

Estate Planning Workbook

This booklet has been designed to give you an opportunity to reflect on and collect in one place specific preferences related to your estate and final affairs. We hope it encourages you to share your thoughts and feelings with the significant persons in your life and empowers you to give clear directives regarding your life and death. We believe you will be giving yourself, as well as those you love, the gift of peace of mind as you ensure that your affairs will be conducted according to your desires.

Because we are an Easter people and live in the assurance of Christ's resurrection and ours, it is fitting that we plan the distribution of our estates and the rites that honor our mortal life and celebrate our new life. The sacraments of the Church call for planning. Just as baptisms and weddings require preparation and personal choices, burials do also. No matter what the circumstances, death is always an emotional experience for family and friends. Frequently, families must make hurried decisions under stress and may question whether their choices are the ones the deceased would have wanted. With some forethought this pain can be eased.

How to Use this Workbook

This workbook will be most useful to you and your relatives if you fill it out now. Your spouse, parent, children, siblings, friends, or executor(s) will be very grateful for the time and thought that you put into making decisions ahead of time and having this information all in one place.

There is also information in this booklet that will be of use to adult children assisting their parents in making hard decisions as they age. You will find a checklist for the person handling your affairs at the time of death, your executor. It would be helpful to point this out to your relatives when you share your plans with them. Similarly, this will be useful if you are that person at the time of a loved one's death. Included in this booklet are several forms meant to be helpful. Share these or similar forms with the church and your family members.

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Advance Directives

Advance Directives are documents written in advance of a serious illness that state your choices about medical treatment or name someone to make choices about medical treatment for you, if you become unable to make decisions. Through advance directives, such as living wills and durable powers of attorney for health care, you can make legally valid decisions about future medical treatment.

A *Living Will (or Directive to Physicians)* is a document in which you can instruct your physician to withhold or withdraw life-sustaining procedures if you are terminally ill, or in a coma or persistent vegetative state with no reasonable likelihood of recovering. A living will must specifically state your desire to forego life-sustaining care under these circumstances. In Texas, a living will must be in the form conforming to Texas law. A living will must be signed, dated, and witnessed. A lawyer is not needed to draw up a living will, although you may decide some consultation with a lawyer and your physician is desirable. Make sure that your primary physician has a copy of this in your records and that you bring a copy with you for admission to the hospital.

Because Christians understand that human life is more than mere physical existence, because the emotional and fiscal cost of interminable illness can destroy the stability of family life, and because Christians have a long view of life that extends beyond physical death, the execution of a Living Will is an appropriate option for church members to consider.

A *Durable Power of Attorney for Health Care* is another kind of advance directive: a signed, dated, and witnessed legal document in which you can name another person, an agent, to make medical decisions for you if you become unable to make them. In a healthcare power of attorney, you can describe treatment you want and do not want. It is also the document where you can spell out the disposition of your body. This form of advance directive can relate to any medical condition, such as Alzheimer's disease, not just terminal illness, coma or persistent vegetative state. A durable power of attorney for healthcare can be written without the advice of a lawyer if you use the statutory form. However, if you wish more detailed instructions, such as treatment options for Alzheimer's, you should consult an attorney. Refer to the Texas Hospital Association, the Texas Medical Association, and the State Bar of Texas to obtain copies of Living Will and Durable Power of Attorney forms. You may also contact the pastoral care services at the hospital where you would receive care.

HIPPA establishes national standards to protect individuals' medical records and other personal health information. Your attorney may draft a Health Insurance Portability and Accountability Act (HIPAA) Authorization that allows the individuals you name to have access to your private health information. (To learn about HIPAA, visit www.hhs.gov and search "HIPAA".)

Estate Planning

“Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God.”
– Hebrews 13:16

Creating an estate and gift plan can achieve a lasting impact. A well-written estate plan shares what is important to you. It affirms your hopes and protects loved ones and cherished causes.

Talk with your family and advisors about your priorities and what passions, ideals and good works you want to continue beyond your lifetime. This is a great opportunity to let your family and favorite causes know how much they mean to you. Then see your attorney, who will ensure your plans are carried out.

Every Christian should have a Will to ensure that his or her estate is disposed of responsibly and to protect the interests of the beneficiaries (BCP p. 445). Even in uncomplicated situations, it is best to consult an attorney in order to prepare one's Will. It may also be appropriate to have a Trust, depending on your family situation and assets. It is important to update one's Will and/or Trust as life's circumstances alter and tax and estate laws change. In preparing a Will and/or Trust, consider making bequests to the parish as a way of expressing gratitude to God for the blessings of one's life, and as a way of participating in and assuring the future ministry of the church.

Prepare for Your Visit with an Attorney

Write down what you own. It is important to understand what property you own and what property will be transferred through your estate.

Know how property is transferred. Some property is transferred by will and some is transferred by a beneficiary designation. You need to know how your property will be transferred in order to avoid unintended results. With a good plan, your property will be transferred as you desire.

Revisit Your Plans Periodically

It is important to update your estate plan regularly. To change a provision of your will, your attorney will prepare an amendment to your Will called a Codicil. If many changes are desired, your attorney may draft a new Will. Never cross out a sentence or words or make notes on your Will or Trust. These handwritten notes invite estate litigation. You should review your plan about every three to five years, or sooner if any of the following occur:

- A move to another state
- Death of spouse or divorce
- Change in estate value or receiving an inheritance
- Incapacity or death of your spouse, executor, guardian, trustee or agent
- Birth of children or grandchildren
- Change in charitable giving plans or in estate tax and gift laws.

Duties of an Executor

Preliminary Steps

- Locate the Will and study it. If requested, confer with the attorney who drew the Will and others familiar with the deceased's affairs; meet with family and others properly interested in the estate.

Safeguard Assets

- Pending confirmation of appointment, protect property; check insurance; notify banks; examine deceased's books and records; become familiar with deceased's active business interests. However, one has no authority to act for the estate until they qualify as executor and receive Letters of Testamentary from Probate Court.

Probate

- Have the Will probated in the county where deceased resided; locate witnesses if necessary; defend the Will if attacked.

After Receiving Letters of Testamentary, Assemble and Inventory Assets

- Transfer cash to estate
- Collect debt due the estate
- Provide storage or protection for all personal and household effects
- If life insurance is payable to estate, obtain proofs of death, collect proceeds
- Consider supervision and representation in connection with deceased's business
- Inspect real estate; check leases, mortgages, taxes, insurance and arrange for management and collection of rents
- Ascertain if deceased owned property in other states, an interest in other estates or trusts

Appraisal

- Establish value of all assets as of date of death
- Prepare and file inventory and appraisal for beneficiaries
- If not relieved of this responsibility by the Will, file inventory and appraisal in court

Handling Assets

- Decide when and how to dispose of household and personal effects
- Analyze business interests
- Determine whether to continue, liquidate, or sell
- Arrange for supervision and management
- Determine whether to retain or sell securities, depending on investment powers conveyed by the Will, market conditions, need for cash to pay taxes, bequests, and costs
- Supervise or sell real estate, if required to do so

Claims

- Publish Notice to Debtors and Creditors in official legal county publication
- Pay just claims in order of statutory priority
- If there is a heavy debt, wait until 6 months after publication of Notice for Debtors and Creditors
- Ascertain whether trustees under life insurance trust, if a trust, are authorized to lend part of the cash proceeds to the estate or to buy estate assets, to provide cash for payment of estate settlement costs

Taxes

- File returns; obtain waivers; pay taxes promptly to avoid penalties. Follow same procedure for state inheritance or estate tax in states having such tax
- File income tax returns for periods before and after death; defend against improper assessments; check deceased's records for possible overpayment in prior years; pay taxes
- Determine whether any other taxes are due or any previous payments can be recovered; file returns and pay taxes

Accounting

- Prepare final accounting- covering all principal, income and disbursements for beneficiaries

Distribution

- Ascertain if any assignments are on file; pay legacies and deliver specific bequests; obtain final receipt and release from legatees
- Set up trust funds created by the Will; arrange for payment of any income due trust funds and regular remittance to beneficiaries

Planned Giving

Simple Ways to Place St. Mark's in Your Estate Plans

1. Identify St. Mark's as a beneficiary of your IRA or Life Insurance Policy
2. Name St. Mark's as a beneficiary in your Will
3. Consider leaving property to St. Mark's in accordance with the Gift Acceptance Policy.
4. If you have established a Donor Advised Fund, name St. Mark's as a beneficiary

Language for Your Estate Plans

This guidance for naming St. Mark's Episcopal Church as a beneficiary of a bequest in a Will or in a beneficiary designation is not intended to substitute for legal advice. It is intended to help you think about how you would like to specify your gift and provides a starting point for your legal counsel.

"I give the sum of \$_____ to St. Mark's Episcopal Church, 315 E. Pecan Street, San Antonio, Texas."

"I give [my entire/___% of my] residuary estate to St. Mark's Episcopal Church, 315 E. Pecan Street, San Antonio, Texas."

This, in conjunction with the 2009 Vestry resolution will result in the gift being treated as an unrestricted addition to the St. Mark's Horizon Endowment. In March 2009, the Vestry of St. Mark's passed a resolution stating that "... All undesignated bequests to St. Mark's Episcopal Church be added to the endowment fund or be used for the acquisition or capital improvement of land or facilities, either directly or through the reduction of debt incurred for such purposes."

Please contact Dina Aboul-Saad at 210-226-2426 or dsaad@stmarks-sa.org for more information about the needs of the church and to share your plans.

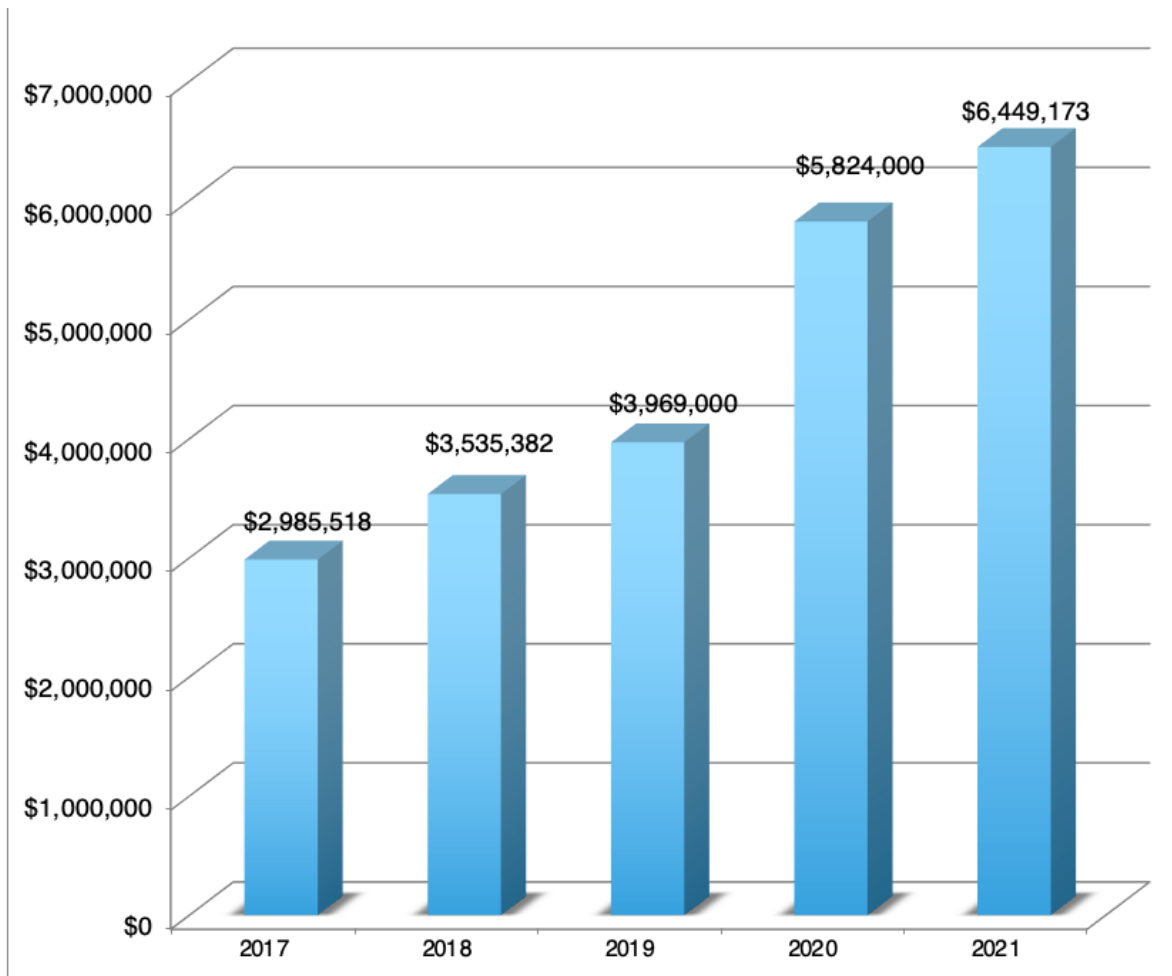
Growing the Endowment

The endowments and funds of St. Mark's were established to enable this community to develop and enhance its mission and ministries beyond what is possible through annual giving by members. In 2021, 14% of the church's operating revenue came from these funds.

A healthy endowment for St. Mark's is essential to the near and long-term health of our community.

If you wish to make a gift to the church that will be invested and used for the benefit of St. Mark's over the long-term for programs, worship, outreach, and property maintenance, it is recommended that you either designate your gift to be placed in the St. Mark's Horizon Endowment or make provisions for an undesignated, 'where needed' gift. All undesignated estate gifts are directed to the St. Mark's Horizon Endowment unless there is an urgent operating need identified by the Rector and Vestry.

Visit with St. Mark's Director of Advancement, Dina Aboul Saad, to discuss where your interests and the needs of the church intersect. It is also recommended that you follow up with your financial planner or estate attorney. Any type of gift can be made in memory of a loved one.



Designated Gifts

If you prefer to designate your bequest to support a special program or purpose that reflects your personal interest, areas of need you might consider include:

Gardens and Grounds

St. Mark's landscaping is lovingly cared for by member volunteers who give of their time to supplement the regular lawn and tree maintenance included in the operating budget. The garden fund is a welcome source of additional funding for periodic projects that are larger in scale than regular maintenance.

Serving our Neighbors – Urgent Needs and Disaster Relief

In addition to the outreach opportunities and grants program, St. Mark's is called upon to respond to urgent needs. The Disaster Relief Fund allows the St. Mark's community to mobilize quickly.

Historic Preservation - Church and Parish House

Maintaining a historic property like St. Mark's requires regular preventative maintenance. In order to properly care for the investments made during the Rejoice and Renew campaigns, we supplement the operating budget with income from the Street Memorial Fund. Additional gifts to this fund are welcome to help us manage larger facility maintenance projects without the need for a parish-wide capital campaign.

St. Cecilia – Music Outreach/Education and Concert Series

This fund underwrites the Music from St. Mark's series, the Choral Scholars program, and musical outreach opportunities.

Children/Youth

This fund supplements children and youth programming in the operating budget.

Please contact Dina Aboul Saad at the church to discuss your plans and learn more about these and other funds already in place so that together we can make sure your gift can be used by the church in a way that is consistent with your interests and the needs of the church.

It's also helpful to add wording at the end of a designated provision to ensure that, in the event that specified purpose may cease to need funds in the future, an alternate use for the bequest may be determined. **"..... for so long as the Vestry of St. Mark's determines that the need exists. Should the need no longer exist, said Vestry may, in its sole discretion, direct the use of my bequest for a purpose related as closely as possible to that stated above."**

Options for Charitable Giving Based on Your Needs

If You Would Like to...	Then Consider...	How You May Benefit
<ul style="list-style-type: none"> Support St. Mark's today Receive charitable income-tax deduction 	An outright gift of cash	Deduct 100% of the gift value for federal income-tax purposes up to 60% of AGI
<p><i>Example:</i> Jane has an adjusted gross income of \$100,000 this year. She uses some of her cash investments to make a special gift of \$75,000. She may deduct \$60,000 this year and carry forward the remaining \$15,000. Assuming her income the following year is at least \$25,000, she could deduct the amount carried forward on her return for that year.</p>		
<ul style="list-style-type: none"> Support St. Mark's without using cash reserves Realize a larger tax-deduction than with cash 	A gift of appreciated stock	Avoid capital-gains tax and deduct 100% of the gift value for federal income-tax purposes up to 60% of AGI
<p><i>Example:</i> If John, whose income puts him in the 24% tax bracket, has appreciated stock worth \$10,000 with a cost basis of \$4,000, contributing it directly to St. Mark's would result in \$2,400 in tax savings plus another \$900 in savings in capital gains (assuming a 15% cap gains bracket).</p>		
<ul style="list-style-type: none"> Support St. Mark's with mandatory retirement distributions to the church at age 70½ or older 	A gift of retirement distributions	Avoid taxes on distributions of up to \$100,000 to all charities in a given tax year
<p><i>Example:</i> Angela has most of her assets in retirement accounts and is required to begin taking distributions from her 401K, but does not need the income and so does not want to incur the associated income tax. If she doesn't take the distribution though, a substantial penalty will apply. Her advisor calculates her mandatory distribution based on her age and account balance.</p>		
<ul style="list-style-type: none"> Make a significant future gift without affecting your current lifestyle 	A charitable bequest or name St. Mark's as a beneficiary of your will, bank account, 401K, or insurance policy.	Retain control over your assets during your lifetime and avoid estate taxes
<ul style="list-style-type: none"> Make a significant gift to St. Mark's while retaining an income for yourself 	A charitable gift annuity	Receive a current or deferred income stream and an immediate income-tax deduction
<ul style="list-style-type: none"> Make a significant gift to St. Mark's while retaining an income for yourself, while more expensive and complex than a CGA, certain conditions and asset levels make this instrument preferable 	A charitable trust	Receive a fixed or variable income stream and an immediate income-tax deduction

Management of Endowments and Funds

The endowments and funds managed by St. Mark's are subject to the Investment Policy Statement, used by the Finance and Investment Committees to assure proper management. Most are subject to a four percent distribution of the instrument's market value (using a 3-year trailing average) annually incorporated into the church budget. Others are intended to spend as needed, with no regard to long-term preservation.

Endowment/Fund Name	In the Budget	Distribution Guidance
St. Mark's Endowment	✓	Subject to St. Mark's spend policy and calculated by Frost Bank (as trustee)
Horizon Endowment	✓	Subject to St. Mark's spend policy
Street Memorial Fund (endowment) – maintenance/repair of structures and improvements on the church premises (usually take distribution mid-year)	✓	Subject to St. Mark's spend policy St. Mark's calculates amount and requests distribution.
Belding Women's Scholarship Fund (endowment) – college scholarship for worthy women who are members of St. Mark's		Subject to St. Mark's spend policy St. Mark's calculates amount and requests distribution.
Muller Memorial Fund (endowment) – for medical expenses and nursing care of needy members of St. Mark's		Subject to St. Mark's spend policy St. Mark's calculates amount and requests distribution as needed.
Charities Endowment Fund – for charitable, educational, or religious purposes.	✓	Subject to St. Mark's spend policy
Willard Simpson Fund – for ongoing maintenance and preservation of physical plant	✓	Not restricted, but we apply the St. Mark's spend policy
Wheeler King Fund – Vestry discretion, applied to operating budget	✓	Not restricted, but we apply the St. Mark's spend policy St. Mark's calculates amount and requests distribution.
Jones Symposium – guest speakers		No spending restrictions
Wheatley/Camp Capers		No spending restrictions
Carr Theological Fund – scholarships for seminarians		No spending restrictions
Children and Youth Fund	✓	No spending restrictions

The Gift Acceptance, Use, and Distribution Policy specifies the types of gifts that can be accepted by St. Mark's. It is available on the St. Mark's website under the Give menu. Naming opportunities as subject to the Gift Acceptance, Use, and Distribution Policy and can be created with a gift of \$100,000 or more.

Assets and Debts

Assets

1. Checking Account Number _____
2. Is this an automated bill paying account yes _____ no _____
3. Savings Account Number _____
4. Money Markets and CDs _____
5. Stocks _____
6. Bonds _____
7. Brokerage Account _____
8. Mutual Fund _____
9. Trusts for which you are beneficiary _____
10. Mortgages and debts owed to you _____
11. Pension, other retirement plans _____
12. IRAs and Keoghs _____
13. Autos, boats, RVs, etc. _____
14. Primary residence _____
15. Vacation home _____
16. Other real estate holdings _____
17. Other investments _____
18. Custodial accts for minors _____

Debts

1. Mortgage _____
2. Loans
 - Auto _____
 - Bank _____
 - Other _____
3. List of credit cards (include card numbers)

4. Persons dependent on you for support

Name	Type of Support
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Personal Data

Full Name:

Address

City and State

Phone No:

E-mail:

Date and place of birth

Social Security No.

Drivers License No.

Military serial or service No.

Father's full name

Mother's full name

The first person to contact in case of emergency:

Name:

Address:

City and State:

Phone No:

E-mail:

Relationship:

Alternate Contact:

Name:

Address:

City and State:

Phone No:

E-mail:

Relationship:

Insurance policies:

Health Insurance Company:

Policy No.

Medicare No:

FAX:

Life Insurance Company:

Policy No:

Name of Agent:

Address:

Phone Number:

FAX:

Other Insurance Company(s)

Policy No.'s

Car, disability, etc.

Banking Institution:

Contact/personal banker

Address:

Phone Number:

FAX:

Lawyer:

Name:

Firm:

Address:

City and State:

Phone No:

E-mail:

FAX:

Accountant/Tax Preparer:

Name:

Firm:

Address:

City and State:

Phone No:

E-mail:

FAX:

Stockbroker:

Name:

Firm:

Address:

City and State:

Phone No:

E-mail:

FAX:

Investment Advisor:

Name:

Firm:

Address:

City and State:

Phone No:

E-mail:

FAX:

Primary Physician:

Name:

Address:

City and State:

Phone No:

E-mail:

FAX:

Other pertinent Physicians:

Name: _____
Address: _____
City and State: _____
Phone No: _____ E-mail: _____

Employer:

Name direct supervisor: _____
Address: _____
City and State: _____
Phone No: _____ E-mail: _____
FAX: _____

Health Care Advance Directives:

Agent: _____
Copies at: ____home ____ lawyer____ safe deposit box____ hospital
____ primary care physician ____ other (____)

Executor of your will:

Name: _____
Address: _____
City and State: _____
Phone No: _____ E-mail: _____
FAX: _____
Successor/Name: _____

Financial Durable Power of Attorney:

Name: _____
Address: _____
City and State: _____
Phone No: _____ E-mail: _____
FAX: _____

Trustee of any trust for you:

Name: _____
Address: _____
City and State: _____
Phone No: _____ E-mail: _____
FAX: _____

Pension Fund/Retirement Accounts:

Name: _____
Address: _____
City and State: _____
Phone No: _____ E-mail: _____
FAX: _____

Guardian of Children

If you have minor children (younger than 18 in most states), a guardian should be named for their care in your will. The guardian is the person who will have physical custody of your minor children. If you do not select a guardian, the court will appoint one if there is no surviving parent. In this case, your children may be forced to live with someone you would not have chosen. It is important to select a guardian who shares your values and will teach those values to your children.

If you are married, your primary guardian will usually be your spouse. An alternate guardian should be named in the event that your first choice of guardian is deceased or unable to serve. It is wise to ask the person you select whether he or she is willing to serve in this capacity.

Guardian

Name: _____
Address: _____
City and State: _____
Phone No: _____ E-mail: _____
FAX: _____
1st Successor: _____
2nd Successor: _____

Other Important Info:

Date: _____ Signature: _____

Body, Organ and Tissue Donation

Many people wish to extend the usefulness of their body beyond death by donating organs or tissues to a medical institution for use as replacements or grafts, or by giving one's entire body for anatomical study. You may also become a donor by signing the appropriate place on your driver's license. This subject needs to be discussed in detail with members of your family so that your wishes will be honored.

Location of Important Documents

<i>Document</i>	<i>Location</i>
Will	_____
Financial Durable Power of Attorney	_____
Advanced Health Care Directives	_____
Trust Agreements	_____
Birth Certificate	_____
Marriage Certificate	_____
Naturalization Papers	_____
Adoption Papers	_____
Passport	_____
Military Discharge Papers	_____
Social Security Card	_____
Medicare Card	_____
Title to real estate	_____
Mortgage Papers, Deeds, etc.	_____
Automobile Papers, Titles, etc.	_____
Contract for long term care facility	_____
Burial Plans	_____
Organ Donation Papers	_____
Inventory of household goods and personal property (including appraisal and pictures, if taken)	_____

Important Documents Cont'd

Other storage places for important property or documents, other titles, passport, financial documents, etc.

Insurance policies:

Life	_____
Health	_____
Disability	_____
Automobile	_____
Homeowners	_____
Excess liability	_____
Long-term care	_____
Other	_____

Current papers/receipts for filing tax returns and income tax returns for last five years and supporting records _____

Do you have a safe deposit box? Yes____ No____

Location of keys, inventory _____

Other signatures _____

(**Most banks seal safe deposit boxes after a person dies, until the executor of the Will is recognized by the probate court)

Other essential keys _____

Date: _____ Signature: _____

Health Insurance

Medical Insurance

Medicare is provided for persons 65 and older and for the disabled and the blind through the Social Security program. It is managed by the Health Care Financing Administration (HCFA).

- ◆ Original Medicare Plan (Part A and Part B) is the traditional way that beneficiaries receive their health care benefits. You can go to any doctor, hospital, or other health care provider who accepts Medicare. It covers its share of the cost of services and you pay your share. The Original Medicare has 2 parts: Part A (Hospital Insurance) and Part B (Medical Insurance with a monthly premium). Your out of pocket expenses may include a monthly premium, annual deductible, and coinsurance (or copayments). You may choose to pay for a supplemental insurance policy to help with these expenses, like a Medicare Prescription Drug Plan (Part D) or a supplemental Medigap policy.
- ◆ Medicare Advantage Plan (Part C) is a type of health plan offered by a private company that contracts with Medicare and covers all of the benefits of Part A and Part B.
- ◆ The Medicare Hotline is 1-800-MEDICARE (633-4227). Health insurance information and guidance for older adults is available locally through a program called HICARE (Health Insurance Counseling Assistance and Referral for the Elderly).

Managed care is a system that combines the delivery and financing of health care in a way that is supposed to coordinate health services and contain costs. Individuals, employers, and the government buy health services through managed care plans, also referred to as prepaid or coordinated care plans. These types of plans involve a specific group of doctors, hospitals and other providers who provide your care as a member of the plan. These plans arrange for patient care at predetermined or discounted rates and oversee physician treatments and referrals. The major goal of managed care is to control costs that they do by controlling the use of health services. For example, primary care physicians, or "gatekeepers," monitor and coordinate care and make referral and test authorization decisions.

Medicare Managed Care Plans provide all services covered by both Part A and Part B. Most offer a variety of additional benefits, like preventive care, prescription drugs, dental care, hearing aids, eyeglasses and other items not covered by the Original Medicare Plan. Costs for these extra benefits vary among plans.

Medicaid

Medicaid is a Federal program that is managed by the state and funded by both state and federal dollars. Medicaid provides coverage for health care, nursing home care, and home care for families, older adults, and the disabled who meet certain low income, asset and care criteria. Criteria and covered services vary by state. Most Medicaid funds in each state are spent on nursing home care. Increasing numbers of Medicaid enrollees are covered by managed care plans. For more information about eligibility, contact the Texas Health and Human Services Commission at 877-541-7905.

Long-term Care Insurance

Neither of the Medicare options covers the cost of long-term care whether in the nursing home or at home. They do provide some coverage for short-term, skilled nursing home care and hospice services. Other sources are necessary to finance long-term care that provides less skilled care such as assistance with activities of daily living or custodial care over extended time periods. One option is to purchase insurance that covers the cost of a nursing home or other long-term care. ***Compare long-term care plans very carefully!! Do not make this decision without adequate understanding and reliable support if needed.***

Nursing home and home care costs are considerable (\$30,000 and up per year). Long-term care insurance can be purchased to cover part or all of the potential cost. The insurance premium depends on three factors:

- #1 The amount of coverage (daily benefit amount and level of care);
- #2 The insured's age;
- #3 The number of covered years.

Should I purchase long-term care insurance?

- ✓ I have assets (savings or investments) that I could or would not want to use to pay for my long-term care (at home or in a nursing home).
- ✓ After paying for essentials like housing, groceries, health insurance, medical expenses, and personal needs, I will or will not have enough money left to pay the premium for an adequate long-term care policy. I could also afford an increase in premiums if they occurred in the future.
- ✓ I would or would not be likely to spend down my assets to Medicaid eligibility because of the out-of-pocket expenses associated with long-term care and because of the existing or expected limitations of my assets.
- ✓ In addition to financial resources, I do or do not have adequate family and social support to help manage care in my home if necessary.
- ✓ I am considering this in advance enough to make the premiums affordable. (The older you are the higher the premium.)

Choosing the best policy:

- Read up on it! AARP and several insurance associations put out informative publications.
- Decide whether you want coverage for both the home and institutional care.
- Consider the different levels of care the policy will cover - skilled, intermediate, and custodial.
- It should be guaranteed renewable and not require prior hospitalization.

Care and Living Arrangements

Making a decision to move out of one's home in later years can be a very difficult one and sometimes very liberating. This decision can be made in advance, anticipating changing needs, or can come about suddenly as a result of illness. Included in this section are descriptions of different types of living facilities and care options.

Care Managers

Care Management is a growing field. These professionals, usually nurses or social workers, are trained to assist family members or the individuals themselves in assessing and planning for residential and care needs. They are available through some hospital and home care agencies and as independent consultants. They can be engaged privately or through an agency. This kind of assistance is particularly useful when loved ones live in another town.

Stay-at-Home Care

Home care is a service to the recovering, disabled, or chronically ill person. It provides treatment and/or help in effectively functioning in a home environment. Generally, home health care is appropriate whenever you need assistance that cannot be easily or effectively provided by a family member or friend, whether the need is short or long term.

The size and nature of your financial resources should be considered in determining your ability to maintain your home and pay for in-home services. Medicare, Medicaid, and some federally supported programs pay limited amounts for home care. Additional private insurance can be obtained which will cover home care. However, most home care is paid for by the individual and his or her family.

If you employ at-home support staff, numerous reporting, tax withholding, and other administrative responsibilities must be satisfied. As an alternative, the individual can contract with an agency that provides appropriate personnel. Often these costs can exceed that of a nursing home. The basic services that can be provided in the home include:

- Medical and skilled nursing (RN) care;
- Speech, respiratory, physical or occupational therapy;
- Nutrition or dietary services;
- Hospice services for the terminally ill

Personal care and homemaker services are often included in descriptions of home health care, even though the services are not medical in nature. They include assistance with bathing, dressing, eating, and toileting. Community services such as meals on wheels and adult day care also play a role in enabling at-home living.

Is A Life Care Community For You?

Life care or continuing care communities are flourishing around the country. A one-time entrance fee, along with a monthly service fee, pay for your apartment, some meals, outpatient health care, and your stay in the on-site nursing facility, if and when you need that level of care. Typically, you must sign a contract that stipulates the terms of your residency.

Most facilities provide a prorated refund if a resident moves or dies within a period of time specified in the contract. When you apply for residency in a life care community, the management will want assurances that:

1. You have sufficient funds to pay the entrance and monthly fees, which may increase substantially over your lifetime;
2. You have reasonably good health so that long-term skilled nursing care will not be needed immediately. Therefore, financial statements and a medical exam are usually required.

On the other hand, you must assure yourself that the operator can provide high quality care for your lifetime and remain financially sound. Bankruptcies are rare but have occurred among the life care communities. You should review the community's financial statements, reserve account balances, and history of fee increases. Review the record of the management of the facility and consider the procedure by which residents' complaints are addressed and responded to by management.

Since a decision to enter such a community is a major one involving your property, estate, financial and health care planning, you should consult with an attorney, especially concerning the long term admissions contract you will be asked to sign. Because many have long waiting lists, this decision requires considerable advanced planning.

Personal Care Homes/Assisted Living Facilities

Personal care homes/assisted living facilities are defined as a residence or private home that provides housing, food service, and one or more personal care services for two or more non-family, independently mobile adults. Personal care homes are meant for those who can no longer live alone, need protective care and watchful oversight, but who do not have an illness or disability requiring chronic or convalescent care.

Most personal care homes have nursing staff on site, but they are not intended to provide skilled nursing or medical care. State regulations for personal care homes usually require little staff and only minimal skills and training. It is important to make absolutely sure that staff is available and can provide the care that is needed.

Independent Living Facilities

These are facilities for individuals of retirement age or older who are in stable physical condition and are able to function independently. Living arrangements are usually apartments or cluster homes.

Usually one meal a day is provided in a central location assuring socialization. A calendar of events both inside and outside the facility keeps residents busy and involved. Banking services are often provided on a limited basis at the facility. A shuttle service is usually provided taking the residents to grocery stores, pharmacies, and various appointments.

Sometimes the needs of a person within an independent living facility become acute and the person needs more assistance. When looking for an independent living facility, ask if the facility also has a floor or portion of a floor designated as an Assisted Living section. The move to Assisted Living may be temporary such as someone recovering from the flu, or the move could be permanent.

Personal care agencies frequently provide services to people at these facilities who are recovering from illness or in need of long-term care. This is paid for privately.

Nursing Homes

Nursing homes provide care to those who are chronically ill or recuperating and in need of regular nursing care but not hospitalization. Nursing homes are state licensed and many are certified for Medicare and/or Medicaid reimbursement.

Nursing facilities offer three basic services:

- Nursing/Medical care - medications, physical therapy, and medical procedures as prescribed by a physician.
- Personal Care - assistance with eating, dressing, bathing, and getting in and out of bed.
- Residential Services - cleaning services, food, and social services.

How To Choose A Nursing Home

Be prepared to spend considerable time choosing a nursing home. Keep in mind that since this process is likely to be time and "need-driven," one's choices may be limited by availability of space. Often a person or a family member needs to make this decision while in the hospital. In that situation you should have the discharge planning services of the hospital to guide you. If the decision needs to be made from the home, a geriatric care manager would be helpful. You might consider choosing 3 or 4 nursing homes, then visit (scheduled and unscheduled) each one, taking time to talk with the staff, the residents and their families. It is highly recommended that you obtain one of the many useful documents that provide steps and a checklist for choosing a nursing home through AARP.

Hospice

The term "hospice," from the same word root as "hospitality", was used in early days to describe a place of shelter and rest for weary or sick travelers. The hospice of today provides pain and symptom management for people for whom active treatment is no longer appropriate.

Usually to be admitted into a hospice program, the individual's doctor and the hospice medical director must certify that the person is terminally ill with a life expectancy of six months or less. Always, something can be done to provide comfort. Practical assistance and emotional and spiritual support can be provided at a time when individuals and their families feel most alone.

When terminal illness occurs, social, psychological, financial and spiritual issues frequently accompany the physical deterioration. The interdisciplinary team helps the individual and family identify and cope with these issues. The hospice commitment to the family follows through to the bereavement phase.

Hospice care is a benefit under Medicare Hospital Insurance (Plan A) and is delivered primarily in the individual's home under a plan of care established by the person's attending physician. Medicare covers physician services, nursing care, medical appliances and supplies, outpatient drugs for symptom and pain relief, home health aid and homemaker services, physical and speech therapy and medical services.

Christian Burial

But someone will ask, "How are the dead raised? With what kind of body do they come?" Fool! What you sow does not come to life unless it dies. And as for what you sow, you do not sow the body that is to be, but a bare seed, perhaps of wheat or of some other grain. But God gives it a body as he has chosen, and to each kind of seed its own body... So it is with the resurrection of the dead. What is sown is perishable, what is raised is imperishable. It is sown in dishonor, it is raised in glory. It is sown in weakness, it is raised in power. It is sown a physical body, it is raised a spiritual body. If there is a physical body, there is also a spiritual body... Listen, I will tell you a mystery! We will not all die, but we will all be changed, in a moment, in the twinkling of an eye, at the last trumpet. For the trumpet will sound, and the dead will be raised imperishable, and we will be changed. For this perishable body must put on imperishability, and this mortal body must put on immortality. When this perishable body puts on imperishability, and this mortal body puts on immortality, then the saying that is written will be fulfilled:

"Death has been swallowed up in victory." I Corinthians 15:35-38,42-44,51-54

At death every baptized Christian is most appropriately commended to God in the church. The church's burial rite is an Easter liturgy. While acknowledging the reality of death and the grief of loss, we celebrate Christ's victory over death and witness to Christian hope, joy and peace.

About this section

This section has information to assist you in planning for your funeral service and other activities around the time of your death. First, review "Burial of the Dead" which gives information about funerals at St. Mark's. You will then be prepared to complete "Planning Your Funeral" either alone or with a family member and/or a clergy person.

We strongly encourage you to make copies of this and give one to the Rector's office and others to your loved ones. If you are interested in being cremated, the section on "Questions & Answers about Cremation" will be useful.

This preparation is not only a gift for your family members and loved ones; it is a gift of life to you now. It will bring great clarity to what is most important to you in your life. What remains of your life on earth, as a physical being will likely be more full of what matters. We believe you will be giving yourself, as well as those you love, the gift of peace of mind as you ensure that your funeral will be conducted according to your desires.

Burial of the Dead at St. Mark's

The liturgy for the dead

The church's burial rite is an Easter liturgy. While acknowledging the reality of death and the grief of loss, we celebrate Christ's victory over death and witness to Christian hope, joy and peace.

The setting of the Eucharist at the church

Burial plans at the time of death should be made by the family in consultation with the parish clergy. Burial services are best held in the church using one of the prescribed rites of the church.

The presence of the body

If it is possible, the body or cremated remains of the person who has died are present in the church for the burial service. The casket is closed and covered with a pall (owned by the church), as are the cremated remains, signifying the equality of all before God.

The Paschal Candle

The paschal candle, used at all burial services, is a visual reminder of the connection between Christian death and the Easter mystery. Lighted it stands at the head of the coffin or urn.

The Vigil

It is helpful for family and friends to come together for a pastoral visit and prayers before the burial service. A vigil, found in the Book of Common Prayer, may be held at the church, the home, or the funeral home where the body is kept before the service.

The Burial Service

Relatives and friends may read lessons and prayers, or present the bread and wine at the offertory. A member of the clergy preaches a sermon. Eulogies are not typical in the Episcopal Church, but appropriate at the reception following.

The Committal

A brief Service of Committal at the grave or columbarium, restricted to the family or open to all, comes typically after the burial service, but can precede the memorial service. There is also a simple burial rite for those who are not professed Christians.

Plans for Your Burial

The contemplation of death and its affect on our family is part of life. It is both healthy and wise to plan for our death and make appropriate arrangements. The parish clergy will be happy to assist you in completing these plans. There is a form, "Planning for Your Funeral", following this section, to record your wishes and to share with family members.

Flowers

Flowers for the service are arranged as requested by Danny Cuellar of Trinity Flowers. Other floral arrangements from family and friends may be placed in the narthex or at the reception.

Music

The music played or sung at a burial service or a memorial service is to be indicative of the new life of the Christian departed and of the Christian hope in the Resurrection for the living. The Lord's Prayer is a liturgical action for the whole congregation to say or sing and is not to be performed as a solo. The following hymns from the Hymnal 1982 and Lift Every Voice & Sing II are offered as suggestions. Many other hymns are possible.

Hymnal 1982

287	For all the saints (vs. 1-4)	645	The king of love my shepherd is
680	O God, our help in ages past	335	I am the bread of life (vs. 4-5)
429	I'll praise my Maker while I've breath	373	Praise the Lord! Ye heavens adore him
526	Let saints on earth in concert sing	492	Sing, ye faithful, sing with gladness
636	How firm a foundation, ye saints of the Lord	623	O what their joy and their glory must be
687	A mighty fortress is our God	620	Jerusalem, my happy home
208	The strife is o'er	625	Ye holy angels bright
194	Jesus Lives! Thy terrors now	618	Ye watchers and ye holy ones
188	Love's redeeming work is done	210	The day of resurrection
635	If thou but trust in God to guide thee	383	Fairest Lord Jesus
457	Thou art the Way, to thee alone	671	Amazing Grace
690	Guide me, O thou great Jehovah	685	Rock of Ages
664	My Shepherd will supply my need	693	Just as I am

Lift Every Voice & Sing II

213	Children of the Heavenly Father
189	Great is thy faithfulness
60	How great thou art
69	In the garden
137	Just as I am (also in Hymnal 1982: #693)
54	Nearer, my God, to thee
106	Precious Lord, take my hand

Memorial Gifts

In place of flowers, it is common for families to suggest memorial gifts to the church, to the endowment fund, or to a charity for lasting remembrances.

Leaving your Material House in Order

It is important for all persons to have a will. St. Mark's has a planned giving program that can benefit you and your friends as well as the church and its ministers. We welcome your questions about this possibility.

Planning Your Funeral

Please read the previous section "Burial of the Dead" before completing this form. If you have any questions about this form, please contact the clergy.

Name:

Address and Phone:

Date and Place of Birth:

Name and address of the person(s) responsible for making arrangements for your burial:

Person Primarily Responsible

Name:

Relationship:

Address:

Phone:

If you have signed a living will or durable power of attorney for making medical decisions if you are unable to act for yourself, please check here ()

If you are an organ donor, please check here ()

If you have made arrangements with a funeral director, please indicate the name and address of the funeral director and what your arrangements are:

If you want one of the parish clergy to meet with your friends and family to lead the litany or other prayers at the time of your death, please check here ()

If your body is to be cremated, please check here ()

If your body or cremated remains are not to be at the church for the service, check here ()

Where are the body or cremated remains to be laid to rest?

Please list below those men and women you would like to be pallbearers:

If you want your family members to walk in procession behind the coffin for the cremated remains, please check here ()

Refer to the Funeral Checklist for a selection of readings and other considerations. (separate document)

Questions and Answers about Cremation

Q How does the cost of cremation compare with the more traditional burial at the cemetery?

A The average cost of a traditional burial service by a funeral home is a little under \$7,000, but depends on the cost of the casket selected and services included.

The price of a casket alone can vary from \$500 up to \$14,000. This does not include the cost of a cemetery plot. Prices for cremation in the metro San Antonio area vary from about \$2,000-\$4,000 for the basic cremation which usually includes transportation of body to crematory, a simple cremation container, cremation and filing of the death certificate. Some require a nominal preregistration fee. Clarify when comparing prices.

Q Are there any crematories in the San Antonio area and is cremation handled by funeral homes?

A There are a number of crematories in the San Antonio area. Some are owned/connected with funeral homes and some are independent. Most all funeral homes will make arrangements for cremation.

A list of some of the crematories in the San Antonio area: Porter Loring Mortuary, Mission Park, Sunset Funeral Home

Q What is required before a body can be cremated?

A Besides death certificates, the next of kin must sign an authorization for cremation. (This can be done in advance, but can not be signed by the person that is to be cremated.) The funeral home or crematory obtains all other required permits.

Q Is embalming required if a body is to be cremated?

A Normally, no. However, there may be instances where it would have to be embalmed.

Q Can a traditional funeral service be held prior to cremation?

A Yes.

Q What services can be held, and what services are required for committal in St. Mark's Columbarium?

A A funeral or memorial service may be held in the church or the chapel at St. Mark's. No cremated remains may be interred in a columbarium niche without such committal services as is deemed appropriate by the Rector. St. Mark's form, "Burial of the Dead", can guide you in making service arrangements.

Q Are pre-funding plans for cremation costs available?

A Yes, some funeral homes and crematories offer this.

At the Time of a Death: A Checklist for Those Responsible

- ✓ If death occurs away from a hospital or a nursing facility, a physician must be called immediately to verify the death and sign the death certificate.
- ✓ Look in a desk, file cabinet, or other place where important papers are kept for any document prepared by the deceased for reference concerning his/her death and funeral planning. If found, consider their contents in the light of “reasonable possibility”, recognizing the fact that not everything desired can always be accomplished. If nothing is found, proceed with your best instincts as you work through this checklist. Remember that there are the needs of the living as well as the desires of the departed to be considered and met.
- ✓ Decide on a funeral director and phone to make arrangements. The funeral director will need to pick up the body after the doctor has signed the death certificate.
- ✓ Decide whether you will permit an autopsy. Is one necessary? Determine whether the necessary hospital papers have been signed.
- ✓ In the case of cremation, allow a minimum of two days between the time of death and the funeral so that there is enough time to receive the ashes. This time period may vary according to local custom. Embalming and a coffin are not necessary.
- ✓ Embalming is not necessary if the hospital or the funeral parlor have refrigeration services, or if the burial is to be within 48 hours from the time of death. This time period varies according to state law.
- ✓ Secure the help of several relatives or friends, who are not as emotionally involved with the death, to help you to arrange the details. Ask them to answer the phone, (keeping a record of the calls), arrange for child care as applicable, coordinate the supply of food for the next few days, attend to household chores, supervise hospitality for visitors, make a list of persons to be thanked for gifts, flowers, food, etc., and perform a thousand other small details necessary to running a household in a time of crisis.
- ✓ Make a list of people to be notified; decide who should contact them.

- ✓ When contemplating the time of the burial service, consider the arrival of people from out of town, the publication of newspaper notices and their deadlines, and the availability of the church and the clergy at the desired date and hour. St. Mark's prefers to hold funerals on weekdays.
- ✓ Decide with clergy what kind of service is wanted.
- ✓ Questions to be considered concerning interment:
 - Is there a cemetery plot? Where? In whose name?
 - If purchasing a plot, where should it be? How many need it hold?
 - Is space wanted for whole coffins or only cremation urns?
 - Are ashes to be disposed of apart from a cemetery, i.e. at sea?
- ✓ Decide whether there will be visiting hours:
 - Will they be at the church, funeral home, at home or elsewhere? Before or after the service, or both?
 - Will there be food and drink served?
 - Who will be host and hostess?
 - Who will provide the food?
 - What will be served?
 - Who will clean up?
 - What will the budget be?
- ✓ Determine where memorial gifts in lieu of flowers should be sent and be sure this decision appears in newspaper notices
- ✓ Appoint someone to write an obituary. An obituary is more biographical than a death notice. Contact your funeral home of choice and/or San Antonio Express News.

Some things to include:

- Name, age, and cause of death
 - Place of birth and place of current residence
 - Life-long interests and commitments
 - Work history and current place of employment
 - College degrees
 - Publications
 - Memberships in clubs
 - Awards, honors and achievements
 - Immediate family survivors, cities of residence
 - Time and place of burial
 - Donations or Memorial Gifts to charity
- ✓ Select pallbearers. They may be actual or honorary. Decide who will contact them.

- ✓ Provide the following information to the funeral director when you make arrangements:
 - A. Full name
 - B. Date of birth
 - C. Place of birth
 - D. Date of death
 - E. Place of death
 - F. Full name of mother of the deceased
 - G. Full name of father of the deceased
 - H. Social Security number
 - I. Military service number
 - J. Burial insurance policy or method of payment
 - K. Plans for burial, obituary
 - L. Location of cemetery plot
- ✓ Work out particulars of the service with the officiating clergy:
 - A. Music
 - B. Scriptural readings
 - C. Participants
 - D. Flowers
 - E. Ritual
 - F. Time and place
 - G. Homily (a short sermon on the chosen Scripture given by clergy)
- ✓ Notify insurance companies. Check carefully all life and casualty insurance policies, and other death benefits, including Social Security, credit union, trade union, fraternal orders, military, etc. Check also on income for survivors from these sources.
- ✓ Check promptly on all debts and installment payments. Some may carry insurance clauses that cancel them. Arrange for extension of payment schedules, if finances are a burden.

Determine how many death certificates will be needed. The funeral director obtains these for you. One is needed for each company whose stock the deceased owned, every bank account (unless in joint names with right of survivorship).

List of Key Relatives & My Friends to Contact

1. Name	
Address	
Phone Number	
Fax Number	
E-Mail	
2. Name	
Address	
Phone Number	
Fax Number	
E-Mail	
3. Name	
Address	
Phone Number	
Fax Number	
E-Mail	
4. Name	
Address	
Phone Number	
Fax Number	
E-Mail	
5. Name	
Address	
Phone Number	
Fax Number	
E-Mail	
6. Name	
Address	
Phone Number	
Fax Number	
E-Mail	

Resources

AARP (American Association of Retired Persons) at 800-424-3410 or www.aarp.org

Advance Directives at 800-658-8898 or www.caringinfo.org

Advance Directives for Texas <http://www.caringinfo.org/files/public/ad/Texas.pdf>

Medicare at 800-MEDICARE or www.medicare.gov

Medicaid at 800-252-8263 or www.medicaid.gov

For traditional burial or cremation:

Mission Park at 210-924-4242 or www.missionparks.com

Porter Loring Mortuary at 210-227-8221 or www.porterloring.com

Sunset Funeral Home at 210-828-2811 or www.dignitymemorial.com

Organ and Body Donation:

How can I become an organ donor? <http://organdonor.gov>

How can I donate my body to science? 866-560-2525 or <http://medcure.org/>