

# After a Loved One Dies

## *Practical Considerations*

### My loved one just died. What do I do now?

We understand that this is a difficult time for you. But there are a few things you must try to do as soon as you can:

- ***Gather your loved one's belongings.***  
We will help you with this.
- ***Let your family and friends know what has happened.***  
They, in turn, can help you contact others.
- ***Tell us what funeral home or crematory you have chosen.***  
If you have not already chosen a funeral home or crematory, the **Office of Decedent Affairs** can help you with this.

The Office of Decedent Affairs is open from 8 a.m. to 5 p.m., Monday through Friday. The phone number is (615) 343-5165. After hours, you can page the office at:

- (615) 835-1497 (for Vanderbilt University Hospital)
- (615) 835-0390 (for Monroe Carell Jr. Children's Hospital at Vanderbilt)

The Office of Decedent Affairs will also arrange the release of your loved one's body. All you need to do is tell them where you want the body to go.

### Will there need to be an autopsy?

An autopsy is a step-by-step examination of the body after death. It may be done to:

- better understand what has caused the death
- recover a device, like a pacemaker, that has been implanted in the body
- take tissue samples to examine later.

Talk with your doctor about whether your loved one should have an autopsy. For more information, ask for a copy of "About an Autopsy" (HC-0340).

Sometimes, when a person who seems to be healthy dies suddenly or violently, we may be required by law to have a special doctor examine the body. This doctor is called a medical examiner. The medical examiner will try to find out how and why the person has died. Afterwards, the body will be sent to the funeral home or crematory that the family has chosen. For more information, ask for a copy of "The Medical Examiner's Office" (HC-1290).

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## How do I arrange the funeral?

The director of the funeral home or crematory that you have chosen will help you arrange the funeral and the burial or cremation. He or she will also help you:

- write an obituary
- complete a death certificate and decide how many copies you will need.

## What is a death certificate, and why do I need it?

The death certificate is the official legal record of death. Insurance companies, the Social Security Administration, financial institutions, and others may require a copy of the death certificate as proof of death. You will need certified copies of the certificate to get certain benefits and settle your loved one's affairs.

If you live in Tennessee, you can get copies of a death certificate in person, by mail, or by internet through the Tennessee Office of Vital Records. Each copy will cost you \$15.00. Go to <https://health.state.tn.us/vr/Certificate.htm> for more information. Or call (615) 741-1763.

## What do I do about retirement, insurance, and other benefits?

### ***Social Security benefits***

Spouses, dependent children, and dependent parents may be eligible for Social Security benefits when a loved one dies. For information, call your local Social Security office or the national office at 800-772-1213 (TTY 800-325-0778). Or go to [www.ssa.gov](http://www.ssa.gov).

### ***Veterans' benefits***

Veterans, their spouses, and dependent children may be eligible for certain benefits, including a funeral benefit. Claim forms are available at funeral homes, VA hospitals, and your local VA Office. Go to [www.va.gov](http://www.va.gov) for more information. Or call (800) 827-1000.

### ***Insurance benefits***

If your loved one had life insurance, the funeral home can help you collect the benefit. Other policies may also provide benefits at death—burial insurance, for example.

Check all of your loved one's insurance policies—mortgage or loan insurance, auto insurance—especially if there is a surviving spouse or dependent family members. The status of these policies may change after death.

## What about my loved one's property?

The property or debt a person leaves behind after death is called an estate. The process of dividing up an estate and settling any claims against it is called probate. If your loved one left a will, the person your loved one named as executor will oversee the probate process. If there is no will, a court will name an executor. Probate can be very complicated. If at all possible, you should seek the advice of an experienced probate attorney.

## What if I can't afford a lawyer?

People with very limited means may be able to get help through the Legal Aid Society. Contact an office of the Legal Aid Society near you for more information.