What to Do When a Loved One Dies

Practical information and assistance to get you through difficult days and difficult decisions

Captain James A. Lovell
Federal Health Care Center (FHCC)

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3001 Green Bay Road
North Chicago, IL 60064
The staff at the Captain James A Lovell Federal Health Care Center wish to extend our deepest sympathy for your loss. The death of someone you love and care about can be a challenging, confusing, lonely and painful experience.

After the death of a loved one, it may be difficult to make decisions. Unfortunately, there are a tremendous number of decisions which must be made.

This booklet contains information that may guide you in the often overwhelming job of dealing with the practical aspects that follow every death. We urge you to ask for and accept help as you try to cope with your loss.

We hope this information will ease your burden over the next few days and weeks.

**Grief has no formula or time limit.**
Each person has his/her own way of grieving.
TAKING CARE OF YOURSELF
AND OTHERS

Some common grief responses include yearning, denial, anger, guilt, frustration, overwhelming sadness, numbness and/or depression. It can be especially difficult if there are unresolved issues or conflicts. You may be on a roller coaster of emotions in the months ahead. You may experience periods of feeling despair, poor concentration, forgetfulness, restlessness, anxiety or irritability. You may also feel quite normal or even relieved.

Grieving is never completely over, because our love never dies. Your daily routines may change. Death and grief disrupts our lives. Generally, people learn to live with loss and resume their daily pattern of life.

Children need to grieve as well. Depending on age and circumstance, the child or children could be included in the memorial services.

Do not expect too much of yourself. Take time for yourself and for things that you find relaxing or soothing. Accept the comfort and support of others. For some, comfort may be found by writing a letter to your lost loved one or by visiting a favorite place.

Bereavement support can be found with family, friends, clergy and local support groups. The FHCC offers bereavement counseling and/or referral to a support group in your community. For information contact our Palliative Care Team at: 224-226-6369.
CHECKLIST AFTER A DEATH

1. Obtain belongings and valuables from hospital.

2. Attend to care needs of children & disabled spouses (are caregivers needed?)

3. Contact personal clergy: __________________________

4. Choose a mortuary or crematory:
   Name: __________________________________________
   Address: _________________________________________
   Contact Person: _________________________________
   Phone: _________________________________________

5. A family member or friend may be of great assistance with all the details, but The Next of Kin or Durable Power of Attorney must sign certain paperwork, such as the “Release of Remains” for the hospital and the mortuary.

6. Funeral arrangements: Burial _____  Cremation_____

   Prices are variable, dependant on services desired.
   Cemetery name: _________________________________
   Address: _______________________________________
   Contact Person: ______________ Phone: __________
   Date/Time of Wake: ______________________________
   Date/Time of Funeral or Memorial Service:
   ______________________________________________
   Date/Time of Burial: _____________________________
   Military Honors (free for all veterans) ____________
7. Locate life insurance policies to find out about death benefits that could help you pay for funeral services.

8. Locate Will and Trust documents.

9. Contact Attorney (if appropriate):
   Name: ____________________ Phone: ______________

10. Make decisions about obituaries and public notices.
    Some newspapers offer free obituaries.

    Papers: __________________________________________
    __________________________________________

11. Certified Death Certificates may be needed for:
    ____ Social Security
    ____ VA claims
    ____ Insurance claims
    ____ Bank accounts
    ____ DMV
    ____ Loans
    ____ Unions

    The county charges a fee for a Certified Death Certificate and certificates must be ordered through the mortuary.

12. Assemble Other Important Papers:
    ____ Discharge/Separation papers (DD-214)
    ____ Certified copy of the death certificate
    ____ Birth certificate, Social Security card
    ____ Copy of marriage certificate
    ____ Birth certificates of minor children
    ____ Receipted itemized funeral bill
QUESTIONS TO ASK THE MORTUARY

- Clarify the cost of basic services and what is included.
- What are additional costs (casket, plot, urn, cremation, scattering of ashes, transportation, viewing booklets, flowers, music, programs, etc).
- Burials: what type of clothing to bring for the deceased.
- Photograph of person for closed casket or cremation.
- Is jewelry to be worn or buried with them?
- If burial at a Veterans Cemetery is desired; is application completed at the mortuary? A copy of the Veterans discharge paper is required. Veteran Service Officers can assist if needed papers are missing (217-782-6641).
- Confirm if mortuary is coordinating the military honors.

NOTES

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The family will be asked by the medical staff if an autopsy is desired.

**AUTOPSY INFORMATION**  
*Aiding the living by understanding death*

You may have questions about the cause of death or illness of your loved one. One way to understand what has happened is by performing an autopsy. An autopsy can bring closure during this difficult time. It may provide information about previously unidentified infections or illnesses. An autopsy may determine if there are inherited or genetic problems, thus assisting other family members with early diagnosis and timely treatment.

Autopsies increase medical knowledge which can help others. Autopsies can reveal the causes and course of illnesses and diseases. An autopsy may reveal the effects of treatments. Evidence of environmental exposures can often be found. What is learned through an autopsy on one patient may help save the lives of others with similar conditions.

Some people may worry that an autopsy may conflict with religious or cultural beliefs. Families are encouraged to discuss this with a religious or spiritual advisor.

At the FHCC, there is no charge for an autopsy. An autopsy should not delay the funeral or affect the viewing.
VA BURIAL and SURVIVOR BENEFITS

1. The VA does not cover the mortuary cost, the cost of cremation or the cost of transporting the remains to the cemetery. The VA will pay for burial in a Veterans cemetery for a Veteran and their spouse if the Veteran received an honorable discharge from military service. Burial includes the gravesite, grave-liner, opening and closing the grave, a headstone or marker and perpetual care. The VA’s National Cemetery Administration Scheduling Office can be reached at 1-800-535-1117.

2. A burial allowance and/or interment allowance may be available to assist with the mortuary and burial expenses if one of the following are met:

   - The Veteran died because of a service-connected disability (VA will pay up to $2000).

   - Veteran was receiving or entitled to a VA pension or compensation at the time of death (VA will pay up to $700).

   - The Veteran died while hospitalized in a VA hospital, while a resident in a VA nursing home, while a resident in a State Veterans Home, or while receiving care in a community nursing home under a VA contract (VA will pay $700) and certain transportation costs may be reimbursed.

   - There may be other factors that will make a Veteran eligible for the burial allowance. Please call the nearest State Veterans Service Office.
3. A veteran died because of a non-service connected death and was not hospitalized in a VA hospital may be eligible for up to $300 towards burial and $700 towards burial in a non-national cemetery.

4. American flags are issued by the Decedent Affairs Officer or Post Office to the funeral director for a Veterans burial. (Form 21-2008 is required)

5. All Veterans graves are entitled to be marked by a government provided grave marker.

6. A spouse or dependent of a deceased Veteran may be eligible to receive a pension. To discuss the eligibility criteria, please a Veterans Service officer (information on page 11).

7. A spouse or dependent of a deceased service connected Veteran may be eligible for a monthly Dependency and Indemnity Compensation check. To discuss the eligibility criteria, please call your nearest State Veterans Service Office.
CONTACT INFORMATION

Hospital address:
  Captain James A Lovell
  Federal Health Care Center
  3001 North Green Bay Road
  North Chicago, IL 60064

VA Regional Office (for benefits information):
  800-827-1000

Palliative Care Coordinator: 224-226-6369

Chaplain Service: 224-610-3715

Social Work:
  Primary Care Main Campus: 224-610-5402
  Primary Care in Mental Health: 224-610-6665
  Evanston CBOC: 224-610-6310
  Kenosha CBOC: 224-610-6215
  McHenry CBOC: 224-610-6113

After hours Administrative Officer On Duty:
  224-610-3747

Decedent Affairs Officer: 224-610-5512

Caregiver Support Coordinator: 224-610-3472
Veterans Service Organization Representatives

These VSOs located at Lovell FHCC can assist you with applying for decedent benefits:

AMVETS
   Building 133CA, Room 1D113, 224-610-4138
Disabled American Veterans (DAV)
   Building 133CA, Room 1D116, 224-610-4142
   Building 135, Room 145, 224-610-2961
   Building 135, Room 154(Active Duty only), 224-610-1460
Illinois Department of Veterans Affairs
   Building 135, Room 156 & 157, 847-689-4798, 847-689-4153
Lake County Veterans Assistance Commission
   Building 133CA, Room 1D112, 847-377-3344
Military Order of the Purple Heart
   Building 135, Room 173, 224-610-3147
Veterans of Foreign War
   Building 133CA, Room 1D116, 312-980-4284

Wisconsin Service Officers (not located at FHCC): 608-266-1315
Indiana Service Officers (not located at FHCC): 317-232-3910

Military Discharge Papers (copies if lost)

- Online: (quickest option for response)
  www.archives.gov/veterans/military–service–records/
- Phone: 314-801-0800
- Written Request:
  National Personnel Records Center
  9700 Page Blvd.
  St. Louis, MO 63132-5200
  Attn: appropriate branch of service
“With malice toward none, with charity for all, with firmness in the right as God gives us to see the right, let us strive on to finish the work we are in, to bind up the nation’s wounds, to care for him who shall have borne the battle and for his widow and his orphan, to do all which may achieve and cherish a just and lasting peace among ourselves and with all nations”

Abraham Lincoln