CHRISTUNITED
Methodist Church

Cradle to Grave

A Practical Guide to Planning the Last Chapter of Life

This practical guide is provided to help with planning for the last chapter of life.

This packet is for _____, in the event that it becomes necessary.

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Cradle to Grave

Death is inevitable, but it is still a subject that is almost universally avoided when we communicate with each other. Talking about death is never easy and we have little experience with death until someone we know dies. As Christians, we are taught about heaven and eternal life with God. Our Methodist faith teaches us that death and resurrection go hand in hand, and we are comforted and find hope in God's promise to prepare a place for us with Him in the Kingdom. Our faith softens grief because we know that our loved one who has passed is Home with Jesus and one day, we will be reunited with them. We are comforted by God's promise of eternal life, but what we are uncomfortable even thinking about, let alone talking about, is death and the journey itself. This informational packet is for everyone and offers a helpful presentation about Care Ministries, legal documents, and healthcare planning for all generations. Whether you're planning for yourself or caring for aging family members, this packet is a guide to walk you through the resources and contacts you need for every stage of life.

Prayerful Conversations

Even though most of us do not necessarily know how to talk about death or what happens during the time leading up to the end of life, it is a conversation that needs to happen. Let us acknowledge together that it is a very difficult and scary thing to consider. To even think, let alone talk about, someone we love dying or even about our own death can seem overwhelming. We can start together today, to prayerfully consider how we may have this kind of conversation with our spouse, parent and/or adult children, grandchildren. We'll walk together through the fear into God's embrace where we know the promise of eternal life awaits us all and how we can prepare for the journey home within His grace.

It truly is out of love that we can include this prayerful conversation into our loved one's care plan. How do you approach the subject? With faith, which provides courage, strength, kindness, and compassion. Being courageous means allowing ourselves to be vulnerable, to be willing to open a dialogue about death with a loved one, and when we don't know what their reaction might be. We can do this compassionately when we have thoughtful and respectful tools that help us begin this conversation with gentleness and love. This is what it is truly about, planning ahead, even if uncomfortable at first, you undoubtedly want to understand your loved one's final wishes, so you can be respectful of them and carry them out as fully as possible. Sharing this with your loved one helps foster an honest and heartfelt dialogue. This can be the beginning of a final gift of love.

Planning ahead is important before anyone experiences a serious illness, an unexpected surgery, a medical emergency like a fall or an unforeseen hospitalization. If your loved one has been diagnosed with a terminal illness or incurable disease, talking about death and his or her final wishes is one of the most difficult tasks you will face as a caregiver, but it is a necessary one. You will need to know what your loved one's final medical wishes are so they can be fulfilled before they cannot tell you what they want and how they would like to be treated medically.

What Christ United Methodist Offers

Christ United Care Ministry

Pastoral Care & Coordination

Please know that you can reach out to Christ United's Care Ministry team or any of our pastors at any time, but especially during a time of serious illness, hospitalization, and an end-of-life situation. Please go to www.cumc.com/care. Care Ministry provides compassionate support through prayer, on-site pastoral visits by either a Pastor or Christ United Lay Chaplain. We are here to offer empathetic support and spiritual guidance and comfort through the most difficult times of your life.

If you have an unexpected hospitalization or death in the family, and once the urgent needs have been satisfied, please call the main number of Christ United Methodist Church (972) 596-4303 and ask for a pastor or care ministry. If it is after hours, choose option 8 and please leave a message. It will be forwarded to the on-call pastoral care team. A pastor or chaplain will respond as soon as possible to help you with final arrangements and to answer any questions you may have at the time.

Christ United Spiritual Support & Care

Christ United Care Ministry

Care Ministry provides compassionate support through prayer, on-site pastoral visits by either a Pastor or Christ United Lay Chaplain, Stephen Ministry, the Caregiver Support Group and Grief Support Groups. We will walk beside you during difficult times to offer empathetic support and spiritual guidance and comfort. For more information, please visit cumc.com/care.

Christ United Funeral & Memorial Services

Please visit www.cumc.com for information on Services of Death and Resurrection, the Columbarium, and local Funeral Homes.

Christ United Caregiver Support

Care ministries offers a support group for caregivers, people who are caring for someone whether at home, in a facility or remotely. It is an opportunity for caregivers to engage with others to share their story, receive compassionate listening and be encouraged by knowing you are not alone. This group meets on the second Wednesday of every month. For additional information please contact Janet Scheible at janet@cumc.com.

Christ United Grief Support

Christ United Care Ministries offers grief support on a bi-annual (Spring & Fall) and on the third Monday of each month. Please go to https://cumc.com/grief for additional information.

Christ United Stephen Ministry is a spiritual care-giving ministry that provides **one-on-one, confidential** care to people hurting in the church and community. **NOTE:** this ministry is for **individual** spiritual caregiving only; it is not for couples or family counseling. If you would like more information on how a Stephen Minister can provide spiritual support for you, contact Rev. Mike Flynn at mike@cumc.com.

Christ United Lay Chaplains are trained lay church members who visit with folks who are hospitalized, having surgery or in home for end-of-life care. If you would like more information about Christ United's lay chaplains, please contact Janet Scheible at Janet@ cumc.com.

Community Grief Support

A Warm Place - www.thewarmplace.org
The WARM Place is a nonprofit 501(c)(3) agency that provides peer-support groups for children and their families after the death of a loved one.

Grief & Loss Center - www.mygriefandloss.org
A community 501(c)3 nonprofit organization located in East Dallas, the Grief and Loss Center of North Texas provides free grief support and grief education for four-year-olds through senior adults.

GriefWorks - www.christian-works.org/grief/griefworks
At GriefWorks, a safe and loving environment is provided where children and teens can share their stories of loss and explore their grief openly in order to heal and flourish.

NOTES:

Funeral & Memorial Planning

General Information

The date and time of a funeral or memorial service happens either by phone/Zoom meeting or at the in-person planning meeting with the care ministry team. Church location availability for a desired date and time is checked and then confirmed with the family.

- Funeral Service: includes a closed casket service in the sanctuary.
- Memorial Service: includes an urn, takes place in the sanctuary or the chapel.
- Inurnment Service: takes place in Christ United's Columbarium.
- Clergy can also be available to officiate a member's memorial and/or inurnment service at an alternate location.
- Clergy from other christian denominations are welcome to co-officiate at Christ United.
- Christian denominations are welcome to assist in services at Christ United Methodist. The officiating pastor can extend an invitation on the family's behalf and welcome the visiting clergy.

Schedule Meetings

Funeral Home

Arrange a meeting with the funeral director from the funeral home that you have selected to complete any necessary arrangements and payment of services.

Christ United Care Ministry

Please call to schedule a funeral/memorial/inurnment service planning meeting with the Care Ministry team. Please see the contact information on the support page of this booklet.

Service Locations

The Chapel seats up to 45 people and due to fire codes cannot accommodate additional guests. Livestreaming is not available in the chapel, but the family does have the option of FaceTime or Zoom for those not able to attend in person. A pianist and vocalist/soloist are available for a chapel memorial. The chapel offers ample space for an altar table floral arrangement, the capability of playing pre-recorded music from a cell phone via a Bluetooth speaker.

The Sanctuary seats up to 1,200 people. Livestreaming is an option if the funeral and/or memorial is held in the sanctuary. Staff accompanist, vocalist/soloist and media director are available for sanctuary funerals and/or memorials.

Alternative locations may include funeral home chapels and/or other local Methodist churches. Availability can be checked by family with a phone call to the specific location requesting the desired date and time.
Christ United clergy may be engaged to officiate at an alternate location if available along with the production of the service bulletin.

DFW National Cemetery

Burial in a VA national cemetery is open to all members of the armed forces who have met a minimum active duty service requirement and were discharged under conditions other than dishonorable. Christ United pastors are available to officiate services at the DFW National Cemetery.

Christ United Order of Service

- At Christ United, we follow the approved order of service for funerals/memorial services in all locations as it correlates with the United Methodist Book of Disciple.
- We provide an outline of the order of service, and a pastor will guide the family through the process of selecting music, scripture readings, etc. respectfully creating an honoring and meaningful service.

Sanctuary Order of Service

- **Gathering**: guests are gathering in the sanctuary; family has the option to create a video tribute to their loved one. The media director will play this video during the gathering time. It will begin 15 minutes prior to the start of the service.
- **Processional:** congregation rises as the family enters the sanctuary. Staff organist.
- **Words of Grace & Opening Prayer**: the presiding pastor provides a greeting, and opening prayer.
- **Opening Hymn:** selected UMC hymnal music; no secular or pre-recorded music.
- **Affirmation of Faith:** the Apostles' Creed is read by the presiding pastor or family member.
- **Remembrance(s):** to manage the time of the service, no more than 3 speakers allowed 3-5 minutes each with written notes.
- **Scripture Reading(s):** selected scripture passages; pastor or family to read.
- **Eulogy:** Presiding pastor
- **Closing Prayer:** Presiding pastor
- **The Lord's Prayer:** Congregation in unison
- **Closing Hymn:** selected UMC hymnal music; no secular or pre-recorded music.
- **Benediction:** Presiding pastor
- **Recessional:** congregation rises as the family exits the sanctuary. Staff organist.

Chapel Order of Service

- **Gathering**: guests are gathering in the chapel; family has the option to create a video tribute to their loved one. There is a TV monitor available upon request for those who would like to have a slideshow (video tribute) played at the gathering time. The family would need to provide a laptop or appropriate device.
- **Words of Grace & Opening Prayer**: the presiding pastor provides a greeting, and opening prayer.
- **Opening Hymn:** selected UMC hymnal music; no secular or pre-recorded music. Staff pianist available.
- **Affirmation of Faith:** the Apostles' Creed is read by the presiding pastor or family member.
- **Remembrance(s):** to manage the time of the service, no more than 3 speakers allowed 3-5 minutes each with written notes.
- **Scripture Reading(s):** selected scripture passages; pastor or family to read.
- **Eulogy:** Presiding pastor
- **Closing Prayer:** Presiding pastor
- **The Lord's Prayer:** Congregation in unison
- **Closing Hymn:** selected UMC hymnal music; no secular or pre-recorded music. Staff pianist available.
- **Benediction:** Presiding pastor

Inurnment Order of Service

- **Words of Grace/Scripture:** presiding pastor
- **Message of Hope + Scripture:** presiding pastor, includes additional memories/reflections from the family.
- **Prayer of Inurnment:** presiding pastor
- **Inurnment:** Staff places urn in the niche; the family may place small mementos beside the urn at this time; staff places the engraved niche cover.
- **Blessing:** presiding pastor

Service Logistics

Bulletins

Christ United offers a 4-page service bulletin using the approved UMC template.

- **Front Cover:** family selects a photo of their loved one for the front cover.
- **Inside pages:**
  - **Left:** family selects a poem, scripture verse, hymn lyrics or it can be left blank.
  - **Right:** the order of service
- **Back Cover:** the obituary w/ donation information or photo(s) or another scripture passage

Guest/Register Book: CUMC offers a Guest Book for sanctuary and chapel services for guests to sign as they gather for the service. Some funeral homes provide this book.

Memory Table(s): Christ United offers 6' - table(s) for both sanctuary and chapel memorials for family provided memorabilia, small-framed photos and special mementos displayed for guests outside the sanctuary and/or chapel.

Sanctuary Services

- For memorial services, a small table is provided for an urn and a floral arrangement provided by the family.
- For funerals, Christ United accommodates only closed casket services.
- Live Streaming is available for those services held in Christ United's sanctuary if the family desires.
- Family can request a recording link which is available 2-3 days after the service.
- Large easel(s) for poster-sized portraits.

Floral Arrangements

- All floral arrangements are to be planned for by the family.
- We ask that all florists are informed to make deliveries to the NORTH ENTRANCE ONLY where they can be received at the Welcome Desk.
- Please note that all floral arrangements must be removed by the family from the church after the service/reception concludes.

Receptions

- Christ United offers a cookies and punch reception in the Atrium hallway. The reception is supported by Christ United volunteers who bake home-made cookies, who prepare and serve at every reception with compassion and loving care. There is no fee for receptions.
- CUMC recommends off-site reception venues such as restaurants and/or a home if a meal is desired after a service. CUMC does not employ catered service receptions.

Staff Participation

- Sanctuary Services require a Media Director who takes care of all AV needs, projecting family videos that are provided by the family, livestreaming + recording of services in the sanctuary.
- Sanctuary & chapel services can engage a vocalist/soloist who performs selected music; a staff accompanist for the sanctuary and staff pianist is available for chapel services.
- A member of the pastoral care team acts as coordinator for all sanctuary, chapel and inurnment services and receptions.
- Christ United Pastor(s) officiate(s) all Christ United services.
- Family members are welcome to engage other individuals to sing or accompany the service for their loved ones.

Fee Structure

- There is no facility fee for the sanctuary or chapel for members of Christ United Methodist Church.
- Non-members incur a fee of $200 for the chapel and $400 for the sanctuary.
- Fees for musicians (vocalist & accompanist) are $150 each, payable by either cash or check on the day of the service. If using the sanctuary on a Saturday or holiday, there is also a $150 fee for the media director. Honoraria for officiants are not required/discretionary only.

NOTES:

The Columbarium

The columbarium is located outside Christ United Methodist Church on the east side of Underwood Hall and faces Coit Road. It is a private space with a garden-like setting fitted with a beautiful fountain. This is a peaceful final resting place for our members who choose to be inurned at Christ United.

The Columbarium is open 24/7 and perpetual care is included with the purchase of a niche. The Columbarium has lighting that lends itself to evening visitation.

The Columbarium is made up of 18 systems or columns which have 40 niches in each. One niche, or final resting place, holds two urns. When a niche is purchased, it includes two urns, granite urn caps and one niche cover which are engravable with a loved one's name and years of birth and death. The total cost of a niche is $3,200.00, payable by check or online via credit card.

Inurnment Services

An inurnment service takes place in the Christ United Methodist Church Columbarium and is a brief service to lay a loved one's urn in its final resting place.

An inurnment service can be scheduled with Christ United's Care Ministry team when the family is ready, and the cremains are made available to a pastor at Christ United. If the funeral home delivers cremains to the church, a pastor will receive and retain the cremains. The family is immediately notified of the disposition of the cremains. Inurnment services can take place on the same day as the memorial service, occurring either before or immediately after the memorial.

Inscription Orders

The engraving of the urn cap and niche cover takes 4 full business weeks and is taken into consideration when selecting a date for an inurnment service.

The inscription order follows the engraving template for all niche covers and urn caps as the first name, middle name (if so desired), followed by the surname and then year of birth and year of death. There are no dashes between the years. Engraving is included in the cost of a niche.

See the example:

Jane Ann	First Line: first and middle name, upper & lower case
DOE	Second Line: last name in all CAPS
1920 2025	Third Line: year of birth (no dash) year of death

All inscription orders will be reviewed and approved by family before they are fulfilled. The family is notified when the engravings are complete.

To acquire information about the Columbarium and the purchase of a niche, please contact Janet Scheible at janet@cumc.com to schedule an in-person meeting or to request general information.

Plan Your Inscription Order

How would you like your name displayed on the urn top and niche cover, staying within the approved Christ United format?

FIRST LINE: First Name, "Nickname", Middle name; Middle initial _____ _____

SECOND LINE: Last name in all CAPS, (JR. can be included) _____

YEAR OF BIRTH _____

YEAR OF DEATH _____

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Preparation With Your Family & Care Ministry Team

Arrangements Prior to Death

Basic preparation for the end of life involves organizing your personal preferences, securing necessary legal documents, and establishing a clear financial plan to relieve your survivors of emotional and financial stress. In this packet we provide some of these basic steps of preparedness including gathering and organizing essential documentation, utilizing checklists to record preferences and more. This packet has been created to help guide you and your family prior to death, to record your final wishes ahead of time and save them for your loved ones.

Spiritual Final Wishes

If you have favorite scripture verses, poems and/or hymns and songs, we encourage you to write this information down for your loved ones. It will serve as a loving guide to what you might like to be included in your service. Although it is difficult to think about, it can be one of the last loving gifts you give your family, especially when grief can be overwhelming for them. If you are able to tell someone your wishes and they can take notes, it eases their minds knowing how to honor you. We encourage everyone to have these conversations with loved ones ahead of time, making the transition much smoother, and helping to ease the pathway forward.

Spiritual Final Wishes Checklist

- o Funeral Home Pre-arrangement Information
- o Choice of funeral home (if not pre-arranged) **Funeral Home Name:** _____
- o Willed Body Program - **Name of Organization:** _____
- o Burial or cremation
- o Internment or inurnment
- o Veteran/military honors
- o Favorite scripture readings:_____, _____ , _____
- o Favorite Hymns:_____ , _____, _____
- o Obituary
- o Donation information
- o Floral arrangements

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Obituary Information

Full Name: _____

Date of Birth: _____ Date of Death _____

Current Residence: _____

Birthplace: _____

Parents

Father: _____ of _____

Mother: _____ of _____

Relatives/Relationships

Name: _____ Relationship: _____

Name: _____ Relationship: _____

Name: _____ Relationship: _____

Name: _____ Relationship: _____

Name: _____ Relationship: _____

Education

High School: _____ City _____ State: _____

Graduation Year: _____ Higher Education: _____

Degree(s): _____ _____ _____

Veteran Information

Branch of Military: _____ Year(s) of Service: _____ to _____

Copy of DD214 Form _____ Discharge Date: _____

Legal Next of Kin

Name: _____ Relationship: _____ Phone Number: _____

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Personal Information

It is important to have a safe place to keep your important papers and computer credentials for your loved ones. The following is a recommended list providing a good place to start. Be sure to list all usernames and passwords to each website or online account, as well as security questions and answers if it applies.

Attorney: _____ Phone Number:_____

Financial Advisor: _____ Phone Number: _____

Where have you safely stored the following information? Tell a loved one.

- Advance Directives
- Last Will & Testament
- Funeral/Memorial Plan (pre-arrangement contract)
- Insurance Policies
- Bank Accounts
- Other Online Accounts (utilities, medical, social media)
- Emails Accounts
- Safe Deposit Box
- Social Security
- Login Credentials
- Financial Documents
- Pre-Arrangement Contract
- Security Codes
- Driver's License
- Credit Cards
- Keys

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People To Notify Upon Death

Name: _____ Phone Number: _____

Name: _____ Phone Number: _____

Name: _____ Phone Number: _____

Name: _____ Phone Number: _____

Name: _____ Phone Number: _____

Name: _____ Phone Number: _____

Name: _____ Phone Number: _____

Name: _____ Phone Number: _____

Name: _____ Phone Number: _____

Name: _____ Phone Number: _____

Name: _____ Phone Number: _____

Name: _____ Phone Number: _____

We recommend keeping the necessary contact information for the selected funeral home, hospice care representative(s), hospital, church care ministry, etc. in one place for easy reference and immediate access.

Local Funeral Homes

Allen Family Funeral Options, Plano - (972) 596-8200

Restland Funeral Home, Dallas - (972) 238-7111

Sparkman/Hillcrest, Dallas - (214) 774-0822

Ted Dickey Funeral Home, Plano - (972) 424-4511

Ted Dickey West Funeral Home, Plano - (972) 402-6070

Turrentine Jackson & Morrow, Allen - (972) 562-2601

Turrentine Jackson & Morrow, Frisco - (972) 335-2444

Go to https://www.cumc.com/care - for additional Information.

TIPS

- Most organizations and agencies require an original death certificate to verify a death. Funeral homes generate death certificates, and we recommend requesting up to 25 original copies. Some agencies do not accept copies and if you require more certificates from the funeral home, it can get pricey.
- Most funeral homes have the capacity to create a video tribute that can be shown during a service with the family providing the photos.
- Most funeral homes can write an obituary for the family and post it to their website.
- Be sure to include the location with address, date and time of the memorial service to be included in the obituary.
- Be sure to include a Livestream Link (if desired) for the service for those that are unable to attend in person IF the service takes place in a location that has this capability (sanctuary).

Helpful Definitions

Terminal Illness: terminal illness or end-stage disease is a disease that cannot be cured or adequately treated and is expected to result in the death of the person. This term is more commonly used for progressive diseases such as cancer, dementia or advanced heart disease than for injury.

Incurable Illness: An incurable illness or condition is one that cannot be cured even if there are treatments in place to curb symptoms and is likely to lead to someone's death.

Palliative Care: Palliative care is an interdisciplinary supportive medical caregiving approach aimed at optimizing quality of life and mitigating suffering among people with serious, complex, and often terminal illnesses. It may also include pain management.

Hospice Care: Hospice care is a type of health care that focuses on the palliation of a terminally ill patient's pain and symptoms and attending to their emotional and spiritual needs at the end of life. Hospice care prioritizes comfort by reducing pain and physical, emotional and spiritual suffering.

End-of-Life Care: End-of-life care refers to health care and pastoral care provided in the time leading up to a person's death. End-of-life care can be provided in the hours, days, or months before a person dies and encompasses care and support for a person's mental and emotional needs, physical comfort, spiritual needs, and practical tasks.

Transition Phase: End-of-life transition refers to a person's journey to death, especially in those with a terminal diagnosis. This process occurs differently for everyone. For some, it takes days or weeks; for others, it occurs rapidly.

Comfort Care: The term comfort care is a medical term which includes physical, emotional, social, and spiritual support for individuals and their families at the end of one's life. The goal of comfort care is to control pain and other symptoms so the patient can be as comfortable as possible. Comfort care may include palliative and supportive care, and hospice care.

Essential Documentation:

- Legal and medical documents (Will or trust for asset distribution; medical advance directives)
- Identity Records (social security number, military discharge papers (DD214)
- Digital Legacy (online accounts, usernames, etc.)

Service & Disposition Preferences: Formally documenting these choices prevents family guesswork and potential conflict.

Method of Disposition: Clearly state if you prefer traditional burial, direct cremation, or eco-friendly "green" burial.

Disposition of Remains: is a legal term describing the final handling and placement of a human body after death. It encompasses all decisions regarding what happens to the physical remains, from the method of processing (e.g., burial or cremation) to the final resting place.

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What To Do When Death Occurs

Arrangements Prior to Death

There are some basic procedures to follow at the time of death, prior to implementing the wishes and directives specified by the deceased. It is beneficial to know what happens depending on where a person is when they die.

Basic Preparation – No Matter the Location

- An elected family member calls other family members to notify them of the loved one's passing.
- Family will need to call the selected funeral home to notify them about the death and to schedule a meeting.
- Family will need to notify their loved one's church home/Christ United of this death.

Hospital Death

If death occurs in a hospital, there may be a chaplain that assists the family alongside the medical staff at the time of death. If the family has selected a funeral home, the chaplain or nurse can make the call for the family and arrange for transportation from the hospital to the funeral home. The necessary paperwork (disposition of remains) can be taken care by a hospital chaplain or the nursing staff.

Home or Hospice Care Facility Death

If death occurs at home or at a facility under hospice care, the hospice representative needs to be called immediately, if they are not already present. The hospice/facility person will make the necessary phone call to the medical examiner for the family. This is Texas State law for all residents if a death occurs at home and/or a facility.

Home Death

If death occurs at home and hospice care is *not involved*, call 911 to report the death. The dispatcher will contact the county medical examiner for you. The medical examiner (ME) sometimes will come to your home to certify this death, and the ME will release the case requiring the legal next of kin's signature. At this time, you have the option of having the ME call the funeral home (FH) on your behalf to arrange for the transport of the body to the FH's facility or you can call or ask a family member or friend to call.

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Navigating Healthcare

Practical Realities

The Difference Between Palliative and Hospice Care

Treatment – Palliative Care

- Palliative Care can be used alongside curative or life-prolonging measures
- Can be used alongside Home Health
- Given to those with terminal and non-terminal illness
- Can begin at any stage of the disease

Treatment – Hospice Care

- Provides care for terminally ill patients
- Introduced the last 6 months or less life expectancy
- Focuses on improving quality of life and comfort
- Pain and symptom management

Eligibility – Palliative Care

- Patient must be diagnosed with a chronic or terminal condition
- Patient does not meet hospice criteria or is not ready for hospice care yet
- Can be revoked

Eligibility – Hospice Care

- Patient must be certified as terminally ill
- Patient must agree not to pursue curative measures
- Patient elects to pursue hospice care and can choose the organization
- Can be revoked

Length of Care – Palliative Care

- Continues until cured or changes to hospice care

Length of Care – Hospice Care

- Six months or longer
- Recertification by a physician to have 6 months or less for another certification

Services – Palliative Care

- Initial and ongoing meetings to determine needs, concerns, goals, and treatments to pursue
- Prescribe treatment & medication(s) to manage symptoms
- Home health/rehabilitation

Services – Hospice Care

- 24/7 support from physicians and nurses (On-call, visits if needed, etc.)
- Extra support from chaplains/volunteers
- Personal care from aide
- Increased care the last 24 hours
- Would care
- Chaplain, social worker, nurse support
- Bereavement care family for one year after death

Care Team– Palliative Care

- Physician
- Nurses
- Chaplains
- Medical Social Worker
- Volunteers
- Rehabilitation or Home Health team

Care Team– Hospice Care

- Physician
- Nurses
- Chaplains
- Medical Social Worker
- Chaplain
- Aides
- Bereavement Counselor

General Information About Hospice Care

- Hospice is for terminal conditions with an expected life of 6 months or less, but can be recertified after that time if needed.
- A person can get hospice care at home (if has a caregiver/relative there) , a nursing home, assisted living, or an inpatient hospice.
- A person has the right to change from hospice to regular Medicare anytime they wish.
- No CPR with hospice.

In 2026, it has been determined for the State of Texas that the following information has been acknowledged and validated into these simple rules:

- Patients can go to the hospital anytime – hospice cannot stop them.
- Hospice stays active unless the patient signs off – No signature equals still on hospice care.
- Who pays?
  - If it's related to their terminal illness – hospice pays.
  - If it's not related to their terminal illness – regular Medicare pays.
- If a patient wants aggressive treatment – they must sign-off of hospice (revoke); then hospital/Medicare pays.
- Hospice cannot:
  - Force a patient to revoke.
  - Dump a patient just to avoid paying.
  - Refuse to pay for related care if the patient is still on hospice.

The easiest way to remember all this is if still on hospice plus have related problems – hospice pays.

Legal Matters

Every Adult Should Have Core Documents In Place

Elder Law Considerations

In Texas, Elder Law is a specialized legal practice area focused on the complex financial, medical, and care needs of seniors (typically age 65+) and individuals with disabilities. It differs from traditional estate planning by taking a holistic, "life-planning" approach that prioritizes a senior's autonomy and quality of life while they are still living.

Core Practice Areas in Texas

Texas elder law attorneys primarily manage the following issues:

- **Medicaid & Long-Term Care Planning:**
  - Helping seniors qualify for Texas Nursing Home Medicaid while legally preserving as many assets as possible for their families.
  - Navigating the Medicaid Estate Recovery Program (MERP), which allows the state to seek reimbursement from a deceased recipient's estate.
- **Guardianship & Incapacity:**
  - Establishing court-ordered guardianships when a senior can no longer manage their own affairs.
  - Drafting Durable Powers of Attorney and Medical Powers of Attorney to avoid the need for restrictive court guardianships.
- **Protection from Abuse & Exploitation:**
  - Legal advocacy for victims of physical, mental, or financial elder abuse.
  - Creating "Living Wills" (Directives to Physicians) to outline end-of-life medical preferences.

The Texas "Bill of Rights" for the Elderly

Under Chapter 102 of the Texas Human Resources Code, elderly Texans are granted specific statutory rights, often called the **Texas Bill of Rights for the Elderly**. These include:

- **Right to Dignity**: To be treated with respect regardless of source of payment or disability.
- **Right to Information**: To be fully informed of their medical condition in understandable language.
- **Right to Financial Autonomy**: To manage their own personal finances unless a court has appointed a guardian.
- **Right to Complain**: To voice grievances about care or treatment without fear of retaliation or discrimination.

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Estate Planning – *Every adult needs the following estate planning documents in place to communicate wishes, protect rights, and ease the burden on loved ones.*

Estate planning is the process of anticipating and arranging for the management and disposal of a person's estate during the person's life in preparation for a person's future incapacity or death. Estate planning covers the transfer of property at death as well as a variety of other personal matters and may or may not involve tax planning. The core document most often associated with this process is your Last Will & Testament. Financial planning for end-of-life situations can be accomplished with an individual's designated financial institution and/or trusted financial advisor.

Legal Documents Effective During your Lifetime – Power of Attorneys

- **Statutory Durable Power of Attorney** – A statutory durable power of attorney is used to appoint an agent to act in your place regarding financial and legal transactions. Texas law regarding durable powers of attorney changed significantly in 1993, with further important changes in 2017, so you may need a new document that complies with current law.
- **Declaration of Guardian** – In the event that your durable power of attorney or medical power of attorney is not effective, and a guardianship is necessary to protect your interests, this document will indicate who you trusted to be appointed as your guardian (as well as individuals who should not be appointed).

Wills Vs. Trusts

- **Will** – A Will is not effective for any purpose while you are alive. Instead, a Will declares your intentions regarding the distribution of your property after your death. The type of Will you need and the way in which your property should be distributed depends upon your particular circumstances and desires.
- **Trusts** – There are many different types of trusts which can be used for various purposes. Several types of trusts are Revocable (Living) Trusts, Irrevocable Trusts, Asset Protection Trusts, Testamentary Trusts, and Supplemental Needs Trusts. Trusts are only necessary in particular circumstances and are not necessary for everyone.

Funding Long-Term Care - *There are three ways to pay for long-term care, whether home health, assisted living, memory care, or skilled nursing.*

- **Private Pay** – Some people are fortunate to have the ability to pay for their own long-term care. Such ability requires planning, since the current cost of assisted living and skilled nursing care in the Dallas-Fort Worth area ranges from $4,000 - $20,000/month.
- **Long-Term Care Insurance** – Long-term care insurance policies are improving and are becoming the option of choice for funding long-term care for many people. Newer policies allow for coverage of care provided in all types of settings, including home health care, assisted living, memory care, and skilled nursing, thus providing some independence and flexibility.

Government Benefits

VA Pension (Basic, Housebound, and Aid & Attendance Benefits) – These benefits are limited to veterans (and their spouses) who served a 90-day continuous period in the military, at least one day of which occurred during a wartime period, and who were honorably discharged. The program is needs-based, so income and assets must be evaluated to determine eligibility. Only persons who are accredited by the VA are allowed to provide advice regarding applicability. Important changes were made to the program effective October 18, 2018.

Medicaid – This encompasses federally funded, state-managed programs that are needs-based, with strict limitations on income and assets, but with exceptions that are important to consider. Legal advice from an attorney who focuses on Medicaid planning should be obtained, as providing advice on Medicaid eligibility constitutes the practice of law under the rules of the Texas Health & Human Services Commission.

***Medicare is health insurance and does not pay for long-term care after 100 days of rehabilitation (at most).*

Legal Next of Kin – State of Texas

Commonly, the legal next of kin in the State of Texas, are the people listed, in this specific order below:

- Surviving Spouse
- Children
- Children's descendants
- Parents
- Siblings
- Siblings' descendants
- Paternal and maternal kindred

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Medical Advance Directives

Medically we can prepare for the future by completing advance directives. During caring conversations, providing information and education about medical advance directives is a beginning to learning about your loved one's final wishes too. This also can be a good time to care for yourself by documenting your own final wishes.

Unfortunately, verbal instructions do not hold up in a medical emergency or in a court of law in the State of Texas. Preparing and completing a Living Will and/or a Medical Power of Attorney (MPOA) will ensure final wishes are respected and carried out appropriately. Advance Directives are legal documents that speak for you when you are unable to speak for yourself. These directives can be done in consultation with a hospital chaplain, medical staff member and/or legal counsel.

- **Advance Directive (AD):** legal documents that state in writing the instructions collected in a Living Will and in a Medical Power of Attorney; written legal form which speaks for an individual when the individual cannot speak for themselves due to incapacitation or no responsiveness.

- **Medical Power of Attorney (MPOA):** gives an agent (person you trust) the authority to respectfully carry out your pre-documented final wishes regarding medical care at the end of your life. The agent can make medical decisions for you when you are incapacitated, and are unable to speak for yourself; this paperwork documents in writing your final medical wishes.

- **Living Will (LW) or A Directive to Physicians and Family or Surrogates** allows an individual to state preferences for medical treatment, focusing on end-of-life decisions (terminal illness and/or incurable illness) and is a trust agreement between the patient and his or her physician which outlines your end-of-life medical preferences. It instructs doctors to withhold or withdraw life-sustaining treatments, ensuring your wishes are followed and relieving loved ones of making difficult decisions alone.

- **Do Not Attempt Resuscitation (DNAR)** directive is not an advanced directive. This is an in-hospital physician ordered directive that is discussed with the patient & family at the appropriate time.

- **Out of Hospital Do Not Resuscitate (OOH-DNR)** is an advance directive. States that a person does not want to receive CPR if a person's heart stops when outside of the hospital.

Medical Advance Directives are legal documents once witnessed and signed and/or notarized. Please keep these original documents on file in a safe place for your record. Make copies of each medical AD to give to your primary care physician, specialist and/or hospital before a planned surgery. Once a hospital has your AD's on file, they should not ask you for another copy.

Please keep in mind that if something changes, a Medical Power of Attorney and a Living Will could be redone only by the individual who these documents represent. A family member or friend cannot change an advance director for their loved one. If your loved one is incapacitated and cannot speak for themselves, an advance director cannot be changed at this point.

Preparing & Saving Documents

- Have one location where all original documentation is safely kept. Make a copy of all original documentation to keep at home for quick availability. Notify your legal next of kin where this secure place is and how to access it. Provide security codes, keys, Internet credentials such as (usernames/passwords) and any other information to the designated agent so they can easily gain access to your legal documents and important information.
- When preparing documents, it is vital that people know basic information about your life, business, and final wishes. Include family members names, addresses, and phone numbers as well as personal information. This will help with the notification of the death and writing an obituary. You may also want to write your own obituary.

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Legacy Planning

Ministry Doesn’t End At The Grave

Legacy Giving

- Allows individuals to support ministry long-term
- Create deep lasting impacts
- Reflect their values and hopes for their community through generosity

Endowments

- Endowment giving sustains the church for future generations

*An endowment to Christ United is a long-term investment fund designed to provide a permanent source of income for a congregation’s ministries and mission. Unlike a standard savings account or "rainy-day" fund, an endowment's principal (or corpus) is typically held in perpetuity, meaning it is never spent. Instead, only a small portion of the investment earnings is used each year to support the church's activities.

Sources of Funding

- Church endowments can be funded through planned giving, such as bequests in a will, life insurance policies, or charitable remainder trusts. Donors often view these gifts as a way to leave a lasting legacy that continues their stewardship long after their lifetime.

Common Planned Giving Opportunities

- *Charitable Bequests*: The most common method, where you name the church in your will or trust to receive a specific dollar amount, a particular piece of property, or a percentage of your remaining estate.

- *Beneficiary Designations*: You can name the church as a beneficiary for assets that bypass probate, such as:
    - Life insurance policies – designate the church to receive all or a portion of the death benefit.
    - Retirement Accounts – list the church as a beneficiary for an IRA, 401(k), or 403(b), which can also provide significant tax savings for your heirs.
    - Financial Accounts -- Use "Transfer on Death" (TOD) or "Payable on Death" (POD) provisions for bank and brokerage accounts.

Scenarios

- Family is out of country and relative becomes extremely ill- as in car accident, coma, or on a respirator- who to notify and make medical decisions- cremation or body to be flown back?? *(Family needs to discuss it ahead of time)*

- A person is very ill and on respirator and half the family says to do everything possible, and other half says let him/her not suffer and let the patient have a natural death *(*Usually an ethics committee of hospital can be consulted also who is health care person in will) (Importance of medical directives)*

- A person dies suddenly, and the family does not know the wishes for the person to be cremated, buried, etc. *(Family needs to discuss it ahead of time) (Importance to write down final wishes)*

- A person is brought in and is declared brain dead, but put on a respirator and will later be taken off. The doctor asks re possible use of the body later as transplant and the family does not know the wishes of the patient *(Family needs to discuss ahead of time)*

- A person is brought to the hospital, is incapacitated mentally, and the relatives are out of town, and are daughters who have married and no longer have a maiden name- how does the hospital know who the relatives are to contact? *(Importance of medical advance directives)*

- A patient in the hospital wants to change her will, but is on medication that makes her a little fuzzy brained- what do you do? *(legal question)*

- A person is being transferred home and has a terminal diagnosis, and the hospice nurse plans to admit her the following day - what needs to be put in place in case the patient stops breathing during the transfer to later be put on hospice *(she will be resuscitated in the transport unless an out of hospital DNR is done prior to leaving the hospital)*

- Spouse has lived with someone over 7 years- both have children from other marriages- if no will- who is the executor*? (legal question)*

- Someone on hospice falls out of bed and breaks leg and goes to hospital *(need to sign off hospice back to Medicare but talk with Hospice nurse)*

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Notes and Additional Contact Information

Psalm 23

The Lord is my shepherd, I shall not want. He makes me lie down in green pastures;
he leads me beside still waters; He restores my soul.
He leads me in right paths for his name's sake.
Even though I walk through the darkest valleys, I fear no evil; for you are with me;
your rod and your staff—they comfort me.
You prepare a table before me in the presence of my enemies;
you anoint my head with oil; my cup overflows.
Surely goodness and mercy shall follow me all the days of my life,
and I shall dwell in the house of the Lord my whole life long.

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