



SEEKING ANSWERS. OFFERING SUPPORT.

### **Helpful steps to follow after the loss of a spouse to AFE:**

The loss of a spouse can be a traumatic, confusing and lonely time. The loss of a mother during the birth of a child is one of unexplainable grief and will bring a range of emotions that are complex and challenging to manage. What was supposed to be a time of great joy has now become one of the hardest times of your life. It is often hard to know what to do in the wake of such an immense tragedy.

Below is a helpful guide for those who have recently lost their wife/partner or for those who are helping a friend or family in the aftermath of such a loss. The following information was compiled from individuals who have also experienced the loss of a spouse from AFE. This information is what they would have found helpful in the days, weeks and months. It is not intended as legal advice and it is always recommended you seek professional guidance from an estate attorney.

#### Asking for receiving help

Allow people to help. One of the most common responses we hear is that sometimes you don't know what help you actually need or anticipate needing. Many of the items on this list can be done or started by someone else. Ask a close family member or friend to help manage the tasks below or identify someone that may be best suited for each item. You will find many people will want to help, even strangers. Be sure to keep contact information of those offering to help; you may not have an immediate need but may discover one at a later time.

#### Caring for Children

If you are also faced with caring for your newborn child, try to find one or two people who will help manage the baby's schedule. You may also ask your physician or case manager at the hospital to have the baby remain in the Newborn Nursery or NICU for a few days while you arrange for the service. If you also have older children, keep them in a routine as best as possible. Recommend people provide gifts to the older children, as they will likely need it more than the baby. The distraction of new toys, games, books, and videos will help limit their exposure to the stress of the situation. Depending on the family dynamics and age of the children, it may be helpful to have them stay with friends or family to allow you the opportunity to make all of the arrangements.

It is also important for others who will be interacting with the child(ren) on a regular basis (daycare providers, teachers, etc) to be aware of the family's

situation. Children may manifest their stress in unexpected ways and depending on the age, this could include regression in potty training, unusual tantrums, anger, withdrawal, difficulty napping, etc. It is important that those interacting with your child fully understand the situation and are able to respond empathetically to unexpected behavior.

Be sure to visit the AFE Foundation website under Fathers Grieving the Loss of Spouse for additional resources for you and your children including books, support groups and bereavement camps.

## Meals/Food

Oftentimes, people will wish to deliver a meal as a way to offer assistance. Ask a family member or friend to manage these meal deliveries by coordinating the process those wishing to help. Don't forget to include co-workers, church members and neighbors who may want to help. Set a specific time for meals to be delivered. If it is too difficult for you to speak with each person delivering meals, try to arrange to have someone at your home to accept each meal or request they be left at the door, perhaps in an already placed cooler. Determine the portions needed or have the meals planned to come every other day. Otherwise, your fridge could fill up very quickly and become hard to manage. Have the coordinator be in charge of making sure the fridge is cleaned out once a week. Be sure to share if you or your children have any food allergies, preferences or limitations. Have the coordinator keep a log of people who provide meals and include their contact information should you wish to send a thank you card at a later time.

Below are a few websites that help coordinate meal deliveries with ease.

CareCalendar [www.carecalendar.org](http://www.carecalendar.org)

Meal Train [www.mealtrain.com](http://www.mealtrain.com)

Groceries will be another important task that can be given to others in the days and weeks after a loss. Have someone itemize what are the preferred brands/sizes and make a list of essentials, i.e. milk, bread, eggs, fruits and even toilet paper and paper towels. Most of the daily meals will likely be from others but having the basics and snack items will be important, especially if you have older children.

## Personal Time/ Self Care

It is important to take at least 30 minutes to an hour each day to have to yourself. This is vital for you to replenish your mind, body and spirit. Tell family and friends you need this time. Some common tips that have been helpful to others have included going to the gym, coffee shop, place of worship, park or library. If you have a hobby, be sure to continue to do that. Depending on the time of year, getting outside can be very beneficial. Be mindful that some of the loneliest and isolating hours are once the baby and children are in bed. This will be a good time to connect with friends or seek the comfort from the support groups listed below.

## Support Groups for AFE Widowers

### AFE Foundation Grieving Fathers Support Group

<https://www.facebook.com/messages/#!/groups/335187349847830/>

A group for fathers who have lost a spouse or partner to AFE, this group provides a forum for sharing in grief, seeking comfort, and asking questions of others in similar circumstances. Our hope is that this group will prove helpful in the days, weeks, months and years following the AFE. The group is a closed group to ensure the members posts are only available for others members to see. This group was established and is moderated by the AFE Foundation.

### AFE Foundation Grieving Family Support Group

<https://www.facebook.com/messages/#!/groups/173782379390768/>

This group is for any family members who have lost a loved one to AFE. This group provides a forum for sharing in grief, seeking comfort, and asking questions of others in similar circumstances. Our hope is that this group will prove helpful in the days, weeks, months and years following the AFE. The group is a closed group to ensure the members posts are only available for others members to see. This group was established and is moderated by the AFE Foundation.

## Log/Journal/Spreadsheet

Write things down. Your memory will likely be unreliable for some time. Keep a detailed journal of your daily activities and thoughts. This can be immensely therapeutic. You may even consider writing a letter to your wife/spouse.

Have those caring for your infant and/or other children maintain a daily log of their activities and milestones. These will prove very helpful as your children grow older and may have questions.

Create a spreadsheet to help you list the tasks you need to accomplish. Put these items in order of priority and set a reasonable goal to accomplish them. It can be hard to grieve when the financial and logistical burdens require so much attention and time. Establishing such a foundation will help you stay focused and give you a sense of accomplishment as you successfully complete each task.

## Social Security Death Benefit and Survivor Benefits

If you live in the US, notify your local Social Security office and have your spouse's social security number on hand. There is a one-time death benefit to surviving spouses of \$255. In addition, there are potentially significant financial benefits for surviving spouses who are left to care for children under the age of 16. Be sure to follow-up on this as 1st priority. It can help offset costs for childcare. You can speak with the funeral director to help notify Social Security.

Social Security [www.ssa.gov/survivorplan/ifyou.htm](http://www.ssa.gov/survivorplan/ifyou.htm)

## Death Certificates

Get at least 10 **preliminary** certified copies of the death certificate and later obtain 5 certified copies with the cause of death. The cause of death as determined by the Coroner could take quite a bit of time but you should not let that process hold you up on credit cards, banks, mortgages, IRAs/401K transfers, social security etc. There are many agencies that will require an original document. You will also need to carry a death certificate (and your child's birth certificate) with you if you ever plan to travel internationally with a minor child. Be aware that you are charged a fee for each copy of the certificate that you order. The funeral home/estate attorneys can help you get the death certificates. Most banks only require a preliminary death certificate.

## Bereavement Leave and FMLA

There are many types of governmental programs (State and Federal) available that may provide new parents with paid time away from work. Check with your Human Resource Director or boss regarding whether you have a bereavement leave benefit and/ or paid family leave available. You may also request a sabbatical or extended leave of absence without pay from your employer. More information about Family Medical Leave Act can be found on the government website listed below.

FMLA [www.dol.gov/compliance/laws/comp-fmla.htm](http://www.dol.gov/compliance/laws/comp-fmla.htm)

## Cell Phone /Appointments/ Travel Plans

Locate your spouse's cell phone. Consider having someone connect with the entire contact list to notify everyone of a memorial service. Please note that you may want to preserve their voicemail message in another form, as it may be deleted accidentally if the phone malfunctions or the service contract is ended. You may also want to save old text messages that may be special. Check with the phone carrier to see about the best way to do this. Consider reducing the minute plan and keep the phone service on to notify any future callers of your loss. Have someone help you sort through office paperwork to look for personal accounts, outstanding appointments, upcoming trips that may need to be cancelled, or anything that must to be dealt with before a cancellation charge applies.

## Credit Cards, Loans and Auto Insurance

Make a complete list and photocopy each of your wife's credit cards, debit cards, business expense accounts, and any other open account they may have. Each of these institutions needs to be notified. Many will require a copy of the death certificate to validate your request to close the account. **DO NOT CLOSE JOINT BANK ACCOUNT. SEE BANK INFO BELOW.** Also, ask each company whether there is any applicable insurance that pays off the account in the event of a cardholder's death. Cancel auto insurance as soon as possible to avoid overpaying.

## Bank Account

Contact your local branch office and speak with the Branch Manager or Operations Manager. Do not work with a teller or new account representative. You need to establish a relationship with a long-term employee who can make decisions. Inform them of your loss and explain you'd like to cancel the debit card but not remove your wife's name from the account. Ask them to place a note on the account of the death. You may receive checks in your wife's name for some time so it is important to keep her name on the account. If the account was a joint account, be sure to add a payable on death (POD) beneficiary, such as your children. If you have a living trust or decide to create one, consider opening a new savings account and leave any excess money that is not needed for monthly bills in this account. The reason for this is if you change your existing checking account to the name of the trust and get a check in your wife's name, you may not be able to deposit that check. Having excess funds in a trust account will allow the trust administrator or executor to access the funds and avoid probate should something happen to you.

If a memorial account is established, consider having friends or family set it up at your same branch. This will help the branch manager become more familiar with your situation and will likely be more apt to make considerations regarding bank transactions such as holds, fees, etc.

If your wife handled the finances, consider hiring a local bookkeeper to help you sort through bills. Try to seek referrals for these types of individuals from a trusted advisor, such as an attorney, CPA, banker or friends and family.

## 401K and Investment Accounts

Obtain the current information regarding any applicable 401(k) accounts if you have joint investment accounts or investment accounts held in your spouse's name. There are many options and tax considerations to make. Be sure to speak with a licensed financial advisor preferably one that is a CFP before making any changes. If you do not currently have one, ask for a referral from your estate attorney or a trusted advisor. For the most current information about 401(k) and IRA rules and regulations, please visit the government website below.

IRS [www.irs.gov/retirement/sponsor/article/0,,id=151926,00.html](http://www.irs.gov/retirement/sponsor/article/0,,id=151926,00.html)

## Health Insurance

Check the status of your health insurance. If your wife's employer provides the insurance, there may be a grace period when you will still have coverage. You will also want to add your newborn child to the policy. Most often you can continue coverage through COBRA. Ask what the COBRA premiums will be. For more information about COBRA benefits and length of coverage, please visit the government website below.

COBRA [www.dol.gov/dol/topic/health-plans/cobra.htm](http://www.dol.gov/dol/topic/health-plans/cobra.htm)

## Life Insurance

If you have a life insurance policy, contact your agent or company immediately. Check with your wife's employer (Human Resources or direct boss) to verify whether there is a company-sponsored life insurance policy in place for her. This may provide additional funding for the funeral expenses. Oftentimes the funeral home will coordinate directly with the insurance company. Note life insurance policies often require a cause of death for the death certificate. Be sure to also check that the designated beneficiaries are as this might create complications in processing the claim and how you get paid out. You can also rely on Estate Attorneys to help you with the claim process.

## Hospital and Medical Bills

Contact the health insurance company to inform them of your loss. Get a large three ring binder to store medical bills and Explanation of Benefits (EOB) as they come in. This will not be a priority for several months. If possible, get a copy of your "Summary Plan Document" from the employer the health insurance was purchased through. Obtain any additional information about your policy. It is recommended to allow at least 2-3 months before paying any bills, as the insurance company will work out any conflicts or billing issues with the providers. If your child was admitted to the NICU, create a separate binder for their bills. Once you determine it is time to pay, contact the insurance company and ask for a "liaison" or a representative who will be your main point of contact. It is in your and their best interest to have one person be familiar with your claim. Get their direct line and email. Email is the preferred method of contact as you have will then have a written record of your communication. If your insurance company will not provide you a special representative, always ask for a supervisor as they often have more authority and access to additional information. Keep notes in your binder for each time you speak with the insurance company; write down the date, time, name and ID of each representative and what you discussed.

## Utilities

Check your utility bills to be sure all of your utilities are in both of your names. Most companies require your name to be on the account before you are able to act as administrator of the service. Some companies may require you to shut service off and then restart it in your name.

## Memberships

Cancel any recurring membership fees or annual magazine subscriptions that apply only to your spouse, and adjust any that applied to both of you.

## Emergency Contacts

Make changes to emergency contacts with your employer, children's school/daycare, doctor/dentist office, gym, etc.

### Living Trust

This can be done at a later time but don't wait longer than a few months. If you had an existing living trust, contact your attorney to make the necessary updates and changes. If you do not have a living trust, ask family and friends for a referral to an estate attorney and create a trust and an Advanced Medical Directive along with power of attorney.

### Taxes

You will still file a joint tax return for the year of your wife's passing. Contact your tax advisor or CPA for more information about how to notify the IRS of your loss.

### Therapist/Online Support Groups

Begin to consider finding a therapist or online support group to help manage through the various stages of grief. This will not only be important for your overall mental health but will also allow you a place to discuss the very complicated decisions that come along with losing a spouse. Common challenges have included understanding the new relationship and dynamics with in-laws or the mother's family, how to talk with your child(ren) about what happened, and how to honor the memory of your spouse or partner. For more information on support groups available visit our website for additional resources for grieving fathers.