

Steps to Take When a Loved One Dies

- **Call 911** — If a person is unresponsive, call 911 immediately and then check for a pulse. If the death is unattended, avoid disturbing the scene. The body may be taken directly to a funeral home or, if foul play is suspected to the county medical examiner. If you are at home, make sure your front door is unlocked so police and other first responders can enter.
- **Notify your family and close friends** — You don't have to call everyone yourself; you can ask for assistance with this process. For example, you could ask your brother, "will you please let your adult children know so that I don't have to call them?" You can also ask people to not communicate this news or share anything on social media. If the individual is employed, notify their employer.
- **Engage a Funeral Home** — Contact a funeral home to assist with caring for the deceased. You will have to tell the funeral home whether you prefer your loved one to be cremated or buried. The average cost of funeral and burial is \$10,000; cremation is about half this cost. You will need to visit the funeral home in person to finalize arrangements and complete paperwork. You will be asked about doing an online obituary and / or one printed in the newspaper. You will be asked for some payment up front, so bring your checkbook with you.
- **Contact your faith community** if you want to have a funeral service or celebration of life conducted by the pastor. Please indicate whether you want this news included in the prayers of the church or communicated in any way.
- **Consider Legal Guidance** — Consulting with an attorney may be beneficial for navigating financial, insurance, probate and estate matters.
- **Obtain a Death Certificate** — You will need to request a death certificate, which is essential for legal and financial matters. Request enough death certificates for each financial institution (e.g., Huntington Bank, Wells Fargo, Fidelity, mortgage company) since some companies will accept only originals and not copies of the death certificate. The first death certificate costs \$13 and additional certificates are \$6 apiece when ordered at the same time (i.e., order 6-10 original death certificates). These will be mailed to you in 2 to 5 weeks.
- **Depending on the age of the individual**, you will have to contact Medicare (or their Medicare HMO or \ Supplemental Insurance) and Social Security to begin processing their paperwork. Social Security pays a one-time death benefit of \$255 to the surviving spouse. To contact Social Security, call 1-800-772-1213 and provide the name, Social Security number, date of birth, and date of death for the person who died.

Area Funeral Homes

Thurston-DeShaw Funeral Home

13817 Jay Street NW, Andover

(763) 767-7373

Thurston-Lindberg-Deshaw Funeral Home

2005 Branch Avenue, Anoka

(763) 421-0220

Kozlak-Radulovich Funeral Chapel

1385 107th Ave NE, Blaine

(763) 783-1100

Gearhart Funeral Home

11275 Foley Blvd NW, Coon Rapids

(763) 755-6300

Washburn-McReavy

1827 Coon Rapids Blvd NW, Coon Rapids

(763) 767-1000