

Grieving Recovery Guide

Wood County



Wood County extends our deepest sympathies for your loss. Facing the death of a loved one can leave you feeling overwhelmed and emotionally stressed. This guide is designed to help you in the days, weeks and months following the death of your loved one. It provides immediate next steps; including funeral planning resources and options, as well as information about support groups and other community resources you may wish to access in the months to come.

We extend to you our deepest sympathies,

~ Wood County Coroner's Office and our Partners



Wood County Coroner's Office 400 Market Street P.O. Box 8095 Wisconsin Rapids, 54495

Phone: 715-421-8700

Acknowledgement: This guide was adapted from Sauk County's Grieving Recovery Guide.

NEXT STEPS

Tending to affairs after the death of a loved one can be very difficult. Below is some guidance to help get you started. This list is not all-inclusive, consult with a lawyer for further assistance.

- 1. Choose a funeral home
- 2. Write an obituary
- 3. Obtain letters (get multiple copies) of proof of death (letters of testamentary, or letters of administration) a lawyer can help with this (see page 10)
- 4. Consult a lawyer, even if you don't plan to hire one

5. Collect and secure pertinent documents					
		the death certificate(s)			
		the will or trust			
		insurance policies (life, homeowners, health, disability, auto, etc.)			
		last credit card statements			
		investment accounts (IRAs, 401(k) plans, mutual funds, pensions, etc.)			
		last checking and savings account statements (including CDs and money-market accounts)			
		last mortgage statement			
		last two years' tax returns			
		marriage and birth certificates (of the deceased's spouse and children)			
		an up-to-date credit report of the deceased			
		notify Insurance agent (life, health, auto, home, disability etc.)			
6. Notify financial institutions, government agencies, and others					
		Social Security Administration			
		the deceased person's employer			
		the deceased person's school			
		insurance companies			
		credit bureaus			
		credit card companies			
		post office			
		utility companies			
		creditors/banks			

- 7. Cancel or transfer accounts, memberships, or subscriptions
- 8. Apply for benefits due to survivors
- 9. Pay final bills, guard against financial fraud

FUNERAL PLANNING

Wood County Funeral Homes

Buchanan Funeral Home 5253 2nd Avenue Pittsville , WI 54466 (715) 884-6559

Hansen-Schilling Funeral Home 1010 E Veterans Parkway Marshfield, WI 54449 (715) 387-1215

McMillan Memorial Gardens M109 West McMillan Street Marshfield, WI 54449 (715) 384-2206 Cavallin Funeral Home 120 W Second Street Marshfield, WI 54449 (715) 387-1444

Herman-Taylor Funeral Home 2201 Chestnut St Wisconsin Rapids, WI 54494 (715) 423-5460

Rembs Kundinger Funeral Home 300 S Oak Ave Marshfield, WI 54449 (715) 387-1242 Feldner-Ritchay Funeral Home 615 1st Street Nekoosa , WI 54457 (715) 886-3161

Higgins Funeral Home 631 East Grand Avenue Wisconsin Rapids , WI 54494 (715) 423-4610

Ritchay Funeral Home 1950 12th St S Wisconsin Rapids, WI 54494 (715) 423-1414

Funeral Planning

Funeral Costs

Funeral directors can help guide you through the funeral-planning process. They are legally required to give you a summary of their offered services and their costs. Ask questions so that you are clear what services you are purchasing and their costs. Costs can vary greatly between funeral homes. According to the National Funeral Directors Association, in 2012 the average cost for a funeral (not including the cost of a burial vault, required at many cemeteries) was \$7,045. The average cost with a burial vault, used to prevent soil settlement at the cemetery and protect the casket was \$8,343. If choosing cremation the cost may be significantly lower.

Funeral Planning Assistance

Contact the National Funeral Directors Association Helpline; offers help with funeral planning, resource referral and grief support and information:

800-228-NFDA (800-228-6332)

Burials

Wood County Cemeteries

Wood County has over forty cemeteries. Visit http://wisconsin.hometownlocator.com/features/cultural,class,cemetery,scfips,55141.cfm for a complete list.

Grave Markers

Grave markers or headstones can be purchased through a cemetery or a private organization. They range in cost widely from a few hundred dollars to many thousands of dollars. Check with your chosen cemetery about any regulations before purchasing a headstone or marker.

Embalming

Embalming is a process which temporarily preserves and seals a body. It is usually used before an open-casket funeral or wake. It involves injecting chemicals into the body's vessels as well as the application of a chemical treatment on the surface of the body, followed by application of makeup and clothing. According to the National Funeral Directors Association, in 2012 the average cost of embalming was around \$700. Embalming is not required by law, except in cases of communicable disease. Alternatives to traditional embalming with formaldehyde, a toxic chemical, include refrigeration, cooling with dry ice, or use of less toxic embalming chemicals. If cooling is desired, it often needs to be initiated within 24 hours of death. Talk with your funeral director if you would like to explore these options.

Green Burials

Green burials honor the idea of returning the body to the earth in its natural state, as well as being conscious of the health of the land itself. In a green burial, a person is buried in a biodegradable, untreated wood or cardboard casket, containing no metal or plastic parts, or they are wrapped in a natural-fiber shroud or blanket. The deceased are not embalmed, and wear clothing constructed from natural fibers. There are not yet any designated green burial cemeteries in Wood County, though families may be able to use some of these burial practices at a traditional cemetery. For more information on green burials, visit http://www.greenburialcouncil.org/.

Cremation

What is cremation?

Cremation is an option for families that wish to bury, scatter, store at a cemetery, or personally keep the ashes of a loved one. Cremation involves exposing the body to very intense heat inside of a cremator, a kiln-like industrial furnace, reducing the body to ashes, and drying out the bone fragments. The remaining bone fragments are ground to be uniform with the rest of the ashes, and the cremated remains are placed in an urn or other vessel. Cremation is becoming an increasingly popular option. According to the National Funeral Directors Association, in 2012, 43.2% of U.S. deceased were cremated.

What is required?

A casket is not required for cremation. If a family does not desire a casket, the body will be cremated in a container of wood or cardboard, as indicated by the crematory. The crematory will typically provide this alternative container and its cost will be included in their fee. The deceased may be clothed as desired. If desired, a family can hold a viewing or wake before the cremation.

What can be done with the remains?

In Wisconsin, cremated remains may be buried in a cemetery or urn garden, stored in a columbarium or mausoleum at a cemetery, kept by a family, or scattered on private land. Laws vary from state-to-state about where remains may be scattered or kept. Cremated remains may also be scattered in the ocean, at least three nautical miles from the shore. The EPA requires a notification of burial at sea within thirty days of the burial. For more information on burial at sea, consult http://www.epa.gov/region6/water/ecopro/burial remainsatsea.html

Cremation Cont.

What is the cost?

Cremation costs about ½ of the cost of a traditional burial. As of 2013, cremation costs range from about \$1500-\$3000, including a basic memorial service. If a memorial service is not desired, families may be able to work with the crematory or funeral home for a significantly lower cost. This is referred to as a "direct cremation".

VETERANS' RESOURCES

If you or your loved one is and/or was a veteran you may be eligible for a variety of survivors' benefits. Contact the Veterans Administration for more information.

According to the Veterans Administration, your loved one is also eligible for many Veterans' Burial Benefits. "Burial benefits available include a gravesite in any of our 131 national cemeteries with available space, opening and closing of the grave, perpetual care, a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Some Veterans may also be eligible for Burial Allowances."

If you are a veteran, your deceased spouse or dependents may be buried in the same plot at a national cemetery at no cost to the family. Funeral home and cremation costs, however, are not paid for by the VA.

Veterans buried in a private cemetery are eligible for a Government headstone, marker or medallion, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. There are not any VA benefits available to spouses and dependents buried in a private cemetery.

Resources:

www.va.gov

Benefits: 1-800-827-1000

Wood County Veterans Services (Wis. Rapids) Wood County Courthouse 400 Market Street, Wisconsin Rapids, WI 54494

Phone: (715) 421-8420

www.cem.va.gov

Wood County Veterans Service Office (Marshfield)

630 S. Central Ave. #215 Marshfield, WI 54449-4196 Phone: (715) 384-3773

ONLINE GRIEF & BEREAVEMENT RESOURCES

Child Loss

Children's Health Alliance of Wisconsin-Infant Death Center

Individual assessment via phone to individualize bereavement support for parents, grandparents and siblings who have experienced infant/fetal death. The Children's Health Alliance works to provide education and prevention of infant deaths.

http://www.chawisconsin.org/

Phone: 414-292-4000

Miss Foundation

Provides chats and forums for bereaved parents, siblings, grandparents and other family members. Go to

www.missfoundation.org and click 'forums.' Browse as guests anonymously or join with an identifying screen name, sharing as much or as little as you like.

Share: Pregnancy and Infant Loss Support, Inc.

National organization with resources, online community and event organizing for bereaved parents of perinatal or neonatal loss.

www.nationalshare.org

Child Loss

Healing Hearts for Bereaved Parents

Holding out the light of hope and the hand of friendship to grieving parents and their family.

www.healingheart.net

Parents of Murdered Children

Only national self-help organization dedicated solely to the aftermath and prevention of murder. POMC makes the difference through ongoing emotional support, education, prevention, advocacy, and awareness.

www.pomc.com

Phone: 1-800-818-7662

Twinless Twins

Provides support for twins and other multiples who have lost their twin due to death or estrangement at any age. The unique aloneness felt can best be understood by another twinless twin.

www.twinlesstwins.org

Bereaved Parents of USA

A national non-profit self-help group that offers support, understanding, compassion and hope especially to the newly bereaved struggling to rebuild their lives after the death of their children, grandchildren or siblings.

General Grief

Hello Grief

Provides information and resources about grief, in order to break through the current culture of avoidance that surrounds death. Hello Grief addresses bereavement head-on for those who are helping others cope, as well as those who need support on their own personal journey with grief.

GriefShare

GriefShare seminars and support groups are led by people who understand what you are going through and want to help. You'll gain access to valuable GriefShare resources to help you recover from your loss and look forward to rebuilding your life.

www.griefshare.org

Mothers Against Drunk Driving (MADD)

National office will refer victims of drunk driving crashes to their nearest local chapter. If one is not available, telephone counselors will offer guidance and support.

www.madd.org

Phone: 1-800-GET-MADD (438-6233)

Grieving Center

A web-based television channel for those who have lost loved ones.

www.grievingcenter.org

Healing the Spirit

Resources for coping with the death of a loved one.

www.HealingTheSpirit.org

Broken No More

Resources and support for those who have lost a loved one to a drug or substance overdose.

http://broken-no-more.org

Grief Watch

Provides bereavement resources, memorial products, education, and links that can help you through your personal loss.

Scholastic

Resources and books for families suffering a loss. http://www.scholastic.com/childrenandgrief/

Loss from Suicide

American Foundation for Suicide Prevention

www.afsp.org

Suicide Prevention Lifeline

www.suicidepreventionlifeline.org

Phone: 1-800-273-TALK (8255)

For Children

National Alliance for Grieving Children	Creative Heartwork	Kidsaid
www.childrengrieve.org	Organization that combines the grief process and creative expression. www.creativeheartwork.org	A site for children to express their grief through art and writing. www.kidsaid.com
Children's Grief & Loss Issues Books to help children cope with loss. www.childrensgrief.net	The Dougy Center—National Center for Grieving Children and Families. The center provides great materials under the "resources" tab to better understand and support grieving children of all ages.	

Remembrance

Full Circle Memory Wall

An online memory wall to share pictures, quotes, and memories of your loved one.

www.fullcirclegc.org/memorywall

The Healing Garden

A child web page with the interactive activities to help children deal with their grief and loss through creative expression and companion interaction.

www.healingthespirit.org/childs-place.php

LOCAL SUPPORT GROUPS

In Our Hearts Forever

Bereavement support group for those who have experienced a pregnancy loss, stillbirth, or newborn death. Meet the first Tuesday evening of the month at 6:30 p.m. at Riverview Hospital in the lower level conference room.

<u>inourheartsforever@gmail.com</u> or <u>inourheartsforev-</u> <u>er@groups.facebook.com</u>

Together Learning to Cope

Support for grieving parents who have lost a child by miscarriage, stillbirth or neonatal death.

2nd Sunday of the month Please call for a meeting time.

Ministry Saint Joseph's Hospital

611 St. Joseph Ave Marshfield, WI 54449

Phone: (715) 387-7071

http://ministryhealth.org/MinistryHealth/ Services/BirthingServices/Locations/

SaintJosephsHospital/

TogetherLearningtoCopeSupport-

Group.nws

The Compassionate Friends

Local chapters host support groups for families that have experienced the death of a child. Also provides access to an online support community and resources. 2nd Thursday of the month at 6:30 p.m.

Hope Lodge 611 W. Doege St. Marshfield, WI 54449

Phone: 715-659-3997

Email: tcfcentralwi@yahoo.com
http://www.compassionatefriends.org/

home.aspx

Camp HOPE

Runs three, free, weekend-long camps throughout the year for grieving children and teens. The camp is located northeast of Stevens Point, WI.

http://www.camphopeforkids.org/ index.htm

Local Hospitals

Your local hospital may host grief support groups. Contact your local hospital to inquire.

Local Religious and Spiritual Organizations

Many religious or spiritual organizations also offer support groups for grieving families. Inquire at your place of worship for more information.

Survivors of Suicide Support

2nd Tuesday of every month starting at 6:30pm

Charles and JoAnn Lester Library

100 Park Street, Nekoosa, WI 54457

THERAPY & COUNSELING RESOURCES

Behrend Psychology Consultants

Child, adolescent and adult services 3930 8th Street South Wisconsin Rapids, WI 54494

Phone: 715-423-2030

Central Wisconsin Counseling Associates

320 West Grand Avenue, Suite 304A Wisconsin Rapids, WI 54495

Phone: 715-424-6960

Children's Service Society of WI

601 S. Central, Suite 200 Marshfield, WI 54449 Phone: 715-387-2729

1201 Water St.

Stevens Point, WI 54481 Phone: 715-341-6672

Wausau, Stevens Point & Wis. Rapids

Phone: 715-848-1457

Compass Counseling

State certified mental health and AODA clinic serving Wausau, Eagle River, Antigo, and Wisconsin Rapids. Offers day appointment, evenings, and Saturday hours by appointment. Takes most insurances including Badger Care. 2503 8th Street South

Wisconsin Rapids, WI 54494 Phone: 715-712-1523

Hergert & Associates Family Counseling Services

252 S. Central Avenue, Suite 21 Marshfield, WI 54449

Phone: 715-384-7579

Marshfield Clinic

1000 N Oak Avenue Marshfield, WI 54449

Phone: 1-800-782-8581 ext. 75744 Mental Health Intake: 715-387-5744

NAMI Wood and Portage Counties

Phone: 1-800-236-2988

Email: <u>namiportagewoodcounties.org</u>
National Alliance for the Mentally III of
Portage/Wood Counties

Provides support and education to people who have mental illness and their families. NAMI is a support group for people who have mental illness and for their families.

health services/counseling services, dial 2-1-1.

2-1-1.

Wise Mind Mental Health Clinic, LLC

Generalist practices, perinatal mood disorders, anxiety and depression.

601 E 3rd Street Marshfield, WI 54449 Phone: 715-384-0080 www.wisemindclinic.com

Wood County Human Services Center (Mental Health Counseling)

Offers Mental Health and Substance Abuse Outpatient Services to individuals residing in Wood County. Services are offered at Human Services 12th Street Office as well as at the branch office in Marshfield located within the Wood County Annex & Health Center on Wednesdays.

If you feel you need help with mental health or substance abuse problem contact the Outpatient Clinic receptionist to set up an appointment.

Wisconsin Rapids, call 715-421-8840. Marshfield, call 715-384-2188.

http://www.co.wood.wi.us/Departments/ HumanServices/

Wood County Crisis Intervention Hotline

For additional information about mental

Crisis intervention telephone services are available 24 hours/day, 7 days/week. Crisis Interventionists are available to provide a listening ear, problem solve stressful situations, assess the need for and arrange Urgent Care appointments in the Outpatient Clinic or other necessary interventions.

Crisis intervention can also assist with locating needed mental health and substance abuse treatment resources in the community.

Phone: 715-421-2345 (Wisconsin Rapids) 715-384-5555 (Marshfield)

LEGAL DOCUMENTS & RECORDS

Death Certificates

Contact your selected funeral home, or Wood County Register of Deeds.

Register of Deeds Wood County Courthouse – 2nd Floor 400 Market Street PO Box 8095 Wisconsin Rapids, WI 54495-8095

Phone: (715) 421-8450

Fax: (715) 421-8446

Email: register@co.wood.wi.us

Autopsy Report

If you would like to request an autopsy, contact the coroner within 24 hours of the death. The coroner will be able to answer your questions and concerns in this process. The family will be responsible for any associated costs. If your loved one had an autopsy you may obtain the report by contacting the Wood County Coroner's Office. The coroner investigates and verifies all deaths that occur in Wood County.

400 Market Street Wisconsin Rapids, WI 54494

Office: (715) 421-8700

Police Report

You may be able to obtain a copy of the police report if there is an investigation of an accident or crime related to your loved one.

Grand Rapids Police Department	715-424-1821
Marshfield Police Department	715-384-3113
Nekoosa Police Department	715-886-7897
Pittsville Police Department	715-884-2100
Port Edwards Police Department	715-887-3030
Wisconsin Rapids Police Department	715-423-4444
Wood County Sheriff Department	715-421-8715

Crime Victim Information

If your loved one was murdered or killed by a reckless or hit-and-run driver you may be eligible for financial assistance from the Crime Victim Compensation fund for medical, funeral or counseling costs.

Wood County Victim Witness Services 715-421-8580

www.doj.state.wi.us

Phone in Madison area: (608) 264-9497

Toll-free: (800) 446-6564

Medical Records

Medical Records

Depending on your relationship to the deceased and their medical record releases, you may be able to obtain medical records from the hospital or clinic where your loved one was treated.

Ministry Healthcare/Marshfield Clinic Medical Records......715-387-1713

Aspirus Medical Records......715-423-0122

Social Security Benefits

As next of kin of the deceased, you may be eligible for survivor benefits. You will need the following documents to apply to receive survivor benefits, but you are encouraged to begin the application process even if you cannot locate all of these documents. The Social Security Administration can assist you in obtaining them.

- Proof of death (from funeral home or death certificate)
- You social security number as well as the deceased worker's
- Your birth certificate
- Your marriage certificate if you are a widow or widower
- Your divorce papers (if you are applying as a divorced widow or widower)
- Dependent children's birth certificates and social security numbers
- Your bank name and account number so that your benefits can be directly deposited
- Deceased workers W-2 form or self-employment tax return from the most recent year

Contact the Social Security Administration:

Online: www.ssa.gov

Phone: 1-800-772-1213 (TTY 1-800-325-0778)

Or in person at the nearest Social Security office: Social Security Office of Wisconsin Rapids

2213 8th St. S

Wisconsin Rapids, WI 54494

Phone: 715-423-3749

Death Notifications

Notify agencies of your loved one's death

Their employer/school (if applicable)

Phone:

Insurance agent

Phone: ______

Bank

Phone:

US Postal Service

If the deceased was living alone, it is recommended to forward mail to another location so it does not accumulate. The documents, statements, and subscriptions that come in the mail for the deceased may help you to identify organizations that have not yet been notified of your loved one's death.

Marshfield Phone: 715-389-2922

Wisconsin Rapids Phone: 715-423-2150

Obituaries

The funeral home of your choice will usually write and submit the obituary to the desired newspaper. If you are not working with a funeral home or choosing to do this yourself you can contact the newspaper directly.

Wisconsin Rapids Daily Tribune

Email: gwm-obits@gannett.com

Phone: 1-866-643-9326 Fax: 608-252-6033

101 W. Riverview Expressway, Suite 131

Wisconsin Rapids, WI 54495

Marshfield News Herald

Email: gwm-obits@gannett.com

Phone: 1-866-643-9326 144 N Central Ave Marshfield, WI 54449

Biohazard Cleanup

ServiceMaster

2411 Industrial Street Wisconsin Rapids, WI 54495 Phone: 715-421-4448

Aftermath: Specialists in Crime Scene & Tragedy Cleanup 24 Hour Emergency Nationwide Dispatch: 800-366-9923

www.aftermath.com

Puro Clean Restoration Professionals

2925 Welsby Avenue Stevens Point, WI 54481 (715) 321-2526

Archangels BioRecovery Inc.

Tragedy Sanitation Specialists

Provide decontamination, sanitation, and restoration after suicides, homicides, accidents and unattended deaths. Services are often covered by homeowners insurance, commercial insurance, or the state crime victim compensation fund.

www.archangels.pro

24/7 phone: 1-877-409-9111

Bio-Tec

Bringing aid to those dealing with a traumatic event.

24 hour dispatch line:

1-888-246-9111

GRIEF & BEREAVEMENT

Grief is a process, not an event, of experiencing physiologic, psychologic, behavioral, social, and spiritual reactions to the loss of a child (Hockenberry & Wilson, 2013). Grief is individualized, including a broad range emotions that differ from person to person. Grief is a normal process in response to loss; it is neither orderly nor predictable. Accepting these emotions is a part of the grieving process and is necessary for healing to occur. Everyone proceeds through the healing process at a different pace. You and your loved ones may deal with grief differently.

The "five stages of grief" introduced by psychiatrist Elisabeth Kubler-Ross are feelings based on a study conducted on patients facing fatal illness. The five stages of grief are:

- 1. Denial
- 2. Anger
- 3. Bargaining
- 4. Depression
- 5. Acceptance

These stages are not orderly and some individuals may backtrack. It is important to recognize that grieving does not happen overnight, weeks, or months but a process that can take up to a year. Difficult periods should become less intense and shorter as time goes by, but it takes time to work through a loss. Even years after the loss of a loved one it can be especially difficult during events such as family parties or anniversaries.

Intense intrusive thoughts, episodes of severe emotion, distressing longing feelings of excessive loneliness and emptiness, unusual sleep disturbance, and lack of motivation to complete activities of daily living (such as bathing, eating, and proper hygiene) may be signs and symptoms of complicated grief. Complicated grief should be addressed by a medical professional. If you or your family member noticed signs and symptoms of complicated grief contact your primary care provider for further assessment.

Untreated, complicated grief and depression can lead to significant emotional damage, life-threatening health problems, and even suicide. But treatment can help you get better.

Contact a grief counselor or professional therapist if you:

- Feel like life isn't worth living
- Wish you had died with your loved one
- Blame yourself for the loss or for failing to prevent it
- Feel numb and disconnected from others for more than a few weeks
- Are having difficulty trusting others since your loss
- Are unable to perform your normal daily activities

Notes