

# Helpful Information After A Death

We are truly sorry for the loss of your loved one. We encourage you to take care of yourself during this time of grief and healing. The information provided here may be helpful to you as you take the next steps. Unfortunately, there are many decisions you must make soon.

## **How to Choose a Funeral Home (Mortuary) or Crematory**

There is no need to make an immediate decision regarding how to proceed with an earth burial or cremation of your loved one. Unless you are already certain of your choices, it is very wise to take a few days to talk with others and do some research regarding funeral homes and/or crematories and the services they provide. Whether you choose an earth burial or cremation, it is a very personal decision and there is no right or wrong choice. The tendency for most families is to call the funeral home that is closest geographically, but that may not be the best option for your needs. (A list of local funeral homes and crematories follows.) The following information is intended to get you started with the process:

- **First, you need to decide if you want a burial with a casket or if cremation is desired.** This is one of the major decisions which must be made when a death occurs and it usually depends on a variety of things. For example, if the family has traditionally chosen an earth burial in previous generations, they may again decide to choose earth burial, simply because the family own plots together in a local cemetery. And sometimes, one or more of the family members may not like the idea of cremation and choose burial. Other reasons could include one's religious beliefs, rituals, or price could be a factor (cremations are significantly less expensive).
- All funeral homes provide traditional burials or cremation. In addition, there are a few stand-alone crematories which tend to cost less than cremation at a funeral home.
- Whether you choose burial with a casket or cremation, **you must also choose whether or not to do a funeral or memorial service.** You do not have to do a funeral or memorial service. You could simply do a burial or cremation with no formal gathering. **Funerals** are generally held with the presence of the deceased and are held at a church, other religious center, or at the chapel of a funeral home. **Memorial services** may or may not have the cremated remains of the deceased present and can take place at any time — they often take place weeks or months after the death of a loved one. Memorial services can take place at home, at a place of worship, another public place, or, again, you may want to rent a chapel that is provided at some funeral homes.
- You can **start by making phone calls to two or three funeral homes or crematories** (See list below). Pay attention to the way you are treated on the phone. That is an indication of how well your desires will be heard and met.
- The options available to you are many and prices can vary significantly. The funeral home or crematory is legally required to give you pricing over the phone (a General Price List or GPL) without giving them any of your personal information. Some also post their prices on their websites. You have a right to purchase only the funeral goods and services that you want and can afford. You do not have to buy a “package.” When you are given a price, it is recommended that you ask: “What does that include and not include?”

- Many of the services provided can be extremely helpful, such as transportation of your loved one to the facility, obtaining necessary death certificates from Boulder County, filing with the Social Security Administration, filing for Veterans benefits (if applicable), help writing an obituary, printing materials, etc.
- Once you have chosen a funeral home or crematory, you can meet with them for what they refer to as an “arrangement conference.” This can happen at their location or possibly in your own home. At this meeting you will decide which, if any, of their services you would like to purchase.
- **Death certificates** You will likely need several official copies of the death certificate. These can only be obtained at the Boulder County Health Department in person, by phone, mail, or online, <http://www.bouldercounty.org/records/public/deathcertificates/> (a funeral home or crematory will file for them on your behalf). Multiple copies are necessary to provide to insurance companies, banks, the Social Security office, vehicle registration departments, unions, etc. The cost is \$20 for the first copy and \$13 for each additional copy when ordered at the same time. For more information, call 303-441-1158 (3450 N. Broadway, Boulder) or 303-678-6166 (515 Coffman Street, Longmont).
- **Gather other relevant documents** These may include documents relating to: a will or a trust, pensions, unions, banks, safe deposit boxes, other financial institutions, vehicle registration, auto insurance, medical insurance, an accountant, an attorney, etc.

## **FUNERAL HOMES OR CREMATORIES SERVING BOULDER COUNTY**

Ahlberg Funeral Chapel and Crematory (Longmont)*	303-776-2313
Carroll-Lewellen Funeral and Cremation Services (Longmont)	303-776-4477
Crist Mortuary and Crematory (Boulder)	303-442-4411
Darrell Howe Mortuary and Crematory (Lafayette)	303-665-5518
Greenwood and Myers Mortuary (Boulder)*	303-440-3960
Heritage Cremation and Funeral Services (Lafayette)*	303-558-3239
Howe Mortuary and Crematory (Longmont)	303-776-2434
M.P. Murphy & Associates Funeral Directors (Boulder)*	303-530-4111
Rundus Funeral home and Crematory (Broomfield)	303-460-1414
All-States Cremation (Broomfield)*	303-234-0200

\* Individually owned

## OTHER OPTIONS

### BODY DONATION

Lone Tree Medical Donation (Littleton)	720-515-9215
Science Care Medical Donation (Aurora)	800-417-3747
Donor Alliance (Denver), <i>tissue donation only</i>	303-329-4747

### FUNERAL PLANNING SUPPORT

Out of the Box End-Of-Life Planning (Louisville), <i>professional consultant</i>	720-884-6878
Funeral Consumer's Alliance, <a href="http://www.funerals.org">www.funerals.org</a> (Colorado Chapter: 303-759-2800)	802-865-8300

## ORGANIZATIONS YOU MAY WISH TO CONTACT

**Social Security Office** (800-772-1213). If your loved one paid into Social Security while he or she was earning income, Social Security should be notified as soon as possible by you or by the funeral home or by the crematorium. Soon thereafter you should set up an in-person appointment with them because a review of your new situation could result in increased benefits. However, if there are increased benefits to which you are entitled, they are not retroactive so you should meet with them as soon as possible. The Boulder County Social Security Office is newly located at: 480 W. Dahlia Street, Louisville, Colorado, 80027.

### **Finance assistance or reimbursement may be available.**

**(Note: if you are working with a funeral home, they may be able to assist you in applying for reimbursement to which you are entitled).**

- If your loved one was eligible for public assistance such as Medicaid, food assistance, Old Age Pension, SSI, Aid to the Needy Disabled or Blind, etc., you may be able to receive up to \$1,500 reimbursement for cremation or funeral costs. It is not essential that your loved one was actually receiving any of these benefits. However, if he or she is determined (by Boulder County Housing and Human Services Department) to have been eligible, you may be able to receive a reimbursement. For more information, call 303-441-1000 and ask to speak with someone who can assist you. Please know that it can be a long and involved process.
- Financial assistance may also be available if your loved one was a qualified veteran. Call 303-441-3890 to speak with the Veteran's Service Officer.
- If your loved one's death was the result of a crime, financial assistance may be available through Crime Victim Compensation. For more information, call 303-682-6801.
- If your loved one was employed, the employer carried disability insurance, and your loved one died while on the job, you may be eligible for financial assistance for funeral or cremation costs. The employer will be able to answer any questions.

**Boulder County Legal Services** (303-449-7575) Low income county residents may be eligible for free legal services involving property deeds, wills, and estate handling, etc.

### **Veterans Benefits**

Boulder County Veteran's Service Officer	303-441-3890
Veterans Administration, <a href="http://www.benefits.va.gov/compensation/claims-special-burial.asp">www.benefits.va.gov/compensation/claims-special-burial.asp</a>	800-827-1000

