

Collington Health Services Committee For Family and Friends What to Do When a Collington Loved One Dies

This document is based upon an article by Stacy Julien of the American Association of Retired People AARP.¹ That document was condensed and adapted to make the checklist more specific for Collington residents, although much of the text is verbatim Julien's.

Julien writes, "When a loved one dies, you might face the overwhelming responsibility of closing out the person's life. There are many things to attend to, from providing a proper tribute to closing bank accounts to canceling a gym membership. And many of the tasks require attention to detail — adding stress to what is already a pretty emotional time. Don't try to handle everything yourself if you don't have to. 'When people ask what they can do to help, take advantage of the offer. Delegate.' To do so, you need to have a full, clear picture of what needs to be done. Here's an ordered checklist to make your task easier. As you review what's in store, consider which undertakings you can hand off and who can best handle them."

Give yourself the time and space to grieve.

The author² of this document broke Julien's list into four time periods: 1) to do ahead of time, 2) to do following death, 3) to do before the funeral or memorial service, and 4) to do after the funeral or service.

Know that Collington residents and staff are here to support you.

¹ <https://www.aarp.org/home-family/friends-family/info-06-2012/when-loved-one-dies-checklist.html>

² Laurel Cobb MSW, MPA, MTR, Chair Health Services Committee, and several reviewers from the Committee, recently bereaved residents and resident clergy.

A	To Do Ahead of Time		Comments	✓
	1.	Assemble Key Documents in Accessible Identified Place		
		Will, Power of Attorney, Living Will		
		MOLST		
		Social Security card		
		Marriage certificate		
		Birth certificate		
		Father's name and birthplace		
		Mother's name and Birthplace		
		Birth certificates for any children		
		Insurance policies		
		Deeds and titles to property		
		Automobile title and registration papers		
		Stock certificates		
		Bank passbooks		
		Honorable discharge papers for a veteran and/or VA claim number		
		Recent income tax forms and W-2 forms		
		Collington Contract		
	2.	Make Decisions, put in writing and share with family/friends		
	(i)	Decisions about final arrangements: burial, cremation, or body/organ donation. If donation is planned, identify medical school or agency, contact them and complete their forms. When the time comes, the medical school or agency will transport the body from the morgue to their institution. See Appendix 1.		
	(ii)	Decisions about type of service desired: funeral, memorial, or other. Services can be held at Collington in the Chapel or the Auditorium with those you chose leading the service. See Appendix 2.		

			To Do Ahead of Time, Continued	Comments	✓
		(iii)	Select a funeral home for burial or cremation services. Social Services has a list of commonly used nearby funeral homes including “green burial.” See list in Appendix 3.		
		(iv)	Make a list of close friends and extended family who should be notified. If possible, develop a telephone tree to delegate the message of your or your loved one’s passing.		
		(v)	Talk with family and close friends how you would like to be remembered. What is your or your loved one’s legacy?		
		(vii)	Consider preparing your obituary. Discuss, if the opportunity arises, what you or your loved one would like in an obituary.		
		(viii)	With the executor named in your will, meet with a probate attorney. Make an inventory of all assets (personal property, bank accounts, house, car, brokerage account, personal property, furniture, jewelry, etc.)		
		(ix)	For a veteran, inquire about special arrangements. A range of benefits can help tailor a veteran's service. You may be able to get assistance with the funeral, burial plot or other benefits. Or call Veterans Affairs at 1-800-827-1000 or your local veterans agency.		

B	To Do Following Death		Comments	✓
	1.	Contact immediate family and Collington’s Social Services. Share what you know about the deceased wishes.		
	2.	Share your grief, shock, pain and a range of other emotions, including perhaps thankfulness, with family, friends and professionals at Collington. “Every human emotion is caught up in the spiral of grief. You may be angry, sad, relieved, guilty, confused, vulnerable, afraid, searching, despairing or hopeful. You sometimes experience several emotions at once; other times, you cycle through them at a dizzying pace. You are simultaneously genuinely grateful for some things but desperately sad about others. The unpredictable volatility may cause you to feel you’re going crazy. You’re not. It’s all normal for a grieving person.” ³ Social Services can refer you to a helpful professional or grief support group at Collington if you wish.		
	3.	Follow body bequeathal instructions. If the person made arrangements to donate his or her body to a medical school or the Maryland State Anatomy Board, the family must respect those wishes. An advance directive, living will or health proxy may guide you to a particular institution. If the person hasn’t made arrangements, the next of kin can donate the body, but the decision needs to be made as early as possible.		
	4.	Consider funeral/memorial service preparations. If possible, bring together key family members for an early conversation. Memorial services at Collington can be small and simple or larger, either led by volunteer clergy or volunteer laity. Again, Appendix 2.		
	5.	Finalize a funeral home. Most people want a funeral home to transport the body from the morgue to its facility. The deceased may have identified which home to use or prepaid for funeral services. If there’s been no conversation about arrangements, the choice will be up to the family. (See list in Appendix 3.)		

³ Amy Florian, “How to Deal With Grief After a Loved One’s Death,” <https://www.nextavenue.org/grief-loved-ones-death/>

	To Do Following Death, continued	Comments	✓
	<p>6. Plan for light food after the service. If the service is at Collington, contact Dining Services who can provide various options on food and beverages as well as set-up and cleanup in the rear of the opened-up chapel into the Game Room or in the Auditorium. Ask friends to help you.</p>		

C	To Do Before the Funeral		Comments	✓
	1.	<p>Meet with the director handling the funeral or memorial arrangements, if the body has not been donated to medical science. Use instructions your loved one might have left and the earlier family discussion to guide the many decisions to be made:</p> <ul style="list-style-type: none"> • Will the body be embalmed or cremated? • Will there be a casket, and if so, will it be open or closed? • If body will be cremated, will the ashes be scattered? If the ashes are deposited in an urn, will it be placed in a mausoleum? • Where is the burial site? • Will there be contributions to charities in lieu of flowers? 		
	2.	<p>Spread the word about the service. Once a date and time have been set for the service, share the details with those on your contact list. Social Services will place notices on the Collington Bulletin Board.</p>		
	3.	<p>Make a list of well-wishers. Keep track of who sends cards, flowers and donations so that you can acknowledge them later.</p>		
	4.	<p>Finalize an obituary, if already drafted. If not, the funeral home might offer the service or you might want to write an obituary yourself. If you want to publish it in a newspaper, check on rates, deadlines and submission guidelines. Don't include such details as exact date of birth that an identity thief could use.</p>		

D	To Do After the Funeral or Service		Comments	✓
	1.	Get duplicate death certificates. You may need a dozen certified death records to complete upcoming tasks, though some will require less expensive copies. Your funeral director may help you handle this or you can order them from the Maryland Department of Health by phone, mail or email.		
	2.	Send thank-you notes. From the contact list that you acquired earlier, send thank-you notes and acknowledgements. Consider delegating this task to a family member.		
	3.	Notify local Social Security office. Typically the funeral director will notify Social Security of your loved one's death. If not, call 1-800-772-1213 or contact your local office. If your loved one was receiving benefits, they must stop because overpayments will require complicated repayment.		
	4.	Handle Medicare. Social Security will inform the program of the death. If the deceased had been enrolled in Medicare Prescription Drug Coverage (Part D), Medicare Advantage plan or had a Medigap policy, contact these plans at the phone numbers provided on each plan membership card to cancel the insurance.		
	5.	Stop health insurance. Notify the health insurance company. End coverage for the deceased, but be sure coverage for any dependents continues if needed.		
	6.	Notify life insurance companies. If your loved one had life insurance, appropriate claim forms will need to be filed. You will need to provide the policy numbers and a death certificate. If the deceased was listed as a beneficiary on a policy, arrange to have the name removed.		
	7.	Terminate other insurance policies. Contact the providers. That could include homeowner's, automobile etc. Claim forms will require a copy of the death certificate.		
	8.	Meet with a probate attorney, perhaps already chosen. The executor should choose the attorney. If there is a will, the executor named in it and the attorney will have the document admitted into probate court. If there isn't a will, the probate court judge will name an administrator in place of an executor. The probate process starts with an inventory of all assets.		
	9.	Make a list of important bills. Share the list with the executor or estate administrator so that bills can be paid promptly.		

	To Do After the Funeral or Service, continued	Comments	✓
10.	Contact financial advisers, stockbrokers, etc. Determine the beneficiary listed on these accounts. Depending on the type of asset, the beneficiary may get access to the account or benefit by simply filling out appropriate forms and providing a copy of the death certificate. If that's the case, the executor wouldn't need to be involved. If there are complications, the executor could be called upon to help out.		
11.	Notify banks. It helps if your loved one left a list of accounts, including online passwords. Otherwise, take a death certificate to the bank for assistance. Change ownership of joint bank accounts. Is there a safe deposit box? If a password or key isn't available, the executor would most likely need a court order to open and inventory the safe deposit box. Most probate courts have administrative rules about steps to access the box of any decedent.		
12.	Close credit card accounts in the deceased's name, being very careful not to cancel a joint account. For each account, call the customer service phone number on the credit card, monthly statement or issuer's website. Let the agent know that you would like to close the account of a deceased relative. Upon request, submit a copy of the death certificate by fax or email. If that's not possible, send the document by registered mail with return receipt requested. Once the company receives the certificate, it will close the account as of the date of death. If an agent doesn't offer to waive interest or fees after that date, be sure to ask. Keep records of the accounts you close and notify the executor of the estate about outstanding debts.		
13.	Notify credit reporting agencies. To minimize the chance of identity theft, provide copies of the death certificate to the three major firms — Equifax, Experian and TransUnion — as soon as possible so the account is flagged.		
14.	Cancel driver's license. Clearing the driver's license record will remove the deceased's name from the records of the department of motor vehicles and help prevent identity theft. Contact the department of motor vehicle for exact instructions.		

		To Do After the Funeral or Service, continued	Comments	✓
	15.	Cancel email and website accounts. It's a good idea to close social media and other online accounts to avoid fraud or identity theft.		
	16.	Cancel memberships in organizations. Reach out to sororities, fraternities, professional organizations, etc., the deceased belonged to and find out how to handle his/her membership status.		
	17.	Contact a tax preparer. A return will need to be filed for the individual, as well as for an estate return. Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death.		

E.		Other	Comments	✓

Appendix 1
Anatomical (Body) and Organ Donor Programs

Georgetown University School of Medicine
Anatomical Donor Program
(202-687-1219)

<https://som.georgetown.edu/donate/anatomical-donor-program>

Howard University School of Medicine
Anatomical Donor Program
(202-806-6555)

<https://medicine.howard.edu/anatomy/anatomical-gifts-program>

Maryland State Anatomy Board
(410-767-6500)

<https://health.maryland.gov/anatomy>

Appendix 2

Religious Consolation and Services at the time of Critical Illness or Death of a Collington Resident

We, the residents of Collington, come from many religious traditions and from none. We are Episcopalian, Methodist, Presbyterian, Catholic, Jewish, Hindu, agnostic and atheist. However, the Walker Interfaith Chapel and the Auditorium, or elsewhere on the campus, are open to all residents, regardless of their religious affiliation, for commemorative services. Collington is committed to welcoming, supporting and caring for all residents, their families and friends at times of critical illness, imminent death, and death.

Many Collington Health Center staff persons and non- Collington professionals may be involved with caring for patients at these times. Social Services and the Chapel Committee remind us that it is our Social Services Staff who are and should remain the contact persons: their role is to interact with the patient's or deceased resident's family, or whoever will be responsible for decisions following the death or the anticipated death of a resident.

Eight Collington residents have offered their availability for prayers, presence or both when a resident is nearing the end of life. Protestant clergy, they are also willing to assist persons from beyond our resident community with planning, helping with funeral arrangements, occasions of prayer, thanksgiving or remembrance, when called upon to do so. Their names and phone numbers are listed below. While we have no Catholic priests or Jewish rabbis among our resident population who might be of help, Collington has many residents who would facilitate contact with local priests or rabbis for families of Catholic and Jewish residents, should that be requested. See their names below.

When clergy or families from beyond the Collington Community desire to use the Chapel (or auditorium, courtyard etc.), Social Services will provide information enabling them be in contact with one or more of our residents on the designated "Clergy Resource List" below. That clergy resident, who "knows the ropes" how things work here, would be responsible for conveying welcome, offering support, helping with arrangements, explaining Chapel policies, and being present for hosting as needed, including use of the Chapel amplification system.

On-campus Resource List for both caring for residents, their families and friends at times of critical illness, imminent death, and death **and** for facilitating the use of the Chapel, Auditorium etc:

Rev. Merritt Edner, (Methodist) Chapel committee chair, #7360

Rev. James Holmes, (Episcopalian) #5097

Rev. Ann Davie, (Presbyterian) #7325
Rev. Larry Harris, (Episcopalian) #7249
Rev. Louise Lusignon, (Episcopalian) #5077
Rev. Gerry Ash, (Episcopalian) #7217

Resources for Catholic contacts beyond Collington

Eloise Branche #7569

St. Joseph's Catholic Church Largo
2020 St. Joseph Drive
Upper Marlboro, Maryland 20774
(301-773-4838)

Resources for Jewish contacts beyond Collington

Bernie & Faye Rosenberg, #7308

Rabbi Steve Weisman
Temple Solel
2901 Mitchellville Road
Bowie, Maryland 20716
(301-249-2424)

Rabbi Ari Goldstein
Reform Temple Beth Shalom,
1461 Baltimore-Annapolis Blvd
Arnold, MD 21012
phone: 410-757-0555

Appendix 3

List provided by Collington's Social Services with the note, "If you are interested in organ/body donation, you must register with a donor program and they will take the place of a funeral home."

Funeral Homes with Green Burial

Beall Funeral Home
6512 Crain Hwy, Bowie, MD 20715
(301-805-5544)
<http://www.beallfuneral.com>

Robert E. Evans Funeral Home
16000 Annapolis Rd., Bowie MD 20715
(301-464-8836)
<http://www.dignitymemorial.com>

George P. Kala Funeral Home
6160 Oxon Hill Road, Oxon Hill, MD 20745
(301-567-9424)
<http://www.kalafuneralhomes.com>

Advent Funeral and Cremation Services
9013 Annapolis Road, Lanham, MD 20796
(301-577-7787)
<http://www.adventfuneral.com>

Cremation Services

Going Home Cremation Service
301-854-9038
<http://www.goinghomecremation.com>
(Not affiliated with a funeral home, simply cremation services)

Funeral Homes

Gasch's Funeral Home
4739 Baltimore Ave, Hyattsville, MD
(301-927-6100)
<http://www.gaschs.com>

Lee Funeral Home
6633 Old Alexandria Ferry Road, Clinton MD 20735
(301-868-0900)
<http://www.leefuneralhomes.com>

Rapp Funeral and Cremation Services
933 Gist Ave., Silver Spring, MD 20910
(301-565-4100)
<http://www.rappfuneral.com>