



Time to heal

Understanding and coping with grief and loss
during COVID-19

Resources *for* Living®



Loss is a natural part of life. But COVID-19 is changing how we say goodbye. This guidebook provides information and resources to help you understand and cope with your grief during uncertain times.

Contents

The process of grieving 4-5

Ways to heal6

Helping yourself through grief7

Things to do when you lose a loved one 8-9

Going forward 10



The process of grieving



What is grief?

Grief is a natural and necessary reaction to a significant change or loss. Depending on the nature of the loss, grief may pass quickly or last for a period of time. Whatever our experience, understanding grief can help us face the reality of a loss, deal with difficult feelings and thoughts, adjust to a new life, recover and even grow.

Grief is universal and unique

One of the things that can seem overwhelming about grief is that it can affect every aspect of our lives. Grief reactions can be emotional, psychological, social, physical and/or spiritual in nature. It may seem as if no aspect of our lives remains untouched by grief. The reactions can come in tidal waves, leaving us feeling out of control. Or they can hit us slowly or after we think we're "over" a loss.

No two people will experience grief in exactly the same way. The intensity and extent of our grief will depend on our relationship with what we've lost. When grieving the death of a loved one, our grief will be as unique as our relationship. It will be influenced by the situation surrounding the loss, the social support we have, our cultural heritage and our beliefs.

There are, however, certain experiences that most grieving people share. This is what we call the "grief process." It's a process because it unfolds over time. Our thoughts and feelings may vary from day to day or even from hour to hour.

Stages of grief: Shock and denial

Our first reaction is often, "It can't be. There must be some mistake." Disbelief and a sense of numbness provide a buffer against feeling a loss all at once. It may be hard to think clearly or make decisions. Tears may flow and we may experience nausea, headaches, insomnia or lack of appetite. This may last from a few hours to a few weeks.

Healing takes time. The only way to get through grief is to go through it.





Stages of grief: Despair

The stage of denial gives way to emotions as we begin to move toward accepting the loss. Some of the most common reactions include:

Anger. We may feel resentful of others or angry with ourselves for not preventing the loss. Our anger may be directed at those around us, the person who passed away or even at the world.

Guilt. Thinking of things we wish we had done differently may lead to guilt.

Fear and anxiety. Loss means that whatever happens next, life won't be the same as before. It's normal to worry about the unknown. It takes time to create a new direction in life.

Sadness and loneliness. Feeling exhausted and struggling through the return to a routine is normal for a while. We may feel a sense of emptiness and lack of interest in things we once enjoyed. It may be hard to concentrate. It might be difficult to think about the future. We might over-or under-eat or sleep.

Searching. A lot of mental energy may be consumed trying to understand why a loss has happened. Why? Why now? We have a deep need to understand loss in the larger context of life and our belief system. This is all part of the process of finding eventual peace.

Many other emotions may emerge. We may have trouble feeling motivated or completing tasks. Or we might feel restless. We may feel as if the rug has been pulled out from under us; like we don't know where we fit anymore. We may even question who we are now.

This period of despair may last from a few weeks to many months as we work to experience the pain of the loss and come to terms with its meaning for our life.

Stages of grief: Release

During this time, the pain of the loss begins to lessen and the good days outnumber the difficult ones. The period of release is about letting go, regaining emotional energy, finding forgiveness, saying goodbye — all those things that bring closure to a relationship. We start to be able to imagine a future for ourselves without the presence of what we have lost.

This isn't easy for most of us and may come and go over time as we work to adjust to the changes in our lives. There may be times when we begin to enjoy things again but feel guilty about it. This is a common experience. In time, we begin to see that we can heal without forgetting.

Stages of grief: Renewal

The last part of the grief process is what we might call renewal. You may have heard people talk about "putting their lives back together." Finding a new normal means being able to identify the "new me." It's about accepting we will never be exactly the same, but that we are okay and may even be stronger in some ways. We realize that we can feel okay about feeling good again and can look forward to what life has to offer. The task of renewal is to accept that the loss will always be a part of who we are and find its rightful place as we move forward with our lives.



Ways to heal



Healing takes time. It helps to have practical tactics to use in your daily life, strategies to address emotional needs and ways of getting support. Here are some suggestions:

- Maintain as normal a schedule as possible.
- In the first few days after a loss, alternate periods of exercise with rest and relaxation.
- Structure your time. Keep busy.
- Wait until you feel better to make any major life changes.
- Do make as many easy, daily decisions as possible. That can give you a feeling of control over your life.
- Eat well-balanced and regular meals, even if you don't feel like it.
- Avoid trying to numb the pain with drugs or alcohol.
- Keep a journal. Writing down your feelings can be therapeutic.
- Reach out and talk to people by phone or video chat. Connecting with others can help.
- Give yourself permission to feel sad and share your feelings with others.
- If you have recurring thoughts, dreams or flashbacks, they are normal. Don't try to fight them. They'll decrease over time and become less painful.
- Accept your reactions. But don't be afraid to reach out for professional help if disturbing feelings persist. Many therapists offer televideo and phone counseling during this time.

Supporting loved ones

What if a friend, coworker or family member loses someone? How can you support them?

- Listen carefully.
- Spend time with the affected person.
- Offer help and a listening ear even if they haven't asked.
- Reassure your loved one he or she is safe.
- Help your loved one with everyday tasks like cleaning, cooking and caring for the family.
- Give your loved one some private time.
- Don't take your loved one's anger or other feelings personally.
- It's not helpful to minimize the loss or say "it could have been worse." Instead, tell the person you're sorry such an event has happened and you want to understand and help.

Grief can be hard on your mind and body. Take time to care for yourself.



Helping yourself through grief



Emotional overload

Facing a loss affects your thoughts and feelings. The number of emotions can be confusing. Some of the emotions you might feel include guilt, relief, anger and frustration. Sometimes these emotions come quickly and last for short periods of time. Other times, several emotions follow one right after the other and last for longer periods of time.

Believe it or not, these emotions are normal and healthy. Allow yourself to learn from these experiences and emotions. Often, people will unexpectedly experience emotions that appear to come from out of the blue. Don't panic and don't be surprised. Find a friend or someone to talk to about your feelings.

Knowing your limits

It's a lot of work for you to grieve and mourn. You might feel fatigued. And your reasoning and thinking abilities can be impaired. Respect your body's way of telling you to slow down and rest. Nurture yourself. Get plenty of sleep.

When you experience too many stressors, you can reach emotional overload. At that point, you may want to seek help from a mental health professional.

Talking about your grief

Remember, emotions are natural and talking about them doesn't mean you're "crazy." Be sure to talk to people who will listen and not judge. These are people who will "walk beside" you in your journey.

If you find that someone is critical of your thoughts, emotions or things you say, you can simply avoid them. They will only prolong your journey. These people might say things like "Keep your chin up" or "Just be happy" and other clichés that may hurt your feelings. These people aren't trying to hurt you. They might even think they're helping. They just don't understand the depth of what you're experiencing.

Give yourself permission to feel sad and share your feelings with others.



Things to do when you lose a loved one



Funeral planning and more

In addition to the emotional aspects of loss, there are also practical considerations. Certain things need to be done — from funeral planning, changing addresses, notifying agencies, modifying ownership documents and more. Read on for suggestions for working through many of these practical matters.

Helpful steps to take after losing a loved one

Locate important documents

- Social Security number, employer ID number, military ID number, Medicaid/Medicare number, etc.
- Insurance policies, including life, automobile, accident, disability, health, fire and casualty.
- Several certified copies of the death certificate from the county where the death occurred.
- An original will and all codicils if available, or locate a copy
- Deed to burial plot.
- A copy of the marriage certificate or divorce decree, if applicable, and birth certificates for any surviving children.
- Paperwork regarding IRAs, retirement plans and pensions, trusts, stock options, brokerage and mutual fund accounts, safe deposit boxes and union benefits.
- A list of all real or personal property in your loved one's name.
- A list of your loved one's creditors, including credit card and charge card companies, mortgage companies, hospitals, doctors, finance companies, etc.
- If your loved one was a veteran, attach a copy of the honorable discharge (VA Form DD 214) to a completed Application for Burial Benefits (VA Form 21-530, obtainable from local VA office.) If the funeral has already been paid for, attach copies of the bills and mail everything to the closest regional VA office.

Who to contact for assistance

- Call a few funeral homes to compare costs before committing to the services of any one provider. Ask family, friends, coworkers and neighbors for referrals.
- Find out what they allow during the COVID-19 outbreak. For example, how many people are allowed to attend? And do they provide video streaming for those who can't be there?
- Life insurance companies will provide claimants with a claim form to complete and return along with the death certificate. Proceeds will be paid directly to the beneficiary or, if none exists, to the estate of the deceased.

- Call Social Security at **1-800-772-1213** to determine whether you can receive your loved one's benefit amount or an amount based on your own work record, whichever is greater. Determine if the deceased had earned enough income credits for you to receive a one-time death benefit. Social Security hours of operation are **7 AM to 7 PM (ET), Monday through Friday**.
- Contact your loved one's employer to determine whether you are entitled to any pension benefits or group life policies.
- Notify the health insurance company to end coverage for the deceased, but be sure coverage continues for any living dependents
- If your loved one was a veteran, contact the Department of Veterans Affairs at **1-800-827-1000**. You may be eligible for survivors' benefits, including a funeral allowance; therefore, contact the local VA office before making funeral arrangements. Veterans may be eligible for a grave space/marker in a national cemetery.
- Talk with any financial institutions where your loved one held accounts about changing account ownership where applicable.
- If you are renting your home, notify the landlord about any necessary name changes on the lease.
- Contact your utility company, phone company, cell phone company and any other company that bills your loved one for services received. For example, health club, cable company, security alarm monitoring company, etc., about the procedure for changing the name on these accounts.
- If your loved one owned a vehicle, the recipient will need to change the name on the title and registration. This [website](#) has links to the closest DMV location to you. Also, determine if your loved one's automobile policy will protect persons driving the automobile after death.
- Each state's Department of Health has a Vital Records Division that will provide certified copies of the death certificate to those applying in person, by mail or over the telephone. If you are working with a funeral home, they can order death certificates on your behalf. The cost of a death certificate varies from state to state. It is advisable to purchase as many additional death certificates at one time as you think you may need. To find your local vital records office, please visit the website of the [Centers for Disease Control and Prevention](#) and click the link for your state.
- Notify the post office. The USPS can help redirect your loved one's mail to the address of the executor or administrator. You can file a request at your local Post office. Learn more [here](#).



Timeline for tasks

As soon as possible:

- If the deceased was a veteran, contact your regional office of the Department of Veterans Affairs
- If necessary, contact your state's Department of Human Services to determine eligibility for assistance with indigent coverage of the funeral
- Reach out to funeral homes to ask for a price list of services, and then to compare prices
- Ask family, friends, neighbors and coworkers for possible funeral home referrals
- Contact your state's Department of Health's Vital Records Division for a death certificate and extra copies. (Note: If a funeral home has been chosen, the staff will assist with obtaining copies of the death certificate.)
- Prepare an obituary. The funeral home may offer this service or you or a loved one may want to write it yourself. If you want it published in a newspaper, check on rates, deadlines and guidelines.

Within a month of the death/on receipt of death certificate, contact:

- Life insurance provider(s)
- Deceased loved one's employer concerning any pension/group life benefits
- An attorney, if there's a will
- Bank(s)
- Mortgage company
- Landlord
- Utility company
- Credit/debit/charge card companies
- The three credit reporting agencies (Equifax, Experian and TransUnion)
- Other financial institutions where your loved one held accounts
- Department of Motor Vehicles

For practical advice

- Consult your funeral advisor, who may have helpful literature or who may be able to assist in accessing community resources.
- Contact the social services department of a local hospital for information about grief counseling or online support groups. Your general/family practitioner may also be able to help or refer you to a counselor.
- Many therapists are providing services by televideo and phone during COVID-19.
- If you belong to a religious or spiritual organization, call the leader for guidance on coping skills and to ask for help from your community.

- Contact your **Area Agency on Aging**. This is an excellent source of information about community programs, and they have a wealth of knowledge about death, dying and bereavement.
- Know that banks and credit card companies are generally helpful regarding changing information on accounts.
- Consider contacting your state's Department of Human Services as a source of additional assistance.
- Contact your local **United Way's** information and referral department. They will have a list of community resources that may provide practical and emotional support.

Reading materials

- What to Do When Someone Dies: A Legal, Financial, and Practical Guide by Milton Berry Scott
 - This book is written by an estate planning attorney for readers who have recently suffered the loss of a loved one and is a clear, straightforward guide.
- What to Do When A Loved One Dies: A Practical and Compassionate Guide to Dealing with Death on Life's Terms by Eve Shaw
 - An informational treatment of bereavement and a practical how to guide for the recently bereaved regarding the death of a loved one.
- The Affordable Funeral: Going in Style, Not in Debt by Dr. R. E. Markin
 - A self-help guide to making funeral arrangements for a sudden/unanticipated death or an anticipated death, and also information on pre-planning your own or a loved one's funeral.
- Being a Widow by Lynn Caine
 - This author was widowed at a young age and offers an overview of practical matters, especially in the early stages of widowhood.
- Starting Over: Help for Young Widows and Widowers by Adele Rice Nudel
 - The issues the author addresses in this book are somewhat unique to widows and widowers who are under 45 years of age.
- Widow to Widow: Thoughtful, Practical Ideas for Rebuilding Your Life by Genevieve Davis Ginsburg
 - Every aspect of widowhood is explored in this book, from the grieving process to dating and sex to money matters. It also includes a survival checklist.
- Always Too Soon by Allison Gilbert
- The Orphaned Adult: Understanding And Coping With Grief And Change After The Death Of Our Parents by Alexander Levy

Going forward



At times — during the grieving process — it can feel like “going forward” will never happen. But with understanding, self-care, the help of others and moving through the practical steps, grief can resolve.

Reaching out to others

Developing a support system and reaching out to others might not be easy for you. You can start by reaching out to caring friends and relatives. Be genuine and be yourself. Express what you’re feeling to them.

What is a ritual?

A ritual is a way to publicly acknowledge the death of your loved one. Funeral services can provide this while also offering support from caring family and friends. They’re meant to offer a safe space for you to express your grief. They also allow others to pay tribute in their own way.

Unfortunately, you may not be able to attend a funeral right now. So here are some ideas about how you can honor your loved one:

- Create a photo album
- Write him or her a letter
- Write a poem or paint a picture
- Collect memories from others
- Host a virtual memorial by video

Using spirituality

If you consider yourself a spiritual person, you can express that in a way that feels appropriate for you. Being with people of like mind can give you the opportunity to share your beliefs. It’s not uncommon for you to question your beliefs during a time of grief. It might help to find someone who won’t be critical of the thoughts, fears and feelings you need to express. Over time, it can help your healing process if you can reconcile your loss with your beliefs.

Finding meaning

You may have questions concerning your loss. These are also part of the normal process of grieving. You might be able to answer some of the questions, while others might have no answer. Remember that healing comes from the questions, not necessarily from the answers. Be patient as you find new meaning and reach out for help whenever you need it.

You can call us for support from home, work or wherever you feel comfortable talking.

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