

FUNERAL PLANNING GUIDE

What to do when a loved one dies

The New York City Department of Consumer Affairs

Dealing with the death of a loved one is an agonizing task. There are many things that need to be taken care of immediately after a death, even while adjusting to a grievous personal loss. But acting in the face of personal tragedy is difficult.

The New York City Department of Consumer Affairs (DCA) has prepared this guide to help you deal with the important details that must be taken care of immediately after someone passes away, from coping with tragedy to planning a funeral.

First, if you are alone, telephone a friend to spend the next few hours with you. Shock and trauma can take unexpected forms.

Notify your funeral director as soon as possible. If you have not consulted one before, contact the New York State Funeral Directors Association [<http://www.nysfda.org/about.htm>]. The funeral director's staff will be able to provide you with the death certificate, and help get you the appropriate burial allowance. Ask for several copies of the death certificate, which you will need for the deceased's employer, for life insurance companies, and for legal procedures.

Planning a Funeral

Planning a funeral can be very hard to do. You may have many questions, and little time to gather answers.

Here is what you should be looking out for before making any funeral-related decisions or commitments. Remember: you have rights as the customer. Don't be afraid to shop around or ask questions.

Choosing a Funeral Home

You must be comfortable with the funeral home you choose, since you will be working closely with the funeral director. According to New York State Law, only licensed funeral directors can make arrangements for the care, moving preparation, and burial or cremation of a deceased person. He or she will also file the death certificate, transfer the body, coordinate with cemetery or crematory representatives and move the body to the cemetery or crematory.

Note: Some cemeteries owned by religious organizations or municipally owned are not subject to State regulation.

By law, the customer is entitled to a **general price list** when conducting arrangements either in person or over the phone. This list should include the prices for all services and merchandise regularly offered by the funeral home. Consumers have a right to this information before they commit to using a specific funeral home, so try to obtain multiple lists and compare prices.

Your optional costs

You have several options arranging a funeral. **Burial** involves the purchase of a plot along with cemetery fees. **Cremation** is reducing the deceased to ashes, which are either given directly back to you or deposited in a vault. You can also choose a **full service funeral** or **direct burial/cremation**, where there is no formal viewing, visitation or ceremony. Direct burial includes a graveside service in the fee.

In general, cremation is less expensive than burial and direct burials/cremations are less expensive than full service funerals.

Embalming the body is another optional service. Some funeral parlors may require it.

Embalming generally costs hundreds of dollars. Customers who do not choose embalming, however, may be charged to topically disinfect that body (part of the embalming process) as well as a refrigeration fee to cool the body. These charges must be stated up front.

By law, no funeral director can refuse to embalm a body, regardless of the cause of death of the deceased.

General funeral fees

The first step after you've chosen a funeral home is to schedule an arrangement conference, where you will discuss with the funeral director exactly what you want. The cost of the conference will be included in your Basic Arrangements Fee, which also covers the arrangements for final disposition of the body and services of the funeral director, staff and equipment to respond to a death or inquiry. This fee also includes the cost of securing necessary authorizations, such as filing the death certificate and getting permits.

You cannot decline this charge. However, if you choose direct burial or direct cremation, the arrangements fee cannot be added, since it is already included in the overall price.

Merchandise

You must decide what sort of items you want to purchase for the funeral, including a casket or an urn (for ashes), flowers or other expenses. There is a wide range in prices of these items -- most notably the casket -- depending on style and material. If you have your own casket, the funeral home is required by law to let you use it.

If you are purchasing through the funeral home, these items should be included in the General Price List. Though many funeral homes may have a separate price list for caskets, this, too, should be given to you at request and before signing anything.

Cash advance items

You may also be charged a fee for Cash Advance Items, or services and merchandise the funeral home pays directly to a third party, such as fees for the cemetery or crematory, death certificates and clergy. The funeral home cannot profit on these items. If you choose, you may be able to pay for cash advance items directly. Regardless of who pays, be sure to get a receipt for these items.

You may be charged:

1. A custodial care fee, which charges the customer for the days the body is being held, though no services are being performed.
2. A transfer of remains fee, which covers transportation of the body from the place where the death occurred to the funeral home.

Get an itemized statement

When you have made all the decisions regarding the funeral, you should receive an Itemized Statement of Services and Merchandise -- a detailed outline of the specific goods and services you have chosen and the price of each item, as well as the total cost. This must include cash advance fees.

Switching funeral homes

You have the right to switch funeral homes at any time. You will need to pay for any services that have already been performed and for which you have given approval. The funeral home must allow the transfer of the body to another funeral home, even if you haven't paid yet. It may not hold the body in exchange for payment.

Advance payment Many people choose to select and pay for their own funeral before death. This way they ensure that they receive the service they want, while lifting the burden off their survivors. Known as “pre-need” plans, these procedures are regulated by the State Pre-need Funeral Consumer Protection Act. For more information: <http://www.health.state.ny.us/nysdoh/consumer/patient/payfuner.htm>.

Beware of unscrupulous practices Don't let the funeral home take advantage of you. All of these actions are forbidden by law:

- Pressuring the customer to select certain services or merchandise
- Charging an additional fee for filing the death certificate or getting it medically certified
- Charging a “handling fee” for paying third parties on your behalf
- Charging a fee for handling a casket provided by the customer
- Charging for any service or merchandise not selected by the customer
- Charging interest on an outstanding balance unless this charge is disclosed at the time the funeral arrangements were initially made and is stated in the “Itemized Statement”
- Having persons other than a licensed funeral director make funeral arrangements, prepare the body, or supervise the burial
- Misrepresenting laws and regulations relating to funeral directing

These are some of the typical charges incurred when planning a funeral:

- Checklist*
- Basic Arrangements Fee
 - Burial
 - Casket or other interment receptacle
 - Cemetery Fee
 - Chapel (cash advance)
 - Clergy Honoraria
 - Cosmetology and Hairdressing
 - Cremation
 - Death Certificates
 - Disinterment
 - Dressing/Casketing
 - Embalming
 - Facilities
 - Funeral Service
 - Graveside Ceremony
 - Hearse

- Checklist*
- Memorial Service
 - Pallbearers
 - Passenger cars
 - Supervision
 - Topical Disinfection
 - Urns (if cremation is chosen)
 - Visitation

Financial **Locate the family's important papers**, including wills, life insurance policies and stock certificates.

Was your loved one employed? Call the employee benefits office with the deceased's name, social security number, and date of death; whether the death was due to accident or illness; and name your and address. The company can then begin to process any benefits payable immediately.

Notify Medicare (800-633-4227) of the death. If your loved one was eligible for Medicare, give the deceased's name, social security number, and date of death; whether the death was due to accident or illness; and your name and address.

You can get Death Certificates at (212) 788-4520 (NYC Department of Health). Your funeral director will be able to provide you with one, but you also can obtain it yourself.

Notify Social Security of the death at (800) 772-1213. Claims may be expedited if you go to the nearest Social Security Office in person to sign a claim for the survivor's benefit. Any Social Security payments to the deceased sent at the start of the month of the death or after must be returned to Social Security.

If you need emergency cash before insurance claims are paid, a cash advance may be made from any life insurance benefits to which you are entitled.

If the deceased served in the U.S. military, call the Veterans Administration at (800) 827-1000. You may be eligible for death or disability benefits.

Keep track of any money you spend. These figures will be needed for tax returns.

Avoid contracting for anything. Avoid spending or lending large sums of money. Remember that you are in a highly emotional state.

Contact a financial counselor for an appointment to discuss your financial planning.

After a few weeks, the paperwork will begin to diminish. You can then take the opportunity to make any necessary changes in ownership registration for: automobiles; stocks, bonds, and investments; your residence; boats; savings and checking accounts (you may wish to open a joint account with another member of your family); charge accounts; and safe-deposit box. You may also wish to make a new will for yourself.

Funeral Arrangements

While thinking about your funeral may be discomfoting, planning for it in advance may prevent emotional stress and financial problems for your survivors. For these reasons, you may want to consider doing the following:

- Talking to your family about your funeral wishes;
- Making your own funeral arrangements prior to your death;
- Paying your funeral expenses, or allocating funds for that purpose;
- Giving directions for the use of your body or organs for medical research or donation.

When talking to your family or leaving instructions, think about issues such as burial versus cremation, where you wish to be buried or how your remains will be kept, and any details you want to include in your funeral ceremony.

Although discussing the cost of a funeral seems callous, it is an important consideration when you are pre-funeral planning. Many funeral providers offer various "packages" of commonly selected goods and services that make up a funeral. But when you arrange for a funeral, you have the right to buy individual goods and services, rejecting any items you do not want.

According to the Federal Trade Commission's "Funeral Rule":

- You have the right to choose the funeral goods and services you want (with some exceptions).
- If state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law.
- Funeral providers offering cremations must make alternative containers available.

Additionally, you should be aware that pre-planning a funeral does not necessarily mean you must prepay for the funeral. You do not want to prepay for funeral ceremonies, which often cannot be refunded if you change your burial wishes. You should fully investigate the terms of any prepayment plan before purchasing one.

Military Funerals

If you have served in the military, you may be eligible for special funeral and burial benefits. Military funeral honors are available upon request to all veterans, including military retirees, other than those who have been dishonorably discharged. These honors, which are performed by at least two uniformed service members and (if available) a bugler, include the folding and presentation of an American flag and the playing of Taps. In addition, veterans are entitled to a government-furnished headstone or marker, as well as a Presidential Memorial Certificate. To arrange military honors, call 1-877-MIL-HONR (645-4667). Family members or funeral directors may also call to make arrangements. For more detailed information on the benefits available to service members, please visit the "burial benefits" section of the [Department of Veterans Affairs' website](#).

Q. How much does a Military Funeral Honors detail cost?

A. Military Funeral Honors are provided by the Department of Defense at no cost to the family.

Q. How much notice should be provided for the honors request?

A. The Services requests at least 48 hours in order to organize the funeral honors detail.

Q. Will the Military reimburse my family for the cost of burial expenses?

A. If your death is service-connected, the Department of Veterans Affairs will pay a burial allowance of up to \$2,000 (covering costs of recovery, preparation, casketing, and transportation of the body). VA will also pay a \$300 burial and funeral expense allowance for veterans who, at time of death, were entitled to receive pension or compensation.

Further, VA will pay a \$300 plot allowance for veterans *not* buried in a U.S. government cemetery under the following circumstances: the veteran was discharged from active duty because of disability incurred or aggravated in the line of duty; the veteran was in receipt of compensation or pension or would have been except for receiving military retired pay; or the veteran died in a VA facility.

Q. Can I choose whether to be buried at a National cemetery?

A. Yes. VA maintains 119 national cemeteries in 39 States (and Puerto Rico), as well as 33 soldiers' lots and monument sites. Interment of eligible service members and veterans is authorized in any national cemetery in which space is available.

Q. To whom can I write to express comments or concerns about the Military Funeral Honors program?

A. You or your family members may write to:
Military Funeral Honors
10100 Reunion Place, Suite 260
San Antonio TX 78216-4138

Veterans Cemeteries

All veterans are entitled to a free burial in a national cemetery and a grave marker. This eligibility also extends to some civilians who have provided military-related service and some Public Health Service personnel. Spouses and dependent children also are entitled to a lot and marker when buried in a national cemetery. There are no charges for opening or closing the grave, for a vault or liner, or for setting the marker in a national cemetery. The family generally is responsible for other expenses, including transportation to the cemetery. For more information, visit the Department of Veterans Affairs' website at www.cem.va.gov. To reach the regional Veterans office in your area, call 1-800-827-1000.

In addition, many states have established state veterans cemeteries. Eligibility requirements and other details vary. Contact your state for more information.

Beware of commercial cemeteries that advertise so-called "veterans' specials." These cemeteries sometimes offer a free plot for the veteran, but charge exorbitant rates for an adjoining plot for the spouse, as well as high fees for opening and closing each grave. Evaluate the bottom-line cost to be sure the special is as special as you may be led to believe.

◆ FOR MORE INFORMATION

Most states have a licensing board that regulates the funeral industry. You may contact the board in your state for information or help. If you want additional information about making funeral arrangements and the options available, you may want to contact interested business, professional and consumer groups. Some of the biggest are:

AARP Fulfillment
601 E Street, NW
Washington, DC 20049
1-800-424-3410
www.aarp.org

AARP is a nonprofit, nonpartisan organization dedicated to helping older Americans achieve lives of independence, dignity and purpose. Its publications, *Funeral Goods and Services* and *Pre-Paying for Your Funeral*, are available free by writing to the above address. This and other funeral-related information is posted on the AARP website.

Council of Better Business Bureaus, Inc.
4200 Wilson Blvd., Suite 800
Arlington, VA 22203-1838
www.bbb.org/library/funeral.asp

Better Business Bureaus are private, nonprofit organizations that promote ethical business standards and voluntary self-regulation of business practices. The BBB's website offers information about pre-need funeral planning.

Funeral Consumers Alliance
PO Box 10
Hinesburg, VT 05461
1-800-458-5563
www.funerals.org

FCA, a nonprofit, educational organization that supports increased funeral consumer protection, is affiliated with the Funeral and Memorial Society of America (FAMSA).

Cremation Association of North America
401 North Michigan Avenue
Chicago, IL 60611
(312) 321-6806
www.cremationassociation.org

CANA is an association of crematories, cemeteries and funeral homes that offer cremation.

International Cemetery and Funeral Association
1895 Preston White Drive, Suite 220
Reston, VA 20191
1-800-645-7700
www.icfa.org

ICFA is a nonprofit association of cemeteries, funeral homes, crematories and monument retailers that offers informal mediation of consumer complaints through its Cemetery Consumer Service Council. Its website provides information and advice under “Consumer Resources.”

International Order of the Golden Rule
13523 Lakefront Drive
St. Louis, MO 63045
1-800-637-8030
www.ogr.org

OGR is an international association of about 1,300 independent funeral homes.

Jewish Funeral Directors of America
Seaport Landing
150 Lynnway, Suite 506
Lynn, MA 01902
(781) 477-9300

www.jfda.org

JFDA is an international association of funeral homes serving the Jewish community.

National Funeral Directors Association
13625 Bishop's Drive
Brookfield, WI 53005
1-800-228-6332

www.nfda.org/resources

NFDA is the largest educational and professional association of funeral directors.

National Funeral Directors and Morticians Association
3951 Snapfinger Parkway, Suite 570
Decatur, GA 30035
1-800-434-0958

www.nfdma.com

NFDMA is a national association primarily of African-American funeral providers.

National Selected Morticians
5 Revere Drive, Suite 340
Northbrook, IL 60062-8009
1-800-323-4219

www.nsm.org

NSM is a national association of funeral firms that have agreed to comply with its Code of Good Funeral Practice. Consumers may request a variety of publications through NSM's affiliate, the Consumer Information Bureau, Inc.

Funeral Service Consumer Assistance Program
PO Box 486
Elm Grove, WI 53122-0486
1-800-662-7666

FSCAP is a nonprofit consumer service designed to help people understand funeral service and related topics and to help them resolve funeral service concerns. FSCAP service representatives and an intervener assist consumers in identifying needs, addressing complaints and resolving problems. Free brochures on funeral related topics are available.

Funeral Service Educational Foundation
13625 Bishop's Drive
Brookfield, WI 53005
1-877-402-5900

FSEF is a nonprofit foundation dedicated to advancing professionalism in funeral service and to enhancing public knowledge and understanding through education and research.

◆ SOLVING PROBLEMS

If you have a problem concerning funeral matters, it's best to try to resolve it first with the funeral director. If you are dissatisfied, the Funeral Consumer's Alliance may be able to advise you on how best to resolve your issue. You also can contact your state or local consumer protection agencies listed in your telephone book, or the Funeral Service Consumer Assistance Program.

You can file a complaint with the FTC by contacting the Consumer Response Center by phone, toll-free, at 1-877-FTC-HELP (382-4357); TDD: 202-326-2502; by mail: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or on the Internet at www.ftc.gov, using the online complaint form. Although the Commission cannot resolve individual problems for consumers, it can act against a company if it sees a pattern of possible law violations.

PLANNING FOR A FUNERAL

- 1. Shop around in advance.** Compare prices from at least two funeral homes. Remember that you can supply your own casket or urn.
- 2. Ask for a price list.** The law requires funeral homes to give you written price lists for products and services.
- 3. Resist pressure** to buy goods and services you don't really want or need.
- 4. Avoid emotional overspending.** It's not necessary to have the fanciest casket or the most elaborate funeral to properly honor a loved one.
- 5. Recognize your rights.** Laws regarding funerals and burials vary from state to state. It's a smart move to know which goods or services the law requires you to purchase and which are optional.
- 6. Apply the same smart shopping techniques** you use for other major purchases. You can cut costs by limiting the viewing to one day or one hour before the funeral, and by dressing your loved one in a favorite outfit instead of costly burial clothing.
- 7. Plan ahead.** It allows you to comparison shop without time constraints, creates an opportunity for family discussion, and lifts some of the burden from your family.

PRICES TO CHECK

Make copies of this page and check with several funeral homes to compare costs.

✓ **“Simple” disposition of the remains:**

- Immediate burial _____
- Immediate cremation _____
- If the cremation process is extra, how much is it? _____
- Donation of the body to a medical school or hospital _____

✓ **“Traditional,” full-service burial or cremation:**

- Basic services fee for the funeral director and staff _____
- Pickup of body _____
- Embalming _____
- Other preparation of body _____
- Least expensive casket _____
- Description, including model # _____
- Outer Burial Container (vault) _____
- Description _____
- Visitation/viewing — staff and facilities _____
- Funeral or memorial service — staff and facilities _____
- Graveside service, including staff and equipment _____
- Hearse _____
- Other vehicles _____
- Total _____

✓ **Other Services:**

- Forwarding body to another funeral home _____
- Receiving body from another funeral home _____

✓ **Cemetery/Mausoleum Costs:**

- Cost of lot or crypt (if you don't already own one) _____
- Perpetual care _____
- Opening and closing the grave or crypt _____
- Grave liner, if required _____
- Marker/monument (including setup) _____

GLOSSARY OF TERMS

Courtesy of the California Department of Consumer Affairs, Cemetery and Funeral Bureau

Alternative Container	An unfinished wood box or other non-metal receptacle without ornamentation, often made of fiberboard, pressed wood or composition materials, and generally lower in cost than caskets.
Casket/Coffin	A box or chest for burying remains.
Cemetery Property	A grave, crypt or niche.
Cemetery Services	Opening and closing graves, crypts or niches; setting grave liners and vaults; setting markers; and long-term maintenance of cemetery grounds and facilities.
Columbarium	A structure with niches (small spaces) for placing cremated remains in urns or other approved containers. It may be outdoors or part of a mausoleum.
Cremation	Exposing remains and the container encasing them to extreme heat and flame and processing the resulting bone fragments to a uniform size and consistency.

Crypt	A space in a mausoleum or other building to hold cremated or whole remains.
Disposition	The placement of cremated or whole remains in their final resting place.
Endowment Care Fund	Money collected from cemetery property purchasers and placed in trust for the maintenance and upkeep of the cemetery.
Entombment	Burial in a mausoleum.
Funeral Ceremony	A service commemorating the deceased, with the body present.
Funeral Services	Services provided by a funeral director and staff, which may include consulting with the family on funeral planning; transportation, shelter, refrigeration and embalming of remains; preparing and filing notices; obtaining authorizations and permits; and coordinating with the cemetery, crematory or other third parties.
Funeral Planning Society	See Memorial Society.

Grave	A space in the ground in a cemetery for the burial of remains.
Grave Liner or Outer Container	A concrete cover that fits over a casket in a grave. Some liners cover tops and sides of the casket. Others, referred to as vaults, completely enclose the casket. Grave liners minimize ground settling.
Graveside Service	A service to commemorate the deceased held at the cemetery before burial.
Interment	Burial in the ground, inurnment or entombment.
Inurnment	The placing of cremated remains in an urn.
Mausoleum	A building in which remains are buried or entombed.
Memorial Service	A ceremony commemorating the deceased, without the body present.
Memorial Society	An organization that provides information about funerals and disposition, but is not part of the state-regulated funeral industry.

Niche

A space in a columbarium, mausoleum or niche wall to hold an urn.

Urn

A container to hold cremated remains. It can be placed in a columbarium or mausoleum, or buried in the ground.

Vault

A grave liner that completely encloses a casket.

