



## Approaching End of Life: Things to Consider

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Here are some common topics our families ask about along with some suggestions for you as you navigate the coming days.

### **Advance Planning**

*What to have in place:*

- Financial Power of Attorney and Health Care Agent documents.
- A Health Care Directive and POLST to help honor your loved one's health care wishes.
- Identify a funeral home or bequest program. If you choose a bequest program, make sure you have selected a funeral home as a back-up.
- If funds are limited, explore county burial assistance (availability varies by county).
- Work with your loved one to create a list of accounts, memberships and subscriptions. If needed, a second name may be helpful on accounts.
- Create a list of usernames, passwords, combinations, or codes for accounts and devices.

**If you need help with any of these items contact your Hospice SW, Chaplain or Campus Administration.**

### **Funeral/Memorial Service**

*Planning suggestions:*

- Start with the wishes of your loved one, if they have preferences.
- What kind of service would feel right—traditional or non-traditional? Large or small?
- Connect with the presider—pastor, hospice chaplain, funeral director. They can help you plan.
- Select songs, scripture, or readings that are meaningful to you or your loved one.
- Where will the burial be, and who would you want to be there?
- Gather photos of your loved one for the memorial and obituary.
- Preserve your loved one's legacy in their own voice, through a video or written stories.

## Writing the Obituary

*Things to consider:*

- The funeral home can provide a template and assistance.
- Consider which newspaper is best—local or hometown?
- If money is an issue, keep it brief and share a longer story through the funeral home website/social media.
- Include details about the service as well as wishes for memorial gifts.

## Memorial Gifts

*Where to send gifts:*

- What was important to your loved one? Their church, favorite charity, living community, mission organization?
- A research organization associated with your loved one's illness, e.g. Alzheimer's or Parkinson's disease.
- If your funds are limited, ask for memorials to go to the family to cover funeral/memorial expenses.
- Families often direct memorial gifts to Optage Hospice or Presbyterian Homes to show appreciation for staff or the care provided. To donate online visit [PresHomes.org](https://PresHomes.org) and click on "Make a Gift." If you have questions, contact us at 651-631-6100 or [foundation@preshomes.org](mailto:foundation@preshomes.org).

## At the Time of Death

*Steps to take:*

- Review "*What to do When Your Loved One Dies.*"
- Remember, you do not need to rush this time with your loved one. Please take as much time as you need.
- Gather family for the Bedside Memorial and Procession of Honor (if these are chosen).
- Remove jewelry or other items you would like to keep.
- Before you leave, connect with site staff to arrange collection of your loved one's belongings.

## Death Certificates

*Keep in mind:*

- These are key to settling finances.
- Your funeral home can assist with obtaining certificates and providing guidance on the number you may need.
- Banks, insurance companies, government agencies and others will likely request these from you.
- Some will accept a copy and return the original to you, while others will keep an original (Be judicious so you do not run out, as it is easier to obtain these upfront).

## Financial and Legal Documents

*What you'll need:*

- Locate the will or trust documents. Who is the personal representative? Check your loved one's county of residence for information about closing personal estates. Contact an attorney for help.
- Gather Social Security cards, Medicare or Medical insurance numbers, bank/brokerage accounts, life insurance, property deeds and auto titles.
- Gather any military records, VA benefits paperwork, military ID.

For more information, please call **651-746-8200** or visit us online at **[Optage.org](https://Optage.org)**.



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