

United Funeral Consumer Society (UFCS)

What To Do When A Loved One Passes

A Remembrance and Responsibility Guide

FIRST STEPS

1 Get a legal pronouncement of death

If your loved one passed away at home, you will need to call 911 to get a medical professional to declare them dead. If they passed in a hospital, nursing home or hospice, the staff should take care of this.

2 Contact the decedent's legal representative

This person will typically be a personal attorney or estate-planning lawyer and will have the Estate/Funeral Plan if there is one.

3 Tell friends, family and employer

You can make individual phone calls, or group texts or emails. Use the deceased's email and phone contacts if they are available. Make sure to include neighbors, coworkers and members of any social groups. Ask for help spreading the word. Contact their employer if applicable, they may take care of any payroll matters and be sure to ask about any employer death benefits and/or pension payments.

4 Arrange for transportation of the decedent

Once a funeral home or cremation site is selected, work with the Funeral Director to arrange for transportation of the deceased.

5 Begin planning for funeral

Use the checklist provided below to keep your thoughts in order, there is a lot to organize and remember so be sure to ask for help.

TERMINOLOGY

Visitation, Wake and Viewing – These are all very similar but they do have their differences. A Visitation is a set period of time before the funeral where people come and pay their respects to the family. A Viewing is the same as a Visitation, but with an open casket. A Wake is similar to a Viewing, where guests are invited to share in prayer, religious readings, and/or customs.

Graveside Service and Memorial Service – A Graveside Service takes place beside or near a burial plot. This can be done instead of a traditional funeral service, or in addition to. A Memorial Service is a ceremony that memorializes and honors the deceased after the body has been cremated or buried. This often takes place weeks or even months after the death has occurred.

Reception – A way for family and friends to get together and share special memories about the deceased. This can be in a formal setting such as a church, community center or restaurant. Or it can be more casual at a house.

Burial, Cremation and Green Burial – A Burial is a service where the deceased is laid to rest in the ground, which will require coordination with a cemetery to acquire a plot for the burial. A Cremation is a process through which the body of the deceased is reduced to cremated remains using extreme temperatures. A Green Burial is for anyone concerned with how their final arrangements will impact the environment. In these types of burials, the casket must be biodegradable and the funeral home does not use embalming fluid. Not all funeral homes and cemeteries support green burials.

PLANNING THE FUNERAL

- Determine if there are any pre-arranged funeral plans (will, prepaid life insurance, special instructions)
- Decide on funeral and service type
- Choose a funeral home – Determine if there is already a "Pre-Need" policy in place with a specific funeral home
- Find and schedule a clergy member or officiant
- Prepare obituary and contact newspaper
- Ask someone to write and/or read eulogy
- Make and confirm cemetery arrangements – Secure burial plot and arrange for opening and closing of the grave
- Select casket/urn/vault
- Select speakers for scriptures and/or readings – Choose text that has special meaning to the deceased
- Gather items for a memento display, pictures to display and/or slideshow
- Select pallbearers if needed
- Arrange the visitation
- Purchase register book
- Select music
- Arrange flowers – Select a florist if desired
- Arrange transportation – A hearse to transport the body of the deceased to the cemetery from the funeral service. A car to transport close family members from the funeral, to the cemetery, and to the reception. The funeral home may be able to provide these for you.
- Organize reception – location and food
- Choose a grave marker if needed

FUNERAL HOME CONSIDERATIONS

Questions for Funeral Director

- What does the basic service fee include?
- May I see a full price list?
- What are the basic costs for traditional burial versus cremation?
- Do you offer caskets or urns that are not on display?
- Does the cemetery require a grave liner or urn vault?
- Can you provide me with 10 certified copies of the death certificate?
- Do you have a florist you recommend working with?

Average Funeral Costs

– National averages –

Funeral: \$9,135

Cremation: \$5,150

These averages are typically just the basic fees, many variables such as the cost of burial plots, caskets, headstones, flowers and food can drive these prices higher.

Pros vs Cons: Funeral Homes

- ✓ You will want to work with an established funeral home that has been in business for years. Reputable funeral homes will work directly with insurance companies for payouts, have a wide variety of services to choose from, and allow you some flexibility in planning your funeral or memorial service.
- ✗ Avoid funeral homes that have stringent rules on service with no flexibility. Other red flags to consider are no allowance for cancellations, not offering the most economical choice upfront, and require that insurance companies send the entire payout to them instead of only their fees.

Payment Options

When it comes to payment, this part of the process is much less stressful with an adequate life insurance policy. If life insurance proceeds are determined prior to funeral services, many reputable funeral homes will take an Assignment on a portion of the insurance to cover their fees. In these cases the insurance company pays the funeral home directly, and any remaining proceeds would be paid to the beneficiary from the insurance company. Some funeral homes, but not all, offer financing if a funeral cannot be fully paid for at once. Bear in mind, personal loans such as these often come with high interest rates.