



### Preparing for the Loss of a Loved One

(X) when completed	Task	Notes
	<p><b>Organizing paperwork</b> in advance and locating it in one place, can make things easier after losing your loved one. While your loved one is alive, he/she may be able to help you locate documents that you will need. Documents that we suggest you locate include:</p> <ul style="list-style-type: none"> <li>• Birth certificate</li> <li>• Social security card</li> <li>• Marriage license</li> <li>• All credit card accounts</li> <li>• Insurance policies (life insurance-make sure the beneficiaries are as your loved one would like them to be), veteran's insurance, pre-paid funeral insurance/documents, mortgage insurance, credit card insurance for any unpaid balances, health insurance, homeowner's insurance, car insurance, workers' compensation insurance)</li> <li>• Registration and title (for cars, boats, RVs): you may wish to transfer the ownership of this vehicle while the person is alive and can sign over the title</li> <li>• Military service papers including DD214-discharge papers</li> <li>• A list of all web (internet) based accounts and passwords</li> <li>• A list of all bank accounts-checking, savings, CDs, etc.</li> <li>• Investment accounts including IRAs, 401Ks, etc. (check who the beneficiaries are. Make any necessary changes.)</li> <li>• Make sure you know the location of safe deposit boxes &amp; authorized users, keys. NYS law may make it difficult to access a safe deposit box after the death of an individual as it is sealed by the bank upon notification of the death. You may wish to remove contents of a safe deposit box in advance of the death of your loved one.</li> <li>• Income Tax Returns for past years</li> <li>• Property Tax records</li> <li>• Business interests held</li> <li>• Loan Papers that your loved one has taken including mortgages/Papers for loans made by your loved one.</li> <li>• Does your loved one have a leased car or a car loan? Does insurance cover these payments when he/she dies? If not, contact lender to explore options.</li> <li>• Property Deeds</li> </ul>	
	<p>We encourage that your loved one execute a Power of Attorney and/or other banking/legal arrangements to deal with legal and financial matters currently. You will need a lawyer for this. A POA is no longer effective once someone dies. Many departments of the Federal government <b>do not recognize a power of attorney</b> and your loved one may need to complete other paperwork that allows you to obtain information, conduct business, etc. on his/her behalf.</p>	
	<p>You may wish to seek the services of a planned giving attorney to get estate plans in place or the services of an elder care attorney. The local bar association (845-634-214) can provide you with referrals.</p>	
	<p><b>Funeral Related Matters (based on individuals' faiths and wishes)</b></p> <ul style="list-style-type: none"> <li>• Does your loved one want to be involved in funeral planning and/or the writing of an obituary? (Pre-planning can save money, achieve Medicaid spend-down, bring peace of mind, relieve others of these responsibilities.)</li> <li>• Is a cemetery plot reserved for your loved one? Is that in accordance with your loved one's wishes? If so, confirm the plot with the cemetery, etc. If your loved</li> </ul>	

	<p>one is a veteran, he/she may be eligible for burial in a national or the county veterans' cemetery. A UH social worker or a funeral director can provide you with information about this.</p> <ul style="list-style-type: none"> <li>• Has your loved one expressed a desire to be cremated? Direct cremation can be arranged through Flynn Cremation Service (Orange County), 800-750-8021 or New York Cremation Service (Westchester County), 877-274-5152 Has your loved one shared with you what they would like you to do with their cremains? If not, you may want to inquire to avoid the struggle of what to do later.</li> <li>• Has your loved one indicated they want to be an organ donor? Please speak with a member of our staff so we can assist with arrangements.</li> <li>• Does your loved one want their body donated to science? Locally, Columbia Medical College and Albert Einstein College of Medicine accept anatomical donations. You should contact them in advance to make arrangements. Other sources may be available as well. A donation eliminates the cost related to burial or cremation.</li> <li>• Have you identified a spiritual leader to conduct the funeral? Is there an associated cost? Do you want a non-spiritual person to lead a service? Have you discussed it with him/her so they have time prepare? One of UH's spiritual care coordinators can help with this.</li> <li>• Musicians involved at the service? Cost? Music you would like?</li> <li>• Will there be eulogies? Do you know who will be speaking? (Consider working on a eulogy in advance – it can be very therapeutic.)</li> <li>• Do you wish to hold a wake? If so, will the casket be open? Have you identified the appropriate clothes for your loved one? Are they clean?</li> <li>• Have you considered clothing to have ready for yourself and/or others in the family for the end-of-life rituals?</li> <li>• Do you want to bury your loved one in a shroud?</li> <li>• Do you want to hire a shomer/shomeret to watch and pray over your loved one until he/she is buried?</li> <li>• Are you ordering flowers for the funeral? If you want to share the uplifting flowers after the funeral, please consider the Joe Raso Residence. Located at 415 Buena Vista Rd., New City</li> <li>• Do you want an obituary published? (See our guidelines for writing one.)</li> <li>• Make lists of people (friends, family, neighbors, business associates) you want to have contacted by phone or email. Do you want to make all these calls yourself or do you want to have others help you? Who? Do you have contact information for each person you would like notified?</li> <li>• Do you intend to have a post funeral reception? Where would it be? If so, make tentative arrangements.</li> <li>• Are you intending to sit shiva? For how long? At what location(s). To help you better understand rituals you may wish to observe in the Jewish custom of "sitting shiva" go to <a href="http://www.shivaconnect.com">www.shivaconnect.com</a></li> <li>• If you and/or your loved one would like to do pre-planning, a funeral director will help you with many of these details as part of the pre-planning process.</li> <li>• <b><i>We may have omitted information about rituals of faiths with which we are not familiar. Please forgive us and share that information with us in the future so that we may revise this and include it.</i></b></li> </ul>	
	Many people are unsure about exposing children to end of life rituals. When children are well prepared for these rituals and are in the company of someone they know well, the outcomes are generally good. Our staff can further advise you. We offer bereavement support services for children through our <b>Healing Hearts Program</b> .	
	Death certificates: These should be ordered from the funeral home or town/village hall. You will probably need about 10 death certificates to start. Additional ones can be obtained at a later date.	
	When people ask how they can help, suggest these: open up their home to family and friends from out of town, transport you, other family and friends from airports, etc. or locally; take shifts answering your phone or your front door; prepare meals, clean your house, make calls letting people know about your loved one.	