
GUIDE

When Your Loved One Dies

Information You May Need



The Ottawa Hospital | L'Hôpital
d'Ottawa

Disclaimer

This is general information developed by The Ottawa Hospital. It is not intended to replace the advice of a qualified health-care provider. Please consult your health-care provider who will be able to determine the appropriateness of the information for your specific situation.

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Introduction

When someone close to you dies, it is natural to feel shock. You may find yourself numb, bewildered, and unable to do any of the things you know you must do. All that have known your loved one may feel devastated, stressed and disorganized.

As staff members of The Ottawa Hospital, we extend our sincere sympathies to you and your family. We have prepared this booklet to provide information and guidance through death related events, funeral arrangements, burial and cremation, and finally some of the post-death legal and financial matters. We want to support you in any way we can during this time of loss. We hope this booklet is helpful.

General Information

Following the death, take your time. If you feel the need, contact the social worker or call Spiritual Care Services:

Social Work:

Civic Campus: 613-798-5555 (ext.16002)

General Campus: 613-737-8600

Spiritual Care Services (Champlain):

Civic Campus: 613-798-5555 (ext.14587)

General Campus: 613-737-8899 (ext.78126)

Note: Multi-faith staff Chaplains at The Ottawa Hospital have been trained to assist grieving families from all religions and cultures. A Chaplain is available between 8 a.m. and midnight.

You may ask the nurse to call for social work or spiritual care for you. Feel free to also ask the nurses about the next steps.

You may be asked to consider donating organs or tissues for transplantation. Ask the doctor or nurse if you have any questions about this procedure. Please be advised that all deaths in Ontario are required to be reported to the Trillium Gift of Life. A representative of that organization may contact you by phone.

You may be asked to give your permission for an autopsy. Please ask the doctor or nurse if you have any questions about autopsies.

If you have not already done so, choose a funeral home or crematorium, and contact the funeral director.

Matters For Immediate Consideration

Confirmation of Death

A doctor will confirm that the patient has died. The doctor will fill out a “Medical Certificate of Death” that says the patient’s name, age, date of death, and cause of death. This form will be used to register the death with the province. Copies of the death certificate will be provided to you from the funeral home or crematorium.

Autopsy

The purposes of an autopsy are to find out the cause of death, the presence of any disease, and the effectiveness of medical diagnosis and care.

A physician may ask for your consent to perform an autopsy. A consent form must be signed, usually by the next of kin or executor of the estate. It is best if all in the immediate family are aware of, and agree to doing an autopsy.

During an autopsy a specialist doctor will examine the patient for signs of disease. This is similar to surgery, where samples of the organs will be taken and later examined with a microscope. A report will be prepared and sent to the doctors who cared for the patient. You may request a copy of the Autopsy Report through your family doctor, who can explain the language to you. Provisional autopsy reports are available within one to two weeks. The final autopsy report may take six months or longer to receive.

In most cases, a “complete” autopsy is performed, looking at all organs. If this makes you uncomfortable, you can ask for a “partial” autopsy, which looks only at certain organs. You may want to discuss this with the attending doctor.

Some tissues, including some organs, are kept for more detailed examination after the first part of the autopsy is completed.

These tissues and organs are stored at the hospital until the autopsy report is completed, and then they are cremated. If this is not acceptable to you, please discuss this with the doctor before giving your consent for the autopsy.

Even if an open casket is planned, the autopsy will not be noticeable at the funeral. After the autopsy is done, the funeral home will take the body to begin preparing it for the funeral. An autopsy does not usually delay funeral planning.

You should know that if a coroner is involved with the case, the coroner’s orders legally take precedence over all others. He/she may order an autopsy.

We feel that autopsies are important to improve medical care. We sympathize with your all-too-recent loss and recognize the sensitivity of this subject. We encourage you to ask any questions you may have about this matter.

To obtain the autopsy findings, call The Ottawa Hospital's Health Records, your family doctor or the doctor who was responsible for the patient's care while in hospital. If the coroner ordered the autopsy, please contact the Coroner's Office at 613- 249-0055.

Notifying Others: Family, Faith Leader, Friends

You may want to notify other members of the family, your faith leader, close friends or a neighbour before you leave the hospital. They may be available to provide you support in the next days.

The hospital staff, particularly the nurse, chaplain and social worker, may be able to help you with this task.

Organ and Tissue Donation (Trillium Gift of Life)

In an end-of-life situation, families often have to make many difficult decisions they may not have been expecting. However, one decision that many families find meaningful is helping others in need through the gift of organ and tissue donation. Ensuring all eligible patients and their families have the opportunity to donate is part of end-of-life care in Ontario hospitals. Donor families, while grieving the death of their loved one, say that donation has provided a measure of comfort in knowing their gift has given hope and restored life to others.

The Trillium Gift of Life Network (TGLN) is the non-for-profit agency of the Government of Ontario dedicated to coordinating organ and tissue donation. Hospital staff are legislated to notify TGLN when a patient passes away or when a decision to remove life support has been made. TGLN will assess the patient's medical suitability and check the provincial registry to see if your loved one has registered their consent to donate. Regardless of a registered consent to donate, families of eligible patients will be contacted by TGLN to discuss the opportunity for donation. Donation coordinators are available 24/7 to speak with families and answer questions regarding donation.

Donation of Body to Science

Many people wish to contribute to the advancement of medicine by giving their bodies for medical education and research. Donation is supported by both The Ottawa Hospital as well as the Trillium Gift of Life Network, as long as there is no objection by the next of kin or executor. To do so, your next of kin, executor or a representative of a funeral home/crematorium must contact the Division of Clinical and Functional Anatomy, University of Ottawa, at 613-562-5782.

*Please be advised that gifting a body to science still requires connecting with a funeral home/crematorium for transportation of the body. In addition, there are costs associated with the registration of the death despite the decision is made to donate a body for medical education and research.

Funeral/Cremation Costs and the Matter of Payment

The cost of the final arrangements for your loved one may be a matter of great concern to you. You may be surprised and relieved to learn of the financial resources available to your family. Funeral and crematorium directors also have information about funeral/cremation plans and benefits that may help you.

Final arrangements for your loved one does not need to be fancy or expensive. You can express your love for the deceased with a simple, dignified event which may not involve a traditional funeral but perhaps cremation with memorial service or celebration of life. Choose those services you want and can afford. The funeral/cremation costs can be paid in several ways. Be sure to discuss costs and payments before you make your final decisions and arrangements. (See section about Families without Financial Resources.) The funeral/crematorium director can help you by providing a list of the services he/she provides, and the costs.

Choosing and Notifying a Funeral Home or Crematorium

It is often simplest to choose a funeral home or crematorium near your home, or one recommended by family or close friends as an organization they trust. Funeral directors are familiar with the rites, rituals and customs of all religions and cultures. If you opt to utilize a funeral home, the funeral home chapel is available for funeral or memorial services. The funeral director can arrange for a faith leader if you don't have a particular person in mind.

Crematorium may not have a chapel attached to them so memorial services could be held elsewhere (hotel, family home etc.).

Once you have made your decision about the final arrangements, call the funeral home or crematorium, and tell them that you would like them to take care of the final arrangements for your loved one. They will need to be advised that the body is at the Civic or General Campus of the Ottawa Hospital. Be sure to tell them if an autopsy or Trillium organ donation is planned so they can pick the body up as soon as it is completed. The funeral home/crematorium will contact the Ottawa Hospital morgue to coordinate the discharge. It is important to note that it is the Executor of the Will who is responsible to make the funeral arrangements. If there is no will, then the arrangements are to be completed by the next of kin.

At the earliest convenient time, you and your family will have to go to the funeral home/crematorium to complete the final arrangements.

In some cases, the deceased may have a pre-planned funeral, or have indicated his/her preferences to you. If so, you will want to consider your loved one's wishes when you are making your plans.

Information Usually Needed for the Funeral/ Crematorium Director (sample)

- First, middle and last names of the deceased
- Date of birth
- Social insurance number
- Citizenship
- Province and country of birth
- Trade / profession / work
- Marital status
- If married, widowed or divorced – name of husband or maiden name of wife
- Name of father
- Maiden name of mother
- Birth place of father
- Birth place of mother

This information is needed for the funeral director to complete the Statement of Death form so the death can be registered and a Burial Permit issued.

Determine if you would wish to have the death announced in the newspapers. Write the obituary and call your local newspaper. Costs vary per organization.

Financial Assistance

You may be eligible for financial assistance to help pay some of the funeral costs.

Canada Pension Plan

A lump-sum death benefit will be paid to the estate of a deceased person who contributed to the Canada Pension Plan for the minimum number of years. Contact Service Canada office at 1-800-277-9914. Generally, it takes approximately 6-8 weeks for death benefit to be processed.

Veterans Affairs Canada

Contact the Veterans Affairs District Office as soon as possible for additional counselling or possible help with funeral arrangements and burial expenses and a grave-marker. Survivor benefits for veterans receiving a disability pension or War Veterans Allowance will also be explained. The counsellor may also be able to put you in touch with a support group in your area. They can be reached at 1-866-522-2022.

Workplace Safety and Insurance Board(WSIB)

Spouses or dependents of a worker who died as a result of a workplace injury or illness is entitled to survivor benefits and services. The spouse/dependent must apply for these benefits and services within six months of the worker's death. There are four kinds of benefits and services that survivors may be eligible to receive:

1. Payments of money.
2. Assistance in entering the labour market, if it is requested within a year of the worker's death.
3. Bereavement counselling, if it is requested within a year of the worker's death.
4. Burial expenses and, in some cases, transportation costs for the body.

Call the toll-free number at 1-800-387-0750 for further information.

Ontario Car Insurance

If the death was the result of a car accident, contact the car insurance company as soon as possible. Under Ontario's no-fault insurance program, a payment will be made to cover part of the funeral expenses. Contact the car insurance company of the person who has died.

Families without Financial Resources

Social Services departments across Ontario and Quebec may provide assistance and payment for burials in cases where the family of the deceased person lacks financial resources. Please contact your regional municipal government office for more information. In Ottawa, please call 613-560-6000 or 311.

A person applying for financial assistance for funeral/cremation arrangements should take along the deceased person's Social Insurance Number and bank account information. The funeral services provided will be limited, simple yet dignified.

It is recommended to make arrangements for financial assistance before contacting the funeral home/crematorium. This type of funeral is provided below cost by funeral directors as a service to the community. It is important that you do not sign a contract with the funeral home if you contacted the home before applying for financial assistance. Instead, let the funeral director know that you are planning to request financial assistance from Social Services.

Life Insurance

If the deceased had life insurance, contact the insurance agent or local representative for help with claim forms. You may also contact the insurance company directly.

In the case of the death of a school-aged child, check the insurance policy you may have purchased through the school insurance program.

Organizations and Clubs

Many organizations, lodges and social clubs provide a death benefit payable to the estate of the deceased member. You should let the funeral director know the names and addresses of all the lodges, clubs and associations to which the deceased belonged. He/she will know which organizations offer these benefits, and help you to apply for them.

Public Guardian and Trustee: Estates office

If the deceased left no will, has an estate over \$10,000 and the next of kin are unsure of what to do next, contact the Estates office of the Public Guardian and Trustee at 1-800-366-0335.

Other Matters

Car Ownership and Insurance

If the deceased owned a car, you must notify the provincial Ministry of Transportation and the insurance company as soon as possible.

If the death was the result of a car accident, contact the car insurance company as soon as possible. Under Ontario's no-fault insurance program, a payment will be made in the event of death of the insured person, spouse or dependent.

Health Insurance Coverage

If health insurance was in the deceased's name, notify the insurance companies in writing. In Ottawa the OHIP office is 613-783-4400. When calling, have the health insurance card number available. For the addresses of other insurance plans, check any brochures, policies or cards issued by the companies.

Life Insurance Policies

Contact your agent or local representatives, or notify the company directly. They will send you the forms to complete.

Employer

Check with the employer's Human Resources Department to determine whether the deceased was enrolled in a pension plan or life insurance, or was eligible for some type of termination pay at the time of death.

Legal Aid

You may find yourself with legal questions and may not be able to afford a lawyer. You may be able to get assistance from Legal Aid if you live in Ontario and qualify.
Legal Aid (Ontario) 613-238-7931.

Proof of Death Certificates

In many cases, a Proof of Death Certificate must be included with applications for benefits or claims. This form is available free of charge from your funeral/crematorium director. You can get as many copies as you need but often 10 are provided initially.

For some claims, a Certified Copy of Death document is necessary. Applications for a Certified Copy of Death may be obtained from your funeral director, or by writing directly to:

Office of the Registrar General
PO Box 4600, 189 Red River Road, 3rd Floor
Thunder Bay, ON P7B 6L8
Tel: 1-800-461-2156

Coping With Grief

The death of a loved one brings about enormous changes in the life of the families left behind. Grief and mourning are normal reactions to death. You may feel many emotional and physical changes, including a profound sense of loss, loneliness, desertion, anger, guilt, fear, depression, restlessness and disinterest in life around you. You may lose your appetite and energy, or be unable to sleep.

Don't hide your grief, or try to deal with it alone, or pretend that nothing has happened. Crying and expressing your grief openly to a sympathetic listener will help you to grieve in a healthy way and adapt to the loss of your loved one.

A sympathetic listener could be a friend, your faith leader, or your family doctor. Your family doctor will also be able to recognize signs of physical illness resulting from the stress you are experiencing. Any person you can share your feelings with, and who can listen sympathetically, will help you to cope with your grief and function more effectively.

Please feel free to call:

Spiritual Care Services

Civic Campus 613-798-5555 (ext. 14587)

General Campus 613-737-8899 (ext. 78126)

Social Work

Civic Campus 613-798-5555 (ext. 16002)

General Campus 613-737-8600

These professionals are concerned with your welfare and will help you adjust to the changes in your life. They can also refer you to a bereavement support group in your area. Some of these groups specialize in supporting grieving families after the death of a young child or when the family member has died by suicide. Appropriate referrals can also be made for children experiencing the loss of a parent, other relative or friend.

Community Resources

Here is a list of some counseling services and support groups that may provide some help.

Bereaved Families of Ontario	613-567-4278
Catholic Family Services	613-233-8478
Distress Centre – Ottawa and Region	613-283-3311
Family Services Ottawa	613-725-3601
Jewish Family Services	613-722-2225
Mental Health Crisis Team	613-722-6914
Ottawa Baffin Program	613-523-7822
St. Paul’s University-Pastoral Counseling	613-782-3022
Survivors of Suicide	613-737-7791
The Compassionate Friends (death of a child) www.tcfottawa.net	613-692-4521
Your Employee Assistance Program	

Checklist

The following checklist may help you keep track of the people and organizations you have to or need to inform regarding the death of your loved one.

List of People and/or Organizations to Notify

- Lawyer/ Legal Aid** – A lawyer will assist the executor to fulfil the terms of the will and arrange probate. This may not be necessary if it is a simple cash settlement and the executor is informed.

- ❑ **Banks/Credit Union** – The deceased’s bank(s) should be contacted and provided with a Proof of Death Certificate so that the accounts may be closed and an Estate account can be opened. Safety deposit boxes should also be opened.
- ❑ **Employer/Union** – As well as pension plans, many companies have life insurance coverage as part of their employee benefit package.
- ❑ **Other Life Insurance Companies or Private Pension Plans**
 - ❑ **Canada Pension Plan** – A lump-sum death benefit may be paid to the estate. In addition, the surviving spouse and dependent children may be eligible for a monthly pension. You must apply for this. Call 1-800-277-9914 to make an appointment.
 - ❑ **Old Age Security** – The estate is entitled to a cheque for the month in which the individual died. Call 1-800-277-9914 to make an appointment.
 - ❑ **Ontario Health Insurance Plan (OHIP)** – Notify OHIP in writing of the death, including a copy of the death certificate and the health insurance card. 613-237-9100.
 - ❑ **Credit Card Companies** – Notify all credit card companies about the death; e.g. MasterCard, Visa, The Bay ...
 - ❑ **Ministry of Transportation** – If the deceased person owned a car, notify the provincial ministry of transportation, as well as the car insurance company.
 - ❑ **Department of Veteran’s Affairs** – If the deceased was a veteran of the Canadian Armed Forces, you may be eligible for some type of dependent’s benefits in addition to death benefits. Call 1-866-522-2122.
 - ❑ **Fraternal Organizations/Service Clubs** – Notify all of the groups to which the individual belonged.

- Revenue Canada** – An income tax return for the deceased must be filed by April 30 of the year following the death.
- Cancel deliveries, service calls, subscriptions, appointments etc. on behalf of the deceased.**

Please note: The Ottawa Hospital provides the above checklist for your convenience. This may not cover all sources of potential benefits or all groups that you must notify.