



ATOMIC

HEALTH NEWS

FOR DEPARTMENT OF ENERGY, ATOMIC
WEAPONS EMPLOYEES & URANIUM WORKERS

A Gift of Love

Peace through Planning

4 End-of-Life Documents

You Need to Have

Family Caregiver Resource

Caring for Yourself While
Caring for a Loved One

— Kalina, Former Atomic Worker & Nuclear Care Partners Patient



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Thinking through and planning your end-of-life preferences can feel daunting and overwhelming. That's why we've created this specialty edition of Atomic Health News and teamed up with some of our trusted community partners to provide you with resources to make thoughtful choices, guide you in having valuable conversations, and think through your priorities for end-of-life planning.

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A CHECKLIST FOR END-OF-LIFE PLANNING

A Summary of this Edition's Contents



Angela Hays

Nuclear Care Partners'
Family Caregiver Bootcamp
Trainer & End-of-Life Doula

There are many resources that explore end-of-life planning topics in depth, and it can be hard to know how to tackle what feels like a monumental task. Throughout the following pages we've brought together some of our community partners to give you the resources to begin piecing together the contents of your own "Black Bag."

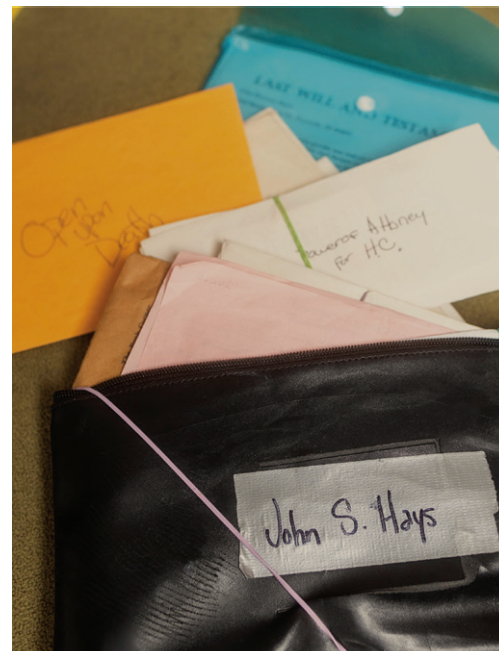
A Gift of Love: Peace through Planning

I was eleven when my father first handed me the "Black Bag." Inside the bag were all my parents' end of life wishes and pertinent paperwork in case of their demise. Some might view this as a burden, but in my family, it was a great gift of pure love.

My maternal grandfather was a mortician and had witnessed too many families fight and break the familial bonds over what their loved one's wishes were. Consequently, death, much like any other milestone in life, was a regular topic at our dinner table.

In my parents' black bankers' bag were very clear instructions on exactly what their end-of-life wishes were. Not only were their will, life insurance and numerous banking documents enclosed, but their Living Will, Powers of Attorney and a life sketch to help us with their obituary. One of the most helpful articles was a letter explaining why they had made the choices that they did, an Explanatory Will. Why they wanted to be organ donors. Why they chose to be cremated. Why they made the choices for their living will. With this letter, there was no ambiguity about the Who, What, Where, When or Why of their final requests.

Most families celebrate the milestones in their lives--birthdays, graduations, marriages, new babies--but we often neglect the process of guiding people through the process of dying. I've found the majority of people I meet are afraid to talk about death and dying. The journey of the planning, however, can be a beautiful thing that brings the family together for this final celebration.



When I was younger, I helped my father care for my mother as she battled Parkinson's disease. In July of 1995 a drunk driver T-boned my mother's car. We were devastated. At the hospital my father placed the black bag into my hands yet again. We were able to use my mother's own wishes to quickly make decisions about organ donation and her advance directives for end-of-life care. She did not want to be on a ventilator, and she wanted to donate anything useful to anyone who could benefit. Once the family congregated, we were able to gather around to say our last good-byes, be with her and pray as we took her off life support and she slipped peacefully into the next realm of her journey.

Subsequently, the black bag playbook told us exactly where her burial plot was, what she wanted on her tombstone and the songs and readings for her funeral.

I can't share with you enough what peace this brought my family. We were united-as-one to honor our mother's wishes.

During the subsequent years, I received the black bag whenever my father traveled, felt sick, or just needed me to have it.

Unlike my mother's relatively quick death, my father began to slow down, his body started to betray him, and numerous ailments began to slow him down. In other words, he lingered. The bag did not include any help on what to do if he were to linger. This stage we had to learn by ourselves. Learn how to grieve for the father you once knew and for the man who was hurting.

These two diverse end-of-life stories, and others I watched my friends and colleagues navigate, made me realize I needed to plan for different scenarios for wherever this life led me.



These experiences led me down the path to become Nuclear Care Partners Family Caregiver Bootcamp trainer to help people learn, not only to care for their loved ones, but learn to begin the hard conversations and take care of themselves in the process. Subsequently I decided to train to become an End-Of-Life Doula. Though most people associate Doulas with someone who helps during birth to usher in life, more people have come to recognize the need for as much assistance at the end of life as the start. The beginning of life and the end are so similar. You must relinquish your sense of control and simply ride it out.

My role is to support families emotionally, physically, spiritually and practically, helping them and their family through the planning and grieving process. That could be a few days before death or months or years earlier after someone receives a terminal diagnosis. Most often that help comes through guiding the family through the preparations and grieving process. While there is no rulebook on grief, I can offer my advice as I believe that grief and joy can coexist—it's all part of the same spectrum.

Common Misconceptions About Hospice

SEPARATING FACT FROM MYTH

With Elizabeth Plummer, Market Manager, Regency SouthernCare Hospice

I want to begin by first answering the question, “*What is Hospice?*” With pain and symptom management, as well as education and support, hospice care allows patients and families to focus on what is truly important When Life Matters Most.

It is a unique health care approach in which the patient and family are the focus, not the disease. Hospice care helps patients and their families make the most of the time that remains.

Choosing hospice care can be a difficult decision for patients and their families and there are a lot of misconceptions about the service. As a result, many who need quality pain and symptom control, along with social and emotional care, do not take advantage of hospice services. Here are some myths and facts to consider when thinking about using hospice.

MYTH

Hospice is a place.



FACT

Regency SouthernCare Hospice provides services wherever a patient needs care. This can be in a facility, nursing home or the privacy of the patient’s home.

MYTH

Hospice is for those who are close to death or actively dying.



FACT

The earlier hospice is used, the more benefit patients get from the care. Pain and symptom management are more effective when delivered earlier in the disease process. This leads to higher quality of life for patients with life-limiting conditions. Earlier admission allows for more opportunity to provide meaningful and comprehensive care.

MYTH

Hospice is only for cancer patients.



FACT

Any patient with a terminal diagnosis can benefit from hospice. Examples include HIV, Kidney Disease, Heart Disease and Alzheimer’s.

MYTH

A patient must sign a DNR to use hospice.



FACT

Patients do not need a Do Not Resuscitate order (DNR) to receive hospice care. While many hospice patients sign a DNR, this choice is not for everyone.

MYTH

Patients have to give up their doctor.



FACT

Patients choosing hospice keep their own physician. The primary care physician works with our interdisciplinary team and medical director to determine the best plan of care.

MYTH

Hospice is expensive.



FACT

Hospice is a Medicare Benefit and most private insurance and Medicaid will also cover services. In addition, medical equipment and prescriptions related to the life-limiting condition are covered under these benefits.

At Regency SouthernCare Hospice our mission is to honor life and offer compassion to individuals, and their families, when facing a life-limiting illness. When Life Matters Most, at Regency SouthernCare Hospice it is our commitment to be there for our patients and families 24/7, 365 days a year. Regency Hospice’s HIS quality measures consistently score above other providers, state and national rates. HIS is the Hospice Item Set measure reported by the Centers for Medicare & Medicaid Services. ACHC (Accreditation Commission for Health Care) is Regency SouthernCare’s preferred accreditation provider. Accreditation by ACHC reflects our dedication and commitment to meeting standards that facilitate a higher level of performance and patient care.

Not all hospice agencies are the same. Regency SouthernCare constantly strives to exceed standards when possible and our customer satisfaction rates are among the best in healthcare. It is our goal at Regency Southerncare Hospice to provide excellent care to patients and families When Life Matters Most.

Looking for hospice resources in your area? Nuclear Care Partners has created relationships with the best hospice companies and can connect you to resources in your area.

 [RegencyHospice.com](https://www.RegencyHospice.com)





Navigating End of Life Conversations with Your Loved Ones

Written by Princess Milton MSN, RN
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The topic of end-of-life is often a conversation that many avoid. Dying is a universal experience that everyone has in common yet there can be many factors that may cause one to shy away from this discussion. According to a 2021 study published in the Journal of Psychosocial Nursing and Mental Health Services, **90% of people feel it is important to discuss end-of-life wishes, but only 27% have done so.** Creating the space for open, honest and supportive dialog is essential, not just for you, but also for your loved ones.



Taking a step back and asking “what matters” may be the first step in the roadmap to plan final wishes. Know that it is quite normal to not be able to answer this question right away. We’ve spent our lifetime building a foundation of experiences that matter, so to sum it up without much thought can be an overwhelming challenge for anyone facing this difficult time. Finding a place of **honesty, openness** and **trust** amongst yourself and those around you will help to navigate these difficult waters.

Understand that sometimes your heart won’t match your mind.

Understand that there is no right or wrong way to approach this difficult conversation.

Understand you may not always understand and know it is simply ok to not be ok.

Heading this journey alone can be profuse, so deciding who should be present for these discussions can be crucial. Consider the setting, and who will be present. You may want to have your friends, family, a spiritual counselor, a healthcare provider or just you and your loved one. There is no one-size-fits-all plan.

Ask yourself, what it is that you want to discuss and possibly write down key points. It is important to walk into these encounters knowing you may not have all of the answers today but to leave the door open to keep the conversation going, at a later time. Some topics that you may consider are:

- Where do I want to spend my last days?
- Who do I want to be present?
- Who will be the primary decision makers?
- Have my wishes changed from our last conversation?
- What does a good day look like?

Keep in mind that everyone will approach end-of-life differently, but it’s important to make a plan for navigating these conversations and keep yourself at the forefront to ensure your loved ones know that your end of life experience is on your terms, and has been decided with respect and dignity. It may be easy for loved ones to forget this, as it is human nature to want to do what’s best for the people you care about, so finding communication tools and techniques will be helpful. Useful tools may include journaling, writing letters, having short discussions, or even just spending time together with no words spoken.

Remember, this is a difficult time and you are allowed to feel how you feel, and be where you are, during this journey. There is no rule book, so pat yourself on the back often, because you are doing a great job.

Asset Protection in Estate Planning

You're beginning to accumulate substantial wealth, but you worry about protecting it from future potential creditors. Whether your concern is for your personal assets or your business, various tools exist to keep your property safe from tax collectors, accident victims, health-care providers, credit card issuers, business creditors, and creditors of others.

To insulate your property from such claims, you'll have to evaluate each tool in terms of your own situation. You may decide that insurance and a Declaration of Homestead may be sufficient protection for your home because your exposure to a claim is low. For high exposure, you may want to create a business entity or an offshore trust to shield your assets. Remember, no asset protection tool is guaranteed to work, and you may have to adjust your asset protection strategies as your situation or the laws change.

Liability insurance is your first and best line of defense

Liability insurance is at the top of any plan for asset protection. You should consider purchasing or increasing umbrella coverage on your homeowners policy. For business-related liability, purchase or increase your liability coverage under your business insurance policy. Generally, the cost of the premiums for this type of coverage is minimal compared to what you might be required to pay under a court judgment should you ever be sued.



A Declaration of Homestead protects the family residence

Your primary residence may be your most significant asset. State law determines the creditor and judgment protection afforded a residence by way of a Declaration of Homestead, which varies greatly from state to state. For example, a state may provide a complete exemption for a residence (i.e., its entire value), a limited exemption (e.g., up to \$100,000), or an exemption under certain circumstances (e.g., a judgment for medical bills). A Declaration of Homestead is easy to file. You pay a small fee, fill out a simple form, and file it at the registry where your deed is recorded.

Dividing assets between spouses can limit exposure to potential liability

Perhaps you work in an occupation or business that exposes you to greater potential liability than your spouse's job does. If so, it may be a good idea to divide assets between you so that you keep only the income and assets from your job, while your spouse takes sole ownership of your investments and other valuable assets. Generally, your creditors can reach only those assets that are in your name.

Business entities can provide two types of protection — shielding your personal assets from your business creditors and shielding business assets from your personal creditors

Consider using a corporation, limited partnership, or limited liability company (LLC) to operate the business. Such business entities shield the personal assets of the shareholders, limited partners, or LLC members from liabilities that arise from the business. The liability of these owners will be limited to the assets of the business. Conversely, corporations, limited partnerships, and LLCs provide some protection from the personal creditors of a shareholder, limited partner, or member. In a corporation, a creditor of an individual owner is able to place a lien on, and eventually acquire, the shares of the debtor/shareholder, but would not have any rights greater than the rights conferred by the shares. In limited partnerships or LLCs, under most state laws, a creditor of a partner or member is entitled to obtain only a charging order with respect to the partner or member's interest. The charging order gives the creditor the right to receive any distributions with respect to the interest. In all respects, the creditor is treated as a mere assignee and is not entitled to exercise any voting rights or other rights that the partner or member possessed.

Certain trusts can preserve trust assets from claims

People have used trusts to protect their assets for generations. The key to using a trust as an asset protection tool is that the trust must be irrevocable and become the owner of your property. Once given away, these assets are no longer yours and are not available to satisfy claims against you. To properly establish an asset protection trust, you must not keep any interest in the trust assets or control over the trust. Trusts can also protect trust assets from potential creditors of the beneficiaries of the trust. The extent to which a beneficiary's creditors can reach trust property depends on how much access the beneficiary has to the trust property. The more access the beneficiary has to the trust property, the more access the beneficiary's creditors will have. Thus, the terms of the trust are critical. There are many types of asset protection trusts, each having its own benefits and drawbacks. These trusts include:

- Spendthrift trusts
- Discretionary trusts
- Support trusts
- Personal trusts
- Self-settled trusts

Since certain claims can pierce domestic protective trusts (e.g., claims by a spouse or child for support and state or federal claims), you can bolster your protection by placing the trust in a foreign jurisdiction. Offshore or foreign trusts are established under, or made subject to, the laws of another country (e.g., the Bahamas, the Cayman Islands, Bermuda, Belize, Jersey, Liechtenstein, and the Cook Islands) that does not generally honor judgments made in the United States.

A word about fraudulent transfers

The court will ignore transfers to an asset protection trust if:

- A creditor's claim arose before you made the transfer
- You made the transfer with the intent to defraud a creditor
- You incurred debts without a reasonable expectation of paying them

Want to get in touch with financial resources in your area? Nuclear Care Partners can connect you with reputable resources who help former atomic workers, like you!

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About Thrivent

Thrivent is a diversified financial services organization that helps people achieve financial clarity, enabling lives full of meaning and gratitude. Thrivent and its subsidiary and affiliate companies serve more than 2.3 million clients, offering advice, insurance, investments, banking and generosity products and programs over the phone, online as well as through financial professionals and independent agents nationwide. Thrivent is a Fortune 500 company with \$162 billion in assets under management/advisement (as of 12/31/20). Thrivent carries an A++ (Superior) rating from AM Best, a credit rating agency; this is the highest of the agency's 13 rating categories and was affirmed in June of 2021. Rating based on Thrivent's financial strength and claims-paying ability. Does not apply to investment product performance. For more information, visit Thrivent.com. You can also find us on Facebook and Twitter.

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— Herman, Former Atomic Worker & Nuclear Care Partners Patient

4 END-OF-LIFE DOCUMENTS YOU NEED TO HAVE

Planning Ahead for Yourself & Your Family

- Angela Hays, Regional Outreach Director

Creating a comprehensive end of life plan may feel overwhelming, so we've broken down 4 critical documents that will help you get your affairs in order and help plan ahead for your family. While you may have thought about (or already written) your living will, there are a few other documents that are beneficial to have in place to help ease your loved ones' stress and to make sure your medical and financial wishes are carried out.

1 Durable General Power of Attorney

A Power of Attorney is a document that allows you to appoint another person to act on your behalf. **A General Power of Attorney allows the person you appoint (who is called your "agent") to do almost anything with your assets or finances that you could do for yourself.**

For example, your agent could pay your bills out of your checking account, sell your car, or sign a promissory note on your behalf. Clearly, your agent must be someone you trust. Many people name their spouse as their agent, and name a child, sibling, or friend as successor agent if their spouse is unable to act.

A Power of Attorney that is "durable" remains in force after the person who granted the power becomes incapacitated, whether temporarily (as with a temporary medical condition) or more permanently (as with dementia). However, a Power of Attorney does not remain valid after the death of the person who granted it. Incapacity is the most common reason that an agent needs to use a Power of Attorney.

It is important to understand that you can limit a Power of Attorney in many ways. You can limit the situations in which it applies. In addition, you can grant broad powers to your agent, or only very limited and specific powers.

2 Durable Power of Attorney for Health Care

A Durable Power of Attorney for Health Care also allows you to appoint an agent to make decisions for you, but applies to health care decisions rather than financial decisions. A properly drafted Durable Power of Attorney for Health Care includes language required under HIPAA to allow your health care agent to access your medical records. As with a financial Power of Attorney, many people appoint their spouse as their health care agent, and appoint a child or friend as successor agent. However, this is not a requirement – you may appoint any adult person whom you trust.

Health Care Powers of Attorney are used when someone is unconscious or incapacitated and a medical decision must be made for them. One example is when the person is under general anesthesia for a surgery, and the surgeon discovers something else that should be addressed during the surgery, to which the patient did not previously consent. In that situation, the health care agent may be asked to make the decision and provide the necessary consent to proceed.

3 Living Will

A Living Will is an advance directive that makes your wishes known to your doctors and loved ones when you are no longer able to speak for yourself. **A Living Will only applies in a very specific situation: when you have a terminal injury or illness, and you are unconscious, and it is highly unlikely that you will ever regain consciousness.** If, and only if, two physicians agree that you are clinically stable and that you are in such a state, your Living Will operates to make your wishes known and relieve your family of the burden of making a difficult decision.

Your Living Will allows you to choose whether you would like to maintain the full range of treatment options, including life support, hydration, and nutrition for as long as possible, whether you would like to have everything "turned off", or whether you would prefer some middle ground, such as turning off life support but maintaining hydration and nutrition. No matter which option you choose, your medical team will do what they can to keep you free from pain or distress.

4 Last Will and Testament

A Last Will and Testament (also simply called a will) is a document that allows you to designate who will receive certain items of your property after you pass away.

It also allows you to appoint a Personal Representative of your estate (sometimes called an executor). Your Personal Representative will be responsible to gather your assets, pay off your debts (using your money, not their own), and distribute the remaining assets according to the instructions in your Will.

Your Will may be as simple or as creative as you would like. Many people simply state that all of their property should go to their spouse if their spouse

outlives them, and if their spouse does not outlive them, that everything should go in equal shares to their children. However, other people have a long list of friends and family to whom they would like to give a percentage of their estate, a sum of money, or a certain item of property.

It is important to remember that your Will may not cover all of your assets. Life insurance policies, retirement accounts, and some bank accounts have their own beneficiary designation forms that control where those assets will go after you pass away. You cannot change those beneficiary designations in your Will, but must change them directly through the company, using their forms.

PLANNING AHEAD

Advantages to Advance Planning Funeral Arrangements

Submitted by Robert J. (Bob) Clifford, FSP
Director of Community Outreach
Licensed Funeral Director

It's very practical to plan for events in advance. We have all planned for babies arriving, birthday parties, graduation events, weddings, anniversaries, and more. We normally don't wait for the day of the event to plan for it—this is all done in advance with anticipation of the event to occur. Yet, there seems to be one event where oftentimes planning ahead is put off. Planning for and simply discussing what is to occur on the day we pass away can certainly be uncomfortable for some. However, there are many reasons and advantages in doing so.



Providing Peace of Mind

By planning your service and funeral arrangements in advance, you can save your family the burden of making those decisions when that day arrives. Loved ones need to be protected during times of emotional upheaval, so you will have done your family a great service by planning ahead.

Family members will have no doubts about what type of funeral you have decided on. This oftentimes helps prevent disputes regarding what your wishes are for memorialization and gives your family peace of mind. Arrangements are fulfilled exactly as specified and your loved ones are protected from future rising costs of funerals. Your loved ones will also benefit from the recalled memories and loving support of friends.

Reducing Stress & Preparing Financially

Planning your funeral preferences and arrangements will also eliminate the stressful distractions of disturbing funeral details and the worry of unplanned sudden expenses. Thoughtful planning will ensure that all funeral costs have been addressed and if you choose can be paid in advance to guard against inflation.

You can supply your funeral director with all your vital statistics information that will be needed to create a death certificate. Your family may need these documents for insurance claims and other legal entities such as banking and estate settlement. Your funeral director will then have on file all your instructions, including interment preferences and special instructions. If you are a Veteran of the armed forces you can supply in advance a copy of your DD214 which can assist the funeral director in providing military services and any benefits payable to your surviving family.

Nuclear Care Partners can connect you with reputable end-of-life planning resources who help former atomic workers, like you!



Ensuring Your Wishes Are Met

You might consider discussion regarding your religious preferences and if you choose a church service, or would rather use the funeral home chapel area for services. You can openly discuss with your funeral director if you prefer casketed interment or cremation services. Oftentimes there is a family debate regarding open casket for viewing or if the viewing might be private just for family members. You may even supply the funeral director with your life's biography in advance.

While there are numerous details that go into planning your preferences for the end of life, reaching out to a funeral professional and starting this process will be of a great benefit to you and your loved ones.

*Rivera Family Funerals is Northern New Mexico's only family operated funeral company, located in Santa Fe, Espanola, Los Alamos, and Taos. We are fully licensed, caring professionals with many years of experience. **One call to 505-989-7032 and we can schedule an appointment to visit with one of our pre-planning counselors and answer your questions.***

FAMILY CAREGIVER RESOURCE

Caring for Yourself *While* Caring for A Loved One

Caring for a loved one who is seriously ill is not an easy job. You're often "on call" most of the time. It can be hard to juggle the other parts of your life including your ability to work, engage in social interactions and relationships, and maintain good physical, emotional and mental health. It might feel like you don't have any time for yourself and it can feel lonely.

Caregiving can also bring great satisfaction, strengthen relationships, and can actually increase your quality of life.

It's normal for you to have many different feelings about your role as a caregiver. At times, you may feel scared, sad, lonely, or unappreciated. You may feel angry and frustrated. You may feel guilty or feel that life isn't fair. All of these feelings are absolutely normal.

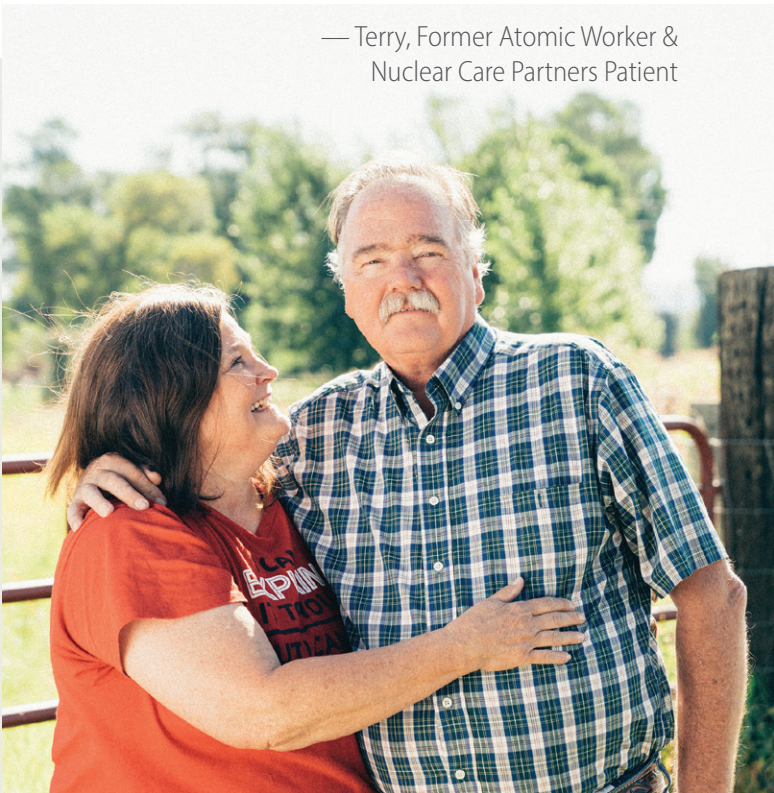
Just remember...Even though it sometimes is a lonely job. **You are not alone.**

Nuclear Care Partners is always here to help and to support you and your ill loved one. In this article you can find ways to cope as a caregiver that may also help you.

Talk to your loved one and your family.

You may feel that you shouldn't burden people with your feelings because you're not the one who is sick. However, talking about the illness and how you feel can help relieve stress. Talk with your loved one, other family members, or friends who can provide support. Ensuring you feel supported will help you provide even better care for your loved one and that is why caring for yourself as a caregiver is important.

With Angela Hays



— Terry, Former Atomic Worker &
Nuclear Care Partners Patient

Seek connection and support from others.

Community services provide different kinds of help that can include meal delivery, transportation, and legal or financial counseling. Consider checking your church or synagogue for services or volunteers who can help and support you. There are also support organizations and online communities that can help.

Many local, county, or state governments have agencies on aging. They can help you locate programs and services in your area. Support groups allow you to share your feelings and experiences with other people going through similar situations. Many towns have caregiver support groups where you can share your joy and frustrations.

— Larry, Former Atomic Worker &
Nuclear Care Partners Patient

Take care of your own health.

This is critical to ensure that you can be healthy enough to take care of your loved one. Because being a caregiver is so hard, your health can suffer. Oftentimes, we find that caregivers may neglect their own health and this can take a toll on the wellbeing of the whole family. Additionally, some of the tasks of being a caregiver can also put extra strain on your body—like lifting or bathing your loved one. Make your health a priority and commit to doing the things that support your overall health. Some ideas include:

- Making time for your own health appointments
- Getting enough sleep
- Taking a break or having some down time every day

Being a caregiver also can cause financial stress. That is one of the reasons why Nuclear Care Partners believes so strongly in a strong Family Caregiver program. We know that the training and support can not only make a huge difference to patients, but that the financial compensation can also help alleviate some of the financial strain.

Accept offers of help and suggest specific things people can do to help you.

This is a hard one for me. Recognizing that you need help takes strength and courage. Accept that there is a limit to what you can do. If you are getting burned out or overwhelmed, have a plan. Caregiving is hard work so take respite breaks. Keep a list of people who are willing to help. This list might include family members, friends, or the Nuclear Care Partners care team. Reach out for help when you need it.

Remember, just like you want to help others, others want to help you! Give them that gift.

Now - although it's normal to have a lot of conflicting feelings. It's not normal for these feelings to last for a long time or to disrupt your life. Being a caregiver is hard. Studies show that caregivers are much more likely than non-caregivers to suffer from health problems. These could include stress overload, depression, anxiety, and other issues. If you are having negative feelings that are lasting for a long time, disrupting your life or think you may be experiencing depression, it's important not to delay in getting professional help if you need it.

And finally...Give yourself credit for doing the best you can in one of the toughest jobs there is!

This is an important topic on keeping you and your family healthy. Nuclear Care Partners provides our family caregivers training and support in caring for their loved one and in caring for yourself as a family caregiver. If you are not already enrolled in our Family Caregiver program and want to learn more about becoming a family caregiver, please call 800.295.5846 for more information.



This FREE program will guide you through the basics of what it means to be a family caregiver and will provide education and support to help you protect and care for your loved one.

END-OF-LIFE PLANNING CHECKLIST

As you’ve browsed through these pages, we hope you’ve found insight into the benefit of planning for the end-of-life. While it can be difficult making decisions about your end-of-life plan, it can be a meaningful experience. It’s an opportunity to consider the things that are important to you, establish your legacy, and reflect on positive memories. Advance planning will also provide peace of mind for your loved ones in knowing that they are acting according to your wishes.

The following checklist walks you through a basic outline of critical end-of-life planning components to aid you in the process. Please add your own thoughts and documents as you need.

Documents

- Durable General Power of Attorney**
A Power of Attorney is a document that allows you to appoint another person to act on your behalf. A General Power of Attorney allows the person you appoint (who is called your “agent”) to do almost anything with your assets or finances that you could do for yourself.
- Durable Power of Attorney for Health Care**
A Durable Power of Attorney for Health Care also allows you to appoint an agent to make decisions for you, but applies to health care decisions rather than financial decisions.
- Living Will**
A Living Will only applies in a very specific situation: when you have a terminal injury or illness, and you are unconscious, and it is highly unlikely that you will ever regain consciousness.
- Last Will & Testament**
A Last Will and Testament (also simply called a will) is a document that allows you to designate who will receive certain items of your property after you pass away.
- Explanatory Letter**
Leaving an explanatory letter can be a meaningful and safe way to express sentiments about why you chose the decisions in your will.
- Draft a “where to find…” Document**
Ex/ where to find the title and keys to your car, social security & insurance cards, etc.
- Create a Password List**

Financial Planning

- | | |
|---|---------------------------------------|
| ✓ Real Estate & Mortgages | ✓ Debts |
| ✓ Bank Account Information | ✓ Loans Owed to You |
| ✓ Life Insurance Policies & Beneficiaries | ✓ List Bills with Due Dates & Amounts |
| ✓ Investments | |

Care

- Create an Advance Directive**
Detailing your health care preferences and wishes for the end of your life, or in the event you’re not able to communicate.
- Resuscitate Orders
 - Organ & Tissue Donation
 - Use of Nursing Homes, Hospitals, or Hospice
 - Wishes for Where You would like to Live (or not live) at the End of Life
(ie: I do not want my children to sacrifice their time by having me live with them. I am comfortable in an assisted living or memory care facility.)
- Make copies of your advance directive to provide to your healthcare agent or trusted family/friends.



— Photo courtesy of Tyson Anderson, Life by Tyson



Conversations

- Have the Difficult Conversations with Your Loved Ones.**
Topics may include:
- Final wishes.
 - Share your decisions on end of life care and who will make medical decisions if you cannot.
 - Reconcile with lost friends/family if desired.
 - Your hopes and wishes for the future of those you love.
 - Where do I want to spend my last days?
 - Who do I want to be present?
 - Have my wishes changed from our last conversation?
 - What does a good day look like?



Funeral Planning

- ✓ **Whom to Notify**
Make a list of contacts so your family can let them know upon your passing
- ✓ **Type of Service & What Elements You would Like**
Readings, songs, life sketch, etc.
- ✓ **Treatment of Remains - Burial or Cremation Obituary**
You can either write your own or provide guidelines for your loved ones
- ✓ **Funeral Expenses**
- ✓ **Funeral Home**



Estate Planning

- Establish an Ownership of Assets
- Choose Beneficiaries
- Establish Asset Protection Tools
Trusts: if warranted



It can be hard to know how to tackle what feels like a tremendous task, but our hope is that the resources provided in this edition will help guide you in making thoughtful choices, in having valuable conversations, and in thinking through your priorities and preferences.

Please know that all of us here at Nuclear Care Partners are here to support you wherever you’re at in your health journey. Should you have any questions about your EEOICPA white card benefits, getting connected to resources, or end-of-life planning, don’t hesitate to reach out to us at 800.295.5846.



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- Last Will and Testament
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