



HCLC OM EOL Seminar

End of Life (EOL) Seminar

June 11, 2022

Sharing information for your future use today!

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- **PURPOSE**

- Present information needed to support End of Life (EOL) issues for individuals, families, etc.; that answer the questions of What? Why? How? of issues related to health, funeral, legal, insurance and other related discussions/issues.
- Designed to improve community awareness of life events that affect every resident in Wilcox Co.
- Your EOL plan/strategy is the time to establish your legacy and shoulder the burden of difficult decisions – so loved ones won't have to.
- Benefits gained will improve generational development

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- COMMUNITY PARTNERS
 - BLACK BELT COMMUNITY FOUNDATION
 - THRIVENT FINANCIAL
 - Local Attorneys
 - Local Mortuaries
 - J Paul Jones & Vaughan Regional Hospitals
 - Other local agencies and media sources



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- **COMMUNITY BENEFITS – A CHANGED PERSPECTIVE**
 - Provide opportunities to improve awareness within our community
 - Improve business relationships by opening opportunities to realize what is available within our community and the benefits that information provides
 - Overall benefit of community awareness of these life situations will impact generational development that encourages community growth and development within Wilcox Co.

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- TODAY'S PRESENTATION
 - Health related issues for EOL
 - Funeral related issues for EOL
 - Legal related issues for EOL
 - Insurance related issues for EOL
 - Other related issues for EOL
 - Questions



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- Health related issues for EOL
 - **Five Wishes:** A national [advance directive](#) that meets the legal requirements in 44 States and the District of Columbia. The document combines two legal documents, a [living will](#) and [health care power of attorney](#) in addition to addressing matters of comfort care, spirituality, forgiveness, and final wishes
 - **Advance Directive:** Used to make your wishes known about what medical treatment or other care you would or would not want if you become too sick to speak for yourself
 - **Living Will:** Allows one to put in writing exactly what you want done in the event you cannot speak for yourself when it comes to healthcare decisions
 - **Power of Attorney for Healthcare:** This document allows one to designate someone to make healthcare decisions for their person.

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- Health related issues for EOL (cont.)
 - **Do Not Resuscitate Order (DNR):** One step beyond a Living Will created with your doctor
 - **Physicians Order for Life Sustaining Treatment (POLST):** Legal document for people with an advanced progressive or terminal illnesses and specifies the type of care a person would like in an emergency medical situation
 - **Evaluate Life Support Treatments:** Used to complete other documents to help you make informed decisions
 - **Organ Donor:** Process of donating certain organs to another person upon your death

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- Funeral related issues for EOL
 - **Funeral Planning Declaration:** Allows one to say exactly one's wishes as far as disposition of the body and the services
 - **Alabama Death Certificate:** How to obtain a death certificate in Alabama
 - **Things To Do After A Death:** 10 things to consider at time of death
 - **Five Stages of Grief:** Kubler-Ross five stages of grieving
 - **How To Activate Your Support Network:** Make your way through planning and attending funeral, setting the estate and adjusting to life after your loss

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- Legal related issues for EOL
 - **Durable Power of Attorney:** Allows one to designate a person to make legal decisions if one is no longer competent to do so
 - **Last Will and Testament:** Designates to whom personal belongings will go
 - **Transfer On Death (TOD):** Completing this document and filing it with your county saves your heirs THOUSANDS. This document allows you to transfer ownership of your home to your designee. All they need to do is take their ID and your death certificate to the county building and the deed is signed over. Doing this will avoid the home having to go through probate

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- Insurance related issues for EOL
 - **Long-Term Care:** Develop a plan to help you achieve your goals around aging
 - **Types of Traditional Insurances:** Protect your income and your wealth; a defensive strategy motivated by love, responsibility – or both
 - Temporary (aka Term) Life Insurance
 - Permanent Life Insurance
 - Long-Term Care Insurance

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- Other related issues for EOL

- Make 100% sure SOMEONE knows your Apple ID, bank ID account logins and passwords!
- Make a list of all banks and account numbers, all investment institutions with account numbers, lists of credit cards, utility accounts, etc. Leave clear instructions as to how and when these things are paid. Make sure heirs know where life insurance policies are located.
- Make sure you have titles for all vehicles, campers, etc.!
- MOST IMPORTANTLY!!!! - Talk with those closest to you and make all your wishes KNOWN. Talk to those whom you've designated, as well as those close to you whom you did not designate. Do this to explain why your decisions were made and to avoid any lingering questions or hurt feelings



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- Questions?

