

Aftercare

RESOURCE GUIDE

The staff at Korisko-Larkin-Staskiewicz Funeral Home

is dedicated to providing the best possible service to our families. We want you to know we care about your well-being during this period of adjustment.

This resource booklet is a part of our continuing commitment to you. It contains materials that have been found helpful by others we have served. We hope that you will be encouraged by this information and that perhaps it will ease burdens in the months ahead.

Thank you again for the privilege of serving you and your family.

Sincerely,

*Korisko Larkin
Staskiewicz*

FUNERAL HOME

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What To Do When A Loved One Dies

The loss of someone close to you, especially a spouse, parent, sibling, or child, is an extremely difficult time in many ways.

You might be experiencing feelings of intense grief, sadness and loss. It may be difficult to do even small everyday tasks like preparing meals and going to the store. Just when you think you're coping well, a memory might trigger your grief to return even stronger than before. The most important thing to do during this time is to be sure to take care of yourself. Eat well, get a good night's rest, take walks, stay healthy. Let yourself experience your grief and don't try to stop it. The only way to get through your grief is to let it run its natural course.

When a loved one dies, there are also many practical matters that must be attended to. Financial organizations must be notified; government offices must be visited; credit card and insurance companies must be contacted; legal and personal affairs must be settled. Dealing with these practicalities may seem like more than you can handle in the first few weeks following the death of a loved one. Pace yourself and take it slow; though these are important matters, it is more important that you give yourself enough time to come to grips with your loss.

We hope that this guide will be useful to you as you begin to settle your loved one's personal affairs and update your own. This resource guide is designed to provide you with information about filing for benefits, taking care of financial obligations, and settling legal affairs. If you need help with any of these tasks, don't hesitate to ask for the assistance of a close friend or relative. We also would be glad to help in any way we can.

VETERANS' BENEFITS



When a veteran dies, the surviving spouse may receive a Veteran's Administration allowance as partial reimbursement for an eligible veteran's burial and funeral or cremation costs.

Service-Related Death

If the death was service-related on or after September 11, 2001, the VA will pay up to \$2,000. If the service-related death was on or prior to September 10, 2001, the VA will pay up to \$1,500. If the veteran is buried in a VA national cemetery, a portion or all of the cost of moving the deceased may be reimbursed.



Nonservice-Related Death

For nonservice-related death, the Veterans Administration may provide a limited amount of compensation for burial and funeral expenses and/or transfer of the body, depending on eligibility. Please contact the U.S. Department of Veterans Affairs Office at 1-800-749-8387 or visit their website at www.vba.va.gov to find out if you are eligible for any benefits.

Headstones and Markers

All veterans with an honorable discharge will receive a flag and military honors. A deceased veteran, discharged under any condition except dishonorable, is entitled to a standard Government-furnished headstone or marker. Upon request, at no cost to the surviving family member, the VA will provide the headstone or marker for the gravesite.

Flat markers are available in granite, marble, and bronze. Upright headstones are available in granite and marble. The style must be consistent with existing monuments or markers at the burial site.

United States Flag

The VA will provide a United States flag, at no cost, to drape over the casket or urn of a deceased veteran. Only one flag is provided per veteran. Generally the flag is given to the next of kin; however, the VA will furnish the flag to a friend upon request.

VA Benefits for Surviving Spouse

One of the most difficult tasks for a survivor after the death of the veteran is the completion of numerous claim forms for VA survivor benefits. To help facilitate the claims process, below is a list of documents you will need to bring with you to the VA office.

- ☞ Proof of veteran's military service (*Form DD214*)
- ☞ Service serial number or Social Security number
- ☞ Veteran's birth certificate (*to determine parent's benefits*)
- ☞ Veteran's death certificate
- ☞ Marriage license (*if applicable*) or divorce decree

- ☞ Children's birth certificates (*if applicable*)
- ☞ Government life insurance policy

For further information regarding veterans' benefits such as who is eligible and what forms need to be completed, please call the U.S. Department of Veterans Affairs or visit their website at www.vba.va.gov.

Source: www.vba.va.gov

SOCIAL SECURITY BENEFITS

When a loved one dies, there are certain things you need to know about survivor's benefits. You should immediately contact the local Social Security Office and apply for survivor's benefits because in some cases, benefits may not be retroactive.

How Much Are the Benefits?

Social Security pays out a special one-time payment of \$255 to a surviving spouse or eligible child of a qualifying recipient. Additional monies due will depend on the earnings of the deceased. The more he or she paid in Social Security, the higher the monthly benefits.

Who Is Eligible to Receive the Monthly Benefits?

Social Security survivor benefits can be paid to you:

- ☞ Widow or widower - full benefits at retirement age or older, or reduced benefits as early as age 60. A disabled widow can receive benefits as early as age 50.
- ☞ Widow or widower - at any age if he or she is taking care of your child under the age of 16 or disabled.
- ☞ Unmarried children - until the age of 18. Your child can receive benefits at any age if they were disabled before the age of 22 and have not recovered from their disability.
- ☞ Dependent parents - at the age of 62 and older.
- ☞ Divorced spouses - a divorced spouse is eligible to receive survivor's benefits at age 60 (or 50 if disabled) if the marriage lasted 10 years or more.



The divorced spouse is also eligible to receive benefits without meeting the length-of-marriage requirement if he or she is caring for the deceased's natural or legally adopted child under the age of 16 (or if the child is disabled).

Information you will need to provide

To receive survivor benefits, you will need to provide the following information at the time of your claim.

- ☞ Proof of death - from the funeral home or death certificate
- ☞ Your Social Security number - as well as the deceased's
- ☞ Your birth certificate
- ☞ Your marriage certificate - if you're a widow or widower

- ☞ Your divorce papers - if you're applying as a surviving divorced spouse
- ☞ Dependent children's Social Security numbers
- ☞ Deceased worker's W-2 forms
- ☞ Your bank name - the benefits may be able to be directly deposited into your account

Our staff will be happy to sit down with you and assist in completing paperwork needed to apply for Social Security benefits. However, it is important to remember that Social Security benefits and qualifications for benefits change. Keeping this in mind, we also urge you to contact your local Social Security Administration office or you can read additional information by going to their website at www.ssa.gov.

Some Grief Processes

TIME	CHARACTERISTICS	SPECIAL NEEDS	TASKS
One week to several months	Cognitive but confused. May not comprehend full significance of loss. Experience like a bad dream. Feeling of numbness, trance-likeness, blunting of feelings, yet sensitive to hurt.	Support from loved ones but not over-support. Need emotional distance and some solitude and privacy.	Maintaining integrity of self. Not to fall apart. Carry out day-to-day functions.
Many Months Phase 1: Accepting Phase 2: Yearning Phase 3: Disorganization & Despair	Usually most difficult time. Shock has diminished. People not around like earlier. May experience aimlessness, depression, loneliness, frenzied activity, apathy, fatigue, loss of appetite, sleeplessness, poor memory, frequent weeping, feelings of craziness, self-pity, anger, guilt, resentment, death wish, hostility toward God.	Desire to talk about deceased and details of death. Need to be reassured all was done to help the one who died. Importance of support groups and individuals. Begin to normalize life again.	Admit and accept reality of the loss. See the experience in the perspective of one's past, present, and future. Renew relationships.
Phase 4: Reorganization Several Weeks or Months (Two or more years possible, especially in suicide or child death, murder, sudden death).	Greater sense of peace and stability, regaining a sense of a fruitful and hopeful future. Painful memories may crop up occasionally. Mourning process reaching completion.	Putting "one's house in order" (financial, legal, etc.). Move toward normalization.	Seek work or activities to give life meaning. Restore ego integrity. Recognize value of faith.



SOME GRIEF RESOURCES

If you would like some information to help you through the grief process, the following is a list of additional reading materials and websites:

- Curry, Cathleen. **When Your Spouse Dies.** Notre Dame, IN: Ave Maria Press 1990.
- Deits, Bob. **Life After Loss.** Tucson, AZ: Fisher Books, 1988.
- Rando, Therese. **Grief, Dying, & Death.** Champaign, IL: Research Press, 1984.
- Rando, Therese. **Grieving: How To Go On Living When Someone You Love Has Died.** Lexington, MA: Lexington Books, 1988.
- Charmaz, Kathy. **The Social Reality of Death.** Reading, MA: Addison-Wesley, 1980.
- Cook, Alicia S. and Daniel S. Dworkin. **Helping the Bereaved.** New York: Basic Books, 1992.
- Emswiler, James P. and Mary Ann Emswiler. **Guiding Your Child Through Grief.** New York: Bantam, 2000.
- Grollman, Earl A. **What Helped Me When My Loved One Died.** Boston: Beacon Press, 1981.
- Grollman, Earl A. **Living When A Loved One Has Died.** Boston: Beacon Press, 1987.
- Schiff, Harriet S. **Living Through Mourning.** New York: Viking, 1988.

- www.counselingforloss.com; www.webhealing.com;
- www.grief-recovery.com; www.griefftalk.com;
- www.death-dying.com; www.heartlight.org

Grief Support Groups

- ☞ Grief Share: 800-395-5755
www.griefshare.org
- ☞ Compassionate Friends
877-969-0010
www.compassionatefriends.org
- ☞ Center for Loss & Life Transition
www.centerforloss.com





LEGAL INFORMATION/PROBATING A WILL

Due to laws changing constantly and the variety of circumstances generally surrounding wills and estates, we strongly recommend you seek legal advice from an attorney.

Generally, wills are probated, meaning the estate is legally divided, according to the details in the will, under a court's direction.

Unfortunately, if there is no will, the estate will be probated according to state law. We realize this is not an easy subject to discuss. However, if you or your loved ones do not have a will, now is a good time to plan how you would like your estate to be divided. If you have a will, make sure it contains up-to-date information.

FINANCIAL AND CREDIT OBLIGATIONS

If you are in charge of the estate after a loved one dies, you will need to be aware of any financial obligations he or she may have had, such as loans or credit card debt.

When looking into these debts, check to see if any are covered by credit life insurance. Credit life insurance may pay for all or part of the balance due upon death. If the deceased had credit life insurance, you will need to contact the office to find out how to file a claim.

Credit Cards

Notify the credit card companies regarding the death of your loved one. They will inform you of any outstanding debt the deceased may have and assist you with payment options.

Retirement Funds

Make sure to contact all sources of retirement funds so that you can apply for any benefits due you.

Bank Accounts

For joint accounts, request a release from the bank. If the account requires two signatures, you will need to obtain a release before you can withdraw funds from the account.

When taking care of financial obligations or looking into retirement fund benefits, you will need to have a copy of the death certificate on hand in the event that it is requested.



LIFE INSURANCE INFORMATION

In order to file a claim to receive payment from a life insurance policy, you will need two documents: a death certificate and a statement of claim. Additional information may be required by the life insurance company, depending on specific circumstances.

You may need the following information before filing a claim:

- ☞ Policy number and the face amount
- ☞ Full name and address of the deceased
- ☞ Occupation and date last worked of the deceased
- ☞ Date and place of birth of the deceased
- ☞ Date, place, and cause of death
- ☞ Name, age, address, and Social Security number of the claimant

Insurance companies will usually give claimants two options for receiving claim payments; a lump sum distribution or having the benefit paid over a period of time. You may need to seek the advice of a financial planner to determine the best option for your situation.

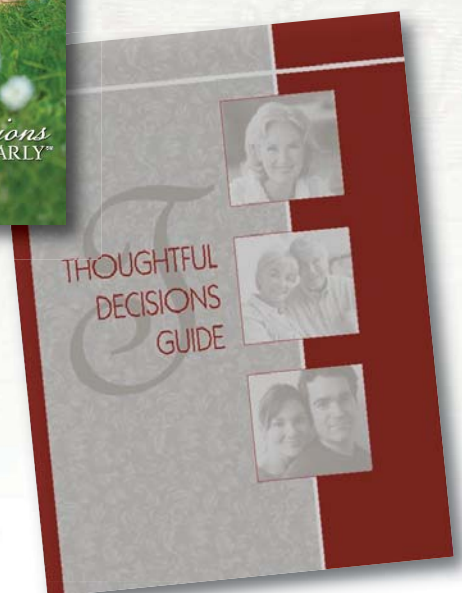
PREARRANGEMENT INFORMATION

Knowing your wishes were made in advance can bring peace of mind to you and your loved ones. Prearranging your funeral or cremation service is a decision you make that will affect all of the people you love and who love you most. Come by or call us for more information about your prearrangement options.

The Benefits to Prearranging

1. Your Family: The most important reason for prearranging your funeral is to spare your family the worry of having to make important decisions at an emotionally difficult time. During this stressful time, even the most sincere desire to create a fitting tribute can result in emotional overspending and other regretful decisions.

2. Peace of Mind: You may have special wishes concerning your funeral arrangements. Our *Thoughtful Decisions Guide* will provide you with a document showing your wishes in writing. You can go over each section with your family, making decisions such as favorite hymns and Bible verses together. With this guide, you know everything will be taken care of according to your wishes.





3. Saving Money: If you choose to pay for your prearranged services now, you may also ease the financial burden on your surviving loved ones. Remember, estate planning is incomplete until you have taken care of funeral prearrangement. Throughout your life, you have given thoughtful consideration to the important decisions you have made. You have prepared for those things that might happen by taking out fire or health insurance. Doesn't it make sense to prepare for those things that will happen?

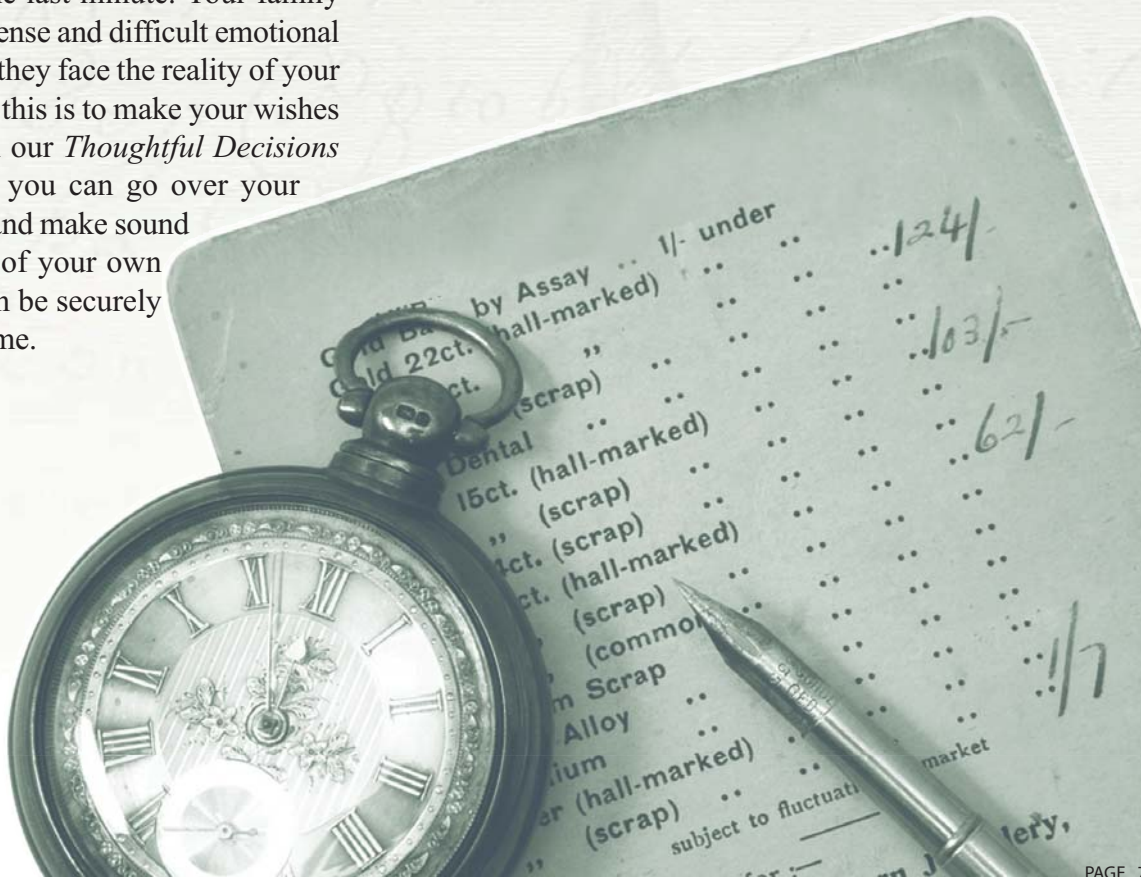
Don't be misled into thinking that the military, the veteran's organization, Social Security, Medicare, or Medicaid will take care of final expenses. These organizations will be helpful, but they will not completely erase all the expenses involved in an untimely death.

Important decisions about your funeral service should not be made at the last minute. Your family will be under the most intense and difficult emotional stress of their lives when they face the reality of your death. The way to reduce this is to make your wishes known, in advance, with our *Thoughtful Decisions Guide*. With this guide, you can go over your wishes with your family and make sound decisions in the privacy of your own home. The guide can then be securely filed with our funeral home.

When you decide to prearrange, you may wish to speak to one of our funeral arrangement specialists. They will be available any time to answer any questions you have about prearranging, such as:

1. *What if I move after I have prearranged my funeral?*
2. *What if I prearrange in my community and then die away from home?*
3. *What if I change my mind about my arrangements?*

Knowing your wishes were made in advance can bring peace of mind to you and your loved ones. Prearranging your funeral or cremation service is a decision you make, but it's a decision that will affect all of the people you love and who love you most. We invite you to come by or call us for more information about your prearrangement options.





THINGS TO REMEMBER

We are looking for ways to serve you better. Here are some reminders our families have found helpful:

- ✿ If you need additional death certificates, let us know. We will be glad to order them for you or direct you to the appropriate county office.
- ✿ File insurance claims for each policy held. Contact each company for a claim form (*you will need a certified copy of the death certificate for each one*).
- ✿ File appropriate health insurance claims and notify them of the death that has occurred.
- ✿ Notify your home, business, and automobile insurance companies.
- ✿ Contact Social Security about your benefits, appropriate forms and procedures (*1-800-772-1213*).
- ✿ Contact the Veteran's Administration, if applicable. Ask them about benefits, appropriate forms and procedures (*1-800-827-1000*).
- ✿ Talk to your attorney about probating the will and making other necessary filings.
- ✿ Make arrangements to update your will or living trust, if necessary. If you don't have an attorney, we can recommend one in your area.
- ✿ Transfer assets into your name or trust, as appropriate.
- ✿ Revise titles on your vehicle(s) and other titled property.
- ✿ Contact your bank(s) for revising or closing out checking/savings accounts & safe deposit boxes.
- ✿ Correct the tax identification number on financial accounts which are in the name of the deceased.
- ✿ Cancel direct deposit payments that are in the name of the deceased.
- ✿ Change beneficiaries on insurance policies, retirement accounts, savings bonds, etc.
- ✿ Contact creditors for all mortgages, personal notes, credit card companies, etc. in which the name of the deceased is involved.
- ✿ Change the account name for the certificates of deposit and other accounts in which the name of the deceased is involved.
- ✿ Change ownership of joint or solely owned stocks and bonds.
- ✿ Transfer or close I.R.A. and retirement accounts or other investments managed by brokers.
- ✿ If your income will change significantly, you should make a plan for paying debts and obligations.
- ✿ If needed, contact your Family Service Specialist to order a burial site marker or monument.
- ✿ Have your Family Service Specialist help you with planning for your own funeral, burial or cremation. Fill out and sign all documents in advance.

NOTE: *This is only a suggested checklist. It is not intended to replace appropriate legal or financial counsel.*



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