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Upon the Death of Your Loved One

The staff of the University of Michigan - Michigan Medicine wish to extend our condolences to you on the death of your loved one.

We hope this information will be helpful for you and your family throughout the many transitions that lie ahead. Although we know this information is unable to give you answers to every question you may have, please do not hesitate to contact us if you have additional concerns related to the death of your loved one.

Our thoughts are with you. Please call if you would like our assistance.

Important Phone Numbers at U of M

Contact the Hospital Operator at 734-936-4000 24 hours per day to be directed to any of these or other departments within Michigan Medicine.

Nursing Unit: ____________________________  Phone number ___________________________

Health Care Team Members:

Decedent Affairs: 734-232-4919
For questions and resource information about after-death issues, such as questions about autopsy reports follow-up or funeral, cremation information, anatomical donation, or counseling referrals.

Spiritual Care: 734-936-4041
For spiritual care and referrals to local clergy and/or trusted spiritual leaders.

Social Work: 734-764-6893 or 800-888-9825
For emotional support, counseling, and referrals to community resources.

Office of Clinical Safety: 734-936-4330
For questions regarding Michigan Medicine policies and procedures, or concerns and comments about treatment.

Security Services: 734-936-7890
For questions regarding personal belongings.

Business Office: 734-936-6939 or 800-992-9475
For questions regarding medical bills.
What To Do Next

• You may want to contact other family, friends, and spiritual, or community leaders to support and guide you through these early stages of the grief process. They can help you with decision making, immediate plans (such as meal preparation), and helping to get the word out.

• You could ask to speak with a social worker or one of the chaplains from spiritual care before you leave the hospital.

• The only paper you will be asked to sign before you leave the hospital is the autopsy permit in which you consent or decline to have an autopsy performed. YOU MUST BE THE LEGAL NEXT OF KIN, not the Durable Power of Attorney which unfortunately ends at the time of death. Legal next of kin is: spouse, then adult child, then parents, then siblings, then other relatives or guardian.

• You do not need to decide on the funeral home, cremation society or funeral arrangements before you leave the hospital. Once you do make a selection, the funeral director will contact the Pathology Department at UM to make arrangements for the release and transportation of your loved one's body. The body can be held in the morgue for a few days while arrangements are being made. The funeral director is required to ask you to sign an authorization giving permission for that funeral home to pick up the body from the morgue. This is not a hospital form.

• Once you are able, you will need to review legal and financial documents. We suggest you contact your attorney to discuss specific legal issues. Try not to make major, life-changing decisions in the first 6 months or so.

Funeral Planning Information:

It is very difficult to have to think about funeral arrangements for someone you love. Funerals and memorial services are a way to honor the life and times of the person who has died. It is also a way to gain closure for the survivors and begin the process of healing. Funerals are a shared experience for the mourners and the people who come to provide comfort and perhaps to share memories. If you find the process too difficult or overwhelming, enlist the help of friends or other family members who are willing to make these calls on your behalf. Funerals should honor the dead and comfort the living. Some people choose to make this event a celebration of life.

**Burial or Cremation?**

An important first step is to decide whether to have a burial or a cremation. You can make this decision as a family or with the guidance of a spiritual leader or funeral director. (In Michigan, a funeral director must be involved). The body can be held in the morgue for a few days while decisions are being made. Embalming is not required in the State of Michigan unless the body is going across state lines on a common carrier (such as plane, train, bus).

Funeral directors are obligated by law to give you prices over the phone and to produce a price list. It is not unloving to compare prices or to limit services provided by the funeral home if cost is a concern for your family. It is often easier to start with funeral homes in your community that people you know have used and recommended to you. Ultimately, choose the funeral home that respects you, your values, and your budget. Although it may seem difficult, try to remember that you are in control when making the funeral arrangements.

**Cremation:** The least expensive choice is to have a cremation where the body goes directly to the crematory from the morgue and does not go to the funeral home.
A funeral director is required for this arrangement since the body still has to be transported and the death certificate filed. This choice eliminates the cost of visitation, embalming, casket and cemetery plots. But it also eliminates the chance for a viewing, if that is something you or family and friends might need. You do not have to dispose of the ashes immediately. You can take the time to decide where the ashes should ultimately reside. (Ask for information for a funeral home closest to the morgue where the body is being kept to minimize the transportation costs. You can then make an arrangement to pick up the ashes yourself.)

A cremation may also take place after the body has been viewed by family and friends at the funeral home. If cost is a factor, ask the funeral director whether they offer cremation caskets or caskets on loan. The funeral director can talk with you about these options, help with all of the arrangements, and let you know which of these costs and fees you will be paying.

**Burial:** There are many costs associated with burials. Think about the type of casket you desire. Casket options can range from no casket (a shroud), a cardboard coffin, a plain pine box that can be ordered or self-made, to caskets that cost thousands of dollars. Your choice depends on your family values, the wishes of your loved one, and economics. There are also costs involved in opening and closing a gravesite, a concrete vault if required by the cemetery, and the headstone. The funeral director has fees and costs as well, including transporting, embalming if desired, filing and obtaining death certificates, or publishing death notices in the paper.

**Anatomical Donation:** This process requires the involvement of a funeral home, for the purposes of filing the death certificate and transporting the body. If interested in anatomical donation, contact the Anatomical Donations Program, University of Michigan Medical School, (734)764-4359. Anatomical Donations staff members are available outside of normal business hours if necessary. The cause of death may affect whether or not the body is acceptable for donation; therefore, even if your loved one made arrangements for anatomical donation prior to death, the Anatomical Donations Program will make a final decision regarding donation at the time of death. See https://medicine.umich.edu/sites/default/files/downloads/GiftKnowledge_1.pdf

**Out of State Transport:** You may contact either a local funeral home or the funeral home in the destination city to assist with the plans for out of state transport of your loved one’s body. They will coordinate the arrangements of transport between cities. If the body has to go by plane, train, or bus it will need to be embalmed. If it is going in a private vehicle this is not required. If you have an unusual request (such as a family member transporting the body), it is best to check with the funeral home to see if your request can be accommodated. International transport may require the assistance of the country’s embassy. The airfare is an additional cost. The local funeral home can guide you through this process. Another option is to have the body cremated locally and take the remains to the destination city. It is permissible to take the ashes on public transportation.

**Alternative Funeral Options:**

**Home Funerals:** This is not widely available in Michigan but there are some people who may be able to help with this process. Ask the funeral home if they will help with this arrangement. One website is: afterdeathhomecare.com

**Green Burials:** A green or natural burial indicates that there is no embalming. The body is buried in a casket or shroud that easily degrades in the earth. Some cemeteries are setting aside areas for natural burials which might be a natural meadow, no use of pesticides, and boulders as headstones. These cemeteries would not use a concrete vault.

**What if I need help paying for the funeral?**

If you think you will have difficulty paying for the funeral, here are some suggestions:

**Funeral Director:** The funeral home may be able to work out a payment schedule for you. Please ask. Often the funeral director knows about local sources of help. You may find that the funeral homes that cost the least do not take payment plans.
Department of Human Services: DHS offers emergency burial money to go towards the expenses of a funeral or cremation, but does not cover the full amount. To see if you qualify, please contact your local county DHS office (which can be found in the phone book under State Government) BEFORE the burial or cremation takes place. The website for the application is https://www.michigan.gov/mdhhs/0,5885,7-339-71547_5531---,00.html


See http://www.michigan.gov/dhs

Veteran Administration: If the person who died was ever in the military, contact the VA to see if there are benefits to help with the funeral. Ask to speak with a Service Officer either through the VA or through veteran’s groups such as VFW, PVA, DVV, VVA. This person can be helpful in guiding you through the process. See www.cem.va.gov

Insurance Policies: Check to see if there are any insurance policies which might be used to pay for the funeral expenses. Sometimes the funeral home will consider this even if the money is not yet available.

Family, Friends, Community: Contact family and friends, as well as clergy from local religious institutions, civic groups such as Elks, Kiwanis, Rotary Club, co-workers, or even a medical related support group. Every little bit helps.

Additional Questions?


The Funeral Consumers Alliance of Michigan: 313-886-0998 in Detroit & website: www.funeralinformationsociety.org

The Funeral Consumers Alliance: 800-865-8300 & website: www.funerals.org
Helping children cope and understand death is just one of the many challenges that come with the loss of a loved one.

Often the question arises, “Should I take children to the funeral?” There is no right answer to this question. What children understand, and how much information they can handle, depends on their age, developmental level and previous experiences with death, as well as the degree of comfort on the part of the parents/family.

Including children in funerals whether through attendance or other participation helps them to accept the reality of the death and begin the process of letting go.

**Only you and your child can decide what is right for them.** You may want to start with very basic explanations of what the funeral or memorial service will be like. For example, you can start by saying, “A funeral is a chance for family and friends who loved your [brother, grandma, father] to come together and support each other. We may share stories, laugh, and even cry.” Another good guide for explaining this is using who, what, where, when and why. This is also a time to share any spiritual beliefs you have about death and explain the meaning of the rituals or traditions they may see. After you have answered all their questions about the funeral, it is then appropriate to ask them if they would want to attend. It is also important that if the child chooses not to attend the funeral, they must not be pressured or made to feel guilty.

Most children at some point will experience the death of a relative or friend. **Very commonly your first reaction is to shield them from grief.** This is natural. You may feel as though you are protecting them from the pain that you are personally experiencing. Unfortunately, this is not always the healthiest thing for the child. Children who aren’t able to cope openly with grief can develop lasting emotional and developmental problems. Instead of trying to avoid the sadness, we have to help our children to experience it in a healthy way.

If you and your child decide that it is better for them not to attend there are still ways that they can be involved. You can ask them if they would like to make something that could be included in the casket, or maybe a letter to be read at the service. You could also take pictures and be able to walk through the service with them after the fact in the comfort of your own home, so they can see what it looked like and feel as though they were a part of it.

If you think your own grief might prevent you from helping your child at this difficult time, ask a friend or family member whom you trust to be the support person for your child during the service. Choose someone your child is comfortable with and who wouldn’t mind leaving the service with the child if necessary.

Many parents worry about letting their children witness their own grief. It is important for you to know that allowing your child to see your pain shows that crying is a natural reaction to loss. And it can make children more comfortable sharing their own feelings.

**Finally, remember that children appreciate choices as much as adults do.** This is a time of sadness and confusion for them. Giving them the information that they can handle, as well as providing choices for them, allows them to feel as though they are a valued member of the family and that their opinion counts, even during this difficult time.

For more information, you can also check with the child’s pediatrician, school counselor or school social worker.

UM Office of Decedent Affairs can also be consulted at 734-232-4919.
Grief Reactions

“Grieving is as natural as crying when you are hurt, sleeping when you are tired, eating when you are hungry. It is nature’s way of healing a broken heart.”
– Doug Manning

“The five stages of grief are tools to help us frame and identify what we may be feeling. But they are not stops on some linear timeline in grief. Not everyone goes through all of the stages or in a prescribed order.”
- Elisabeth Kubler-Ross

Initial Grief Reactions: Be patient. Grief reactions come and go, and can show up over many months. Most grief reactions begin to soften over time. Every person’s time line is different.

• Anger: This can be a confusing but common reaction to the loss of a loved one. It is a way of feeling the helplessness and frustration that you can no longer have this person in your life.

• Shock & denial: It is hard to believe that the world has really changed because the person you loved is no longer in it. We try to pretend that nothing has happened, that this can’t be real.

• Numbness: This can be a way we block out the overwhelming feelings of pain and loss.

• Confusion: This can show up as absent-mindedness, forgetfulness, trouble putting thoughts in order.

• Sadness: Some people cry a lot, others not so much. Tears are a way of releasing stress hormones that build up in our bodies.

• Guilt: This is the feeling that not enough was done to help. Or that the things that needed to be said were left unspoken.

• Relief: If things had been difficult between you and the deceased, or the deceased had been very ill, this can be a normal expression of the mourning process.

Normal Physical Symptoms of Grief: Rest assured, these symptoms go away over time.

• Stomach upset or headaches are common reactions.

• Sleep Disturbance, either sleeping a lot or not able to fall asleep.

Ways to Cope with a Sense of Overwhelming Loss:

• Express your feelings (talk to a friend, write in a journal, somehow vent your feelings).

• Seek caring people (support group, family and relatives, someone who has the ability to listen.)

• Avoid making major life changes for the first 6 months if possible, such as moving, changing jobs.

• Make sure to look after your own health. Eat well and exercise, even a 20-minute walk a day.

• Be patient; it may take months or years to begin to accept your loss.

(Adapted from Grief Counseling and Grief Therapy: J. William Worden)

If you are experiencing any of these emotional and physical responses, and they become extremely difficult, unbearable or intrusive, or are hindering your ability to function on a daily basis, please talk with your doctor, mental health provider, or spiritual leader. They can assist you in dealing with your grief.

You may also contact Michigan Medicine Depression Center at 734-936-4400.
www.med.umich.edu/depression/ or the Psychiatric Emergency Room of your local hospital.
Financial and Legal Concerns

The event of death results in an automatic transfer of both assets and debts from the deceased to another party, possibly you. The information below will help begin the process of defining financial and legal matters. Please consider consulting an attorney or financial advisor to guide you through these complex matters.

How Do I Obtain Copies of the Death Certificate?

You can obtain copies of the Death Certificate from the County Clerk’s Office in the county in which the decedent died. University of Michigan - Michigan Medicine is located in Washtenaw County. The Washtenaw County Clerk/Register of Deeds Office can be contacted at 734-222-6720 or www.ewashtenaw.org/government. There is a cost.

The funeral director or your local county office can assist with the process, and give you an idea of the number of copies you will need. It is the responsibility of the funeral director to have the death certificate filed.

Social Security 800-772-1213 or www.ssa.gov/pubs/deathbenefits.htm

Contact Social Security Administration to apply for death benefits as soon as possible. This will help make sure that the family receives all benefits to which they may be entitled. Possible benefits include:

• A one-time payment of $255 (as of 2010) can be paid to the surviving spouse if he or she was living with the deceased; or if living apart, was receiving certain Social Security Benefits on the decedent’s record. An eligible child may receive this benefit if there is no surviving spouse. Check with SSA to determine eligibility.

• Certain family members may be eligible to receive monthly benefits, such as:
  1. Surviving spouse age 60 or older
  2. Surviving spouse age 50 or older, if disabled
  3. Surviving spouse at any age who is caring for the decedent’s child under age 16 or disabled (income restrictions)
  4. Surviving child younger than age 18, or age 18 or 19 but still a full-time student at an elementary or secondary school
  5. Surviving child, age 18 or older with a disability that began before age 22

Veterans Administration 800-827-1000 or www.cem.va.gov

• You may be eligible for limited assistance toward burial costs and funeral expenses for a VA cemetery, if the deceased was an honorably discharged veteran.

• If the deceased was receiving monthly payments already, you need to notify VA of the death. The surviving spouse and dependent children of disabled veterans may be entitled to a lump sum of money, monthly payments, and possibly educational and medical assistance.

• If you wish to obtain a flag for use at the funeral, you may apply for the flag by completing VA Form 21-2008, Application for United States Flag for Burial Purposes. You may get a flag at any VA regional office or U.S. Post Office. Generally, the funeral director will help you obtain the flag.
Other Financial and Legal Concerns:*

• Check all life and casualty insurance benefits, including Social Security, credit unions, trade unions, places of employment, and fraternal organizations. Ask about possible income from all these sources.

• Promptly check on all the decedent’s debts and installment payments. Some may carry insurance clauses that cancel future payments. Also, if there will be a delay in meeting any payments, notify the creditors and make arrangements for additional time.

• Notify insurance companies such as life, automobile, home, etc.

• If the decedent was employed by the Civil Service Commission, your benefits can be applied for at any federal agency.

Necessary Papers for Filing for Various Benefits and to Take Care of Financial Matters:

• Death Certificate (usually a certified copy)

• Marriage Certificate (available at the county clerk where the marriage license was issued)

• Birth Certificates for the decedent and all dependent children (available at either the state or county public records office where the person was born)

• Social Security numbers for the decedent’s spouse and dependent children

• Discharge papers (DD-214) if the decedent was a veteran. (National Personnel Records Center, 9700 Page Boulevard, St. Louis, MO 63132-5200, Attn: to Branch of Service in which decedent served)

• Original Will – It may be in the decedent’s personal belongings or with the attorney who originally wrote the will.

• Recent Income Tax Returns (if not readily available you must complete IRS Form 4506, and attach documentation that you are authorized to act on behalf of decedent)

• List of decedent’s property and assets (examples: real estate, stocks, bonds, bank accounts, deeds, and personal property)

Check www.aarp.org (Grief and Loss section) for additional information if necessary.

Autopsy Follow-Up

If an autopsy has been performed, the results will not be available for at least 60 days. If you would like a copy of the autopsy sent to you or your physician, and did not request one at the time of death, please contact Decedent Affairs 734-232-4919 for further information. There is no charge for the report.

To request a Medical Examiner’s autopsy report write to:

Washtenaw County Medical Examiner’s Office
2800 Plymouth Road, Bldg. 35
Ann Arbor, MI 48109-2800

1. Indicate the name of the deceased and the date of death

2. Include your name and the address of where the report should be sent

3. For questions call 734-232-4919

You can also request an autopsy report on-line. Click on the link Request an Autopsy Report: https://www.washtenaw.org/1860/Medical-Examiner

* Decedent refers to the person who died.
Bereavement & Special Days

Unfortunately, no matter how well prepared you try to be, you may find yourself blindsided with grief, particularly during the first year without your loved one. Special days such as holidays, birthdays, and anniversaries may be difficult. Think about altering traditions if they are too painful in the absence of a family member.

Here are some tips to help you cope:

• Be prepared for mood swings leading up to that special day no matter how well you are coping and let others know that the day is approaching.

• Decide what you can handle comfortably and then let your family and friends know. Consider whether you’d like to talk about the death openly; whether you’d prefer someone else take on traditional tasks, such as the family dinner, or whether you will stay home or get away to someplace new.

• Share your concerns, feelings, apprehensions, etc. with a relative or friend as the special day approaches. Tell them that this is a difficult time for you. Accept their help. You will appreciate their love and support at this time.

• Change can make things less painful; give yourself permission to do things differently. For example, let others take over tasks, attend a new place of worship, celebrate in someone else’s home or have dinner at a different time.

• Find comfort in helping others. Donate time or money to a special cause. Donate a gift or money in your loved one’s name.

• Give yourself permission to relax and do something nice for yourself.

• Don’t wear yourself out. If shopping seems to be too much, have a relative or close friend help you. Consider shopping through a catalogue or the internet.

• Cooking and cleaning the house can get out of proportion. If these chores are enjoyable, go ahead, but not to the point that it is tiring. You could buy precooked meals or order carry out.

• Be careful of “shoulds”. Instead, try and do what is most helpful for you and your family. If a special tradition seems difficult to keep; don’t get involved if possible.

• Find a way to honor the person who has died. Consider ways you can memorialize your loved one to acknowledge their absence. For example, display a photo, light a special candle, or make a toast.

• Allow yourself to cry. Special days bring up many emotions happy and sad. Don’t push them aside; rather let yourself feel them. Pamper and be kind to yourself.

• Set limits. Realize that it isn’t going to be easy. Do the things that are very special and/or important to you. Do the best that you can for you and your family members, including children.

• Emotionally, physically, and psychologically special days are draining. You need every bit of strength. Try to take care of yourself and get enough rest.

• Special days often magnify feelings of loss of a loved one. It is important and natural to experience the sadness that comes. Keep the positive memory of the loved one alive.

• Everyone recovers differently from a loss. The person who died will always be important to you but their absence during special days can become less difficult with time. Some people will expect that you will be “over it” within a year. Be patient with yourself and ask others to do the same. Eventually special days can become enjoyable again.
Bereavement Resources:
An Abridged Bibliography on Grief and Loss and Websites

For Adults:

Modern Loss: Candid Conversation About Grief. Beginners Welcome. Gabrielle Birkner and Rebecca Soffer; 2018

Option B: Facing Adversity, Building Resilience, and Finding Joy. Sheryl Sandberg and Adam Grant 2017


Resilient Grieving: Finding Strength and Embracing Life After a Loss That Changes Everything. Lucy Hone, Ph.D. 2017


No Time for Goodbyes. Janice Harris Lord; 2006

I Wasn't Ready to Say Goodbye: Surviving, Coping and Healing After the Sudden Death of a Loved One. Brook Noel and Pamela D. Blair, Ph.D. 2008

How To Go On Living When Someone You Love Dies. Therese A. Rando; 1991

It's OK That You're Not OK: Meeting Grief and Loss in a Culture That Doesn't Understand. Megan Devine; 2017

Other Losses including Health, Career, and Faith. John James; 2017

I'm Grieving as Fast as I Can. Linda Feinberg ; 2013

A Grief Like no Other. Kathleen Ohara; 2006

I Wasn't Ready to Say Goodbye: Surviving, Coping and Healing After the Sudden Death of a Loved One. Brook Noel; 2008

Finding Your Way After a Spouse Dies. Marta Felber; 2000

Grief as a Family Process. Ester Shapiro; 1994

When Men Grieve: why men grieve differently and how you can help. Elizabeth Levang; 1998

The Courage to Grieve. Judy Tatelbaum; 1993

Motherless Daughters. Hope Edelman; 2006

Don’t Take my Grief Away. Doug Manning; 1984

When Bad Things Happen to Good People. Harold Kushner; 2004

Healing Your Grieving Heart. Alan Wolfelt; 2001

Healing a Spouse’s Grieving Heart. Alan Wolfelt; 2003

Surviving the Death of a Sibling: Living Through Grief When an Adult Brother or Sister Dies. TJ Wray; 2003


Living Through Mourning. Harriet Schiff; 1987

On Death and Dying. Elizabeth Kubler Ross; 1969

For Parents and Children:


Lifetimes. Bryan Mellonie and Robert Ingpen; Bantam Books; 1983


After the Darkest Hour the Sun Will Shine Again. Mehren; Simon and Schuester; 1997


Sad Isn't Bad: A Good-Grief Guidebook for Kids Dealing with Loss. Michaelene Mundy; 1998

When Someone Very Special Dies: Children Can Learn to Cope with Grief. Marge Heegaard; 1988


Teenagers Face to Face with Bereavement. Karen Gravelle and Charles Haskins; 2000


Beyond Endurance / When a Child Dies. Ronald Knapp; 1986
Bereaved Children and Teens. Earl Grollman; 1995
Companioning the Grieving Child. Alan Wolfelt 2012
Healing a Child’s Grieving Heart. Alan Wolfelt 2001
Helping Children Cope with Separation and Loss. Claudia Jewett; 1994

At Michigan Medicine:
Patient/Family Education, Grief and Loss: www.cancer.med.umich.edu/support/grief_loss.shtml
UM Geriatric Clinic: www.med.umich.edu/geriatrics/communityprograms/counseling.htm
Mott Children’s Hospital Grief Assistance: https://www.mottchildren.org/mott-support-services/grief-assistance

Podcasts
What’s Your Grief Podcast https://whatsyourgrief.com/grief-podcast/ – occasional podcast by hosts Litsa Williams and Eleanor Haley, covering everything from the holidays to dating after bereavement.
Grief Out Loud https://www.dougy.org/grief-resources/grief-out-loud-podcast/. This podcast comes from The Dougy Center, one of the best centers serving bereaved children and adults in the US.
Terrible Thanks for Asking. https://www.ttfa.org/. Nora McInerny asks real people to share their complicated and honest feelings about how they really are. It’s sometimes sad, sometimes funny, and often both.

Other Organizations:
Community Bereavement Services and Grief Support Groups may be listed in your local newspaper, or found by contacting your local funeral home, hospice organization, or a local place of worship.

www.arborhospice.org
For grief support groups ongoing
https://grievewell.com
Grieve Well for peer support
www.elesplace.org
Ele’s place for families and children.
www.caringinfo.org
Caring Connections, a program of the National Hospice and Palliative Care Organization (NHPCO). The program can provide you with information regarding support groups in your area.
www.hospicefoundation.org
Phone: 800-854-3402
www.centering.org
Centering Corporation is a non-profit organization dedicated to providing education and resources for the bereaved. Phone: 866-218-0101
www.griefnet.org
Grief Net is an online support group to assist people with loss and grief issues. The website offers many links to resources as well.
http://www.suddendeath.org/
website to help ease the suffering of people bereaved by any kind of sudden death.
www.compassionatefriends.org
Helps families “toward the positive resolution of grief following the death of a child of any age and to provide information to help others be supportive.” Phone: 877-969-0010
https://www.dougy.org/
The Dougy Center for Grieving Children is located in Portland, Oregon. Extensive resources on their website. Phone: 866-775-5683
www.aarp.org/relationships/grief-loss
AARP offers general bereavement resources and useful tips.
www.counselingstlouis.net
For help with sibling loss