

**U. S. Coast Guard**

**Retiree & Survivor**

**Final Affairs**

**Desk Reference**

**CGNRC Unofficial Publication – Revised XX/XX/2024**

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# MESSAGE FROM THE CG NATIONAL RETIREE COUNCIL CO-CHAIRS.

# The CG National Retiree Council (CGNRC) identified the following objective/action item in the Council’s 2017 report to the Commandant (CCG).

**Objective**: Increase Retiree & Annuitant knowledge of Casualty & Decedent Affairs and Benefits.

**Action**: The CGNRC shall, through Help Desk metrics, retiree services providers and regional council input, determine if existing communication tools are effective.

This topic was revisited during the Council’s 2023 meeting, with agreement by the CGNRC, Regional Retiree Councils (RRCs), National Retiree Help Desk (NRHD), and CG Retiree Services Program Manager that “existing communication tools” need to be improved. Survivors are all too often at a loss as to how to proceed in managing myriad personal, financial, legal, and other final affairs – and transitioning to the next chapter of life. The CGNRC identified the following action item in the Council’s 2023 report to CCG.

**Action**: **Develop Final Affairs reference, including the following topics and needed checklists:**

1. Items to be addressed prior to a retiree’s death (planning/preparation).
2. Actions to be taken upon a retiree’s death (first days/weeks).
3. Subsequent affairs (grieving and transitioning to the next chapter)

CAPT Mike Rosecrans, USCG (Ret), CGNRC member, and NRHD watch-stander, stepped-up to lead development of this final affairs reference, conducting extensive literature review, researching best-practices of other military services, interacting directly with survivors, and partnering with Bob Hinds, the CG Retiree Services Program Manager.

1. **INTRODUCTION**.

This desk reference is intended to meet the requirements of the CGNRC action item described above and, most importantly, be of help to CG Retirees & Survivors in navigating difficult final affairs and related issues. It is an unofficial publication, best used along with other resources, some of which are cited in this publication. You are encouraged to seek additional resources including consultation with family and trusted friends.

Often overlooked is **caregiving** for aging and/or ill retirees and their loved ones and the process of **grieving** after becoming a survivor. These topics are also addressed, along with those known to occur at some stages of retirement. Every family functions differently but it is safe to say that each topic covered herein applies to some extent to every family.

# You are strongly encouraged to provide comments, including suggestions for improvement, on this publication to the Retiree Services Program Manager at: [Robert.C.Hinds@uscg.mil](mailto:Robert.C.Hinds@uscg.mil)

1. **PREPARING: WHAT YOU CAN DO EARLY.**

Note: The following evolutions do not rank high on the fun things to do. And it will probably take quite a bit of time. But the time organizing and creating the necessary files and documents will pay dividends for survivors. Make a plan for creating your plans and set time aside to complete the plan.

* 1. **Documenting Meaningful Information:** Having a list of important, meaningful information is extremely important.

# The *Dignity Memorial Personal Planning Guide* is offered by the Dignity Memorial, LLC (Service Corporation International a network of private mortuary providers), It may be useful in documenting important information.

# <https://sci.my.salesforce.com/sfc/p/#U0000000YYqx/a/Do000002UkyG/bWF4KIA6do_A1JM5UalOu58fJu1xEb5XQIHvMfJB62I>

# Finances: The importance of understanding family finances cannot be overstated, especially after the death of a loved one. See informative AARP article with real-life stories at:

# <https://www.aarp.org/caregiving/basics/info-2022/preparing-to-be-a-widow.html>

# “Get your [financial records](https://www.aarp.org/caregiving/financial-legal/info-2022/managing-finances-caregiving.html) straight” is her first piece of advice. “You really want to avoid probate. Make a file with important papers and contact information, then tell someone where it is. When the day comes, you may not be able to think.” She also recommends asking children what possessions they want and recording their choices or giving them the items straightaway. Insofar as everyday matters, Roberts says, “Don’t feel guilty about things like ordering in or using services.”

# Access to all financial institutions will be critical for making a smooth transition. Locations of such all-inclusive information along with contact numbers and account numbers should be shared or in a readily accessible location. Secrecy here will only delay resolving financial issues later.

# Beneficiaries: Ensure you have up to date Beneficiary Information for any bank accounts, stock funds, IRAs, policies, Thrift Savings plans, and other retirement accounts. This can be completed and/or updated at any time. It would be great to have a folder with this information included with other financial information. Failure to designate beneficiaries will only delay the passing of accounts to the survivors and could drag on for an extended period.

### **Banking:** This includes Certificates of Deposit, checking accounts, savings accounts, ATM cards, and debit cards.

### When a bank account owner dies, the process is fairly straightforward if **the account has a joint owner or beneficiary designated.** Otherwise, the account typically becomes part of the owner's estate or is eventually turned over to the state government and the disbursement of funds is handled in probate court. For this reason, all bank accounts should be joint accounts or at least have a beneficiary designated.

### **Life Insurance:** Life insurance policies should be readily available for survivor’s retrieval. Many have claim forms that can be completed in advance. Doing so will make for a timely and smoother payment. Discuss this with the Life Insurance Beneficiaries. Designation of beneficiaries should be kept up to date as circumstances or desires change.

### Many veterans have enrolled in Veterans Group Life Insurance (VGLI) and/or service-related life insurance companies. Navy Mutual Aid, 5-Star Life Insurance, Military Officers Association of America (MOAA). Some of these organizations have excellent and free resources that can be useful.

### **Useful Websites**:

**VGLI**

https://www.va.gov/life-insurance/options-eligibility/vgli/www.MOAA.org

**Navy Mutual Aid**

https://www.navymutual.org/ Estate Planning

**MOAA**

<https://wwwMOAA.org/>

**Veterans Administration**

[Pre-Need Eligibility For Burial In A VA Cemetery | Veterans Affairs](https://www.va.gov/burials-memorials/pre-need-eligibility/)

## **Estate Planning**:See AARP article at:

## <https://www.aarp.org/retirement/planning-for-retirement/info-2018/paperwork-suze-orman.html>

**Free online accounts open the door to financial tools.**

https://www.aarp.org/money/get-more-tools-resources-free-registration.html

**Financial Planning for Widowhood**

<https://www.aarp.org/money/investing/info-2022/financial-plan-for-loss-of-spouse.html>

* 1. **Coast Guard Legal Assistance:** CG legal assistance attorneys provide advice and counsel regarding personal legal issues to thousands of service members, dependents, and retirees each year at no cost. These issues involve family law, development of wills and advanced medical directives, estate planning, consumer law, land-lord relations, immigration and other topics. Start here: [Legal Assistance (uscg.mil)](https://www.uscg.mil/Resources/Legal/Legal_Assistance/)

### **Coast Guard Mutual Assistance:** See theFREE Personal Estate Planning Kit for organizing your estate—saving you time, protecting your assets and helping you establish your legacy.

<https://cgmahq.mylegacygift.org/personal-estate-planning-kit?utm_source=stl&utm_medium=email&utm_campaign=AN24&utm_content=&subid=235634744&seed=>

* 1. **“Getting Your Affairs in Order Checklist: Documents to Prepare for the Future” – National Institute on Aging**

[Getting Your Affairs in Order Checklist: Documents to Prepare for the Future | National Institute on Aging (nih.gov)](https://www.nia.nih.gov/health/advance-care-planning/getting-your-affairs-order-checklist-documents-prepare-future#checklist)

No one ever plans to be sick or disabled. Yet, planning for the future can make all the difference in an emergency and at the end-of-life. Being prepared and having important documents in a single place can give you peace of mind, help ensure your wishes are honored, and ease the burden on your loved ones.

**CHECKLIST FOR GETTING YOUR AFFAIRS IN ORDER.**

This list provides common steps to consider when getting your affairs in order.

1. **Plan for your estate and finances**
2. Depending on your situation, you may choose to prepare different types of legal documents to outline how your estate and finances will be handled in the future. Common documents include a will, durable power of attorney for finances, and a living trust.

* A **will**specifies how your estate — your property, money, and other assets — will be distributed and managed when you die. A will can also address care for children under age 18, adult dependents, and pets, as well as gifts and end-of-life arrangements, such as a funeral or memorial service and burial or cremation. If you do not have a will, your estate will be distributed according to the laws in your state.
* A **durable power of attorney for finances**names someone who will make financial decisions for you when you are unable to do so yourself.
* A **living trust** names and instructs a person, called the trustee, to hold and distribute property and funds on your behalf when you are no longer able to manage your affairs.

**2. Plan for your future health care.** Many people choose to prepare advance directives, which are legal documents that provide instructions for medical care and only go into effect if you cannot communicate your own wishes due to disease or severe injury. The most common advance directives include a living will and a durable power of attorney for health care.

* A **living will** tells doctors how you want to be treated if you cannot make your own decisions about emergency treatment. You can say which common medical treatments or care you would want, which ones you would want to avoid, and under which conditions each of your choices applies. Learn how to [prepare a living will](https://www.nia.nih.gov/health/preparing-living-will). Some states provide templates that may be used for this purpose.
* A **durable power of attorney for health care** names your health care proxy, a person who can make health care decisions for you if you are unable to communicate these yourself. Your proxy — also known as a representative, surrogate, or agent — should be familiar with your values and wishes. A proxy can be chosen in addition to or instead of a living will. Having a health care proxy helps you plan for situations that cannot be foreseen, such as a serious auto accident or stroke. Learn how to [choose a health care proxy](https://www.nia.nih.gov/health/choosing-health-care-proxy).

These documents are part of [advance care planning](https://www.nia.nih.gov/health/advance-care-planning-health-care-directives), which involves preparing for future decisions about your medical care and discussing your wishes with your loved ones.

**3. Put your important papers and copies of legal documents in one place.**You can set up a file, put everything in a desk or dresser drawer, or list the information and location of papers in a notebook. For added security, you might consider getting a fireproof and waterproof safe to store your documents. If your papers are in a bank safe deposit box, keep copies in a file at home. View a [list of important papers](https://www.nia.nih.gov/health/getting-your-affairs-order#important-papers).

**4. Tell someone you know and trust or a lawyer where to find your important papers.**You don’t need to discuss your personal affairs, but someone you trust should know where to find your papers in case of an emergency. If you don't have a relative or friend you trust, ask a lawyer to help.

**5. Talk to your loved ones and a doctor about advance care planning.**A doctor can help you understand future health decisions you may face and plan the kinds of care or treatment you may want. Discussing [advance care planning](https://www.nia.nih.gov/health/advance-care-planning-health-care-directives) with your doctor is free through Medicare during your annual wellness visit. Private health insurance may also cover these discussions. Share your decisions with your loved ones to help avoid any surprises or misunderstandings about your wishes.

**6. Give permission in advance for a doctor or lawyer to talk with your caregiver as needed.**If you need help managing your care, you can give your caregiver permission to talk with your doctors, your lawyer, your insurance provider, a credit card company, or your bank. You may need to sign and return a form. Giving permission for your doctor or lawyer to talk with your caregiver is different from naming a health care proxy. A health care proxy can only make decisions if you are unable to communicate them yourself.

**7. Review your plans regularly.** It’s important to review your plans at least once each year and when any major life event occurs, like a divorce, move, or major change in your health.

**WHICH DOCUMENTS DO YOU NEED TO HAVE IN PLACE?**

When you’re getting your affairs in order, it’s important to prepare and organize important records and files all in one place. Typically, you will want to include personal, financial, and health information. Remember, this is a starting place. You may have other information to add. For example, if you have a pet, you will want to include the name and address of your veterinarian.

**Personal information**

* Full legal name
* Social Security number
* Legal residence
* Date and place of birth
* Names and addresses of spouse and children
* Location of birth and death certificates and certificates of marriage, divorce, citizenship, and adoption
* Employers and dates of employment
* Education records
* Names and phone numbers of religious contacts
* Memberships in groups and awards received
* Names and phone numbers of close friends, relatives, doctors, lawyers, and financial advisors
* **Military Records – Ensure your spouse has your DD-214(s) or copies. The Veterans Administration (VA) and other organizations will require a copy of your DD-214 to approve death/other benefits. To get copies of your DD-214(s).**
  + - * **You Retired On/After 1 Oct 2006 – Your DD-214(s) should be accessible in Coast Guard iPERMs at:** [iPERMS RMA (uscg.mil)](https://iperms.mymilrecord.uscg.mil/login/)
      * **You Retired prior to 1 Oct 2006 – Your DD-214(s) should be accessible at the National Personnel Records Center (NPRC), accessible at:** [Veterans' Service Records | National Archives](https://www.archives.gov/veterans)

**Financial information**

* Sources of income and assets (pension from your employer, IRAs, 401(k)s, interest, etc.)
* Social Security information
* Insurance information (life, long-term care, home, car) with policy numbers and agents' names and phone numbers
* Names of your banks and account numbers (checking, savings, credit union)
* Investment income (stocks, bonds, property) and stockbrokers' names and phone numbers
* Copy of most recent income tax return
* Location of most up-to-date will with an original signature
* Liabilities, including property tax — what is owed, to whom, and when payments are due.
* Mortgages and debts — how and when they are paid
* Location of original deed of trust for home
* Car title and registration
* Credit and debit card names and numbers
* Location of safe deposit box and key

**Health information**

* Current prescriptions (be sure to update this regularly)
* Living will
* Durable power of attorney for health care
* Copies of any [medical orders or forms](https://www.nia.nih.gov/health/advance-care-planning-advance-directives-health-care#otherforms) you have (for example, a do-not-resuscitate order)
* Health insurance information with policy and phone numbers

**WHO CAN HELP WITH GETTING YOUR AFFAIRS IN ORDER?**

**(SEE COAST LEGAL ASSISTANCE ABOVE)**

* You may want to talk with a lawyer about setting up a general power of attorney, durable power of attorney, joint account, or trust. Be sure to ask about the lawyer's fees before you make an appointment.
* You do not have to involve a lawyer in creating your advance directives for health care. Most states provide the forms for free, and you can complete them yourself. Learn more about [completing an advance directive](https://www.nia.nih.gov/health/advance-care-planning-advance-directives-health-care#find).
* You should be able to find a directory of local lawyers on the internet or contact your local library, your local bar association for lawyers, or the Eldercare Locator. Your local bar association can also help you find what free legal aid options your state has to offer. An informed family member may be able to help you manage some of these issues.

**WHAT OTHER DECISIONS CAN YOU PREPARE FOR IN ADVANCE?**

Getting your affairs in order can also mean making decisions about organ donation and funeral arrangements, or what you want to happen to your body after you die. Deciding and sharing your decisions can help your loved ones during a stressful time and best ensure your wishes are understood and respected.

**Organ donation and brain donation.**When someone dies, their healthy organs and tissues may be donated to help someone else. You can register to be an organ donor when you renew your driver’s license or state ID at your local department of motor vehicles. You can also register online. Some people also choose to donate their brain to advance scientific research. It may be possible to donate organs for transplant as well as the brain for scientific research. Learn more about [organ donation](https://www.nia.nih.gov/health/frequently-asked-questions-about-organ-donation-older-adults) and [brain donation](https://www.nia.nih.gov/health/brain-donation-gift-future-generations).

**Funeral arrangements.**You can decide ahead of time what kind of funeral or memorial service you would like and where it will be held. You can also decide whether you would like to be buried or cremated and whether you want your body’s ashes kept by loved ones or scattered in a favorite place. Be sure and specify certain religious, spiritual, or cultural traditions that you would like to have during your visitation, funeral, or memorial service. You can make arrangements directly with a funeral home or crematory. Read these [tips on planning a funeral](https://www.consumer.ftc.gov/articles/0305-planning-your-own-funeral). If you choose not to be embalmed or cremated, most states allow families to take care of transportation, preparation of the body, and other needed arrangements. Learn more about the [burial options available in your state](http://www.homefuneralalliance.org/). Put your preferences in writing and give copies to your loved ones and, if you have one, your lawyer.

**National Cemetery Administration.** Eligible Veterans and family may apply for Pre-Need burial eligibility and burial benefits such as flags, headstones and markers at [National Cemetery Administration (va.gov)](https://www.cem.va.gov/) The National Cemetery Administration can also assist your Funeral Home Director or you in arranging for Military Funeral Honors.

* 1. **“ADVANCE CARE PLANNING” – National Institute on Aging**

As you age, it is important to plan for future decisions about your medical care and to discuss those decisions with loved ones. Check out these articles to learn more about advance directives, choosing a health care proxy, and other ways to get your affairs in order.

1. **Advance Care Planning and Health Care Decisions: Tips for Caregivers and Families**

What matters most to your loved one can help you honor their wishes and give you peace of mind if they become too sick to make decisions. Unfortunately, only one in three people in the United States has a plan for their future health care in place. There are steps you can take to help your friend or family member navigate future medical decisions — and to be prepared to make decisions for them, if needed. This is part of [advance care planning](https://www.nia.nih.gov/health/advance-care-planning-health-care-directives), which involves preparing for decisions about future medical care and discussing those wishes with loved ones.

**How to start the conversation about advance care planning**

One of the best things you can do as a caregiver is to discuss your loved one’s care and treatment preferences in advance. Starting the conversation early is especially important if the person has been diagnosed with a condition that affects their cognitive health, such as Alzheimer’s disease or another form of dementia. Here are some ways you might start the conversation:

* **Start simple.** Talking about specific medical treatments or decisions can be scary and overwhelming. Instead, try asking about any concerns they may have, what decisions they may need to make, and who they might trust to make decisions for them.
* **Share what’s important to you.** Your loved one may feel more comfortable discussing their preferences if you talk about what matters to you, as well.
* **Remind them why it’s important.**Talk about the benefits of having these conversations and creating an advance care plan. By documenting their wishes, they are more likely to get the care they want, and it can also help loved ones feel less burden, guilt, and depression.
* **Try to be understanding.** After a recent diagnosis or health change, it can be overwhelming and difficult to discuss future health care needs. The person may feel more comfortable talking with someone else such as a doctor or someone in their spiritual community. You can also encourage the person to think about their potential needs and plan to discuss them another time.
* **Keep the conversation going.** Listen carefully to what the person says and encourage them to continue sharing.

If the person is open to creating an advance care plan, you can provide them information on [how to get started](https://www.nia.nih.gov/health/advance-care-planning-advance-directives-health-care#start). It’s possible your loved one may not want to put a plan in place. Still, talking to them about their preferences can help you prepare for future decisions. You may also be able to help prepare in other ways, for example by [getting important papers in order](https://www.nia.nih.gov/health/getting-your-affairs-order#important-papers).

**How to serve as a health care proxy**

Most people ask a close friend or family member to be their health care proxy. A health care proxy is typically responsible for talking with doctors and making decisions about tests, procedures, and treatments if a person is unable to speak for themself. The types of decisions a proxy can make should be outlined clearly in the durable power of attorney for health care, a legal document that names the proxy.

If someone has asked you to be their health care proxy, it’s important to consider whether the role is right for you. You may have to discuss sensitive topics, make difficult decisions, and advocate on the person’s behalf. Ask yourself:

* **Can I honor this person’s wishes and values about life, health, health care, and dying?**Sometimes this can be challenging if your values are not the same.
* **Am I comfortable speaking up on the person’s behalf?**It’s okay if you don’t know a lot about health care, but it’s important that you are willing to ask questions and stand up for the person.
* **Are you comfortable dealing with conflict?**A proxy may need to uphold the person’s wishes even if other family members, friends, or loved ones don’t agree.

If you have agreed to be someone’s health care proxy, consider these tips:

* **Talk to the person about their values.** Learn what matters most to them when it comes to life, health care, and dying.
* **Learn about their current and future health concerns.**The more you understand their wishes, the more prepared you will be to make decisions for them when the time comes. Ask if they have any plans in place, like a [living will](https://www.nia.nih.gov/health/preparing-living-will), and walk through it together.
* **Ask for a copy of their advance directives.** This often includes a living will and durable power of attorney for health care forms.
* **Keep a copy of important information.**Make sure to have contact information for the person’s health care providers and family members.
* **Ask about other considerations.** For example, is there anyone other than the medical team that you should talk with when making decisions? Are there spiritual, cultural, or religious traditions the person wants you to consider?
* **Continue the conversation.** Have conversations each year and as major life changes happen, such as a divorce, death, or change in their health.

Even when you have a person’s decisions in writing and have talked about their wishes, you may still face difficult choices or not be able to follow the person’s wishes exactly. Try to reflect on your discussions and do your best to honor the person’s wishes to the extent possible.

Learn more about the [role of a health care proxy](https://www.nia.nih.gov/health/choosing-health-care-proxy).

**What to do when your loved one can no longer make decisions**

If your loved one can no longer make their own decisions, you may need to make decisions for their behalf. This can be difficult if you haven’t discussed their preferences before. Even if you have, there may be unexpected situations and decisions that arise. Talking with close loved ones and the person’s health care team can help you prepare and feel more supported when decisions arise. Try to:

* Talk with family members, friends, or others who know the person well.
* Think about how the person lived their life. What values and wishes did they express in the past? What did they find most meaningful in life?
* Talk with the doctor and health care team about what to expect and the types of decisions you may need to make.

**Tips for navigating the health care system**

When a person becomes too sick to make decisions for themselves, family members and caregivers may need to navigate the health care system and find ways to advocate for their loved one’s care — especially if a proxy was not named. Use these tips:

* **Ask questions.** If you are unclear about something you are told, don’t be afraid to ask the doctor or nurse to repeat it or to say it another way.
* **Make the person’s wishes clear.**Share copies of the person’s advance directives and the proxy’s contact information with the health care team, nursing home staff, or others caring for the person. If the person is still living at home, you can put this information in a colorful envelope near their bed or on the fridge for emergency responders.
* **Write down contact information.** Ask for a specific person on the medical team that you can contact for questions or if the person needs something.
* **Choose one person to make health care choices.** Deciding on a main point of contact for the medical team can help everyone stay more organized, coordinate upcoming appointments, and manage medications or changing medical needs.
* **Keep family members looped in.** Even with one person named as the decision-maker, it is a good idea to have your family agree on the care plan, if possible. If you can’t agree, you might consider working with a mediator, a person trained to bring people with different opinions to a common decision.
* **Try to decide on an end-of-life approach.** When it becomes clear the person is nearing the end of life, the family should try to discuss the desired end-of-life care approach with the health care team. This might include [hospicecare](https://www.nia.nih.gov/health/what-are-palliative-care-and-hospice-care#hospice). Discussing the options and making decisions as early as possible can help with planning.
* **Remind the health care team who the person is.** Remind them that the person is not just a patient. Tell them about the person. Share what they were like, discuss the things they enjoyed most, and post pictures in their room.

There may also be people in your community who can help you navigate the health care system. Some hospitals have a patient advocate or care navigator, or you may consider working with a [geriatric care manager](https://www.nia.nih.gov/health/what-geriatric-care-manager).

## **Advance Care Planning Worksheets**.

Advance care planning worksheets from NIA can help you discuss and prepare for the future. You can download, print, and copy the worksheets, which are accessible at: [Advance Care Planning Worksheets](https://www.nia.nih.gov/health/advance-care-planning/advance-care-planning-worksheets)

# CAREGIVING

**IMPORTANT NOTES**:

* Giving care to an ill family member is a huge undertaking. We have provided a wealth of resources to assist in this. Computer literacy is a must. If you are not comfortable or are inexperienced in using a computer, it is suggested that you enlist the help of a trusted and computer savvy family member or friend to assist in taking advantage of the links embedded herein.
* While there are several resources available, **none** of them is likely to fit your situation exactly. You are encouraged to dig deeply into the information available to broaden and even redefine your own issues.

## **Selected Resources:**

* **Coast Guard Retirees Caregivers, Guide** (Unofficial Publication)

<https://www.dcms.uscg.mil/Portals/10/CG-1/retiree/docs/pdf/CG_Retirees’_Caregivers_Guide_2%20Aug%202016.pdf?ver=2018-06-19-095455-493>

* **Veterans Administration Caregivers Program. This program applies only to caregivers of veterans receiving VA Healthcare. Additional program features are for veterans with at least 70% disability.**

The Department of Veteran Affairs (VA) Caregiver Support Program (CSP) offers clinical services to caregivers of eligible and covered Veterans enrolled in the VA health care system. The program’s mission is to promote the health and well-being of family caregivers who care for our Nation’s Veterans, through education, resources, support, and services. There is a CSP team [CSP Team Locator](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.caregiver.va.gov%2Fsupport%2FNew_CSC_Page.asp&data=05%7C01%7C%7C2bae86f5e346449144e908da8b66051f%7Ce95f1b23abaf45ee821db7ab251ab3bf%7C0%7C0%7C637975567545404666%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=l5cvreG23w2es7%2BiDQaPdqzsMRNJH%2Fb6Sz%2FhrKdtTAk%3D&reserved=0) located at every [**VA facilities**](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.va.gov%2Ffind-locations%2F%3FfacilityType%3Dhealth&data=05%7C01%7C%7C2bae86f5e346449144e908da8b66051f%7Ce95f1b23abaf45ee821db7ab251ab3bf%7C0%7C0%7C637975567545404666%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=czBCqG42Zl%2Bq6U1SbLEyQ%2FXz7cjV3UST%2FW7nfvYEKOs%3D&reserved=0)**.** <https://www.caregiver.va.gov/>

CSP now offers Primary Family Caregivers enrolled in the Program of Comprehensive Assistance for Family Caregivers (PCAFC) access to expert-led legal and financial planning services. <https://www.caregiverfinanciallegal.va.gov>.

[Caregiver Support Line](https://www.caregiver.va.gov/help_landing.asp) **Call 855-260-3274**

### **American Association of Retired Persons (AARP)** – AARP offers a number of useful sites to help caregivers, recently widowed and is well worth exploring.

<https://www.aarp.org/caregiving/?CMP=RDRCT-IC-CAREGIVER-VANITY-JUNE2023>

https://www.aarp.org/caregiving/

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### **The National Council on Aging.** For those who decide to stay in their home, the National Council on Aging has a number of resources available to make this decision manageable. <https://aginginplace.org/>

### **Elder Care.** The [Eldercare Locator](https://eldercare.acl.gov/Public/Index.aspx) is a public service of the U.S. Administration on Aging connecting people to services for older adults and their families.  This locator allows people to search for a variety of topics using ZIP codes to find services nearest to them, **Call: 1 800-677-1116.**

### **National Institute on Aging (NIA).** National Institute on Aging has several useful publications, including The Caregivers Handbook. All of these publications can be ordered and are FREE and may be ordered in Spanish. <https://order.nia.nih.gov/>

### **Elder Affairs.** Caregivers tool kit is published by the State of Florida but contains information that is not state specific. Other states are likely to have similar programs and publications.

### <https://elderaffairs.org/wp-content/uploads/SHIP-PA9-Caregivers-Toolkit-3.pdf>

Elderaffairs.org

### **Armed Forces Retirement Home (AFRH).** These homes offer affordable independent living for eligible veterans in Washington, D.C. and Gulfport, MS.

For further information or request an application, visit: https://www. Afrh.gov/apply or contact the Office of Public Affairs at [**admissions@afrh.gov**](mailto:admissions@afrh.gov )1-800-422- 9988.

**Also see:**

[Armed Forces Retirement Home | Armed Forces Retirement Home (afrh.gov)](https://www.afrh.gov/)

Phone: 800-422-9988

Gulfport Community

1800 Beach Drive

Gulfport, MS 39507

[Welcome to Gulfport Community | Armed Forces Retirement Home (afrh.gov)](https://www.afrh.gov/gulfport)

Washington DC Community

3700 N. Capitol Street, NW

Washington, DC 20011

[Welcome to the Washington, DC Community page | Armed Forces Retirement Home (afrh.gov)](https://www.afrh.gov/washington)

* **Blue Skies of Texas**. In 2014, Air Force Villages expanded its eligibility to embrace a wider range of retired seniors, including those from civilian careers. With this change, a new name – Blue Skies of Texas – was added, and the campuses were renamed Blue Skies East and Blue Skies West. The Air Force Village legacy carries forward in Blue Skies of Texas, continuing to offer modern residences and a range of senior-focused services and amenities. <http://www.blueskiesoftexas.org/>

Phone: 866-553-5389

* **National Resource Directory.** The NRD is a database of validated resources that supports recovery, rehabilitation, and reintegration for service members, veterans, family members, and caregivers. <https://www.nrd.gov/>

**This site contains a wealth of information, including the following examples:**

* **Benefits & Compensation** <https://www.nrd.gov/Benefits-Compensation>
  + **DoD Compensation & Benefits Handbook**
  + **Veterans Benefits Administration**
  + **RAPIDS ID Card Office Online**
  + **U.S. National Archives & Records Administration**
  + **Defense Enrollment Eligibility Reporting System (DEERS)**
  + **DoD Special Compensation for Assistance with Activities of Daily Living**
  + **National Veterans Foundation – Veteran Service Officers (Great Resource)**
  + **Social Security Administration**
  + **TRICARE**
* **Family & Caregiver Support** <https://www.nrd.gov/Family-Caregiver-Support>
  + **DoD Caregiver Resource Directory**
  + **DoD Warrior Care**
  + **Military One Source**
  + **Blue Star Families**
  + **Operation Family Caregiver**
  + **VA Caregiver Support Program**
  + **American Red Cross Military & Veteran Caregiver Network**
  + **Wounded Warriors Family Support**
  + **Child Care Aware of America**
* **Health** <https://www.nrd.gov/Health>
  + **Centers for Disease Control & Prevention**
  + **VA Community Care**
  + **VA Suicide Prevention**
  + **Virtual Family Assistance Center**
  + **Military Health System**
  + **TRICARE**
  + **MyHealthfinder**
  + **milConnect**
  + **VA Mental Health**

# UPON YOUR LOVED ONE’S DEATH

**“WHAT TO DO AFTER SOMEONE DIES” – National Institute on Aging**

[What To Do After Someone Dies | National Institute on Aging (nih.gov)](https://www.nia.nih.gov/health/grief-and-mourning/what-do-after-someone-dies)

What to do after someone dies depends on where the person died. If someone dies at [home](https://www.nia.nih.gov/health/where-can-i-get-end-life-care#home), there is no need to move the body right away. If the person was in hospice, a plan for what happens after death will likely already be in place. If the person wasn’t in hospice, talk with the doctor, local medical examiner (coroner), local health department, or a funeral home representative about how to proceed. You might want to have someone make sure the body is lying flat before the joints become stiff. This rigor mortis begins sometime during the first few hours after death.

When a loved one passes, some people want to stay in the room with the body; others prefer to leave. Some families want time to sit quietly with the body, console each other, and maybe share memories. This is the time for any special religious, ethnic, or cultural customs that are performed soon after death.

If your loved one died in a facility, such as a [hospital](https://www.nia.nih.gov/health/where-can-i-get-end-life-care#hospitals)or [nursing home](https://www.nia.nih.gov/health/residential-facilities-assisted-living-and-nursing-homes), discuss any important customs or rituals with the staff early on, if possible. You could ask a member of your religious community or a spiritual counselor to come. If you have a list of people to notify, this is the time to call those who might want to come and see the body before it is moved.

**Coping with Loss.** When your spouse or loved one dies, your entire world may change. You may feel a variety of different emotions like anger, guilt, or sadness. Remember that everyone grieves differently and there is no sole right way to grieve. You may find that surrounding yourself with loved ones, joining a support group, or talking to a professional may help you [**cope with loss**](https://www.nia.nih.gov/health/mourning-death-spouse).

**Get a Legal Pronouncement of Death.** As soon as possible, the death must be officially pronounced by someone in authority like a doctor in a hospital or nursing facility or a hospice nurse. This person also fills out the forms certifying the cause, time, and place of death. These steps will make it possible for an official death certificate to be prepared. This legal form is necessary for many reasons, including life insurance and financial and property issues.

**Make Arrangements for After Death.** If the person was in [hospice](https://www.nia.nih.gov/health/what-are-palliative-care-and-hospice-care#hospice), a plan for what happens after death will already be in place. If death happens at home without hospice, try to talk with the doctor, local medical examiner (coroner), your local health department, or a funeral home representative in advance about how to proceed. You can also consider a home funeral, which is legal in most states.

Arrangements should be made to pick up the body as soon as the family is ready and according to local laws. This can be done by a funeral home or by the family themselves in most states. The hospital or nursing facility, if that is where the death took place, may help with these arrangements. If at home, you will need to contact the funeral home directly, make arrangements yourself, or ask a friend or family member to do that for you.

The doctor may ask if you want an autopsy. This is a medical procedure conducted by a specially trained physician to learn more about what caused the death. For example, if the person who died was believed to have [Alzheimer’s disease](https://www.nia.nih.gov/health/what-alzheimers-disease), a brain autopsy will allow for a definitive diagnosis. If your religion or culture objects to autopsies, talk to the doctor. Some people planning a funeral with a viewing worry about having an autopsy, but the physical signs of an autopsy are usually hidden by clothing and other body preparation techniques.

**WHAT TO DO WITHIN A FEW DAYS/WEEKS OF YOUR LOVED ONE’S DEATH**

Over the first few days/weeks, you will need to notify important organizations of your loved one’s death, some of which are highlighted below.

* **USCG Pay & Personnel Services (PPC) at** **866-772-8724.** See *Information for Survivors of USCG, USCGR, NOAA and PHS Retirees*:[SurvivorGuide.pdf (uscg.mil)](https://www.dcms.uscg.mil/Portals/10/CG-1/PPC/RAS/SurvivorGuide.pdf)

Upon receiving the report of the CG retiree’s death, CG PPC will stop CG retired pay, discuss any overpayment to be collected, and advise survivors eligible for CG **Survivor Benefit Program (SBP)** benefitson the process to begin SBP payments.

**NOTE:** CG/PHS/NOAA Retirees need to report the death of their spouse or other dependent for which **Survivor Benefit Program (SBP)** benefit premiums are being deducted from retired pay. CG PPC will assist in stopping the SBP deductions.

* **Social Security Administration** **at 800-772-1213**.  If the deceased is receiving Social Security benefits, you will need to stop. [The Social Security Administration](https://www.ssa.gov/).
* **Department of Veterans Affairs. 800-837-1000.**

[Burial Benefits - Compensation (va.gov)](https://www.benefits.va.gov/compensation/claims-special-burial.asp)

* **National Cemetery Administration.** Eligible Veterans and family may apply for Pre-Need burial eligibility and burial benefits such as flags, headstones and markers at [National Cemetery Administration (va.gov)](https://www.cem.va.gov/) Additional helpful information is accessible at this website. The National Cemetery Administration can also assist your Funeral Home Director or you in arranging for Military Funeral Honors.
* **Coast Guard Military Funeral Honors.**

[Military Funeral Honors (MFH) Guidance](https://www.dcms.uscg.mil/Portals/10/CG-1/psc/psd/docs/Military%20Funeral%20Honors%20Guidance.pdf?ver=2017-03-24-102439-577)

## **Office of Personnel Management. 888-767-6738** For current civil service employees and those receiving civil service retirement. [Survivor Benefits (opm.gov)](https://www.opm.gov/retirement-center/survivor-benefits/)

* **Life Insurance Companies.** You will need a death certificate and policy numbers to make claims on any policies.

#### **Veterans Group Life Insurance. 800-419-1473**

#### <https://www.va.gov/life-insurance/options-eligibility/vgli/>

**Veterans Benefits Administration – Life Insurance. 800-669-8477**

[Life Insurance Home (va.gov)](https://www.benefits.va.gov/insurance/index.asp)

**5 Star Life Insurance.866-863-9753.** 5Star Life is the **Armed Forces Benefit Association (**AFBA) principal underwriter for member insurance products, underpinning AFBA’s support of our country’s armed forces and first responders. [Armed Forces Benefit Association (AFBA)](https://www.afba.com/)

* **Defense Enrollment Eligibility Reporting System (DEERS) 800-538-9552**

* **Medicare. 800-633-4227** For individuals enrolled in Medicare.

[www.medicare.gov](file:///R:\DPFF-FFF-FFS\10-11%20-%20Retiree%20Services%20-%20SBP\RETIREE%20SERVICES%20PUBLIC%20WEB\RESOURCES\www.medicare.gov).

* **Credit agencies**. To prevent identity theft, you will want to send copies of the death certificate to three major firms: Equifax, Experian, and TransUnion.

Equifax- <https://www.equifax.com/personal/contact-us/>

Experian **-** <https://www.experian.com/contact/personal-services-contacts.html>

TransUnion **-**  800-916-880

* **Banks and Financial Institutions.** If your loved one left a list of accounts and passwords, it will be much easier to close or change accounts. You will need a copy of the death certificate if the person did not leave a list.

## **Close social media accounts.** Some accounts may have autopay. Be sure to cancel these accounts if no longer desired.

* + Facebook
  + X formerly known as Twitter
  + Instagram
  + TikTok
  + LinkedIn
  + Email accounts
* **The Long Blue Line** (Distributed quarterly to all Coast Guard Active Duty and Reserve Members and CG/PHS/NOAA Retirees & Annuitants).

To place a notice of the death of a **SPOUSE/DEPENDENT** of a retiree, notify Robert Hinds, CG Retiree Services Program Manager, at [Robert.C.Hinds@uscg.mil](mailto:Robert.C.Hinds@uscg.mil) You do not need to report the death of a retiree to Robert Hinds, as retiree death notices are collected in CG Direct Access (DA) following reporting to CG PPC.

**What about organ and brain donation?**

At some time before death or right after it, the doctor may ask about donating organs such as the heart, lungs, pancreas, kidneys, cornea, liver, and skin. Organ donation allows healthy organs from someone who died to be transplanted into living people who need them. People of any age can be organ donors.

The person who is dying may have already said that he or she would like to be an organ donor. Some States list this information on the driver’s license. If not, the decision has to be made quickly. There is no cost to the donor’s family for this gift of life. If the person has requested a [**Do Not Resuscitate (DNR) order**](https://www.nia.nih.gov/health/understanding-healthcare-decisions-end-life#issues) but wants to donate organs, he or she might have to indicate that the desire to donate supersedes the DNR. That is because it might be necessary to use machines to keep the heart beating until the medical staff is ready to remove the donated organs.

Learn more about [**organ donation resources for older donors**](https://www.nia.nih.gov/health/organ-donation-resources-older-donors-and-recipients), [**advance care planning**](https://www.nia.nih.gov/health/advance-care-planning-healthcare-directives), and the [**brain donation process**](https://www.nia.nih.gov/health/brain-donation-gift-future-generations).

# TRANSITIONING TO THE NEXT CHAPTER OF LIFE.

# ASSISTANCE WITH GRIEVING. Grieving is a natural part of life. Grieving will probably involve an entire family. Here are some resources that can help with the process and survivors are encouraged to try one of the organizations below or another, even if you don’t think it is needed. You may find assistance from local clergy as well. Below are some starting points but there are other resources available.

# Transition Assistance Program for Survivors (TAPS). TAPS is a well-established organization specializing in assisting survivors with coping with grief and making the transition to the new normal. In 2023, 81 new Coast Guard survivors contacted TAPS for assistance. <https://www.taps.org/>

# “TAPS is a family. A family of care, compassion, and hope. We are here for you, whether you need someone to listen, a shoulder to cry on, a connection to resources, or an opportunity to remember and honor your loved one.

# [Join the TAPS Family](https://www.taps.org/join-taps/survivor-support/)”.

**CALL 24/7** [800-959-TAPS (8277)](tel:+18009598277)

Tragedy Assistance Program for Survivors

[3033 Wilson Blvd](https://maps.google.com/?q=3033+Wilson+Blvd&entry=gmail&source=g)., Third Floor, Arlington, VA 22201

Toll-Free: 800.959.8277 (TAPS)

Main:202.588.8277 (TAPS)

## **National Alliance for Children’s Grief.** Grief is a natural and highly personalized response to a loss. Children can and do experience grief even if they are too young to understand what they are feeling and why. Grief is not something that we can take away from a child, rather, it is something that we must experience alongside and with them. <https://nacg.org/>

**Childhood Grief.**

<https://nacg.org/wp-content/uploads/2022/06/About_Childhood_Grief.pdf>

## **Grief Share. Local community support groups are available.**

<https://www.griefshare.org/>

A Grief Share support group is a safe, welcoming place where people understand the difficult emotions of grief. Through this 13-week group, you’ll discover what to expect in the days ahead and what’s “normal” in grief. Since there are no neat, orderly stages of grief, you’ll learn helpful ways of coping with grief, in all its unpredictability—and gain solid support each step of the way.

## **American Association of Retired Persons (AARP) – Grieving.**

## <https://www.aarp.org/search/?q=grieving&c=everywhere>

* ***Survivor Resources.*** Survivor Resources provides immediate and long-term grief support for family and friends affected by suicide, homicide, overdose, or accidental death. We are a non-profit organization housed in the Minneapolis and St. Paul Police Departments. This partnership helps our team quickly get information about each case from police and the medical examiner. <https://survivorresources.org/>

## ***USA.gov.*** The website below links to a number of resources.

## <https://benefits-tool.usa.gov/death-of-a-loved-one/>?

## ***Military OneSource.***

<https://www.militaryonesource.mil/casualty-assistance/grief-support/resources/>

* 1. **ADDITIONAL RESOURCES**

## **Information for Survivors of USCG, USCGR, NOAA and PHS.**

## This publication contains many of the issues you will face immediately and some that you may delay until you feel able to deal with the many forms and phone calls. Assistance from family members and close friends will likely be helpful and reassuring. Since there will be many calls, it will be helpful to create a log of calls noting names, numbers, and dates. This log will no doubt come in handy in what is a stressful time.

<https://www.dcms.uscg.mil/portals/10/cg-1/ppc/ras/survivorguide.pdf>

### **CG Pay & Personnel Center, Retiree & Annuitant Services (PPC-RAS)** This website has a wealth of helpful information. <https://www.dcms.uscg.mil/ppc/ras/>

* **RAPIDS – Military ID Cards** [ID Card Office Online (osd.mil)](https://idco.dmdc.osd.mil/idco/)
* **Military Officers Association of America (MOAA). 800-234-6622** <https://www.moaa.org/>
* **Navy Mutual Aid.** 800-628-6011 Military Life Insurance and Annuities <https://www.navymutual.org/>
* **State Veterans Organizations.** If the deceased retired with 30 years or more of service in the Florida Army National Guard, immediately contact the Florida Retirement System at 844-377-1888. Check with other states veteran’s organizations for similar provisions.
* **Veterans of Foreign Wars (VFW),** **National Veterans Service (NVS)**

[VA Claims & Separation Benefits - VFW](https://www.vfw.org/assistance/va-claims-separation-benefits)

The VFW's National Veterans Service (NVS) was established to help all veterans, service members, their families, and survivors. As the largest organization of combat veterans, we understand the frustrations that can arise when transitioning out of the military or filing a claim with the Department of Veterans Affairs. The claims process can be confusing and one that service members and veterans shouldn't try to navigate alone.

NVS consists of a nationwide network of VFW Accredited Service Officers and Pre-Discharge Representatives who are experts in navigating VA processes and the key to your success. Don't fall victim to "claim sharks" - companies that illegally represent veterans through the VA claims process and can charge thousands for doing so. Our cadre of highly-trained and professional advocates help veterans cut through bureaucratic red tape. VA reports veterans represented by the VFW have recouped more than $13 billion in compensation and pension on behalf of veterans and eligible family members in fiscal year 2023.

VFW Accredited Service Officers are trained experts, helping veterans develop their case with ease by reviewing and applying current law, pertinent legislation, regulations and medical histories. As skilled professionals, we assist in filing for disability compensation, rehabilitation and education programs, pension and death benefits, and employment and training programs. Furthermore, we won’t hesitate to request hearings before the VA and the Board of Veterans Appeals to present oral arguments when needed.

VFW Accredited Service Officers are with America's veterans every step of the way once they're ready to file a claim. This is a service the VFW is proud to offer -- **FREE OF CHARGE** -- to anyone seeking assistance with the claims process.