

Resources for Final Arrangements

A Guide for Loved Ones

Updated April 2009

First, let us say we are sorry for your loss. We hope this guide will offer some small measure of relief in navigating this unfamiliar terrain at this particularly difficult time.

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Types of Final Arrangements: Balancing Cost and Your Rights

Burials

Planning funeral arrangements can be emotionally stressful. Concerns about cost add another layer of stress. It may help to have a family member, friend or clergy person to act as a "support person" to help you resist any pressure or subtle manipulation to spend more money than you can afford.

Burial costs depend on the cost of the casket, the mortician's services and the cemetery charges. You should also know your rights. You are entitled to receive a list of prices for the services and items sold by the funeral home. Always ask in advance for a written cost estimate from the funeral home, and ask that it include all charges.

- **The Casket-** It is illegal for a mortuary to charge a "handling fee" if you use a casket you make or obtain on your own. If you want to buy a casket from the funeral home, you should not be discouraged by caskets with unappealing titles such as "minimum container" for the simplest caskets, or caskets in unappealing colors. One option is to drape the casket with an attractive material of your own taste.

- **Grave Liners and Coffin Vaults** - Some cemeteries mandate the use of grave liners (cement slabs) to keep the ground from settling. Ask if this is required. A coffin vault is often offered as an alternative to a grave liner, but coffin vaults are usually much more costly.
- **Embalming** - If the deceased is cremated or buried without a public viewing, the body does not have to be embalmed.
- **Funeral or Memorial Service?** - A memorial service is held without the body, thereby making it a less expensive alternative to a funeral service where the body is present. It may be scheduled several days or weeks after the death, allowing far-away family and friends to gather.
- **Headstones** - If you would like to buy the headstone on your own, be wary if the list shows numbers instead of prices on the headstones. This may indicate that the vendor has different price books they show depending on the perceived wealth of the customer. Also, ask the headstone seller if the cemetery you will be using has a "handling fee" and if that fee is included in the price of the headstone.

If you get a headstone through your funeral home, be sure you still compare prices. Funeral homes may offer a percentage discount if you use certain headstone retailers. However, sometimes these retailers will present marked-up prices, rendering the discount meaningless.

- **Pre-Paid Funerals** - It rarely pays to pre-pay funeral arrangements. There is no guarantee that the funeral home will exist or honor your contract when you die. But note that pre-paying may be the only way to ensure adequate funds for a funeral if applying for Medicaid / MassHealth.

Cremation

Cremation is an economical alternative that is becoming increasingly popular. Many crematories will work directly with a family, avoiding the funeral home "middle-man," but the family must have the death certificate and permits in order. The crematory should be able and willing to explain what paper work you will need to give them.

- **Crematories** - Crematories are listed in the Yellow Pages under "Cremation Svces." Always compare services and prices.
- **Funeral Homes** - Funeral homes may also make arrangements for cremation. Some funeral homes sell expensive urns to make up for the lower cost of a cremation funeral.
- **The Cremation Society of Massachusetts** - The Cremation Society of Massachusetts offers cremation services for \$1,470 for members, and \$1,695 for non-members, payable at the time the services are rendered. These charges cover direct cremation (without ceremony) by licensed, professional staff and include: removal of remains, necessary authorizations,

cremation container, and crematory fee. The one-time membership fee is \$25.00. Call 617-472-5888 for the Cremation Society of MA or 1-800-696-5887 or visit www.cremation.org

- **Options for the Remains** - Remains may be scattered or placed in an urn. Cemeteries offer various options for cremated remains such as displaying in a niche, mausoleum, columbarium, urn garden or using a scattering garden. Family members may scatter their loved one's ashes; it does not have to be done by a representative of the funeral home or crematory.

The Funeral Consumers Alliance

The Funeral Consumers Alliance (FCA) is an organization dedicated to monitoring the funeral industry and providing educational materials on funeral choices. The following nonprofit chapter organizations are listed by the FCA for the New England area. Active groups have done funeral price surveys in their area, and may have negotiated a deep discount for members of the FCA. Visit their web site (www.funerals.org) or call 1-800-765-0107 for more information on funeral options and consumer alerts.

- Funeral Consumer Alliance of Eastern Massachusetts
66 Marlborough Street, Boston, MA 02116 | 617-859-7990 or 888-666-7990
- Funeral Consumer Alliance of South East Massachusetts
71 8th Street, New Bedford, MA 02740 | 508-996-0046
- Funeral Consumer Alliance of Cape Cod and the Islands
71 St. Joseph Street, Hyannis, MA 02601 | 508-862-2522 or 800-976-9552
- Funeral Consumer Alliance of Western Massachusetts
P.O. Box 944, Greenfield, MA 01302 | 413-774-2320
- Memorial Society of Rhode Island
119 Kenyon Ave, East Greenwich, RI 02818 | 401-884-1131
- In New Hampshire, call the National Office 800-765-0107

Other Types of Arrangements

Transporting a Body (Out of State or Internationally)

The cost of transporting a body, especially out of the country, is astronomical. Unfortunately, we have found no community funds or organizations that will help pay for the cost of transporting a body. First shop around- call more than one funeral home and ask for a price quote. Prices may vary by thousands of dollars. Then, the only option we have found is to solicit

donations. Approach family, friends or the deceased's employer for donations. You may want to ask clergy to become involved in seeking donations. This process is lengthy and time-consuming; therefore you should begin looking for funds as soon as you are able. Keep in mind that arrangements must be made between two funeral homes – a funeral home in the departing location and a funeral home in the arrival location where the funeral/burial is planned.

Donating a Body to Medical School

- Any person over the age of 18 who has not been declared “incompetent” may bequeath his/her body to a medical school. Once the body has served its educational purpose, the medical schools will pay for transportation and final disposition, usually cremation. It is important, however, to have alternative plans because there are some circumstances that may render the body inappropriate for teaching purposes. Some examples include circumstances of the death (e.g., the person had a certain communicable disease or the body was badly disfigured), if an autopsy has been performed, or if organs (other than corneas) have been donated.
- The medical school must be informed within 24 hours of the death because the body must be quickly transported and refrigerated. This means that families rarely get to hold a funeral service with the body.
- It may take 1 to 2 years for the medical college to use the body for teaching purposes.
- In Massachusetts, after the body has fulfilled its educational purposes, the medical schools transport cremated remains to a vault in Pine Hill Cemetery in Tewksbury, unless the family requests the remains.
- A person may make arrangements before they die, or the family may make arrangements for their loved one by calling the anatomical gift department of a local medical college:

Boston University
(617) 638-4245
(617) 638-4144*

Tufts University
(617) 636-6685
(617) 636-6610*

Harvard University
(617) 432-1735
(617) 432-1379*

UMass Medical School
(508) 856-2460
(508) 856-2460*

*Phone number to be used nights, weekends, and holidays.

Burial and Funeral Funds

The high cost of a funeral may place a great economic strain on families and friends trying to find dignified funeral arrangements for their loved ones. Unfortunately, financial assistance programs for burials expenses are **very limited**. Some funds require that the family use the deceased person's savings, life insurance and assets for funeral expenses before they offer any

financial support. The following groups of people may be eligible for financial assistance for their burial expenses:

- Social Security recipients
- Veterans, their spouses, and their minor or disabled children
- Victims of violent crimes
- Children involved with the Department of Children and Families (DCF)
- Indigent people (through DTA)

Please note: MassHealth no longer pays for funeral or burial expenses. MassHealth recipients are eligible for the assistance outlined below under "Indigent People" administered by the Department of Transitional Assistance.

Social Security Retirement Benefit Recipients

Benefits - \$255 one-time death benefit, Survivor benefits

Eligibility - The one-time death benefit is available to spouses who were living with the deceased person at the time of death, the deceased person's children under the age of 18, and/or disabled children at any age. Additional survivor benefits may be available.

How to Access - The family should call Social Security at 800-772-1213 and inform them of the recipient's death. Social Security will determine if the family is eligible for the death benefit as well as arrange for the family to receive the appropriate survivor benefits. Eligibility depends on the number of social security work credits a person has attained throughout his/her life.

For more info - www.ssa.gov

Veterans, Their Spouses, and Their Minor or Disabled Children

Benefits - Burial in a Veteran's Administration (VA) national cemetery which includes a gravesite in any of the 120 national cemeteries **with available space**, opening and closing of the grave, perpetual care, a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate at no cost to the family. Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains.

Eligibility - An eligible veteran must have been discharged or separated from active duty under conditions other than dishonorable and must have completed the enlisted period of service. If a spouse of a deceased eligible veteran remarries and the remarriage is terminated by death or divorce of the non-veteran, the spouse remains eligible for burial in a national cemetery. Unmarried children under age 18 are eligible as well as any disabled adult child. Due to the high demand for VA burials, the VA strongly discourages grave-side services.

How to Access - To confirm your eligibility for burial benefits, please call a Veteran's Benefits Counselor (U.S. Dept of Veteran's Affairs) at 800-827-1000 or call the Boston Veterans' Services Department at 617-727-3578. Once eligibility is confirmed, families or loved ones may contact their local funeral home to make the proper arrangements. Listed below are the National VA cemeteries in New England and the Massachusetts State Veterans' Cemeteries with available space. Additional state veteran's cemeteries are located throughout New England.

For more info - <http://www.cem.va.gov/cem/>

National VA Cemeteries in New England:

- Bourne National Veterans' Cemetery
Connery Ave., Bourne, MA 02532 | 508-563-7113
- Togus National Cemetery
VA Regional Office Center, Togus, ME. 04330 | 207-623-8411

Massachusetts State Veterans' Cemeteries:

- Massachusetts State Veterans' Cemetery - Agawam
1390 Main Street, Agawam, MA 01001 | 413-821-9500
- Winchendon Veteran Cemetery
111 Glenallen Street, Winchendon, MA 01475 | 978-297-9501

Victims of Violent Crimes

Benefit - Funeral and burial costs up to \$4,000. (The fund also pays for counseling expenses for family members of the victim and for children who witness violence against a family member. Additional financial assistance may be available to dependants of victims.)

Eligibility - The crime must be reported to the police within five days and the family should apply for compensation within three years of the crime. The family must cooperate with the law enforcement officials in the investigation and prosecution of the crime. If the victim died in the act of committing a crime they are not eligible for the fund.

How to Access - Contact: Victim Compensation Division, Attorney General's Office, One Ashburton Place, 19th Floor, Boston, MA 02108, 617-727-2200. Application process may take 4-6 months.

Children Involved with The Dept. of Children and Families (DCF)

Benefit - DCF does not impose a limit on how much may be spent on a funeral. Still, the DCF worker becomes very involved and works closely with the family in making the funeral arrangements. DCF has contracts with some funeral homes that are very sensitive to families who have lost a child and may make extra efforts to provide a dignified burial at a low cost to the family.

Eligibility - The child must have an active DCF case or a case that was closed within the previous 6 months.

How to Access - Contact the child's DCF worker for assistance with making the funeral arrangements.

Indigent People Through the Department of Transitional Assistance (DTA)

Benefit - DTA will pay a maximum of \$1,100 for the funeral and burial of a recipient or indigent person as long as the total cost is no more than \$1,500.

Eligibility - The assets of the recipient or their spouse will be deducted from the \$1,500 and the difference up to \$1,100 will be paid by DTA. DTA will investigate if the recipient was eligible for Social Security death benefits, Veteran's death benefits, prepaid funeral and burial contracts, life insurance and other funds set aside for funeral and burial expenses.

How to Access - The patient's family or social worker should contact a funeral home which will seek authorization through DTA. DTA gives authorization for a burial the same day, even for people who are not in the DTA system, unless it is a Friday or the day before a holiday. In those cases, the authorization will come on the next business day. The family member or individual who will sign all authorizations should stay in close contact with the funeral home to speed up the process and help keep costs at \$1,500 or less.

Detailed Explanation and Case Examples- One way to think about what the benefit includes is what used to be called a "Pauper's burial". A common misconception of the program is that the benefit can be used to supplement what a family is willing and/or able to pay for funeral/burial expenses. The DTA benefit is to be used only as a last resort, when there are no other options available.

Those who may be eligible for this benefit include individuals receiving EAEDC, TAFDC, SSI or those with MassHealth who have less than \$1,500 in assets at the time of death. The benefit amount paid by DTA may be reduced by whatever financial resources exist in the estate of the deceased individual or any assets belonging to a spouse. DTA will investigate if the recipient was eligible for Social Security death benefits, Veteran's death benefits, prepaid funeral and burial contracts, life insurance and other funds set aside for funeral and burial expenses. As DTA will only pay up to \$1,100, there is still a \$400 balance that must be paid to the funeral home. This cost is the responsibility of the deceased's family or partner.

Eligibility Case Examples:

Mr. Black was a resident in a long-term-care facility. He only asset at the time of his death was a personal needs account of \$600. The funeral and burial expenses are \$1,500. DTA staff will deduct \$600 from the maximum allowable cost of \$1,500. DTA staff can only authorize a funeral and burial payment of \$900.

Mr. White's only asset at the time of his death was a bank account with \$300. The funeral and burial expenses were \$1,500. DTA staff will deduct \$300 from the maximum allowable cost of \$1,500. Although there is a balance due of \$1,200, the authorization for the funeral and burial payment may not exceed \$1,100.

Mr. Green's wife is a financially responsible relative. At the time of Mr. Green's death, Mrs. Green had a bank account with \$1,800. Since her assets exceed the \$1,500 maximum allowable funeral and burial cost, Mr. Green is not eligible to have any of his funeral and burial expenses paid by DTA. The application will be denied.

What does the Funeral Benefit Cover?

Expenses include a casket, transportation of a casket, embalming, and a burial plot. Expenses typically include cremation only where the deceased or the deceased's next of kin stated a preference for cremation. Headstones and/or monuments are not included in the benefit. This, understandably, can be difficult for the deceased's loved-ones. Some loved-ones may propose, as in the case below, that they supplement the DTA benefits by paying for additional costs such as for a headstone. Unfortunately, this would effectively raise the cost of the funeral to above \$1,500, maximum total cost that DTA covers –making the applicant ineligible. One option might be to opt for cremation and for the loved ones to arrange for disposal of the ashes in a way that honors the life of the deceased.

If the family is able to pay for the funeral basics, and also would like to purchase a headstone, they may do so privately INSTEAD of using the DTA benefit. Some monument companies offer payment installment plans; in addition, funeral homes may be able to assist in planning an economical funeral or burial.

DTA Policy & application -

www.masslegalservices.org/docs/F99016_Funeral_Burial_expenses.pdf

Funeral Homes in the Boston Area

<p>A.J. Spears 124 Western Ave, Cambridge 617-876-4047 Speak English & Creole.</p>	<p>Brady & Fallon Funeral Service 10 Tower Street, Boston 617-524-0861 Speak English & Cantonese. Willing to assist in cases of financial need.</p>
<p>Commonwealth Funeral and Cremation Service 1654 Washington St, Boston 617-262-0128 Speak English, Greek, & Chinese. Experienced with out-of-state body shipping.</p>	<p>Faggas Funeral Service 551 Mount Auburn St, Watertown 617-926-2163 Speak English & Greek. Experienced with Muslim and Hindu rites.</p>
<p>J.S. Waterman & Sons 495 Commonwealth St, Boston 617-536-4110 Speak English & Chinese.</p>	<p>Laughlin, Nichols, & Pennacchio Funeral Home 34 Oak St, Boston 617-361-2410 Speak English & Albanian.</p>
<p>Lawrence J. Keaney Funeral Home</p>	<p>Lydon Funeral Home</p>

1632 Dorchester Ave, Dorchester 617-436-4458 Speak English & Gaelic.	644 Hancock St, Quincy 617-472-7423 Speak English & Chinese.
Rapino Funeral Home 9 Chelsea St, East Boston 617-567-1380 Speak English, Spanish, & Italian. Suggested by families for their compassion for families who have lost a child.	Brown and Hickey Funeral Home 36 Trapelo Rd, Belmont 617-484-253 Speak English.
Rogers Funeral Home 380 Cambridge St, Cambridge 617-876-8964 Speak English, Spanish & Portuguese (Brazilian dialect).	Salvatore Rocco & Sons 331 Main St, Everett 617-387-4180 Speak English.
Smith-Walata Funeral Home 125 Washington Ave, Chelsea 617-889-1177 Speak English & Spanish.	Welsh Funeral Home 718 Broadway, Chelsea 617-889-2723 Speak English
Wing Fook Funeral Home 13 Gerard St, Boston 617-989-8833 Speak English, Chinese, Vietnamese, Cantonese, & Mandarin.	Lynch-Cantillon Funeral Home 263 Main St, Woburn 781-933-0400 Speak English. Experience working with the Hindu population.
Solomine Funeral Home Main office: 426 Broadway (Rt. 129), Lynn Additional office: 67 Ocean St (Rt. 1A), Lynn 781-595-1492 Speak English. Will provide services for free for local families of a deceased child. Typically, this offer only extends to Lynn residents. In rare, extenuating circumstances may extend to residents of other North Shore. Contact them for more information.	Dolan Funeral Home Main office: 1140 Washington St, Dorchester Additional office: 460 Granite Ave, Milton 617-298-8011 Speak English. Experience with working with many cultures including Haitian, Asian, and Hispanic.

Bereavement Support

MGH Bereavement Support Group

This is an eight-week bereavement support group for members of the MGH community who have lost a loved one (parent, spouse, sibling, partner, friend) within the past two years. The intention of this group is to provide a step along the way to grieving loss through sharing feelings and learning some ways of managing the loss with others. The group will be a place for members to support one another and to begin to consider future choices in their changed lives. Medicare, Medicaid, and most insurances accepted.

Call Susan Primm Thel, MSW, 617-726-2636 for further information and/or to discuss a referral.

www.mghsocialwork.org/support-groups.html

Association of Death Education & Counseling

ADEC is dedicated to improving the quality of death education and death related counseling and care giving. Their website provides various online resources for coping with loss. The organization can make referrals to support groups throughout the United States.

847-509-0403

www.adec.org

Hospice Foundation of America

The Hospice Foundation offers support and education about death, illness, and the process of bereavement to those who are grieving personally or professionally. They offer referrals to grief support groups throughout the United States and also sponsor an annual 'Living with Grief' teleconference series, a monthly bereavement newsletter, as well as other publications.

800-854-3402

www.hospicefoundation.org

Tragedy Assistance Program for Survivors

TAPS offers a 24/7 hotline for family and friends who have lost a loved one in the line of military duty. In addition to peer support, they offer crisis intervention, case work assistance, and grief counseling referrals.

800-959-TAPS

www.taps.org

For Bereaved Children

The Dougy Center for Grieving Children & Families

Through peer support groups, education, and school consultation, The Dougy Center provides a safe place for children, teens, young adults and their families and caregivers who are grieving a death to share their experiences. Children's' support groups run concurrently with adult/caregiver support groups. Multiple grief centers are located nationally.

503-775-5683

www.dougy.org

The Children's Room

The Children's Room is a resource and support center located in Arlington, MA whose mission is to offer caring support to grieving children, teens, and families. They offer free age-specific support groups and play groups as well as information and support for parents and caregivers.

<http://childrensroom.org>

Comfort Zone Camps

Comfort Zone Camps are offered free of charge to children ages 7-17 who have experienced the death of a parent, sibling or primary caregiver. Comfort Zone Camps create an environment where grieving children can have fun and break the isolation death often brings, while learning valuable coping skills for their daily lives. Typically campers attend at least 3-6 months after the loss, or any length of time beyond. Camps generally are held on weekends; kids are dropped off at 4:30 Fri and picked up Sunday at 4:30. See: [2010 Massachusetts dates](#).

www.comfortzonecamp.org

For Those Who Have Lost a Child

The Compassionate Friends

The Compassionate Friends is an organization dedicated to assisting families toward the positive resolution of grief following the death of a child of any age and to provide information to help others be supportive. There are chapters located across the U.S and internationally.

877-969-0010

www.compassionatefriends.org

For Widows/Widowers

WidowNet

An online information and self-help resource created for and by widows and widowers. Topics covered include grief, bereavement, recovery, and other information helpful to people who have suffered the death of a spouse or life partner.

www.widownet.org/

On Your Own: A Widow's Passage to Emotional & Financial Well-Being - Podcast

A financial expert and a psychologist and co-authors of the book *On Your Own*, Alexandra Armstrong & Mary R. Donahue offer advice on where to turn for help with the confusion left after a husband's death.

<http://www.elderlawanswers.com/PodCast/PodCast.asp>