

# After a Loved One Has Died

Information for family and friends



**Circle of Care**  
Sinai Health

## Introduction

Coping with the death of a loved one can be a difficult task. It is often painful, exhausting, confusing and difficult to handle. Many people are shocked, numbed, lonely, sad and unable to function. During the next few hours and days, you will be asked to make many decisions—some need to be made and others, you may choose to do or not.

This booklet has been prepared to assist you during this period. We hope it will help you cope with the immediate tasks after a death including plans for a funeral or service, burial or cremation, as well as legal and financial matters.

We extend to you our sincere sympathy.

## Contents

Inform People and Places	2
Arrange the Funeral	5
Ask About Support for Costs	6
Help for Costs	7
Understanding Grief	8
Things You Can Do to Care for Yourself	9
Support Services	10
Other Support Services	11

## Inform People and Places

Here is a list of people and places that need to know about the death. This list does not include every person or place, but can help as a guide. If you find it helpful, check each box as you make contact:

- The funeral home will provide you with several **Funeral Director's Certificates** also known as a **Proof of Death Certificate** that you can use with the banks, government agencies, etc.

### Immediate Tasks:

- Call a **funeral home** to notify them of your loved one's death. Before making any arrangements see *Arrange the Funeral* on page 4.
- Tell **family, friends and co-workers**. If you would like help with how to tell people, you can speak with a Hospice Case Manager, Social Worker or your Spiritual Care Provider.
- Contact the **Executor of the Will** right away. The Will may have details in it that you need for planning the funeral.
- Speak with your **spiritual/religious/faith leader** or community (if needed for the funeral).

### Within the Following Weeks:

- Tell the employer (Human Resources) within two weeks for:
  - Benefits
  - Life insurance
  - Items that belong to the person that might be at the work site

- The Workplace Safety & Insurance Board

A burial allowance is available for individuals who died accidentally while on the job. Inquiries and applications should be directed to:

Workplace Safety & Insurance Board  
200 Front Street West, Toronto, Ontario M5V 3J1  
416-344-1000

- Call any group the person belonged to like the **Department of Veteran's Affairs** or a **union**. Ask if the person who died paid into survivors' death benefits or life insurance through the group.
- If the person who died had a **lawyer** involved in the estate, call the lawyer.
- Contact the **life insurance agent** or **company** of the person who died. You will need the Proof of Death certificate (also called Funeral Director's Certificate) and a copy of the Will to start the claim. The funeral home will give you the Proof of Death certificate.
- Talk with the **creditors** of the person who died to let them know there will be a delay in payment due to settling of the estate.
- Check with your **insurance company** and/or bank about home owner's insurance and/or mortgage protection insurance.
- Inform Ontario Health Insurance Plan (OHIP):
  - In Toronto: 416-327-4327
  - Outside of Toronto: 1-800-268-1154

❑ If the person who died paid into the **Canada Pension Plan**, call the local Canada Pension Plan Office through Health and Welfare Canada Income Security Program. Apply for the Canada Pension Plan Death Benefit as soon as possible after the death because there is a time limit. The spouse and dependent children of the deceased may also be eligible for the Survivors' Benefits under the plan:

- Toll Free Phone # OPP/OAS: 1-800-277-9914
- TTY (hearing impaired): 1-800-926-9105
- [www.canada.ca/services](http://www.canada.ca/services)

❑ In the case of car license or ownership, inform the **Department of Transport - Motor Vehicles Office** about the death and about the change of ownership and let the car insurance company know of the death.

❑ **Income tax** must be filed for the year in which the death occurred.

### **For the Spouse or Partner of the Deceased**

- If you or your spouse were receiving old age security, call Service Canada at 1-800-277-9914 or on-line at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca) to talk about the option of new increased benefits
- If you are between the ages of 60 and 64 and your spouse did not receive old age security, you may be able to apply for the old age pension benefit. Contact Service Canada at 1-800-277-9914 or on-line at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

## **Arrange the Funeral**

Choose a funeral home. A list of funeral homes can be found in the Yellow Pages ([www.yellowpages.ca](http://www.yellowpages.ca)) or through Ontario Funeral Service Association ([www.ofsa.org](http://www.ofsa.org)).

Many funeral homes have staff you can talk to 24 hours a day. Staff at funeral homes are trained to help people of all faiths. Staff can also help people who do not have a specific faith. Funeral customs vary from family to family. Plan what feels right to you and your family, and follow through to any wishes the person who died may have had.

### **To arrange a funeral, you will need to make some decisions.**

Here are some things to think about and discuss with those closest to the person who died:

- What customs, rituals and practices were important to the person who has died and to your family?
- If you are going to involve your spiritual/faith leader call them before you make arrangements
- If there will be a funeral service, will it be held in your place of worship or in the funeral home?
- Is the funeral to be led by a spiritual/faith leader? (If you and the person who has died don't have your own spiritual/faith leader, staff at the funeral home can help arrange this)
- For the funeral think about who you could ask to be pall bearers, (those who carry the casket), who you may want to say a special prayer and/or read an eulogy
- Will the person who died be buried or cremated?
- Where will the burial be? (Staff at the funeral home can advise you about cemetery plots or burial outside Ontario)

- If the person who died is to be cremated, what are your plans for the ashes?
- Do you want to have a visitation? (Open time for friends and family to come by the funeral home.) If so, for how long?
- Do you want a closed or open casket? What kind of casket?
- When you make your choices at the funeral home, it is important to ask about the cost.

## Ask About Support for Costs

Read this section if you think the person who died may qualify to get support for the cost of the funeral. Your Social Worker can assist you in this task. **When you call a funeral home, tell them that you intend to get help from Social Services.** Do not sign a contract or make payment to the funeral home until Social Services contacts the funeral home.

Municipal Social Services may help with funds for a simple funeral service for those who meet the terms. For more information about who qualifies, call:

### Metropolitan Toronto Community Services Department

Monday to Friday, 8:30–4:30 p.m.

Funeral Services Division: 416-392-1666

Outside Toronto, call the **Community Services Department, Social Services Division**, in the blue pages of the telephone book or on-line at [www.mcsc.gov.on.ca/en/mcsc/index.aspx](http://www.mcsc.gov.on.ca/en/mcsc/index.aspx)

## Help for Costs

If the person who has died was already receiving social support, a phone call to Social Services with the person's Social Insurance Number is all that you need. If the person was not already receiving social support you will have to make a visit to the Social Services office, and you may be asked for the person's:

- Social Insurance Number (necessary to have)
- Updated bank information (even if the account(s) are empty), and/or proof of income (i.e. pay cheque stubs)
- Proof of citizenship (if born outside Canada)
- Insurance policies
- Employment history
- Verification of date of birth
- Proof of Death Certificate (this can be obtained from the funeral home)
- Name, address, and telephone number of chosen funeral home
- If the person who died was living with a spouse, bring information and documents indicating the spouse's ID
- If you are the person applying for help with costs on behalf of the person who died, bring your own ID. You do not have to be a family member to apply.

## Understanding Grief

Grief is a normal response to loss. It is through the process of grieving that you will someday adjust to life without your loved one. Sometimes people don't feel the full impact of the loss right away. This often comes later, when all the planning around the funeral is over and the initial shock has worn off. While the acute phase of grief may last weeks or months, getting used to not having your loved one around may take much longer.

Listed below are common feelings you may have. You may have some or all of these feelings. These feelings do not occur in any order and may come back at any time throughout the grieving process:

- Denial and shock
- Anger
- Sadness
- Feeling alone
- Relief
- Panic
- Guilt/regret
- Healing and re-adjustment
- Fatigue
- Reduced memory or mental clarity

## Things You Can Do to Care for Yourself

All of the practices that make sense for maintaining good health are important to remember now. There is a strong relationship between high levels of stress and your body's ability to resist illness. Do what you can to take the best care of yourself physically, emotionally and spiritually.

- Talk about your feelings, and about the person who has died with people who will listen. (Share your feelings with someone you can trust and feel comfortable talking to.)
- Ask for support within your community, (for example from a religious/spiritual leader, physician or counsellor).
- Renew your body and spirit by getting fresh air and exercise.
- Express your feelings through writing, art or music.
- Attend a Circle of Care bereavement support group meeting.
- Attend a community Memorial Service.
- Consult with professionals if grief remains intense.
- Avoid making hasty decisions.
- Attend to the items that belonged to your loved one in your own way, in your own time.
- Your own memories of the person who died are important. Remembering the past, good and bad, may help.
- Allow yourself to take the time that you need to grieve.

## Support Services

Coping with a loved one's death is not easy. It is often painful and can make you tired and/or confused.

This booklet was put together to help you through this time of change. Call any of the services listed below if you need more information or help.

### Circle of Care Hospice Services:

Hospice and Bereavement Case Manager

416-635-2860 x271

## Community Support Services

### Circle of Care

#### Support Groups

Bereavement Support Groups provide a safe and compassionate environment to share feelings of loss and learn new strategies for coping. Our groups run for eight consecutive weeks.

#### Caring Cafe

If you've experienced a bereavement in the past year, join us for coffee and conversation on the first Tuesday of each month.

To register for either group contact 416-635-2860 x271.

### Bereaved Families of Ontario

Bereaved Families of Ontario have self-help groups and counselling for persons or families who have lost a sibling, child, parent or friend. Phone the Toronto Office for groups in your area: 416-440-0290 or visit [www.bereavedfamilies.net](http://www.bereavedfamilies.net).

### Your Place of Worship and Funeral Homes

Many churches, synagogues, mosques, temples and funeral homes sponsor bereavement support groups that are open to everyone. Contact one near you for more information. Funeral homes in Canada are listed online at: [www.canadianfunerals.com](http://www.canadianfunerals.com).





**Circle of Care**  
Sinai Health  
[circleofcare.com](http://circleofcare.com)