.

All of these measures can add to the burden of grief felt by those who have lost a loved one during the COVID-19 outbreak. That is especially true if the deceased had preplanned his or her own funeral service and those plans could not be followed.

If you find yourself in this situation, work with the funeral director you choose to make what arrangements you can be as inclusive as possible via current streaming technology. You may also want to proceed with burial or cremation and plan to hold a funeral or memorial service at a later date.

Grieving and Supporting the Bereaved in a Time of Social Distancing

People cope with grief in many ways. Grieving depends on our individual personalities as well as our relationship with the person who has died. One thing is for certain, however: the process is never easy.

Unfortunately, that process has been made all the more difficult amid the COVID-19 pandemic. Our normal routines for processing grief – wakes, funerals, memorial services, family gatherings – are disrupted by our need to self-isolate and our inability to travel.

With many of our customs and rituals now upended but quarantine and self-isolation, we are being forced to adjust the way we express grief. It's important to understand that we cannot just pause the process and pick it up again once life returns to normal. Our coping can be an important factor in healthy grieving for those closest to the deceased.

The following can help you process your grief and aid those who are grieving even when you may be isolated and unable to attend the funeral or wake.

- Reach out to help them. Don't let your fear of saying the wrong thing prevent you from reaching out to those who have lost someone. These days, we all need social contact. Even a few kind words can mean the world to someone who is hurting and alone.
- If you're uncomfortable over the phone, write an email or send a card. Include any fond memories you may have of the deceased and offer your help.
- If you're comfortable talking on the phone, give them a chance to speak about their feelings, especially the frustration they may be experiencing due to losing a loved one during self-isolation. Many people preplan their funerals and wakes. Unfortunately, their loved ones many not have been able to follow those plans due to current circumstances.
- Be consistent in your support. Someone who is grieving wants to know that they and their grief matter at this time. Add a time to your calendar to consistently call, send a text or email, and check-in with the person. Keep them in your thoughts so that when you see an article, video, or something that might speak to them, you can share it and let them know they are on your mind. Be consistent. This is a time when it is easy to be forgotten.
- Offer to stay in contact regularly and ask if they're open to video chatting. Seeing facial expressions and other non-verbal cues can help you better understand what they're experiencing.
- These can be very lonely times to grieve. It is important to acknowledge that this is a difficult time to experience a death by naming it. Follow up by asking, "how have people been supporting you?"; and if you are sincere about it, "if you are lonely or want to talk about your person, you can call me. I will answer or call you right back."
- Text or email inspirational words or photos of the deceased, if you have any. Or just send a card saying I'm thinking of you.
- If you live nearby, you can offer to pick up groceries or run other errands. This can be especially important to older friends and family, who may be having a hard time shopping and providing for themselves during the pandemic.
- Try to arrange a place and time to visit outside somewhere where you can practice safe social distancing but still talk face to face.
- Suggest that they arrange a memorial gathering after threat of the virus has passed. That way everyone who knew the deceased can have a chance to honor his or her memory.
- Make a donation. It can be comforting to know something meaningful and good is being done in memory of a loved one. Make a gift to a charity in memory of the person who died, then pick up the phone and speak to the grieving about your gesture.

At-Home Memorial Service

Many of us will be mourning the loss of a loved one without being able to attend a funeral service. Good Grief, a non-profit organization that provides education and support for people, and especially for children, dealing with grief, offers the following guidance on holding a simple home memorial for a loved one who has passed.

Tips for Planning a Memorial at Home

1. **Ask** others how they would like to contribute
 - Invite those who will be with you to write some remarks
 - Invite those who cannot be with you to email or send their thoughts which you can read aloud
2. **Consider** inviting someone to join you via Skype or Facetime
3. **Prepare** any children in the household
 - Honestly tell them:
 - What you will do
 - Why you will do it
 - What it means to be dead
4. **Plan** the ritual by identifying each part and who is responsible for what first
5. **Assemble** videos or songs you want to play
6. **Set Up** the space where you will do the ritual
 - Remove distractions
7. **Remember**, creating a funeral is not about it being perfect, but it is about the ritual being an authentic mourning experience for you and anyone who can join you.

Sample Ritual for a Memorial at Home

8. **Music** Play an opening song
9. **Candle Ceremony** Light a candle and sit in silence for a few minutes
10. **Reading** Read a poem or listen to someone reading it online
11. **Activity** Do an activity you and your family selected
12. **Music** Play a song
13. **Sharing** Share memories, feelings, and reflections
14. **Gratitude** Write in a gratitude journal or share words of thanks
15. **Ritual** Place an object or memento, like a letter to the person who died, in the earth
16. **Music** Play a closing song

Resources

- AARP Grief and Loss Resources: www.aarp.org
- Americans for Better Care of Dying: www.abcd-caring.org
- Good Grief: www.goodgrief.org

Funeral Arrangements

Saying goodbye to a loved one is a difficult experience, further complicated by all the final details that need to be handled. Family members face the pressure of making funeral arrangements and closing up the deceased's affairs. Knowing the facts and options can help guide your decisions and make the planning easier.

Family Decisions

The deceased may have prearranged his or her funeral and disposition (burial or cremation) and indicated his or her wishes in a will or a special file. In this case, the survivors' responsibilities will be much simpler. You will need to ensure the deceased's wishes are carried out as directed. With the assistance of a funeral director, you and other family members will help supervise the wake, funeral services, final disposition and other details. If the deceased has prepaid for things like the funeral-home services, casket and monument, you will want to check to see that those debts are settled and receipts accounted for.

If your loved one died without indicating final preferences, your family will need to work together to make these choices and arrangements. Perhaps the deceased would have wanted to be buried in the cemetery where his or her parents or siblings were laid to rest. Perhaps entombment, in which the casket rests above ground in a stone mausoleum vault, is the right choice. Discuss these matters carefully and compassionately, and work closely with people like the funeral director, the clergy, a family attorney and the cemetery representative to see that all the details are fulfilled as much as possible given the current crisis.

Working with the Funeral Home

When a loved one passes away, your most helpful resource aside from family members and friends is the funeral-home director. This person and his or her team can help with all of the important details, from selecting the cemetery to contacting the necessary companies to arrange for disbursement of benefits entitled to you.

Keep in mind that current events may curtail your options, but experts still recommend calling at least a few funeral homes to weigh costs. Choose a licensed funeral director with a good reputation. Ask for the separate prices of general services, caskets and outer burial containers, and compare the total price with other funeral homes. The costs of general funeral-home services, which can average roughly \$6,000 and up, typically include fees for the following:

- The initial conference, consultations, overhead and paperwork
- Embalming and dressing the body
- Transportation of the body to and from the funeral home
- Facility costs for the viewing, wake or visitation
- Extra items, such as flowers, obituary notices and music

Embalming is not necessary unless immediate burial cannot occur within a prescribed time frame; you opt for a wake or viewing service; or the body must be transported out of state or out of the country. If the deceased had no prearranged directives and cost is an issue, you also can request immediate burial or direct cremation. Both eliminate the costs of a wake, traditional funeral, graveside service and an expensive casket. With an immediate burial, all you pay for is the funeral director's handling and storage fee, transportation costs and a simple casket. A cremation costs even less because you are not buying a plot of land, but you still must pay for the funeral director's storage and handling of the body, transportation, crematorium charge and urn or container.

When a Loved One Dies: A To-do List

- Secure a death certificate: If the person dies in a hospital or hospice, a physician usually can establish cause of death and sign the death certificate. If the person dies at home or elsewhere, you will need to call the police. The police will help you contact the deceased's physician to secure a death certificate. The physician or police may refer the body for investigation by the medical examiner or coroner, who may perform an autopsy to determine cause of death

- Contact a funeral director: A funeral home may be able to handle many of the details for you. Unless an autopsy is ordered, the funeral director will come to the home or hospital to take the body to the funeral home.
- Notify family and friends: Ask loved ones to help you make calls and visit relatives, friends and associates of the deceased. Arrange for an obituary notice in your local newspaper and church or temple bulletin.
- Gather important documents: First, look for written disposition directives and documentation indicating the funeral was prepaid, which can often be found in the will. In addition to the will, you will need to locate other important papers of the deceased, such as IRAs, W-2 forms, Social Security Number, bank-account information, marriage, birth and divorce certificates, military discharge papers, insurance policies, income savings plans, trust documents, automobile registration, retirement plans and stock/bond certificates. Gather all of the deceased's current bills and determine any outstanding debts.
- Contact a clergyperson: A member of the clergy can provide counseling and support for the entire family and help you arrange the proper prayers, songs and commemorations if you plan on conducting a religious service.
- Contact a lawyer: The deceased's attorney or family lawyer can help you interpret the will, get the estate through probate and settle important legal details.
- Contact an accountant or tax attorney: An accountant can value the assets and file state and federal estate taxes and income tax returns.
- Contact the deceased's employer: Inquire about any group insurance benefits, pension fund, terminal pay and other benefit disbursements that may be due to beneficiaries. Call your employer and indicate you will be taking a bereavement leave.
- Contact the deceased's life-insurance agent: Life-insurance companies typically require a beneficiary claimant's statement and either a death certificate or an attending physician's statement.
- Contact the Social Security Administration: The spouse may receive a lump-sum death benefit or other benefit change if the deceased was covered under Social Security.
- Contact financial advisors: A financial expert, like a trust officer or investment planner, can provide advice about your investments, household finances and estate settlements.
- Arrange for payment of the funeral: If the funeral is not prepaid, work with other survivors on sharing the funeral and burial costs to the best of your ability.
- Consider waiting a month to distribute the decedent's property: Experts recommend waiting at least 30 days after the death before taking any interest or dividends from the estate if you do not have to. Take time out, and stave off real-estate brokers, investment advisors and inquiring inheritors until you have had a chance to catch up after the funeral.

In the beginning, it may be hard to accept a loved one's death. Give yourself time to grieve, and do not be afraid to express your feelings. Find solace in the consolation of others, and summon up strength to help other mourners, especially children, cope with their loss.

Getting Help

It is important to take time out for yourself during the bereavement period. You may feel overwhelmed by sadness and loss, thoughts of your duties and funeral commitments and memories of the deceased.

Step away from the situation to gain perspective. Think about what the loved one meant to you and the part you played in his or her life. Aim to honor his or her memory and bring closure to his or her death and your grief. Do not be afraid to reach out to others and seek professional help if you need it.

Resources

- National Funeral Directors Association: www.nfda.org
- National Cremation Society: www.nationalcremation.com
- Funeral Consumers Alliance: www.funerals.org
- American Bar Association: www.americanbar.org
- Internal Revenue Service: www.irs.gov
- Social Security Administration: www.ssa.gov
- Kavod v'Nichum: www.jewish-funerals.org
- Funeral Home Directory: www.funeralnet.com
- National Institute of Mental Health (NIMH): www.nimh.nih.gov

Funeral Options When You Have Lost a Child

The death of a child is one of the most traumatic and sad events a parent can experience. If you or a loved one has recently lost a child, the following information and tips can help make the burial process go more smoothly.

Planning the Funeral

If at all possible, both parents should be involved in planning the funeral and memorial services. Parents who were overlooked in the planning process often say they felt uncomfortable with the choices others made for their children's services. Well-meaning relatives and friends may try to assume the burden to save the parents from the pain. However, while the process will certainly be difficult, it is also a critical step in the healing process.

Selecting a Funeral Home

A grieving parent should base the selection of a funeral home on several factors:

- **Sensitivity:** Make some phone calls and speak with the funeral director. Be sure to tell him or her that you have just experienced the death of a child. His or her attitude should be sensitive and gentle. If you feel a sense of over-professionalism or that he or she seems to be austere, hang up and try another funeral home. Assuring that the director will be sensitive to your needs as a bereaved parent is the most important factor of choice.
- **Options:** If you are comfortable with the director's level of awareness and sensitivity, arrange to make a visit. Upon arrival, consider the options available to you. Remember important issues such as location, flexibility of service options, coordination options with clergy and the cemetery you have chosen, and payment arrangements. Be sure to make your memorial desires clear to the director so he or she is able to coordinate the schedule and other arrangements according to your wishes.
- **Flexibility:** If it is too difficult for you to deal directly with the funeral director, find a family member or support-group volunteer with whom you can speak; ask this person to communicate and coordinate your requests for the memorial service on your behalf.

Types of Funerals

There are two types of funerals: one is with your child's body present so that the limited number of family members and friends who can attend may have the opportunity to say goodbye; the other is without your child's body present.

You may choose an open or closed casket viewing. If you choose to have your child's body present, consider decorating the casket with pictures of his or her family, stuffed animals or toys, flowers and other items of memorial. A common myth surrounding a burial is that all bodies must be embalmed. However, this is your decision. Make sure to express your questions and concerns to your director.

Cremation

If you are considering cremation, think about what you would like to do with your child's ashes before acting on your final decision. Most bereaved parents who cremate are very comfortable with their decision. If you do choose cremation, you may keep the ashes in an urn at your home, bury the ashes with a memorial headstone or scatter the ashes at a special location. If you choose to scatter the ashes, it is strongly recommended that you save a small portion of the ashes to keep. Special boxes, charm necklaces and miniature urns are available in which to keep a small portion of the ashes. If you decide to cremate, you still should have a memorial service for family and friends; it is a crucial component in the bereavement process.

If you are feeling pressured into cremation due to a lack of funds, lack of time or sheer confusion surrounding the decision-making process, ask someone to assist you in that decision so you do not have regrets.

Some parents may feel cheated if they do not have a special place to go and care for their child's body. An occasional visit to the cemetery where your child is buried or the ashes are placed can have a special healing effect. It is a place to go on your child's birthday or on a holiday to remember your child or even just a serene place to go and gather your thoughts.

The Memorial Service

If possible, it is important to have a memorial service whether you have made the decision to bury or cremate. You may choose to have it at the funeral home, the cemetery, your place of worship or even at your home. If you have made the decision to scatter your child's ashes in a special location, you may have a memorial service, called a committal service, at that special location.

Include siblings in the memorial service. Offer them an opportunity to speak, read a letter or read a poem to their brother or sister. Encourage siblings to draw pictures or write letters, and allow them to place these in the casket with their sibling. Also, letting them choose a special toy or memorial item from home is helpful. Older siblings may want to help carry the casket at the cemetery. By including siblings in the service, it will grant them the realization of the death of their sibling while giving them special memories they will carry their lifetime.

Planning a Memorial Service

Your clergy person, a staff member of the funeral home or even a friend or family member can direct the memorial service. Consider having someone videotape the service or take photographs. It may be painful to look at them immediately following the death of your child, but you may someday want to have the photos or tape available to you. Consider songs that you would like to have played or poetry read in memory of your child. If you are religious, you may want to have your child baptized if you had not done so prior.

Special Remembrances

Some personal ways of remembering your child may be:

- Choosing a special song to eulogize your child. Listen to the words several times, and make sure they have meaning to you. Print the words to the song on special paper, and hand them out to friends and family at the memorial service.
- Bring a special stuffed animal; toys; cards and letters from siblings; or a special necklace for your child to be buried with. Choose a favorite outfit (perhaps the siblings could assist in choosing the outfit) and a special blanket. If your child was hospitalized, be sure the funeral home has removed your child's identification bracelet prior to burial for you to keep.
- If you elect to have a spiritual leader or pastor speak at the memorial service, it is a good idea to limit the sermon to 15 minutes maximum. You have permission to ask about the format or outline.
- If at all possible, both of the child's parents should try to write a letter to the child. The letter should be read by a close friend or family member on behalf of the parents. The letter should be about the feelings of grief, loss and love for the child. Also, consider choosing a special poem or two as a eulogy.
- Keep in mind that open-casket services can help to make an infant or child more "real" to others.
- Ask others to send stuffed animals or toys instead of flowers. After the services, you can donate these to a local charity on behalf of your child.
- Make a tape of your own favorite songs so you are not limited to the choice of the funeral home.
- The parents should strongly consider closing the casket for the final time. In some instances, the parents can ride to the cemetery in the hearse. The family also can request to shovel the first dirt: this is a therapeutic ritual for many. Guests also may take a handful of dirt and sprinkle it onto the grave. Remember that you may stay with your child until the cemetery staff have completely buried your child.
- A balloon release is a warm tribute to the significance of the child's life. Consider this ritual at the very end of the ceremony.
- If possible, a ceremony at sundown is beautiful, as is a graveside unity candlelight service: one larger candle is lit, and each person lights his or her candle off the main unity candle in honor of the child.

Resources

- National Funeral Directors Association: www.nfda.org
- National Cremation Society: www.nationalcremation.com
- Funeral Consumers Alliance: www.funerals.org
- Kavod v'Nichum: www.jewish-funerals.org
- Funeral Home Directory: www.funeralnet.com
- Federal Trade Commission: www.ftc.gov/funerals

Tips for Lowering the Cost of a Funeral

When a loved one dies, the last thing anyone wants to confront is the cost of the funeral. While pre-planning is the most cost-effective way to pay for such an event, money is not always set aside for unexpected deaths.

When finances are an issue, it is possible to save money on a funeral. First, consider the benefits that may be available for the deceased. Medicaid or Social Security can cover some of the funeral costs if the deceased was eligible.

Additionally, if the deceased was a member of the armed forces, all veterans are entitled to burial in a national cemetery, a grave marker and a flag. This also applies to spouses and dependent children. There are no charges for opening or closing the grave, a vault or liner, or for setting the marker in a national cemetery. If the death occurs during active duty, all funeral expenses are paid by the military. This includes body preparation, casket, transportation to the place of disposition, interment (if in a national cemetery) and the grave marker.

The Funeral Rule

The Funeral Rule, enforced by the Federal Trade Commission, prevents customers from having to accept package deals that many funeral homes establish. Thus, although making decisions based on costs are difficult, it is possible for people to choose only the goods and services they need or want and to pay only for the services selected.

Process

Begin by calling a number of funeral homes to get itemized lists and compare prices. Do not feel pressured to make an immediate decision and do not pick a location only because it is in the neighborhood or has been traditionally used by the family. The Funeral Rule requires all funeral homes to provide pricing up-front over the telephone without the caller having to provide any information about the deceased or about him or herself.

Inquire at each funeral home about working within a budget and ask if payment plans are available. Some funeral homes provide plans where payments can be made over a year or more.

Those planning the funeral should remember that it is not morally or socially wrong to look for ways to reduce the cost of a funeral. No one should feel pressured into purchasing anything they cannot afford. During such a stressful time, family members sometimes do what is called emotional spending and go outside of their budget because they believe they must choose the best of everything for the deceased. Choosing the best for the deceased does not have to equate to purchasing the most expensive.

Additionally, a funeral provider cannot refuse service if only one thing is purchased from them. Nor can they offer any item on the condition that another item is purchased.

Ways to Save

- **Cremation:** This is the most cost-effective way to handle the deceased. Most crematories require a container to house the body, but purchasing a casket is not necessary. Such a container can even be made of cardboard. In some cases, a simple urn is provided as part of the service or a low-cost container can be bought by the family. Cremation does not limit funeral options. Depending on finances, a one-day viewing or wake can be done before cremation. Or a memorial service can be held at home or another location for little or no cost.
- **Direct burial:** The deceased is interred quickly, without a public viewing. Thus, there is no need for embalming, cosmetology services or the use of the funeral home.
- **Embalming:** This process, which temporarily preserves the body by injecting chemicals, can cost several hundreds of dollars. However, no state law requires embalming. Funeral homes cannot require embalming unless planning a certain type of funeral service, such as a public visitation or viewing. In most cases, refrigeration is an acceptable alternative. A wake with the body present may still be possible, but the casket would be closed during the public visitation. A family can still view their loved one prior to the public visitation if desired.

- **Alternative containers:** The funeral provider cannot refuse to handle a casket or urn a customer brings in, regardless of where it is purchased. This includes caskets or urns purchased online, at a local or discount store, or somewhere else. Nor can the funeral home charge a fee for using this casket or urn. The funeral home cannot require the family member who ordered it to be there when the casket or urn is delivered. Thus, it is possible to save hundreds of dollars by purchasing a casket or urn through a wholesaler. Most of these companies offer next-day delivery; some offer free delivery.
- **Grave liner or vault:** Check with the cemetery of choice before paying for a grave liner or vault. Not all facilities require it. However, if the cemetery requires an outer burial container, grave liners are generally cheaper than vaults. Basic concrete models are appropriate and can save the customer hundreds of dollars versus a high-end vault.
- **Services:** Doing anything that requires a person's time or a building to be open will cost something. Even church services are not free. Many churches will charge for the religious representative (priest, reverend) or ask for a donation to the church. Families can opt to forego a full church mass and have prayers said at the funeral home. Other alternatives include having a family-only visitation and graveside prayers. The most cost-effective option is to follow a cremation with a memorial service or gathering at someone's home, a public park, the deceased's favorite restaurant or other low-cost location.
- **Headstone or marker:** There is absolutely no rule at any cemetery that requires a headstone or other marker to be purchased at the time of death. In fact, many gravesites go unmarked for years. Consider waiting to purchase such an item until money has been saved.

Resources

- National Funeral Directors Association: www.nfda.org
- National Cremation Society: www.nationalcremation.com
- Funeral Consumers Alliance: www.funerals.org
- Kavod v'Nichum: www.jewish-funerals.org
- Funeral Home Directory: www.funeralnet.com

Some content on this page was gathered from documents found on the website for the Federal Trade Commission: www.ftc.gov/funerals

Collecting the Benefit on a Life Insurance Policy

If you have life insurance, in most cases you will not be around when it comes time to pay off. However, some insurance companies offer policies that allow you to collect at least some of the death benefit on the policy before you die. Typically this occurs when you are faced with an expensive terminal illness, such as cancer or kidney failure. Otherwise, your beneficiaries will collect the death benefit on your policy.

Filing a Claim

To make the process much smoother, inform your spouse or executor of your estate where your policy is located. To file a claim, the beneficiary will need to notify the insurance company's claims department. The claims department then sends a form for the beneficiary to complete and return along with the policy and a certified copy of the insured's death certificate. Keep a copy of the policy and mail everything to the insurer by certified mail, return receipt requested.

Naming a Beneficiary

While still alive, always name a beneficiary on your life insurance policies; the money passes to the beneficiary free of any probate delays or expenses. If you do not name a beneficiary, or if the beneficiary dies before you do, the policy's proceeds are considered part of your probate estate. It could be months before they are distributed. Events such as this one remind us of the importance of taking one day every year to review your affairs and make sure that everything is up to date.

Collecting the Proceeds

In most cases, your beneficiary will receive a check in the mail for the lump-sum amount of the death benefit, unless the beneficiary indicates that he or she wants the money converted into an annuity (which pays a specified sum every year). Some companies make a point of having a company representative deliver the check in person. This may seem like a personal gesture, but sometimes it is a way for the insurer to try to sell its products.

As the beneficiary of a life insurance policy, you do not have to accept a visit from a salesperson to get the death benefit paid to you. If you prefer, when a salesperson calls to schedule an appointment, simply thank him or her politely for the concern and interest and then tell him or her to mail the check.

If the Insurer Denies the Claim

Although most life insurance claims are paid without much fuss on the part of the insurer, there are times when a claim may be delayed or denied. The most common

problem occurs when the insured person dies within what is known as the contestability period, typically the first two years that the policy is in force. During this period, if the person named in the policy dies, the company has the right to investigate the cause of death to ensure that the person insured did not misrepresent his or her health in order to obtain the policy. For example, if you were to die of cancer within eight months of buying your policy, and you had known you had the disease at the time you bought the policy, but had lied on the policy application, your beneficiary would not be able to collect on the policy. Your failure to disclose the disease amounts to using fraud to get the coverage.

Unfortunately, some insurance companies use the contestability period to deny payment of death benefits when they have only the slightest evidence (or even no real evidence) of a misrepresentation by the insured. They may refuse to pay, hoping that the beneficiary will simply not pursue the claim or agree to settle the claim for a smaller amount by suggesting that a court battle for the full amount will take years. If the beneficiary needs the money, he or she may decide to settle and take the smaller amount just to meet mounting expenses.

An insurance company that refuses to pay a legitimate claim is acting in bad faith and can be liable not only for paying the benefit but also for punitive damages for its intentional failure to honor its contract.

Like other kinds of insurance companies, most life insurance companies are regulated only on the state level. If you have a question or complaint about the tactics used by a life insurance salesperson, or if you have a problem with the way a life insurer handles your claim, you should contact your state department of insurance.

You will find the addresses and telephone numbers of your state's insurance regulators in the government listings of your local telephone directory, or you can visit www.usa.gov. Be aware that some state insurance departments are less than zealous in guarding the rights of consumers, so you may have to file a lawsuit to collect on a life insurance claim that was denied for no legitimate reason.

Resources

- Internal Revenue Service, the United States Department of the Treasury: www.irs.gov

How can Social Security help when a family member dies?

Social Security should be notified as soon as possible when a person dies. In most cases, the funeral director will report the person's death to Social Security. A family member needs to furnish the funeral director with the deceased's Social Security number so he or she can make the report.

Some of the deceased's family members may be able to receive Social Security benefits if the deceased person worked long enough under Social Security to qualify for benefits.

A family member should get in touch with Social Security as soon as possible to make sure the family receives all of the benefits to which it may be entitled, including the following:

- A one-time payment of \$255 can be paid to the surviving spouse if he or she was living with the deceased or, if living apart, if he or she was receiving certain Social Security benefits on the deceased's record. If there is no surviving spouse, the payment is made to a child who is eligible for benefits on the deceased's record in the month of death.
- Certain family members may be eligible to receive monthly benefits, including:
 - A widow or widower age 60 or older (age 50 or older if disabled);
 - A surviving spouse at any age who is caring for the decedent's child under age 16 or disabled;
 - An unmarried child of the deceased who is younger than age 18 (or age 18 or 19 if he or she is a full-time student in an elementary or secondary school); or age 18 or older with a disability that began before age 22
 - Parents, age 62 or older, who were dependent on the deceased for at least half of their support
 - A surviving divorced spouse, under certain circumstances.

If the deceased was receiving Social Security benefits, a relative must return the benefit received for the month of death or any later months. For example, if the person dies in July, it must return the benefit paid in August.

If benefits were paid by direct deposit, contact the bank or other financial institution. Request that any funds received for the month of death or later be returned to Social Security.

If the benefits were paid by check, do not cash any checks received for the month in which the person dies or later. Return the checks to Social Security as soon as possible.

However, eligible family members may be able to receive death benefits for the month in which the beneficiary died.

Resources

- Some content on this page was gathered from documents found on the website for the Social Security Administration: www.ssa.gov.