

Death of a Spouse

October 29, 2017

Formalities at Hospital

1. At the hospital, nursing facility or hospice the death officially is pronounced by either a physician or a nurse.
2. If the death occurs at home, 911 can be called. The EMTs may make the death pronouncement or they may take the body to ER so the physician can do it.
3. They will start the paper work stating the cause of death, date and other details which are given to Funeral director who then lodges it with birth, death and marriage bureau. The official death certificates can be collected from the funeral home after the services. It is recommended to get around 10-15 death certificates. They are needed for processing life insurance etc.
4. The hospital will also ask if the family wants an autopsy.
5. The body is then transported to funeral home of the family's choice. The family or hospital can call the funeral home to make the arrangement. All funeral homes do not offer cremation service.
6. Funeral homes/ cremation services cost around \$8000. Private priests(Hindu) may charge around \$3500. Burial plots cost around \$1000.
7. Indian consulate's website has information if one would like to take the body to India. Cost is approximately \$10,000 which includes the preparation of the body by the funeral home and airline charges.

How to prepare

1. Be prepared for the above expenses and keep the cash where you can get it when needed.
2. Keep phone numbers of funeral homes/crematoriums and priests.
3. Watch the bank account with so much money being given out after a spouse passes away. Social Security deposits will stop. If a deposit had been made after a person dies, the payment made electronically will be retracted.
4. While both husband and wife are alive, make a budget plan, with clear information on the income source, when it gets deposited into the bank account and what time of the month the bills are paid.

5. Know what bills need to be paid (utilities, credit cards etc.) and understand how they are paid. EX: Auto payments, mailing the checks etc.
6. Remember passwords for any online transactions.

Keep these handy

1. Each other's Social Security numbers.
2. Copy of wills, trust and power of attorney
3. Life insurance information
4. Birth certificates
5. Marriage certificates
6. Pension plan info if you have any
7. Retirement plan and investments info
8. Car and home titles
9. Employee id numbers and phone number
10. Each other's bank account numbers if separate and safe deposit box keys

There may be many other things depending on family assets etc.

After death of a spouse people go through many emotions: anger, guilt, denial, sadness etc. Not everyone feels the same way or all the above emotions. Some get back to normal routine in a few weeks where as others may take longer. Know the difference between sadness and depression and seek grief counseling if needed. Take care of your health. Talk to family and friends as they help you through the entire process. They will become very important part of your life if they are not already. Visit temples, read scriptures and listen to religious discourses. For many this is comforting. Develop a hobby you have always wanted to get into. Volunteer.

You need to possess skills to live life by yourself. While couple share responsibilities like cooking, cleaning and managing finances, it is a good idea for men to learn basic cooking skills, how to use household appliances and for women how to manage money.

Some helpful websites and there are many others.

nia.nih.gov
diesmart.com
verywell.com