

PLANNING FOR THE FUTURE

Funeral Services

By statute and regulations, the federal government and State of Virginia have created procedures to be followed by providers of funeral services. For example, itemized price information must be given over the telephone and confirmed in writing if requested. The required written confirmation is quite detailed and should be requested. The legal requirements governing cemeteries and crematoriums vary, and the funeral director is obligated by law to give you the correct information about your particular case. For example, because embalming is not required by law, the funeral director can require that the casket be kept closed. If cremation is desired, a casket is not required. You do not have to purchase any goods or services you do not want. Any questions or complaints should be directed to the Virginia Funeral Directors Association, 5803 Staples Mill Road, Richmond, VA 23230, (804) 264-0505.

Planning Ahead

Planning before the time of need or before the funeral has many advantages. Your wishes concerning your funeral can be specified to eliminate confusion and differences of opinion among survivors. The funeral expenses can be paid in advance, either in full or in installments, to eliminate financial burden at the time of need. Many funeral homes will agree to furnish goods and services at a set price, no matter when you die. These arrangements can be funded through a trust or by specially designed insurance policies. Cemetery property can be purchased in advance and an appropriate monument can be secured. Any directions regarding the use of your body for medical research or for organ donations can be given to the funeral establishment of your choice. Individuals who will be responsible for arrangements should be made aware that you have completed these details. If arrangements have been made with a particular funeral home, they can be transferred to another on request. You can always change or cancel the arrangements.

Consumer Guide

Be aware of prearranged funeral plans that do not specify exactly what you will receive. The Federal Trade Commission funeral rules and laws in some states, enable you to get the information you need to make decisions. You have the right to information regarding the costs of individual items and services, and if you inquire in person, the funeral home must provide a written price list of goods and services. Be sure to shop around and note whether or not the various plans guarantee a fixed price.

Be aware of claims delivered by dishonest salespersons. Especially be aware of salespersons who claim that the decedent ordered additional goods/items that you must now pay for. Always insist on proof that the decedent did order the goods.

Planning at Time of Need

When making funeral arrangements at the time of need, your funeral director will need certain information, such as the following:

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- full name;
- date and place of birth;
- social security number;
- occupation;
- father's name and mother's maiden name;
- marital status;
- education level;
- attending physician;
- newspapers for obituary insert;
- place service is to be held;
- minister's name and church affiliation;
- cemetery plot information;
- military discharge information and serial or service number;
- pallbearers;
- services and merchandise to be furnished.

Be sure that this information is also given to those people who will make the arrangements and/or the funeral home of your choice.

Benefits

Social Security

Claims by your executor or heirs should be filed as soon as possible with your nearest Social Security office. You should inquire about the following items:

- lump-sum benefit death payment for surviving spouse;
- life pension to widow over 60 years of age;
- pension to widow with dependent children;
- widows, widowers, divorced wives, and divorced husbands age 50 and older, if they are disabled;
- pension to decedent's minor children;
- Medicare.

Social Security payments cease at death so checks should be returned to your local office or to the return address on the envelope in which the check is sent explaining the situation. Be sure to keep a copy of the check and forwarding letter. If direct deposit is being used, the bank will, upon notification, remedy the problem.