

Because We Care ...

Virtua Emergency
Medical Services



Dear Friend,

This letter comes to you on a very difficult day in your life. It also comes with our personal expression of sympathy for your loss.

Although we do not know all the circumstances of your loss, we understand because grief has also touched our lives. This letter is written with a sense of sharing in the emotional pain that the death of a loved one brings.

The information included in this booklet is provided to aid you with the difficult tasks ahead. You will find important phone numbers and helpful tips in the literature enclosed.

If there is some way that the Virtua Emergency Medical Services Department may be of further assistance, please do not hesitate to contact us at 856-207-0698.

With deepest sympathy,

Virtua Emergency Medical Services

“What Do I Do Now?”

Basic information for survivors:

1. Some things you may need to do in the next few hours:

▶ Notify family and friends

▶ Contact a Funeral Home

▶ _____

▶ _____

2. Location of belongings:

3. Location of your loved one

(If released directly to a funeral director)

4. Medical Examiner's Office. (If applicable, see next page)

Burlington County: 609-702-7030

Camden County: 856-481-1361

Gloucester County: 856-384-6914

Medical Examiner's Office Information

The following information is provided to assist you in making necessary arrangements for your loved one. The exact order of events may vary in certain cases.

- 1.** The deceased has been taken to the Medical Examiner's office for examination to determine the cause of death of your loved one.
- 2.** Call the funeral home of your choice to inform them of the death and your desire to use their services. The funeral director will contact the Medical Examiner's office.
- 3.** If you have a question, you may phone the Medical Examiner's office (see previous page). Do not go to the Medical Examiner's office.
- 4.** The Medical Examiner will normally take 24 to 48 hours before releasing the body of your loved one.
- 5.** The Medical Examiner will call your funeral home to transport your loved one when the examination has been completed.
- 6.** The funeral director will make an appointment with you to come into their office to make funeral arrangements.

Sample Letters

Dear _____,

This letter is to inform you that my (husband, wife, etc.) died on (month, day, year).

I would appreciate information on fringe benefits, such as group life insurance coverage, pension funds, accrued vacation or sick pay, disability pay, terminal pay allowance, gratuity payments, unpaid commissions, credit union balance, service recognition awards, etc.

Please send a list of documents you require and any necessary forms to be completed.

Sincerely,



To an Employer

Dear _____,

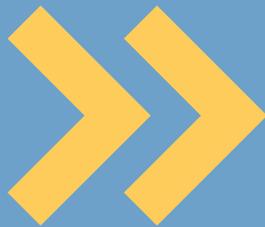
This letter is to inform you that my (husband, wife, etc.) died on (month, day, year).

I wish to inquire whether (his/her) loan was covered by a credit life insurance plan offered by your organization.

Please send a list of documents and/or information necessary to file a claim. I appreciate a response at your earliest convenience.

Sincerely,

To the Creditors



Grief Reactions

Experiencing the pain of grief may include physical, emotional, and behavior reactions. It is helpful to acknowledge and work through the grief responses. Some common grief reactions are listed below.

Emotional Reactions

- Numbness and shock
- Disbelief and denial
- Sadness
- Guilt
- Yearning
- Despair
- Hopelessness
- Helplessness
- Feeling of being lost
- Anger

Physical Reactions

- Deep sighing
- Weakness and fatigue
- Rapid heartbeat
- Increased blood pressure
- Decrease in activity
- Muscular tension
- Decreased resistance to illness
- Weight and appetite change
- Neglect of self
- Increased sensory awareness Bitterness

Behavioral Reactions

- Blaming others
- Apathetic regarding activities
- Preoccupied
- Crying
- Seeking solitude
- Seeking forgiveness
- Detached from surroundings
- Disoriented to time and places
- Withdrawn from friends and activities
- Unable to concentrate

Being able to identify some common reactions allows you to know that what is happening to you is considered normal for people in grief. A spiritual advisor may be able to assist you with information regarding grief counseling or local support groups. You may also contact a hospital Chaplain by calling 609-914-6365.

A Word of Caution

Secure Your Home

It is common for friends and neighbors to ask what they can do for you in a time of need. Perhaps asking someone to “house sit” or keep an eye on your property during the hours of the funeral ceremonies would be a good suggestion.

Beware of Fraud

Every year, survivors become vulnerable to those who prey on the suffering of others. The most vulnerable are individuals who are not accustomed to handling their own financial affairs.

There are people who will search the obituary pages of newspapers and social media to find unsuspecting targets. Some of the fraud schemes involve someone promising to deliver a product or service. Others offer to inspect your home and then invent a problem that needs immediate and costly repair.

A good rule of thumb is to never do business with anyone before checking his or her reputation with the local Better Business Bureau.

How Do I Choose A Funeral Home?

Reputation

Many families prefer to use a funeral home they are familiar with. Perhaps you have visited a funeral home and felt comfortable with the surroundings or staff.

Location

Is it important that the funeral home is close to your home or other family members?

Price

Federal law requires that all price information concerning funeral goods and services be available by phone. You may also obtain price information in written form upon request.

Making Funeral Arrangements

The following items will assist you in making funeral arrangements. If some items are not available, your funeral director may be able to help you in obtaining them.

Social Security Number

Benefits that are available will be explained by your funeral director. You will need the social security number of the deceased to assist you in making a claim.

Veterans Benefits

In order to apply for these benefits you will need veterans administration identification, such as discharge papers, military service number, or an identification card.

Vital Records

An important part of the arrangement process is the recording of vital personal data that will form the official record of death. Listed below are some details about your loved one that are commonly helpful:

- ▶ Place of birth
- ▶ Date of birth
- ▶ Mother's given and maiden name and place of birth
- ▶ Father's name and place of birth

Insurance Policies

If the deceased person made pre-arrangements, purchased one or more burial policies, and/or had life insurance policies, you should take them to the meeting with your funeral director.

Newspaper Notices

Your funeral director should notify local papers as well as papers in other cities. It may be helpful to list the survivors on a piece of paper. The newspapers are interested in the activities of individuals. A list of clubs, organizations, church membership, etc. will also be helpful.

Clothing

Families often ask about clothing. It is the policy of most funeral homes to completely dress all bodies, including undergarments. The type of clothing is usually optional and reflective of the individual's taste.

Photograph

A photograph of your loved one can be of help to your funeral director. The same photo may be used for the obituary. Be aware that many newspapers charge to print photos.

Some Important Details

- ▶ Contact the bank – Especially if there are joint accounts.
- ▶ Obtain death certificates – These are available from the funeral home. They are often necessary for insurance and many other legal purposes. A minimum of six certified copies is often suggested.
- ▶ Check current bills – Utilities, phone, loans, credit cards, etc.
- ▶ Locate titles of ownership – Auto, property, etc.
- ▶ You may want to contact an attorney – Settling an estate can be a complex affair, especially if there is no will.
- ▶ Check employee benefits – Notify employer of the death to secure any available death benefits.
- ▶ Civil Service – Government employees may be eligible for benefits.
- ▶ Contact Social Security – Secure death benefits.
- ▶ Check memberships – Some groups offer group life insurance.
- ▶ Gather insurance policies – Remember to check credit cards and loans for credit life policies.
- ▶ Automobile insurance – If the death is the result of an automobile crash, it may be possible to file a claim for incurred medical fees, vehicle damage, or other benefits.
- ▶ Veterans benefits – Veterans Administration Regional Office

Lifestyle Tips for People in Grief

Discipline yourself to eat regularly, even if you feel as if you cannot eat as much as usual.

- ▶ Eat a balanced diet.
- ▶ Avoid sweets and fatty foods.
- ▶ Drink 8-10 glasses of water per day.
- ▶ Schedule 20 to 30 minutes of vigorous exercise daily.
CONSULT YOUR HEALTH CARE PROVIDER ABOUT APPROPRIATE EXERCISE FOR YOUR AGE AND CONDITION.
- ▶ Concentrate on deep breathing in the open air.
- ▶ Concentrate on keeping good posture.
- ▶ Try to catch a nap during the day.
- ▶ Avoid alcoholic beverages altogether.
Alcohol is a depressant.
- ▶ Avoid caffeine - hot or cold.
This stimulates then lets you down.
- ▶ Avoid solitary TV watching.
- ▶ Keep regular hours.
- ▶ Keep a balance between work, relationships, and aloneness.

**This booklet is prepared by
and courtesy of the Virtua
Emergency Medical Services
Department. We extend our
heartfelt sympathy.**



Virtua Emergency Medical Services

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