



Guide Letting Go of Loss

Hope, healing, and help when a loved one passes away.

This guide is provided to all Baystate Health team members through your WorkLife and EAP Support program. For questions or additional support, call 1-800-888-6332.



checklists



tips



to-dos

more

You Lose a Piece of Your Heart When You Lose a Loved One.



But with the right preparations and planning, you can – and will – get through this difficult time. There may come a time when the joy of remembering replaces the pain of loss. But until then, you need to get organized and regain control of your emotions. To make yourself whole again and move on with your life, there are many things you need to take into account.

This guide provides important information to help you:

- ✓ Cope with grief
- ✓ Finalize your loved one's finances
- ✓ Gather together important documents
- ✓ Make funeral arrangements
- ✓ Navigate the estate process
- ✓ Manage job responsibilities while mourning

It's only natural to mourn the loss of someone who meant so much to you. And with so many loose ends to tie together, closure can seem hard to come by. This guide will help you come to grips with your loss, resolve your loved one's affairs, and put the pieces of your own life back together. It may not be a shoulder to cry on, but it may help you shoulder the burden of loss.

"The only cure for grief is action."

-George Henry Lewes



Find support and guidance with the helpful insights in these pages:

- From Grief to Relief: Holding on During an Emotional Rollercoaster
- What to Do When a Loved One Dies
- Planning a Funeral: Keep Your Loved One's Wishes Alive
- A Lifetime of Loose Ends: Essential Documents Checklist
- How Much Will It Cost?
- The Details: Your Loved One's Service, Simplified
- Becoming a Pro at Probate: How to Handle Your Loved One's Estate
- Making It Work for You: Balancing Work While Dealing With Loss
- Helping Children Deal with the Death of a Family Member
- Glossary: Demystifying the Jargon of Loss





From Grief to Relief: Holding on During an Emotional Rollercoaster

The death of a loved one launches you on an emotional rollercoaster. There are many ups and downs, but eventually with a little luck and a lot of support, you can hit your stride again. The information below will help you understand your grief and how to manage it.

5 Stages of Grieving a Loss

"I DON'T BELIEVE IT."

Often accompanied by a feeling of numbness and disconnectedness, disbelief protects you from the reality of loss.

"I'M MAD ABOUT IT."

You may be angry at the deceased for dying, health professionals for failing to prevent the death, or death itself.

"I COULD HAVE CHANGED IT."

You may find yourself "bargaining" with death and thinking about what you could have done differently to avoid the loss.

"I'M DEPRESSED ABOUT IT."

Your grief is deeper and lingering longer than you thought. If it is keeping you from living your life, you may need professional support.

"I'VE LEARNED TO ACCEPT IT."

You gradually come to accept the fact that your loved one is gone forever. Loss is a reality you can now deal with.

7 Tips for Coping

- 1 Give yourself permission to grieve; don't try to bury your grief.
- 2 Turn to friends and family for comfort and support.
- 3 Consider contacting a therapist or grief counselor.
- 4 Find a support group where you can grieve and heal with others.
- 5 Pour out your feelings in a journal.
- 6 Let go of regrets and forgive.
- 7 Celebrate your progress.

For Confidential Counseling call *WorkLife and EAP Support* at 1-800-888-6332.
24/7/365

You Are Not Alone

Over **10 million Americans**
are estimated to grieve each year.

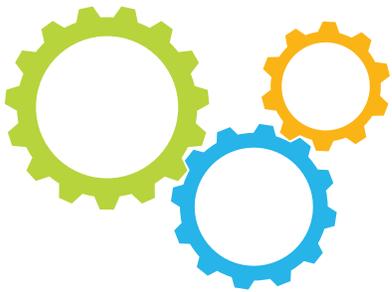


Sources: <http://www.1888pressrelease.com/grief-grief-support/twitter-coping-with-loss/new-survey-finds-schools-failing-grief-education-and-most-pe-pr-497830.html>



What to Do When a Loved One Dies

Shock and confusion in the immediate aftermath of a death can cause you to scramble to figure out what needs to be done. The guidelines below will help make the process as smooth as possible.



16 Steps: Putting the Wheels in Motion

- 1. Contact necessary parties.** Doctor, nurse, or call 911 if the death was unexpected.
- 2. Call the funeral home.** Your loved one may have already chosen one. Or ask family and friends to refer one.
- 3. Arrange transport.** Schedule a time for your loved one to be transferred to the funeral home.
- 4. Locate end-of-life plans.** If your loved one documented his/her wishes, bring the information to the funeral home.
- 5. Reflect on your loved one's wishes.** Consider the kind of send-off your loved one would want.
- 6. Arrange funeral details.** Plan the wake and/or funeral based on your loved one's wishes.
- 7. Prepare the obituary.** Draft a biographical snapshot celebrating the life and marking the passing of your loved one.
- 8. Share funeral information.** Use phone, email and the funeral home website to share service details.
- 9. Celebrate and honor your loved one at the funeral.** Prepare a eulogy that captures your loved one's personality and legacy.
- 10. Get copies of death certificate from funeral home**
- 11. Gather important papers and documents**
- 12. Notify the loved one's employer, attorney, insurance and bank**
- 13. File a life insurance claim.** Your loved one may have insurance money due him/her at death.
- 14. Execute the will.** You or whomever is the executor will need to pay creditors, distribute assets and balance the estate.
- 15. Consider sending thank-you cards.** It's a nice way to acknowledge those who showed their sympathy and support.
- 16. Let your loved one's memory continue to guide and inspire you.**



A Lifetime of Loose Ends: Essential Documents Checklist



Your loved one has left a long trail of personal and financial information that you'll need to have handy to resolve his or her affairs. Organizing and filing this information in one place will save you time and spare you headaches. Below is a rundown of documents you should gather together as quickly as possible.

- Funeral and burial plans/contracts
- Safe deposit rental agreement and keys
- Trust agreements
- Nuptial agreements/marriage licenses/prenuptial agreements/divorce papers
- Life insurance policies or statements
- Pension, IRA, retirement statements
- Income tax returns for the past three years
- Gift tax returns
- Birth and death certificates
- Military records and discharge papers
- Budgets/bookkeeping records
- Bank statements, checkbooks, check registers, certificates of deposits
- Deeds, deeds of trust, mortgages and mortgage releases, title policies, leases
- Motor vehicle titles
- Stock and bond certificates and account statements
- Unpaid bills, notes
- Health/accident and sickness policies
- Bankruptcy papers: filings and releases

Sources: <http://blog.funeralone.com/news/what-do-you-do-when-someone-dies/>





Planning a Funeral:

Keep Your Loved One's Wishes Alive

Loved ones may be gone, but that doesn't mean you can't honor their wishes by providing the kind of send-off they would expect. Here are a few tips to help you manage the costs and complexities of a funeral and ensure it celebrates your loved one's life and legacy.

The Basics: Questions to Ask Yourself

- Have you discussed arrangements with the immediate family?
- Will your loved one be buried or cremated?
- Will there be a wake? (Dates leading up to the funeral when your loved one's body will be present at the funeral home, where people come to pay their respects.)
- Will you order flowers for the wake and/or funeral?
- Have a hearse and funeral procession been arranged?
- How will you personalize the wake and/or funeral? (Photographs, memorabilia, music, religious readings, personal reflections, etc.)
- What kind of funeral arrangements will you make? Civil service or religious service followed by burial?
- Did you or someone else prepare an obituary and a eulogy?
- Did your loved one prepay funeral expenses? Will the estate cover the funeral costs?

What Can You Expect From a Mortuary or Funeral Home?

- Picking up the body from the home, hospital, or nursing home
- Preparing the body for viewing
- Hosting and arranging the funeral or memorial service
- Filing the death certificate
- Sending the obituary to the newspaper
- Burying or cremating the body

Did You Know?

Most U.S. states allow you to handle all these arrangements yourself without the help of a funeral director.

Source: <http://www.legacyfuneralcare.com/documents/life-series/planning-ahead.pdf>





How Much Will It Cost?

Prices vary depending on the services and products (like the casket or burial urn) you want. Shop around for the best prices. Buy only what you want and need.



Traditional Funeral Expenses

| | |
|---------|--------------------------------|
| \$1,817 | FUNERAL SERVICE |
| \$250 | TRANSPORTATION OF THE BODY |
| \$828 | PREPARATION OF THE BODY |
| \$1,245 | USE OF FACILITIES AND VEHICLES |
| \$2,295 | CASKET |
| \$1,195 | BURIAL VAULT |
| \$125 | MEMORIAL PACKAGE |

\$7,755 TOTAL WITHOUT CEMETERY COST



Cremation can be less than half the cost of burial. U.S. Cremation Rate: **34%**



Hidden Expenses

Even with prepaid funeral plans, families may be surprised to learn of additional expenses that are not covered.

- Vault liners (outer burial containers), cemetery maintenance fees, and police escort services
- Separate fees for opening and closing a grave, crypt, or niche
- Additional fees for services rendered on weekends or after-hours
- General sales tax



Veterans Benefits

Veterans are eligible for burial benefits in any of the 120 national veterans cemeteries. These include:

- Headstone or marker, a vault liner, opening and closing of the grave or niche, and perpetual care
- Free marker if buried in cemeteries other than national veterans cemeteries (though there is usually a fee for setting the marker).

A Few Things to Keep In Mind

- Get a written, itemized price list when you visit a funeral home.
- See a written casket price list before you see the actual caskets.
- See a written outer burial container price list.
- Receive a written statement before you pay.
- Use an "alternative container" instead of a casket for cremation.
- Provide the funeral home with a casket or urn you purchase elsewhere.

Sources:
<https://www.funeralwise.com/funeral-burial-insurance-infographic/>
<http://www.finalexpenseinsurance.com/images/final-expense-insurance.jpg>

The Details: Your Loved One's Service, Simplified

Use the form below to bring together the details of your loved one's funeral or memorial service. Share your plans with your family.

FINAL ARRANGEMENTS FORM

I. PERSONAL INFORMATION

Name: _____

Date of Birth: _____ Place of Birth: _____

Husband/Wife: _____

Children: _____

Grandchildren: _____

Other Significant Persons: _____

II. THE SERVICE

A. Type of Service

Funeral Memorial No Service Other _____

B. Location of Service

Church or Temple _____ Mortuary or Funeral Home _____

Other _____

C. Location of Reception (if different from above)

Church or Temple _____ Mortuary or Funeral Home _____

Other _____

D. People who can give the eulogy

1. _____ 2. _____

E. Music to be played or sung

List the hymns, chants, or songs you would like to have sung at your loved one's service. Name any soloists, singers, or musicians that you would like to have perform.

1. _____ 2. _____

3. _____ 4. _____

F. Readings

List scriptures, sutras, sacred readings, poems, etc. Write down who you would like to have offer each reading.

1. _____ 2. _____

3. _____ 4. _____

5. _____ 6. _____

II. THE SERVICE *(continued)*

G. Arrangement of the altar or podium

Flowers (Which kind?) _____

Photograph (Which one? Where is it located?) _____

Religious image (Which?) _____

Other _____

H. Flowers and monetary donations

Guests may bring flowers or wreaths.

I would like monetary donations to go to: _____

No additional flowers or wreaths, please.

1. _____ 2. _____

3. _____ 4. _____

III. BURIAL INSTRUCTIONS

A. Viewing of the body at the service

Viewing No Viewing

Where should the viewing be held? _____

Which clothes would you like your loved one to wear? _____

What personal items, if any, would you like placed in the casket? _____

B. Burial or Cremation

Burial (If your loved one owns a plot, where are the papers?) _____

Cremation

Where should your loved one's ashes be preserved or scattered? _____

What personal items, if any, would you like cremated with your loved one? _____

Body donation (If arranged, where are the papers?) _____

My loved one has pre-arranged the funeral and burial

Yes (with which mortuary?) _____

Location of paperwork: _____

IV. OTHER INSTRUCTIONS OR INFORMATION



Becoming a Pro at Probate: How to Handle Your Loved One's Estate

When you're dealing with the emotional fallout from the loss of someone dear to you, the financial ramifications can seem daunting. The following provides basic information to help you understand how estates are established and executed.

What is Probate?



With a will: A legal process that takes place to prove in court that the deceased person's will is valid and to give the designated executor (the person who administers the estate) the greenlight.

Without a will: The probate process involves appointing an administrator and identifying heirs before assets can be divided up. A surviving spouse or next of kin tends to be designated the administrator.

6 Steps to Settle an Estate



1. Inventory your loved one's documents and assets.



4. Pay final bills and estate expenses.



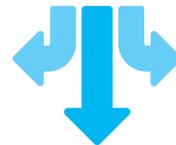
2. Meet with an attorney to open the probate estate (*the attorney may already be designated in the will*).



5. Pay final income taxes and estate taxes.



3. Value your loved one's assets.



6. Distribute the balance to the estate beneficiaries (*the will may designate which heirs get what assets*).

Did You Know?

Before you can wrap up your loved one's financial affairs, you'll have to provide **letters testamentary**, or letters of administration, as proof that you have a right to do so. If you retain an attorney, he or she can secure these documents for you as part of probate process.



Making It Work for You: Balancing Work While Dealing With Loss

Baystate Health provides support by way of paid time off for bereavement when an immediate relative passes away. Refer to policy BH-HR-301. Even after the respite of bereavement leave, you may still be struggling to come to terms with your loss. The tips below will help you smooth your transition back to work.



Ask for What You Need

If you need more flexibility in your assignments and responsibilities, remember that asking for it is better than getting in over your head. Conversely, if your boss wants to reduce your workload but staying busy is therapeutic for you, be upfront about your need to keep active.



Set the Tone

Let your boss know your comfort level with discussing your feelings in the office. If it's too hard to discuss the loss, consider mentioning how much you appreciate condolence cards sent to your home, or expressions of sympathy sent via email.



Don't Over-Explain

If emotions well up at work, don't be afraid to take some time for yourself and avoid lengthy explanations. Close your email, shut your office door, put your phone on DND, and take some time. Share a workspace? Go for a walk, and send a two-line email that says you'll return shortly and thanks for understanding.



Divide Your Project List

Right after a tragedy, you're not at your best. When you have an off day, it's time to change gears. If you need to provide feedback on a proposal, read it and jot down your notes, but wait until tomorrow to send your thoughts. Save cryptic emails for a day when you can compose a diplomatic response. Use these low bandwidth periods to check more mundane tasks off your list.

Paid Bereavement: Not Everyone Has It

- 69 percent of workers in the private sector get paid funeral leave.
- Only 57 percent of small businesses with work forces of less than 100 provide funeral leave.
- Among companies with 100 employees or more, the number rises to 81 percent.

Source:
<http://www.nbcnews.com/id/22823365/ns/business-careers/t/workers-bereavement-benefits-often-fall-short/>



Helping Children Deal with the Death of a Family Member

Dealing with your own emotions when you lose a loved one is difficult enough. But when you have a child who is also struggling to cope with the loss, the problem of grief can become doubly worrisome. Below are some tips to help you soothe your child's grief as you undergo your own healing process.

Have an Honest Discussion

- Plan for a time when you can sit down and talk to your child uninterrupted.
- Allow your child to react without expressing judgment.
- Bear in mind that children may react with anger, fear or confusion.
- Very young children may even deny that the death has occurred.
- Let your child know that you are available to answer any questions or just to offer a hug.

Use Concrete Language

- Avoid using one of the many euphemisms people have for death (e.g., "passed away").
- This is especially true for young children, who may take it literally if you say that their loved one is "resting."
- If your child has questions about how the death occurred, be honest, but be sure to use language that is geared toward your child's age and development.

Coping With Prolonged Grief

- Severe grief reactions may be unnaturally prolonged if they are still occurring six months after the death.
- Although children may still feel sad, they should be on their way to handling their emotions in a positive manner at this point.
- Prolonged symptoms that interfere with a child's daily functioning may require professional counseling.

Recognize the Signs of Grief

- Note that children will react differently depending upon their age and stage of development.
- Older children may feel guilty that they did not do something to prevent the death.
- Young children may also revert to outgrown behaviors, such as sucking their thumb or wetting the bed.
- While many of these reactions are normal, it is important to keep a watchful eye for signs that grieving is becoming severe.

Surround Your Child with Support

- Let your child know that other family members are available to help him/her through this time.
- Consult school counselors, teachers and other familiar adults who are willing to provide support to your child.
- Contact support groups where your child can meet other children who are also struggling with the loss of a loved one.

Be Available for Questions

- Encourage your child to talk about it any time she feels sad.
- If you recognize feelings of guilt in your child, reinforce the concept that death cannot be prevented and that moving on with life does not mean that the loved one's death did not matter.
- Help your child see that death, while sad, is a part of life.

Did You Know ?

1 in 5 children will experience the death of someone close to them by age 18.

In a poll of 1,000 high school juniors and seniors, 90% indicated that they had experienced the death of a loved one.

78% of 11- to -16-year-olds have lost at least one of their close relatives.

Source: <http://www.childrengriefawarenessday.org/cgad2/pdf/griefstatistics.pdf>



Glossary:

Demystifying the Jargon of Loss



The loss of someone special in your life is scary enough without being able to figure out what lawyers and funeral personnel are talking about. The following is a list of simple definitions for commonly used terms that people encounter during a time of loss.

Alternative Container: An unfinished wood box or other non-metal receptacle without ornamentation, often made of fiberboard, pressed wood or composition materials, and generally lower in cost than caskets.

Casket/Coffin: A box or chest for burying remains.

Cemetery Property: A grave, crypt or niche.

Cemetery Services: Opening and closing graves, crypts or niches; setting grave liners and vaults; setting markers; and long-term maintenance of cemetery grounds and facilities.

Columbarium: A structure with niches (small spaces) for placing cremated remains in urns or other approved containers. It may be outdoors or part of a mausoleum.

Cremation: Exposing remains and the container encasing them to extreme heat and flame and processing the resulting bone fragments to a uniform size and consistency.

Crypt: A space in a mausoleum or other building to hold cremated or whole remains.

Disposition: The placement of cremated or whole remains in their final resting place.

Endowment Care Fund: Money collected from cemetery property purchasers and placed in trust for the maintenance and upkeep of the cemetery.

Entombment: Burial in a mausoleum.

Estate: Assets and debts left by an individual at death.

Executor: Person or institution named in a will to carry out its instructions. Female is executrix. Also called a personal representative.

Funeral Ceremony: A service commemorating the deceased, with the body present.

Funeral Services: Services provided by a funeral director and staff, which may include consulting with the family on funeral planning; transportation, shelter, refrigeration and embalming of remains; preparing and filing notices; obtaining authorizations and permits; and coordinating with the cemetery, crematory or other third parties.

Grave: A space in the ground in a cemetery for the burial of remains.

Grave Liner or Outer Container: A concrete cover that fits over a casket in a grave. Some liners cover tops and sides of the casket. Others, referred to as vaults, completely enclose the casket. Grave liners minimize ground settling.

Graveside Service: A service to commemorate the deceased held at the cemetery before burial.

Grief Counseling: A specific form of therapy, or a focus in general counseling with the goal of helping the individual grieve and address personal loss in a healthy manner.

Interment: Burial in the ground, inurnment or entombment.

Intestate: Without a will.

Inurnment: The placing of cremated remains in an urn.

Mausoleum: A building in which remains are buried or entombed.

Memorial Service: A ceremony commemorating the deceased, without the body present.

Memorial Society: Also known as Funeral Planning Society, an organization that provides information about funerals and disposition, but is not part of the state-regulated funeral industry.

Niche: A space in a columbarium, mausoleum or niche wall to hold an urn.

Probate: The legal process of validating a will, paying debts, and distributing assets after death.

Urn: A container to hold cremated remains. It can be placed in a columbarium or mausoleum, or buried in the ground.

Vault: A grave liner that completely encloses a casket.

Will: A written document with instructions for disposing of assets after death. A will can only be enforced through the probate court.



Resources to Help You Cope with Loss & Grief



The hearts and spirits of many employees are burdened by the loss of loved ones. To lighten the burden, Baystate Health has put several supports in place to help you cope.

GRIEF COUNSELING *PROVIDED BY MAGELLAN HEALTH*

Licensed therapists are available to help process grief. Many people who receive grief counseling report reduced mental health symptoms like long-term depression. Grief therapy can put you more in touch with your emotions, thoughts, and feelings which will transfer into many other parts in your life. Open to all employees and household members at no cost. Call WorkLife & EAP Support 24/7/365 at 800-888-6332. An intake clinician will offer to schedule your first appointment with a therapist for you – or you can choose to receive a list of available therapists to coordinate scheduling on your own.

COMPASSIONATE CARING *PROVIDED BY SPIRITUAL SERVICES*

In-the-moment care provides a short period of rest or relief and can support needs around; loss of a patient or challenges with patient care, loss of a co-worker or personal loss and bereavement, prayer and blessing, moral distress, workplace violence, struggle with purpose, staff memorial services, spiritual resources in the community, and more. Chaplains round the BMC nursing units regularly and during this time they are available for in-the-moment support. They are also available by phone 24/7 to provide confidential support all other team members across the organization during the pandemic at 413-794-2899 or page 42899.

GRIEF RECOVERY SUPPORT GROUP *PROVIDED BY GRIEFSHARE*

The pain of losing someone can stay with us for a long time. GriefShare provides seminars and virtual support groups led by people who understand what you are going through and want to help. You'll gain access to valuable GriefShare resources to help you recover from your loss and look forward to rebuilding your life. There are thousands of GriefShare recovery support group meetings throughout the country. [Click here](#) to find a meeting in your local area.

MOMENT OF RENEWAL *PROVIDED BY SPIRITUAL SERVICES*

These 10-minute video recordings were developed to bring you peace, hope and renewal. To view these virtual gathering, search "Moment of Renewal" on [Workplace](#).

MEMORY WALL *ON WORKPLACE*

[A Tribute to Loved Ones Lost](#), is a group on Workplace to pay tribute to the memory of loved ones you may have lost and to express condolences to colleagues who have shared a loss in this group. We invite you to share a memory as part of this group to honor a loved one you have lost.

For more information on grief and loss, visit:

FROM HOME OR MOBILE: [Baystatehealth.org>Employees>BaystateHealthy>Mental & Emotional Well-being](https://www.baystatehealth.org/employees/baystatehealthy/mental-emotional-well-being)

FROM WORK: [The Hub>Baystate Healthy>Mental & Emotional Well-being](#)

