

End-of-life:

Things to think about,
know, and do



These materials were put together by a group of researchers and practitioners in New Brunswick who work with older adults. Our aim was to help older adults in New Brunswick navigate the complex landscape of information, services, forms, and resources. We hope that you will find this helpful. This guide was last updated in December 2023.

www.stu.ca/aging-in-nb/

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It is not always comfortable or easy to do but planning for your death can bring peace of mind to you and those who care for you. There is no better time to start than right now!

Think and Talk:

Think about what you want (and do not want) for medical treatments and care.

- For example, do you want medical treatments to keep you alive if your heart stops? These are big decisions. Your doctor can help you understand the different choices that you can make.

Think about how you want to be cared for at the end of your life.

- For example, do you want to be cared for at home, at hospice or at a hospital? Think about what you would want in different situations should your health needs change.

Talk with your family, friends, and your doctor about end-of-life.

- These conversations can be hard to have, but they will help others to know your wishes and make decisions during a hard time. Having these conversations can help those who will be grieving after you die.

Get Organized:

Hire a lawyer to make your Will and Enduring Powers of Attorney

- Make sure you ask the people you name in your Will (as Executor) and in your Enduring Powers of Attorney documents. Keep them updated on all your important information, including where to find your legal documents.
- For more information, see the chapter on “Legal Matters.”

This guide is for informational purposes only and is not a substitute for professional medical, legal, or financial advice. Programs and information can change over time, so please check details with the services and agencies mentioned in these documents. [Last update, December 2023]

Prepare your Health Care Directives

- Make sure that the people you name in your Enduring Power of Attorney document for Personal Care have agreed to this and know where to find a copy of your Health Care Directives.
- Keep your Health Care Directives in a place that is easy to find them, like on your fridge at home. Paramedics will sometimes check the fridge to see if they are on there.
- For more information, see the chapter on “Legal Matters.”

Organize your bills, bank accounts, passwords, and other important documents in one place

- Make copies of any original documents. Keep the originals in a place that is safe from fire, water damage, loss, and theft.
- Make sure someone you trust knows where this information is.
- See the chapter on “Important Information” for an easy way to keep this organized.

Make a back up plan to pay all your bills

Option 1

- If you have a joint bank account with another person, like a spouse, they can continue to make your payments. There are risks in having joint accounts with another person, but it is common for spouses and common-law partners who share income and expenses. To learn the pros and cons of joint accounts, visit: <https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/power-attorney-financial.html>

Option 2

- If you are the only person named on your accounts as responsible for paying your bills, make an Enduring Power of Attorney for financial matters. You have to hire a New Brunswick lawyer to do this. Ask a person you trust if they are willing to act as your financial Attorney. Once the Enduring Power of Attorney documents are signed, take an original copy to your bank, and have it recorded on your file. Your financial Attorney will then be able to deal with your Bank to pay your bills for you. They have to keep records of every payment they make. They will also be able to make changes to any account (e.g., phone bill, power bill). See the chapter on “Legal Matters” for more information on this.

Note for Caregivers: Financial abuse is a very real problem and banks, and other companies take confidentiality and privacy very seriously. They will require that a financial Attorney is legally appointed and is not abusing the Enduring Power of Attorney. You will be required to show legal proof that you are allowed to take care of that person's financial matters.

Review the beneficiaries listed on all your policies and accounts and make sure they are up to date. Here are some examples:

- Registered Retirement Savings Plan (RRSP)
- Registered Retirement Income Fund (RRIF)
- Tax-Free Savings Account (TFSA)
- Pensions
- Life insurance policies

If you are thinking about Medical Assistance in Dying (MAID), some planning is needed:

TO SEE IF YOU ARE ELIGIBLE AND FOR MORE INFORMATION ABOUT MEDICAL ASSISTANCE IN DYING:

- Talk to your doctor
- View online, by clicking <https://horizonnb.ca/patients-visitors/patient-information-resources/medical-assistance-in-dying-maid/> or Google "MAID Horizon."
- Call the Horizon Health Network: **1-844-225-0220**

Funeral Planning:

PRE-PLAN AND PAY FOR YOUR FUNERAL, WRITE YOUR OBITUARY, PLAN OUT DETAILS ON HOW YOU WOULD LIKE YOUR LIFE TO BE REMEMBERED.

- For example, do you want a green burial, a traditional funeral or cremation?
- What kind of service do you want to have, if any?
- If you want an obituary, is there anything specific that you want to be included?



Tip: Keep in mind that obituaries are optional. They can cost a lot to put in the newspaper. If you want an obituary, you can keep it short.

Tip: If you chose cremation, you do not have to buy an urn from a funeral home, which can be expensive. You can provide your own.

Tip: Funeral Homes can help you through this process. Many can also help you with the paperwork that will need to be done. They will charge a fee for this service.

Planning ahead makes sure that your wishes are known. It can also take a lot of pressure off of those who are grieving after you die.

PUT TOGETHER THE INFORMATION THAT FUNERAL HOMES WILL NEED. THEY DO NOT ALWAYS NEED ALL OF THE INFORMATION LISTED BELOW, BUT THEY CAN HELP YOU WITH THE PAPERWORK NEEDED AFTER DEATH (SUCH AS APPLYING FOR FUNERAL BENEFITS) SO HAVING THIS INFORMATION HANDY CAN BE HELPFUL:

- Social insurance numbers of the person that has passed away and their spouse (if applicable)
- A copy of the will
- Marriage certificate (if applicable)
- Life insurance policies
- Details of private pension plans

Will you need financial help for funeral expenses? The following are benefits that you might qualify for. These could help pay for your funeral or other end-of-life expenses. Most funeral homes can help you with this paperwork.

CANADA PENSION DEATH BENEFIT

- If the person who has died was receiving a pension from the Canada Pension Plan (CPP), there may be a death benefit available.
- For more information and to see if you are eligible, contact Service Canada by phone at **1-800-277-9914**, visit <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-death-benefit.html> , or Google “Canada death benefit.”

FUNERAL BENEFIT OF NB

- The Government of New Brunswick may be able to help to pay for funeral expenses, if you need financial help. This is depending on the income of the person who has died and the financial situation of their family members. It is usually only for clients of the Department of Social Development and/or people with very low income, such as people on social assistance.
- For more information or to apply, call the Department of Social Development at **1-833-733-7835**, visit <https://socialsupportsnb.ca/en/program/funeral-benefit>, or Google Social supports NB funeral benefit.



Tip: It is important to note that only certain funeral expenses are covered through the Funeral Benefit of NB program. Be sure you ask what is included, so you know what is covered and what is not.

• SUPERANNUATION PROGRAM

- If you have worked for the Government of Canada, you may be eligible for help with funeral expenses through their Superannuation program.
- For more details, call **1-800-561-7930**

UNION BENEFITS

- Some unions will offer benefits to the survivors of union members. You can check with the specific union to see if they have any available benefits for funeral expenses.

VETERAN'S LAST POST FUND

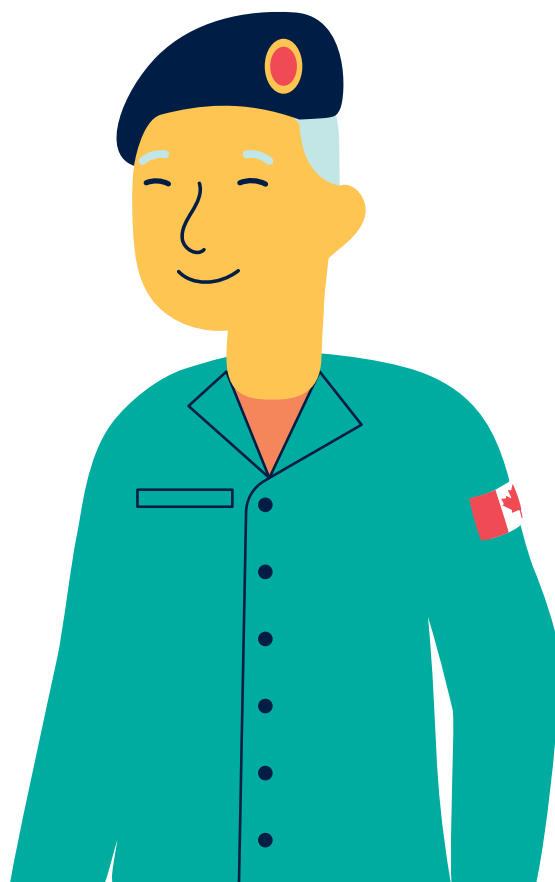
- Some members who served with the Canadian Armed Forces may be eligible for benefits through the Last Post Fund. Eligibility depends on when they served, and if they collected the Veteran's Disability Benefit.
- For more information call **1-800-465-7113**, visit <https://www.lastpostfund.ca/>, or Google "Last post fund Canada."

OTHER BENEFITS

- Other benefits do exist, so be sure to check with employers or private pensions to see if they are able to offer any financial help with funeral expenses.



Tip: Funeral Homes are usually able to provide you with the information and paperwork needed for some of the most common benefits listed above.



If you are at the end of life, there are different options for your care:

Dying at Home

You have the option to live out the end of your life at home. It is important to know that a large team of people and many resources are often needed to provide this kind of full-time care (e.g., nurses, personal care workers, equipment). Talk with your doctor, family and friends to see if this option is possible for the people who will care for you. Ask your doctor about the New Brunswick Extra-Mural Program, which offer supports for palliative care at home. For more information on the Extra-Mural Program, call **1-888-862-2111**, visit <https://extramuralnb.ca> , or Google “Extra Mural NB.”



Financial Tip: If you have private health insurance (e.g., Blue Cross, Sun Life), check to see if there are services covered that can help with your care (e.g., nurses, personal care workers, equipment).

Dying in Hospital

Palliative Care in hospital helps to prevent and relieve suffering. The goal is to make the quality of life better for both the patient and the family through support and treatment. This includes providing physical, social, emotional, practical, and spiritual support for the person living with a serious illness. It is important to note that not all hospitals in the province offer palliative care.

For more information about palliative care in New Brunswick or to find out which hospitals offer this service, talk with your doctor or call Horizon Health Network at **(506) 623-5500**, visit <https://horizonnb.ca/services/health-and-aging-seniors-health/palliative-care/>, or Google “Horizon palliative.”

Dying at Hospice

Hospice care is a special kind of care that focuses on the quality of life for people who are dying and their caregivers. The goal of hospice is to provide pain control and help manage symptoms. They also provide spiritual and emotional support to help seriously ill people live in comfort and with dignity until they die. The main focus is keeping patients comfortable at the end of life. Depending on the services available in your area, hospice care can be provided in your home or in your community in a Residential Hospice.

For more information or to inquire about Hospice in your area, you can talk to your doctor, or contact the NB Hospice Palliative Care Association by phone: **(506) 857-5001.**

