

Conversations to Have with Your Aging Parents and Loved Ones

LEGAL

- Do you have a will?
 - Who has copies of the will?
 - Where do you keep physical copies of the will?
- Do you have a lawyer? If so, what is their contact information?
- Do you have a Power of Attorney (PoA) form?
 - Who has PoA for each of you?
 - Does the PoA cover both healthcare AND financial decisions?
 - Where are those forms and who has copies?

FINANCE

- Do you have an IRA, 401k, pension, certificate of deposit, or other savings accounts?
 - If so, what institution is it with?
 - What is the total amount and current payout plan?
 - Does the institution need its own Power of Attorney form? If so, has that been completed?
 - Where do you keep the paperwork for these accounts?
- Do you have a checking account, stocks, or additional assets?
 - If so, what institution is it with?
 - Does the institution need its own Power of Attorney form? If so, has that been completed?
 - Where do you keep the paperwork for these accounts?
- How much does Social Security pay you per month?
 - Where do you keep the paperwork with this information?
- Do you have a life insurance policy or policies?
 - If so, who is it with and who is your agent?
 - Where are copies of the policies and what are the amounts?
 - Who are the beneficiaries of the policies?
- Do you have long-term care insurance?
 - If so, where is that information? Can we review it to see what's covered?
- Do you have a safe deposit box? If so, who is it with and where do you keep the keys?
- Where do you keep your tax files?
 - Do you use an accountant or tax attorney for any of your finances?
- Do you have any debts or liabilities (e.g. car payment?) If so, how are paid?
- Do you have credit cards?
 - If so, where are they?
 - Are they set to autopay or do they need to be paid monthly?

MEDICAL

- Medicare
 - Do you have copies of your Medicare cards and your plan summaries (including details for hospital and rehab facility stays)?
- Do you have supplemental medical insurance?
 - Where do you keep the insurance cards and related paperwork?
- What allergies do you have?
- What diagnoses do you have?
- What medications (including dosages) are you taking, and why?
- Where/how do you get your prescriptions filled? Can you provide that contact info?
- Who are your doctors, including their names, contact info, what hospital system they work with?
- Do you have a Do Not Resuscitate order (DNR)?
 - Where is it?
 - Do you know if your doctor or hospital has a copy?
- Hospital
 - If rushed to the ER, what is your preferred nearby hospital?
 - In general, what is your preferred hospital?
- Are you an organ donor?

HOME

- Who has keys to your house?
- If you're incapacitated for a few weeks, are there any utilities/bills to be paid?
 - If so, do you pay for these by check? Where is your checkbook?
- Where is the paperwork that proves you have title to your house and car?
- Do you have any valuables that are in your house that should be accounted for and secured if you must leave the house before it is sold? (e.g. jewelry, silverware, etc.)

LIVING SITUATIONS

- Do you have a plan if two parents become unable to take care of each other?
- Do you have a plan if a single parent becomes unable to take care of him/herself?
 - If yes to the above, can you share some of your plans?
 - If no, can we start making plans? There are so many options available and honing in on your preferences for different scenarios will ensure that you are well-cared for should an emergency or unexpected event happen.

FUNERAL

- Do you have a written plan for what you would like to happen to your body?
 - If so, what is it and who has copies of it?
 - Having written plans will make things easier on your family when having to work with officials in the hospital and/or hospice.
- If you are to be buried, at what location? Or if cremated, what would you like done with the ashes?
- Would you like a service, a reception, or a picnic in your honor? Having a plan removes major decisions for your family during an emotional time.
 - If you're okay with a service, who do you think might like to be invited?
- Do you want an obituary? If so, is there anything you'd like to have included?

MISC

- Did you or your spouse serve in a military branch during any wartime period?
 - If yes, the Veterans Aid and Attendance Benefit might provide you with elder care assistance, so it's worth checking that out.
- Do any of your children have copies or scans of your IDs/driver's license?
- Do you have a list of emergency contacts that includes family members and friends?
- Do you have an "emergency room kit" in case you need to leave in a hurry? Items to include in this kit might include:
 - List of current meds
 - List of allergies
 - Description of diagnoses
 - Doctors' names & contacts
 - Copies of insurance cards and info
 - Copies of photo ID
 - Do Not Resuscitate (DNR) order
 - Glasses & hearing aids
 - Pen & paper
 - Emergency contacts list
 - Any comfort items (e.g. a small pillow, slippers, comb)