

Where to Turn After Losing a Loved One

Helpful Information for You and Your Family



“What we have once
enjoyed we can never lose.
All that we love deeply
becomes a part of us.”

—Helen Keller

Please accept our sincere condolences as you experience the loss of your loved one. We know this can be a challenging time, and we want to support you through this difficult process. If you need specific guidance while at the hospital, please ask your nurse to call the social worker or chaplain to assist you. Once home, if you need further assistance, please feel free to call the hospital where your loved one received care and request to speak with a social worker or chaplain.



Table of Contents

First Steps.....	3	Finances and Notifications	5
Selecting a Mortuary or Crematory	4	Planning a Memorial Service.....	6
Medical Examiner	4	The Journey Toward Healing.....	7
How Do I Obtain Death Certificates?.....	5	Helping Children Through Loss	10
Preparing for Your Visit to the Mortuary or Crematory	5	Ways To Remember a Loved One.....	11
		Supportive Resources	12

Selecting a Mortuary or Crematory

Selecting a mortuary or crematory need not be rushed and can be part of the family's decision-making process over the next 48 hours. Once you have selected a mortuary or crematory, please call the Scripps hospital holding your loved one and ask for the operations supervisor. Your loved one will then be released to the provider you designate.

Provider Listings

You can use the brief listing of mortuaries and cremation services in the leaflet enclosed in this brochure or search online for additional resources. If you have not made a decision, we suggest you call at least two mortuaries. Ask questions to compare services offered and fees to find the best fit for your needs.

Cremation

Most mortuaries provide cremation services. If cremation is chosen and a memorial service at a mortuary is not desired, then using a direct

When you call the hospital, please be prepared to provide:

- Your loved one's legal name.
- Your name, address and phone number as the individual authorizing the release.
- The name and phone number of the mortuary or cremation service.

crematory may be most cost effective. If viewing and visitations are desired, inquire of the provider to ensure that these services are available.

Final Resting Place Outside the San Diego Area

If the burial site for your loved one is out of the San Diego area, contact the mortuary that will be handling the final arrangements. Inquire as to whether they have a local representative or sister mortuary in San Diego County. For assistance with out-of-area or international arrangements, please call the **Scripps operations supervisor** and ask to speak with a hospital chaplain or social worker.

Medical Examiner

The County of San Diego identifies circumstances under which hospitals must alert the medical examiner's office at the time of a death. In most cases, this occurs when a death is unexpected or accidental in nature. If your loved one's death is a medical examiner's case, medical personnel are obligated by state law to follow rules established by the medical examiner's office. The medical examiner may ask for a brief medical and social history of your loved one as part of the case review process. If an examination is needed, the medical examiner's office will transfer your loved one's remains for a post-mortem evaluation. You will then be asked to contact the medical examiner's office (not the hospital) when you have chosen a mortuary or crematory.

The **San Diego County Medical Examiner's Office** can be reached at **858-694-2895**. An additional resource, if needed, is the **District Attorney Victim/Witness Assistance Program** at **619-531-4041** which offers comprehensive services for crime victims.

How Do I Obtain Death Certificates?

The administrator of the mortuary or cremation service is responsible for issuing the initial certified death certificate. Many companies require a certified copy rather than a photocopy. There is a charge for each certified copy, and it takes about 10 days to process.

Be sure to order a sufficient number of copies, usually about 6 to 12. You can also obtain copies at a later time from **San Diego County Vital Statistics** at **619-692-5733**.

Preparing for Your Visit to the Mortuary or Crematory

The provider you have chosen will make an appointment with you to plan preparations. Call the provider and ask what documents you should bring to the appointment. You may want to ask a family member, close friend or clergy person to accompany you while making preparations. You may want to visit the mortuary to see if you are comfortable with the facility and staff. Take your time and do not hesitate to compare services to best meet your personal needs and finances.

extras you may not desire. It may be helpful to think about your loved one's wishes, your preferences, and to talk with family and friends before meeting with a provider. Such consideration may extend to whether a memorial service is desired at a mortuary; preferences for burial or cremation; what to do with ashes; type of casket; associated costs and other options for obtaining services. If your loved one was a member of the armed services, also ask your provider about veteran benefits, or visit **www.va.gov**.

There are a variety of services that may be offered. Consider which options provided are a necessity versus

Finances and Notifications

Make notifications as necessary to banks, utilities, the post office, newspapers, magazine subscriptions, online subscriptions, etc. Below is a list of documents you may need:

- Birth certificate
- Installment payment booklets
- Marriage certificate
- Annuity policies or pension plans
- Advance Health Care Directive
- Auto registration(s)
- Death certificate (6–12 certified copies may be needed)
- 401(k) plans and IRAs
- Military discharge or service records
- Bank information and checkbooks
- Divorce decree
- Other insurance provided by employer
- Social Security card
- Mortgage and other real estate deeds
- Will
- Life and health insurance policies
- Living trust
- Stock and bond certificates
- Financial power of attorney
- Outstanding bills
- Loan and other business agreements
- Income tax returns and W-2 forms



Planning a Memorial Service

Why Have a Memorial Service?

- To honor the memory of your loved one.
- To recognize that one's life has been touched by another.
- To take comfort from family and friends.
- To give each person the opportunity to celebrate the value and meaning of your loved one's life.

Where to Hold the Service

- A formal service is often held at a church, temple or mosque.
- Other options include a mortuary chapel or the graveside.
- An informal service may be held in a home, community clubhouse, park or restaurant, or on a boat to scatter cremated remains.

What's Involved in a Service?

- **Eulogy**—A reflection on the history and legacy of your loved one by clergy, family or friends.
- **Scripture/Poem/Sacred Writing**—Your loved one may have had a favorite selection, or you can let your clergy person decide.
- **Music**—Consider background music or a special solo, taped or live music, traditional or contemporary. You may also choose to have no music.
- **Photos/Mementos**—You may want to assemble a collage of old photos or display mementos that celebrate your loved one's life.
- **Flowers**—You may want a floral arrangement or plant to honor your loved one.
- **Charitable Donations**—In lieu of flowers you may choose to donate to a charity in memory of your loved one.

The Journey Toward Healing

There is not a prescribed reaction to the death of a loved one—no right or wrong response. What you experience following this loss may depend on many factors, including:

- Age and developmental stage
- Your relationship with the deceased
- Cultural, ethnic or religious background
- Support an individual has available
- The circumstances surrounding the death
- Whether it was sudden or unexpected
- Whether your loved one was chronically or terminally ill
- Community attitudes about type of loss
- Experience with prior loss
- The role(s) he or she played in your life
- Other outstanding stressors and concerns

Your reaction may be very different from that of another close family member or friend. Give yourself permission to take the time to experience the many normal and expected reactions to your loss. Even children grieve differently. (See the following section on Helping Children Through Loss on page 10.) Although the mourning process is individual, there are some common grief responses. Grief reactions can be expressed through emotions, thought patterns, physical sensations and behaviors. The language below may help you in talking to, and seeking support from, others about what you are experiencing.

Emotions

- **Shock and numbness** are commonly experienced early in the grieving process and can serve as a protective mechanism to keep us from feeling overwhelmed by a flood of feelings.
- **Sadness** is the most familiar reaction to grief and may last for weeks, months, and in the ensuing years when memories of your loved one are reflected upon, even when you least expect it. It may be accompanied by unpredictable crying.
- **Irritability and anger**, feeling “on edge,” may stem from your sadness and possibly frustrations (e.g. feelings that you couldn’t prevent the death or that



the person “abandoned” you.) When one feels under duress it is common to displace anger onto another target such as family members or friends, paramedics or other health care personnel. Anger can also be turned inward toward ourselves. It may develop into maladaptive behavior and cause harm if prolonged.

- **Guilt** is a very common symptom of bereavement (particularly in the case of a suicide) or feeling as if you did not respond to a crisis in a manner you desired. Often this reaction is not realistic and will lessen with the passage of time.
- **Anxiety** sometimes is felt when our way of looking at the world is shattered by our loss. This can range from a slight sense of insecurity to a strong sense of panic. The sources of anxiety are many and may stem from a fear that we won’t be able to take care of ourselves, or from a heightened sense of our own mortality.
- **Loneliness** is a common problem for surviving spouses or other close day-to-day relationships. It may be intense if one had an extremely close or even a conflictual relationship with the deceased.
- **Fatigue** underscores that grief can be emotionally exhausting. This reaction may be more surprising and distressing to an active person.
- **Helplessness** is heightened in the stress of bereavement by the fact that there is nothing we can do to reverse the death. Also, your loved one may have handled routine affairs that you now have to learn to negotiate.
- **Yearning** for or missing the deceased is a normal response to loss and, as it diminishes, it may be a sign that you are adjusting to this loss and healing.

(continued)

- **Emancipation and relief** are positive feelings that may come after a death, particularly following a prolonged and debilitating illness—feeling relief that one no longer has to function as a caregiver or in cases where there was a difficult or highly-conflicted relationship. Often these may be accompanied by a sense of guilt.

Thought Patterns

- **Disbelief** is often our first thought upon hearing of a death, not only in the event that a death is sudden or unexpected.
- **Confusion** manifests as having trouble concentrating, being forgetful, disorganized, distracted, having misconceptions and impaired judgment.
- **Preoccupation** if one spends lots of time thinking about the deceased or obsessing about their suffering and dying; one may feel the need to tell the story of the death over and over again.
- **Sense of the deceased's presence** is most likely to happen shortly after the death and this may be experienced as hearing a voice, feeling a touch, smelling a fragrance, visual experiences, visions, twilight experiences.
- **Hallucinations** are a common and normal symptom of bereavement, to see or hear a loved one, usually within a few weeks after the death.

Physical Sensations

- Tightness in the forehead, throat or chest, headaches
- Dry mouth
- Breathlessness
- Nausea and/or a hollow feeling in the stomach
- Hypersensitivity to noise or a heightened startle response
- Lack of energy, weakness
- Sense of depersonalization such as “feels like a movie” or things seem unreal or hazy

Behaviors

- **Sleep disturbances** are a very common reaction to grief. They may sometimes require medical intervention, but in normal grief they usually correct themselves. Difficulty sleeping/resting could be related to anxiety or an overactive/worried mind. One may escape through sleep to avoid dealing with the reality of a seemingly unbearable situation. Additionally,

sleep disturbances can sometimes symbolize various fears, such as the fear of dreaming, the fear of being in bed alone and the fear of not awakening.

- **Appetite disturbances** can be characterized as a loss of appetite or increased appetite. While both are common, loss of appetite is more prevalent.
- **Absent-minded behavior** can be dangerous if, for example, we are not paying attention while crossing the street or driving.
- **Social withdrawal** is usually short-lived and corrects itself as the intensity of the grief diminishes. It can also include a loss of interest in the outside world, such as giving up TV and newspapers.
- **Dreams of the deceased**, including both positive dreams and nightmares, are common and can give clues as to our progress in our course of mourning.
- **Avoiding reminders of the deceased** by staying away from places or things that trigger painful feelings of grief, even if these previously brought on feelings of happiness. Talk with family and friends to determine when might be a good time to address the belongings your loved one has left behind.
- **Visiting places or carrying objects** that remind us of the deceased may result from an underlying fear of losing memories of your loved one.
- **Crying** is normal and onset can be unpredictable and vary in intensity. You may be holding a mundane conversation one minute and crying the next. There is potential healing value in crying because our tears release mood altering chemicals.

As you review this information, if you find you or someone you care for is experiencing symptoms you are uncertain about or seem prolonged (particularly physical complaints), it is important for you to check with your physician and not assume they are solely related to the loss you are experiencing. Again, while the reactions above are normal, you may find yourself leaning toward behaviors that are harmful to yourself or others in dealing with these uncomfortable feelings. Potentially harmful grief reactions may include an increased use of drugs or alcohol, overeating, undernourishment, an inability to get out of bed, lashing out, etc. For any behaviors such as these, it is beneficial to see a physician or mental health professional for assessment and guidance.



With the passage of time, keep in mind that grief will lessen, but it doesn't have a definitive end point after a loved one's death—there is no time limit. Reminders may bring back the pain of loss, even years later. For instance, feelings of grief may return on the anniversary of your loved one's death, on birthdays, holidays, or other special days throughout the year. The return of these feelings (sometimes called an anniversary reaction) is not necessarily a setback in the grieving process. Though these reactions may feel painful at times, they are positive reflections that your loved one's life was important to you. There are resources available to assist you and your family with special days and holidays.

Moving forward it is helpful to acknowledge we cannot control all things that happen to us, but we can control how we choose to respond. To continue on the path toward healing, learn what to expect and how to cope with reminders of your loss. Many find individual counseling, bereavement support

groups, or support from clergy helpful following the loss of a loved one.

Whether you seek assistance in the coming weeks or months, the timing is up to you. Supportive resources can help you express your pain in healthy ways, grieve constructively, learn to tell people what you need and find ways to deal with your grief. Supportive resources are listed on page 12, or you may call the hospital where your loved one was cared for and ask for a social worker or chaplain to discuss your individual needs.

Helping Children Through Loss

Young children working through loss respond differently than adults. Sensitivity to both their emotions and their perspective is important.

Talking with Children

Abstract concepts like death can be difficult for children to understand.

- Explain death simply and honestly while using clear, age-appropriate language.
- Sometimes it helps to simply ask them what they think death is.
- Don't be afraid to say someone they love has died.
- Sharing your own emotions can be helpful.
- Let children know you're sad and give them permission to cry with you.
- Relate the loss to something they are familiar with, perhaps the death of a pet.
- You can also talk about things the child has already experienced or noticed (i.e. their family members crying, looking sad or worried).
- Encourage children to talk honestly and openly about their feelings and concerns while supporting their expressions of emotion.

Terms to Avoid

- Refrain from using phrases like "gone to sleep," as children may think they will die if they go to sleep.
- Be careful with statements like "good people are taken to heaven," as children may believe they will die if they are good.

Supporting Children in Grief

- Children may have short attention spans—grieving one minute and playing the next.
- Include children when gathering mementos and pictures of the loved one and in retelling your loved one's story.
- Tell children what to expect at the funeral and encourage them to ask questions.
- You may also want to give them the option of not going to the funeral.



- Inform the child's school of their recent loss. This will help their teachers understand any changes in mood or behavior. Additionally, teachers and the school counselor can be resources of support.

How Children Understand Death

- **Birth to 3**—At a few months, children may not have any comprehension of death but will sense their parents' stress. A child at the age of 2 may speak of a deceased animal or person as "no more" or "gone," revealing the beginning of an understanding of the separation and loss associated with death.
- **3 to 4**—Children at this age fear separation but think of it as temporary. During play, they may pretend some living thing has died and then bring them back to life. They need to be taught that the body stopped working and won't start again. Children at this age may also be alarmed by their parents' grief. They can be told something like: "mommy and daddy are sad right now because we miss our loved one, but we are going to be okay." Young children often express emotions through play with dolls, toys or art.
- **4 to 6**—Children at this age may wonder why people have to die. They may still have a hard time understanding death and may have incorrect ideas. For example, they may think their angry thoughts or jealous feelings may have caused their loved one's death. In the child's magical world, wishes and desires can make things happen. They need reassurance that they did nothing to cause their loved one to die.

- **6 to 9**—At this age, children may still think the loved one can come back. Or, if they have been taught to believe in heaven and life after death, they may wonder why they can't go there and visit and then come back. As children approach age 9, they tend to ask more questions about life and death.
- **9 to 12**—These children can understand that life always ends in death and that death may come earlier than expected. As children approach adolescence, they will want to share their feelings with others and will have many questions. This age group often expresses grief through journal writing or poetry.
- **Adolescence**—By age 12, children can understand death as well as an adult, but they are preoccupied with the present, with their relationships with their peers and with their own identity. The death of a loved one may bring deep emotional reactions which the adolescent may not understand, and they may need support.



Ways to Remember a Loved One

- Light a candle in the individual's memory. (Do not leave lit candles unattended.)
- Create a memory book of photos.
- Make a gift of money or time to their favorite cause or charity.
- Wear a commemorative photo of the person.
- Start a scholarship in their name.
- Collect a book of family stories about your loved one.
- Hang special ornaments during the holiday season.
- Make a collection of their favorite music and, if possible, write stories that go with the music.
- At appropriate times, provide flowers to their church, synagogue, mosque, temple or workplace.
- Gather family and friends to honor the individual on the anniversary of their death.
- Take turns reading their favorite stories aloud.
- Plant a tree in a park or memorial garden.

Supportive Resources

Scripps provides the following information and resources to help you during this difficult time; we make no representation regarding the services provided by a non-Scripps agency. This information has been provided for your reference and convenience.

Bereavement Resources

Scripps offers Grief and Loss Support Groups for adults who have experienced loss. They give participants the opportunity to meet others who are grieving, share their experience with grief, learn coping skills and discover other helpful resources. To learn more, please contact **619-260-7020**, Chaplains@ScrippsHealth.org or [Scripps.org/Services/Bereavement-Support](https://www.scripps.org/Services/Bereavement-Support). In addition, many hospices, churches, and senior centers offer bereavement support groups and other resources. A Scripps hospital social worker or chaplain can give you more information on local resources.

The organizations below provide support in various locations in San Diego County.

- **211sandiego.org** is a county-wide service that provides information and referrals to many agencies and groups for a wide variety of needs. If you search here for "grief," many helpful resources are listed. Similar information is available at the San Diego Access and Crisis Line, **888-724-7240**.
- The Elizabeth Hospice offers bereavement support groups, individual counseling for adults and children, and a children's bereavement camp. **ElizabethHospice.org** or **833-349-2050**.
- The Hope Bereavement Center at Hospice of the North Coast offers support groups, individual counseling, and other resources. **HospiceNorthCoast.org** or **760-431-4100**.
- Sharp HospiceCare offers counselling, groups, and a monthly newsletter. **Sharp.com/services/hospice** or **619-667-1900**.

Scripps Locations

Scripps Green Hospital

858-455-9100

Scripps Memorial Hospital La Jolla

858-626-4123

Scripps Memorial Hospital Encinitas

760-753-6501

Scripps Mercy Hospital, San Diego

619-294-8111

Scripps Mercy Hospital, Chula Vista

619-691-7000

- Compassionate Friends of San Diego gives support to parents and other relatives after the death of a child. They have local meetings, online groups, and other resources and referral information. **CompassionateFriends.org** or **619-583-1555**.
- Survivors of Suicide Loss, **soslsd.org** or **619-482-0297**.
- National Suicide Prevention Lifeline, **800-273-8255**

Other Informational Resources

- Elder Law and Advocacy legal services for individuals aged 60 and older; most services are free. **SeniorLaw-sd.org** or **858-565-1392**.
- San Diego Medical Examiner becomes involved if there is an investigation about the death. **SanDiegoCounty.gov/me** or **858-694-2905**.
- Social Security benefits, **ssa.gov** or **800-772-1213**.
- Veterans' benefits, **va.gov** or **800-827-1000**.



1-800-SCRIPPS (727-4777)

[Scripps.org](https://www.scripps.org)