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Innovative Wellbeing

End of Life Planning Guide



Table of Contents

Mental Health Guidance

Coping with Loss	4
Knowing What to Expect	4
Mourning a Loved One	4
Dealing with a Major Loss	5
Living with Grief	5
Helping Others Grieve	6
Helping Children Grieve	6
Looking to the Future	6

End of Life Checklist

Health Care Issues, Opinions and Options	8
My Required End of Life Paperwork (Medical and Legal)	9
Personal Communications with Your Family and Friends	10
Am I Okay to Die?	10
Personal Clean-up	10
Insurance Issues	11
Financial Issues	11
Business Arrangements	11
Personal Effects	12
Funeral Planning and Logistics	13

Mental Health Guidance

Coping with Loss

The loss of a loved one is life's most stressful event and can cause a major emotional crisis. After the death of someone you love, you experience bereavement, which literally means "to be deprived by death."

Knowing What to Expect

When a death takes place, you may experience a wide range of emotions, even when the death is expected. Many people report feeling an initial stage of numbness after first learning of a death, but there is no real order to the grieving process. Some emotions you may experience include:

- Denial
- Disbelief
- Confusion
- Shock
- Sadness
- Yearning
- Anger
- Humiliation
- Despair
- Guilt

These feelings are normal and common reactions to loss. You may not be prepared for the intensity and duration of your emotions or how swiftly your moods may change. You may even begin to doubt the stability of your mental health. But be assured that these feelings are healthy and appropriate and will help you come to terms with your loss.

Remember: It takes time to fully absorb the impact of a major loss. You never stop missing your loved one, but the pain eases after time and allows you to go on with your life.

Mourning a Loved One

It is not easy to cope after a loved one dies. You will mourn and grieve. Mourning is the natural process you go through to accept a major loss. Mourning may include religious traditions honoring the dead or gathering with friends and family to share your loss. Mourning is personal and may last months or years.

Grieving is the outward expression of your loss. Your grief is likely to be expressed physically, emotionally, and psychologically. For instance, crying is a physical expression, while depression is a psychological expression. It is very important to allow yourself to express these feelings. Often, death is a subject that is avoided, ignored or denied. At first it may seem helpful to separate yourself from the pain, but you cannot avoid grieving forever. Someday those feelings will need to be resolved or they may cause physical or emotional illness.

Many people report physical symptoms that accompany grief. Stomach pain, loss of appetite, intestinal upsets, sleep disturbances and loss of energy are all common symptoms of acute grief. Of all life's stresses, mourning can seriously test your natural defense systems. Existing illnesses may worsen or new conditions may develop. Profound emotional reactions may occur. These reactions include anxiety attacks, chronic fatigue, depression and thoughts of suicide. An obsession with the deceased is also a common reaction to death.

Dealing with a Major Loss

The death of a loved one is always difficult. Your reactions are influenced by the circumstances of a death, particularly when it is sudden or accidental. Your reactions are also influenced by your relationship with the person who died.

- **A child's death** arouses an overwhelming sense of injustice — for lost potential, unfulfilled dreams and senseless suffering. Parents may feel responsible for the child's death, no matter how irrational that may seem. Parents may also feel that they have lost a vital part of their own identity.
- **A spouse's death** is very traumatic. In addition to the severe emotional shock, the death may cause a potential financial crisis if the spouse was the family's main income source. The death may necessitate major social adjustments requiring the surviving spouse to parent alone, adjust to single life and maybe even return to work.
- **Elderly people** may be especially vulnerable when they lose a spouse because it means losing a lifetime of shared experiences. At this time, feelings of loneliness may be compounded by the death of close friends.
- **A loss due to suicide** can be among the most difficult losses to bear. They may leave the survivors with a tremendous burden of guilt, anger and shame. Survivors may even feel responsible for the death. Seeking counseling during the first weeks after the suicide is particularly beneficial and advisable.

Living with Grief

Coping with death is vital to your mental health. It is only natural to experience grief when a loved one dies. The best thing you can do is allow yourself to grieve. There are many ways to cope effectively with your pain.

- **Seek out caring people.** Find relatives and friends who can understand your feelings of loss. Join support groups with others who are experiencing similar losses.
- **Express your feelings.** Tell others how you are feeling; it will help you to work through the grieving process.
- **Take care of your health.** Maintain regular contact with your family physician and be sure to eat well and get plenty of rest. Be aware of the danger of developing a dependence on medication or alcohol to deal with your grief.
- **Accept that life is for the living.** It takes effort to begin to live again in the present and not dwell on the past.
- **Postpone major life changes.** Try to hold off on making any major changes, such as moving, remarrying, changing jobs or having another child. You should give yourself time to adjust to your loss.
- **Be patient.** It can take months or even years to absorb a major loss and accept your changed life.
- **Seek outside help when necessary.** If your grief seems like it is too much to bear, seek professional assistance to help work through your grief. It's a sign of strength, not weakness, to seek help.

Helping Others Grieve

If someone you care about has lost a loved one, you can help them through the grieving process.

- **Share the sorrow.** Allow them — even encourage them — to talk about their feelings of loss and share memories of the deceased.
- **Don't offer false comfort.** It doesn't help the grieving person when you say "it was for the best" or "you'll get over it in time." Instead, offer a simple expression of sorrow and take time to listen.
- **Offer practical help.** Babysitting, cooking and running errands are all ways to help someone who is in the midst of grieving.
- **Be patient.** Remember that it can take a long time to recover from a major loss. Make yourself available to talk.
- **Encourage professional help when necessary.** Don't hesitate to recommend professional help when you feel someone is experiencing too much pain to cope alone.

Helping Children Grieve

Children who experience a major loss may grieve differently than adults.

A parent's death can be particularly difficult for small children, affecting their sense of security or survival. Often, they are confused about the changes they see taking place around them, particularly if well-meaning adults try to protect them from the truth or from their surviving parent's display of grief.

Limited understanding and an inability to express feelings puts very young children at a special disadvantage. Young children may revert to earlier behaviors (such as bed-wetting), ask questions about the deceased that seem insensitive, invent games about dying or pretend that the death never happened.

Coping with a child's grief puts added strain on a bereaved parent. However, angry outbursts or criticism only deepen a child's anxiety and delays recovery. Instead, talk honestly with children, in terms they can understand.

Take extra time to talk with them about death and the person who has died. Help them work through their feelings and remember that they are looking to adults for suitable behavior.

Looking to the Future

Remember, with support, patience and effort, you will survive grief. Someday the pain will lessen, leaving you with cherished memories of your loved one.

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End of Life Checklist

When we prepare for our own death in advance, we are able to relieve the decision-making burden on those whom we love and create the opportunity for a peace-filled end of life.

Health Care Issues, Opinions and Options

- If you have been told you have a terminal illness, have you gotten a second opinion about the diagnosis?
- What are your treatment options? Ask your doctor to explain the risks and benefits of each option. What alternative treatments are available?
- Ask about symptom control and management (example: pain control—“palliative care”) in advance. Find out if you have local palliative care services which provide in-home visits and care.
- Ask about options and timing for hospice and end-of-life care in advance. What hospice providers are available in your community? Choose one in advance. What are your goals of care? Ask your doctor to help you select medical therapies which will help you to accomplish the goals you have for your life.
- Think about where/how you would like to die; surroundings, music, videos, people present?
- Would you rather die at home? Is it acceptable that you die in a nursing home, hospital or dedicated hospice unit? If so, select the provider in advance.
- Prepare your Advance Directive form.
- Organ donation paperwork complete.
- Fill out a Personal Self-Assessment Scale PSAS (include in your Living Will). The PSAS will help you answer questions such as: Are there situations in which you would ever want artificial nutrition by feeding tube? When would you ever want to be on an artificial respirator? When would you want CPR or to allow natural death to occur? Your family, surrogate medical decision-maker, and physician should all have updated copies of your PSAS.

Required End of Life Paperwork (Medical and Legal)

Seek professional legal counsel to secure legal requirements.

- Do I have an advanced directive(s) included in my living will? Is it legal for my state? (Include a PSAS to help your healthcare provider and proxy/family to know at what stage of illness you choose to forgo certain medical interventions.)
- Have I selected a Health Care Proxy and executed a Health Care Power of Attorney? Please specify 1 or 2 alternative proxies as well. (Health Care Proxy is a legal term for surrogate medical decision-maker, the person who will make medical decisions for you should you become unable to make them for yourself).
- Have I set up a POLST (Physician Orders for Life Sustaining Treatment), if the POLST program is legal in my state? Or, if the POLST is unavailable, have I asked my physician to sign a state-approved Do Not Resuscitate/Allow Natural Death order, if desired?
- Have I executed a legal DNR (Do Not Resuscitate) Order? The DNR is a medical order signed by a physician instructing health care workers not to perform CPR on you, but instead to allow you to die naturally and in comfort.
- Have I executed a legal DNI (Do Not Intubate) Order? The DNI is a medical order signed by a physician instructing health care workers not to intubate you or place you on an artificial ventilator if your breathing is failing.
- Have I executed a legal DNH (Do Not Hospitalize) Order? The DNH is a medical order signed by a physician instructing health care workers not send you to a hospital from your home or nursing home facility unless needed for comfort.
- Does my Health Care Proxy have a copy of my Living Will containing my advance directives such as POLST, PSAS, DNR, etc.? Make certain to keep handy your copy of these documents. Tell family members where you keep the originals and your hard copy. Family members, surrogate medical decision-makers and your physicians should all have copies of these items as well.
- Do I need to update my trust?
- Have I set up my estate plan?
- Is my will up to date?
- Have I executed a Financial Power of Attorney?

Personal Communications with Your Family and Friends

- Have I discussed my condition with my family/friends in complete honesty?
- Have I told my loved ones exactly what medical interventions that I want and do not want? Do they know at what stage of illness I would choose to forgo certain therapies or artificial life support? Share your PSAS and/or POLST, DNR, DNI, DNH papers with them.
- My family needs to know who I have put in charge of my medical decisions when I can no longer make them. My health care proxy or surrogate medical decision-maker needs to understand and agree to carry out my wishes and desires regarding my end of life care.
- Do I need a private discussion with anyone, if it would help them to accept my decision? (If I'm okay to die, are they?)

Am I Okay to Die?

- Six statements you may consider expressing to your loved ones, friends and enemies. It is never too early to say these things:
 - “I’m sorry”
 - “I forgive you”
 - “Thank you”
 - “I love you”
 - “It’s okay to die”
 - “Goodbye”
- What are my beliefs about death? Do I need to make peace with myself or a higher power?
- Do I need psychological, emotional, spiritual care, counseling or support? Religious blessing?
- Have I left a legacy? Identify life lessons, advice, hopes and dreams that you would like to pass on to family and friends. Write or record these. Identify a person who can pass these along to those whom you wish to receive your legacy.
- Have I written my personal history? You can write it down, or record on audio or video tape, etc. Who is to get my personal history?

Personal Clean-up

- Do I have anything amiss with my family/friends to fix? Can I fix them now?
- Do I have letters to write? Calls to make? Make a list of all old grudges, enemies, etc., and attempt to settle those affairs.
- Have I created my bucket list? What am I able to accomplish with the time I have left? Use this list to help create your goals of medical care.

Insurance Issues

- In order to prepare, do I need to buy life insurance or a death benefit policy to pay for funeral/burial if I don't have the money for it.
- If I have life insurance, are my policies all in order? Have I placed original policies with my important papers in a safe place where my family and/or executor knows where to find them?
- Do I have/need long-term care policy, disability policy, life policy?
- Contact my life insurance company (some pay out in advance of death for a terminal disease).

Financial Issues

- Complete my financial checklist. A complete financial checklist is extensive. Consulting with an accountant or lawyer to create and complete such a checklist is your best course of action.
- Who will pay my bills during the immediate time after my death? Spouse? Accountant? Lawyer? Estate Manager? Executor? Who will be in charge of discontinuing services no longer needed which are in my name?

Business Arrangements

- Complete a "business survival" plan.
- Do I need "key man" insurance? This insurance covers the loss of a business owner or partner so that the business can continue.
- Do I need to sell or transfer my business interests?



Personal Effects

- Who do I give my personal belongings to? If you are married, most likely all of your belongings will transfer to your spouse or family. If you are single, then you must specify what you want done with these items.
- Who gets my special items, such as photos, mementos, etc.?
- Who do my photos (pictures, negatives, discs, etc.) go to?
- Are all my digital photos/videos in one place? What about my computer(s)? Passwords for all technology and social media platforms? Will there be a social media “announcement?”
- If I am single and have kids, have I set up a guardian for my children for the immediate time after my death? Short-term money for them?
- Have I set up the paperwork for where my children will go permanently?
- What should I sell before my death? House? Car? Furniture? Land?
- Have I made arrangements for the care of my pets?
- What unfinished projects around the house, at work, or in the community would I like to complete?
- If I have young children, have I left letters or videos to them?



Funeral Planning and Logistics

- Where do I want my body to be taken? Which funeral home/mortuary?
- Do I want to be embalmed? Buried? Cremated?
- What are my burial/casket/vessel preferences?
- Who do I want notified of my death?
- Do I want to write my own obituary?
- Do I have burial plot? If cremated, where should my ashes be scattered or interred?
- Do I want/need a headstone/grave marker? Have I written out what I want inscribed on it? Design?
- Do I want a Funeral service? Program?
- Do I have special needs for my ceremony? Military? Religious?
- Who will deliver the eulogy? Ask him or her in advance.
- Should I pre-pay funeral expenses?
- Do I want to identify a charity in lieu of flowers?
- Do I want a wake or memorial party instead of a funeral?
- Who needs to be made aware of my death? Make a contact list for your funeral or memorial notices.

Planning for your own death, whether expected or not, takes a lot of time and energy to complete. It is much better to take the time to lay out your plans, wishes, directions and desires so there is no speculation at the time of your passing. It will also reduce stress for your loved ones.

**This checklist contains suggestions. You will need to consult with your own professional financial, legal, medical, etc. advisors. Checklist content provided by OKtoDie.com*



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