



# Resources for Final Arrangements

## A Guide for Loved Ones

Updated April 2009

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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: Limiting 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. Discount caskets are available online from Walmart, Costco, and Overstock.com among numerous other less-known online vendors. 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](http://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.
- **For more on limiting costs see:** "10 Things Funeral Directors Won't Tell You", SmartMoney, June 2010 at <http://www.smartmoney.com/spending/rip-offs/10-things-your-funeral-director-wont-tell-you-17153/>.

## 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](http://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.

The MGH Community has found the following Boston funeral home to be helpful in coordinating the international transportation of a body at an affordable rate. Please keep in mind that MGH does not endorse any particular funeral home and that most funeral homes will provide this service.

**Casper Funeral Services**

187 Dorchester Street  
Boston, Massachusetts 02127  
617-269-1930  
[www.CasperFuneralServices.com](http://www.CasperFuneralServices.com)

**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*
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Harvard University (617) 432-1735 (617) 432-1379*	UMass Medical School (508) 856-2460 (508) 856-2460*
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\*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)
- The Lazarus Program (Boston)

**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](http://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)**

*(Section updated 8/10)*

**Benefit** - DTA will pay a maximum of \$1,100 for the funeral and burial of a recipient or indigent person whether or not they were already receiving benefits. The DTA benefit is to be used only as a last resort, when there are no other options available. (Note: as of July 1, 2010 the requirement that the total cost of funeral and burial not exceed \$1,500 has been removed.)

**Eligibility** - Any assets available from the decedent or a financially responsible relative must be deducted from the maximum allowable expense (\$1,100). The DTA then pays the balance, if any, up to \$1,100. 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.

### **Case Examples:**

**Example #1:** Mr. Black was a resident in a long-term-care facility. His only asset at the time of his death was a personal needs account of \$600. DTA staff should deduct \$600 from the maximum funeral and final disposition expenses of \$1,100 and authorize a funeral and final disposition payment of \$500.

**Example #2:** A TAFDC case consisted of Mr. and Mrs. Green and two children. When Mr. Green died, Mrs. Green had a bank account with \$1,800. Mrs. Green is a financially

responsible relative. Since her assets exceed the \$1,100 maximum funeral and final disposition expenses, Mr. Green is not eligible to have any of his funeral and final disposition expenses paid by the Department. The request for payment of funeral and final disposition expenses must be denied.

### The Lazarus Program (Boston)

St. Anthony Shrine provides burials for the homeless, the poor, those who die alone or whose family cannot afford funeral services. With the assistance of local funeral directors, such as Dolan Funeral Services, J.S. Waterman & Sons and Casper Funeral Homes, among others, St. Anthony Shrine has provided funeral services and Masses for many of Boston’s most needy.

St. Anthony Shrine offers its services free of charge, including its facilities, Mass of Christian Burial and Meeting Room Space for Funeral Luncheons. In addition, the Shrine provides graves for those who would otherwise be buried in a pauper’s grave, and pays for the cost of opening and closing the grave before and after burial. Other services may include clothing for the deceased and families, flowers and continued support for family and friends.

Relying on many donors, St. Anthony Shrine has had many graves donated to the Lazarus Program by families and those interested in the cause. These graves are located in many Boston area cemeteries, including Mt. Calvary and New Calvary Cemeteries. Though it is gracious that many graves are donated, the need far outweighs the availability of graves. The Lazarus Program’s biggest challenge is finding enough graves available, through donations or purchases, to offer each person a dignified resting place. In addition, Headstones have still yet to be placed on many of the graves, as the cost is very prohibitive.

#### Open To All

The Lazarus Program is open to ALL who are in need, no matter their faith, poor economic status or standing in life. They have helped many people of different religions. Whether through a dignified and proper burial, or helping families cope with the death of a loved one, St. Anthony Shrine is dedicated to the entire person, in death and in life.

#### More Information

For more information on the Lazarus Program at St. Anthony Shrine, please contact Gary Maciag at (617) 542-6440 Ext. 251 to request a Lazarus Brochure or on the web at:

<http://www.stanthonyshrine.org/lazarus.asp>

### Funeral Homes in the Boston Area

<p><b>A.J. Spears</b> 124 Western Ave, Cambridge 617-876-4047 Speak English &amp; Creole.</p>	<p><b>Brady &amp; Fallon Funeral Service</b> 10 Tower Street, Boston 617-524-0861 Speak English &amp; Cantonese. Willing to assist in cases of financial need.</p>
<p><b>Commonwealth Funeral and Cremation Service</b> 1654 Washington St, Boston</p>	<p><b>Faggas Funeral Service</b> 551 Mount Auburn St, Watertown 617-926-2163</p>

<p>617-262-0128  Speak English, Greek, &amp; Chinese.  Experienced with out-of-state body shipping.</p>	<p>Speak English &amp; Greek. Experienced with Muslim and Hindu rites.</p>
<p><b>J.S. Waterman &amp; Sons</b>  495 Commonwealth St, Boston  617-536-4110  Speak English &amp; Chinese.</p>	<p><b>Laughlin, Nichols, &amp; Pennacchio Funeral Home</b>  34 Oak St, Boston  617-361-2410  Speak English &amp; Albanian.</p>
<p><b>Lawrence J. Keaney Funeral Home</b>  1632 Dorchester Ave, Dorchester  617-436-4458  Speak English &amp; Gaelic.</p>	<p><b>Lydon Funeral Home</b>  644 Hancock St, Quincy  617-472-7423  Speak English &amp; Chinese.</p>
<p><b>Rapino Funeral Home</b>  9 Chelsea St, East Boston  617-567-1380  Speak English, Spanish, &amp; Italian. Suggested by families for their compassion for families who have lost a child.</p>	<p><b>Brown and Hickey Funeral Home</b>  36 Trapelo Rd, Belmont  617-484-253  Speak English.</p>
<p><b>Rogers Funeral Home</b>  380 Cambridge St, Cambridge  617-876-8964  Speak English, Spanish &amp; Portuguese (Brazilian dialect).</p>	<p><b>Salvatore Rocco &amp; Sons</b>  331 Main St, Everett  617-387-4180  Speak English.</p>
<p><b>Smith-Walata Funeral Home</b>  125 Washington Ave, Chelsea  617-889-1177  Speak English &amp; Spanish.</p>	<p><b>Welsh Funeral Home</b>  718 Broadway, Chelsea  617-889-2723  Speak English</p>
<p><b>Wing Fook Funeral Home</b>  13 Gerard St, Boston  617-989-8833  Speak English, Chinese, Vietnamese, Cantonese, &amp; Mandarin.</p>	<p><b>Lynch-Cantillon Funeral Home</b>  263 Main St, Woburn  781-933-0400  Speak English. Experience working with the Hindu population.</p>
<p><b>Solomine Funeral Home</b>  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.</p>	<p><b>Dolan Funeral Home</b>  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.</p>

## 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](http://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](http://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](http://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](http://www.taps.org)

### **"11 Ways to Comfort Someone Who's Grieving"**

Tips for those who don't know what to say.

<http://www.health.harvard.edu/healthbeat/11-ways-to-comfort-someone-who's-grieving>

## **For Bereaved Children**

### **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>

### **The Family Support Assessment Clinic At Boston Medical Center**

A pediatrician and mental health professional meet with the parent to offer information and coaching on child development, strategies, and coping skills that will help the child hurt less and cope more. Requires a referral from a pediatrician, but then is covered by

most insurance. Program is open to anyone; do not have to be a Boston Medical Center patient. To refer: pediatrician should call 617-414-4235. See the Flyer.  
[www.goodgriefprogram.org](http://www.goodgriefprogram.org)

### **The South Shore CIRCLE**

Located in Hingham, MA. The CIRCLE provides direct bereavement support for children and parents or guardians. The program encourages remembering and sharing through creative outlets such as writing, playing, singing and creating art. The CIRCLE is offered two Monday evenings a month during the school year, from 6:00 to 8:00 pm. The program includes children ages 5 to 13, with an accompanying adult. To learn more, please call Maria Trozzi at 617-414-4005.  
[www.goodgriefprogram.org](http://www.goodgriefprogram.org)

### **The Garden - A Center for Grieving Children and Teens**

Located in Northampton, MA. Families come together twice each month. After a brief welcome and introduction, children divide into age-appropriate groups led by a trained facilitator to read books, play games, draw, paint or perform an exercise designed to stimulate a discussion about their loss. Meanwhile, parents and guardians meet separately to talk about children and bereavement, and the issues that surround a grieving family. At the end of each session, children and adults come together to complete a joint activity designed to facilitate family communication about their feelings. More information: please call 413-584-7086 ext. 124.  
[www.garden-cgc.org](http://www.garden-cgc.org)

### **The Carriage House**

The Carriage House is a grief support center for kids from 3 to 18 years old and their families. It's the only program of its kind in central Massachusetts (Worcester). The peer support groups at the Carriage House meet every other week from September to June. While the children and teens are in their peer groups in The Carriage House, the grownups in their lives are offered adult grief support in our administration building across the street. More information: please call Children's Friend at 508-753-5425, and ask for Dr. Johanna Sagarin or Karen Ludington.  
[www.childrensfriend.org/carriage\\_house.html](http://www.childrensfriend.org/carriage_house.html)

### **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](http://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](http://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/](http://www.widownet.org/)

### **Widowed Persons Service**

A self-help support group for men and women who have experienced the death of a spouse, offering day and evening meetings, seminars, social activities, and public education on the experience of being widowed. Call the National Headquarters at (616) 538-0101 to locate the chapter closest to you.

### **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>