Carer Factsheet

Bereavement Help and Advice

While it may feel as though there are many things to do, it is still important to give yourself time to deal with your emotions. Even if you felt you were prepared, you may still be in shock. Cruse Bereavement Care offer a Freephone helpline staffed by trained bereavement volunteers who offer emotional support on 0808 808 1677. You can also call them to find out about local Cruse services. More information is available on their website www.cruse.org.uk.

If you visit www.gov.uk there is a wide range of information on how to register a death, funeral payments, where to find a register office etc.

Registering the Death

When a person dies at home, you will need to get a Medical Certificate of cause of death (MCCD) from the GP to be able to register the death. If they died in hospital, you will get this either from the Bereavement Office or ward. The doctor involved in caring for the person who has died will need to complete this. You will need to inform the doctor writing the MCCD if the person wanted to be cremated, as they will have to complete a form for this. In certain circumstances, the death might be referred to the Coroner. If so, the Coroner's officers will advise you what happens next.

You will need to register the death within 5 working days at a register office. They will provide a certificate of Burial or Cremation for the funeral director and a death certificate, which may be required for dealing with the person's finances. Request a couple of copies of the death certificate as banks etc will only take originals.

Tell Us Once

Most local councils run a service called Tell Us Once - it lets you report a death to most government organisations in one go.

Your local register office will tell you about using Tell Us Once and give you a unique reference number to access the service online or by telephone. You may

be able to use it at the time you register the death. When appropriate, Tell Us Once will notify:

- HM Revenue and Customs
- Department for Work and Pensions
- Driver and Vehicle Licensing Agency
- Passport Office
- Local authority
- Public sector or armed forces pension

You will have to let the relevant organisations know about the death yourself if your local register office does not offer the Tell Us Once service or you choose not to use it.

Using Tell Us Once will help you let all organisations know of the death but is no guarantee that everyone will be informed. Be prepared to receive a phone call or mail addressed to the deceased. This can be an upsetting experience but most organisations informed of the situation will understand and amend their records if you ask them.

Paying For the Funeral

Before paying for the funeral, find out if there are any arrangements in place, like a scheme or prepayment plan. Funerals can be expensive, so work out how much you can spend before you start the arrangements. As funerals can be paid out of the deceased's estate, banks and building societies will often release money in advance. Depending on your circumstances, you may be able to get help to pay for the funeral costs through a funeral payment available from the Department for Work and Pensions (www.gov.uk).

If you cannot get help paying for the funeral, you can ask the funeral director if it is possible to pay in instalments.

Changes for You

If the person you cared for supported you financially, you may be able to apply to their estate for financial help by contacting the solicitor or personal representative dealing with the will. If you are on benefits, then their death may affect your entitlement, although you can claim Carer's Allowance for a further 8 weeks. If you shared a joint account, you can carry on using it. However, if bills were paid from their sole account they will not continue to be paid so you may need to make alternative arrangements. A Lasting Power of Attorney ends as soon as the person dies, so you will be unable to conduct business on their behalf.

If you lived in their home, their property will become part of the estate and passed to the people named in the will. However, if the person you cared for lived in social housing, their partner, husband or wife can usually inherit the tenancy and stay in the home. If you would like to talk to someone, please call one of the carers' organisations who can refer to a relevant organisation.

Mae'r ddogfen hon ar gael yn Gymraeg. This document is available in Welsh.

This factsheet is produced by Cardiff Council, Vale of Glamorgan Council and Cardiff and Vale University Health Board. Every effort has been made to make sure the information is correct and up to date.

V1 May 2018

Taflen Ffeithiau Gofalwr

Cymorth a Chyngor Profedigaeth

Er ei bod hi'n teimlo fel bod cymaint i'w wneud, mae'n bwysig o hyd i roi amser i chi'ch hun i ddod i delerau gyda'ch emosiynau. Hyd yn oed os oeddech chi'n teimlo eich bod wedi paratoi, efallai y byddwch yn dal i deimlo sioc. Mae Gofal Profedigaeth Cruse yn cynnig llinell gymorth Rhadffôn wedi ei staffio gan wirfoddolwyr profedigaeth hyfforddedig sy'n cynnig cymorth emosiynol ar 0808 808 1677. Gallwch eu ffonio hefyd i gael gwybod am wasanaethau Cruse yn lleol. Mae mwy o wybodaeth ar gael ar eu gwefan www.cruse.org.uk.

Os ewch chi i www.gov.uk fe welwch ystod eang o wybodaeth ar sut i gofrestru marwolaeth, taliadau angladd, lle i ddod o hyd i swyddfa gofrestru ayb.

Cofrestru'r Farwolaeth

Pan fo person yn marw gartref, bydd angen i chi gael Tystysgrif Feddygol sy'n nodi achos y farwolaeth (TMAM) gan y Meddyg Teulu er mwyn gallu cofrestru'r farwolaeth. Os buont farw yn yr ysbyty, cewch hwn un ai gan y Swyddfa Brofedigaeth neu'r ward. Bydd angen i'r meddyg a oedd ynghlwm a gofalu am y person a fu farw gwblhau hwn. Bydd gofyn i chi roi gwybod i'r meddyg sy'n cwblhau'r TMAM os oedd y person am gael eu hamlosgi, gan y bydd yn rhaid iddynt gwblhau ffurflen ar gyfer hyn. Mewn rhai amgylchiadau, mae'n bosib y caiff y farwolaeth ei chyfeirio at y Crwner. Os felly, bydd swyddogion y Crwner yn eich cynghori ar yr hyn sydd i ddigwydd nesaf.

Bydd gofyn i chi gofrestru'r farwolaeth o fewn 5 diwrnod gwaith mewn swyddfa gofrestru. Byddant yn rhoi tystysgrif Claddu neu Amlosgi i chi ar gyfer y trefnydd angladdau a thystysgrif farwolaeth, fydd o bosib ei hangen wrth fynd i'r afael a materion ariannol y person. Gofynnwch am sawl copi o'r dystysgrif farwolaeth gan y bydd banciau ayb ond yn derbyn rhai gwreiddiol.

Dweud Wrthym Unwaith

Mae'r rhan fwyaf o gynghorau yn cynnal gwasanaeth Dweud Wrthym Unwaith – mae'n eich galluogi i hysbysu marwolaeth i'r rhan fwyaf o sefydliadau llywodraeth mewn un gweithred.

Bydd eich swyddfa gofrestru leol yn dweud wrthych am ddefnyddio Dweud Wrthym Unwaith ac yn rhoi cyfeirif unigryw i chi er mwyn gallu defnyddio'r gwasanaeth ar-lein neu drwy ffonio. Mae'n bosib y gallwch ei ddefnyddio adeg cofrestru'r farwolaeth. Pan yn briodol, bydd Dweud Wrthym Unwaith yn hysbysu:

- Cyllid a Thollau Ei Mawrhydi
- Adran Gwaith a Phensiynau
- Asiantaeth Trwyddedu Gyrwyr a Cherbydau
- Swyddfa Basbort
- Awdurdod Lleol
- Pensiwn sector cyhoeddus neu'r lluoedd arfog

Bydd yn rhaid i chi hysbysu'r sefydliadau perthnasol eich hun ynghylch y farwolaeth os nad yw eich swyddfa gofrestru leol yn cynnig y gwasanaeth Dweud Wrthym Unwaith neu os dewiswch beidio â'i ddefnyddio.

Bydd defnyddio Dweud Wrthym Unwaith yn eich helpu i roi gwybod i'r holl sefydliadau am y farwolaeth ond does dim gwarant y caiff pawb eu hysbysu. Byddwch yn barod i dderbyn galwad ffôn neu bost wedi ei gyfeirio at yr ymadawedig. Gall hyn beri tramgwydd ond bydd y rhan fwyaf o sefydliadau a gaiff eu hysbysu o'r sefyllfa yn deall ac yn diwygio eu cofnodion os gofynnwch iddynt.

Talu am yr Angladd

Cyn talu am yr angladd, gwiriwch os oes trefniadau wedi eu gwneud, megis cynllun arbennig neu gynllun talu rhag blaen. Gall angladdau fod yn ddrud, felly gweithiwch allan faint y gallwch fforddio'i wario cyn dechrau ar y trefniadau. Am y gellir talu am angladdau allan o ystâd yr ymadawedig, bydd banciau a chymdeithasau adeiladu yn aml yn rhyddhau arian rhag blaen. Gan ddibynnu ar yr amgylchiadau, efallai y bydd modd i chi gael help gyda chostau'r angladd trwy daliad angladd gan yr Adran Gwaith a Phensiynau (www.gov.uk).

Os na allwch gael help i dalu am yr angladd, gallwch ofyn i'r trefnydd angladdau os yw'n bosibl i chi dalu mewn rhandaliadau.

Newidiadau i Chi

Os oedd y person y buoch yn gofalu amdano yn eich cynnal yn ariannol, mae’n bosib y gallwch wneud cais i’w hystâd am help ariannol drwy gysylltu â’r cyfreithiwr neu gynrychiolydd personol sy’n delio â’r ewyllys. Os ydych yn derbyn budd-daliad, yna mae’n bosib y bydd eu marwolaeth yn effeithio ar eich hawl, er y gallwch barhau i hawlio Lwfans Gofalwr am 8 wythnos arall. Os oeddech yn rhannu cyfrif banc, gallwch barhau i’w ddefnyddio. Fodd bynnag, os oedd biliau yn cael eu talu o gyfrif unigol y sawl fu farw, ni fyddant yn parhau i gael eu talu felly bydd gofyn i chi wneud trefniadau newydd. Mae Atwrneiaeth Arhosol yn diweddu unwaith y bo person yn marw, felly ni fyddwch yn gallu gweithredu busnes ar eu rhan.

Os oeddech chi’n byw yn eu cartref, bydd eu heiddo yn dod yn rhan o’r ystâd a’i drosglwyddo i’r rhai sydd wedi eu henwi yn yr ewyllys. Fodd bynnag, os oedd y person dan eich gofal yn byw mewn tai cymdeithasol, fel rheol gall eu partner, gŵr neu wraig etifeddu’r denantiaeth ac aros yn y cartref. Os carech siarad a rhywun, cysylltwch ag un o’r sefydliadau gofalwyr all eich cyfeirio at sefydliad perthnasol.

Mae’r ddogfen hon ar gael yn Saesneg. <0}

Cynhyrchir y ffeithlen hon gan Gyngor Caerdydd, Cyngor Bro Morgannwg a Bwrdd Iechyd Prifysgol Caerdydd a’r Fro

V1 Mai 2018