

As with any major purchase, it's wise to examine the funeral home's price list very carefully before signing any contract. That way, you can ensure that the funeral you want fits within your budget. The Federal Trade Commission's Funeral Rule, enacted in 1984, includes many important consumer protections that make researching and buying a funeral easier than in the past. It mandates that all items be priced separately, and that you have the right to select ***only*** the goods and services you want. In addition, the law requires that the funeral home give you a copy of the General Price List (GPL) at the beginning of any discussion of arrangements, or give you prices over the phone.

Required items

According to the Funeral Rule, prices for the following goods and services, if offered by the funeral home, must be shown on the General Price List.

- Direct cremation
- Immediate burial
- Basic services of funeral director and staff, and overhead
- Transfer of remains to funeral home
- Embalming
- Other preparation of the body
- Use of facilities and staff for
  - Viewing
  - Funeral ceremony
  - Memorial service
- Use of equipment and staff for a graveside service
- Hearse
- Limousine
- Forwarding remains to another funeral home
- Receiving remains from another funeral home
- Caskets
- Outer burial containers (vaults)

Required disclosures

General Price Lists must display specially worded consumer-protection disclosures that explain the following:

- You may select only the items desired.
- Any arrangements you select will include a charge for basic services and overhead.
- Embalming is usually not required by law.
- You may use an alternative container for direct cremation.
- A casket price list and outer burial container price list are available.

Explanation of charges

- **Direct Cremation:** This is a simple cremation without embalming, viewing or service. Two or more prices will be shown: using a casket or other container provided by the funeral home, and using one you supply. An alternative container—an inexpensive fiberboard, cardboard or wood box—must be offered. Both prices include transportation of the body and the Basic Services fee (see below). The actual crematory fee may be included or charged separately.

- **Immediate Burial:** For this basic burial, without embalming, viewing, or service, you may choose to use the funeral home's alternative container or minimal casket, or supply your own. Prices must be shown for the options offered; all will include transportation of the body and the Basic Services fee (see below). You may choose to pay extra to upgrade to a fancier casket. Cemetery expenses, such as a burial plot, opening and closing the grave, a vault and marker, would be additional.

- **Basic Services:** This non-declinable fee covers funeral planning, getting necessary permits and the death certificate, preparing the death notice, holding the remains, coordinating arrangements with the cemetery, crematory or others, and a portion of the overhead. The fee is already included in the prices for direct cremation, immediate burial, forwarding and receiving remains, and cannot be added to any of those prices.

- **Transfer of Remains:** Transporting the body from the place of death to the funeral home may be a flat fee or hourly rate, and may incur an additional mileage charge beyond a specified radius. This fee is already included in the costs of direct cremation and immediate burial.

- **Embalming:** Embalming is ***NOT*** required by law in most cases, and you must expressly give your permission before it can be performed. Though it is never a legal requirement for viewing a body, most funeral homes will insist on embalming if an open casket viewing or funeral is planned. Many funeral homes will permit a private family viewing without embalming, however.

- **Other Preparation:** If you forego embalming but want a viewing, you may be charged for cosmetic work to prepare the deceased, such as washing and disinfecting, as well as dressing and casketing.

- **Viewing or Visitation:** Funeral homes usually list a variety of charges for viewing or visitation, based on the time or day, number of hours, staffing requirements, and whether a funeral service will follow directly. If the establishment charges by the hour, don't forget to multiply the rate times the number of hours you wish.

- **Funeral Ceremony and Memorial Service:** You can choose a funeral service, with the body present, or a memorial service, without the body; both prices will be listed. You always have the option of using another venue like a church or other meeting place. If you wish the funeral director to conduct the ceremony off-site, you will be charged for his or her time.

- **Graveside Service:** The price applies only when a formal service is held at the grave site, usually in lieu



of a funeral or memorial service. Any grave equipment supplied by the cemetery, such as lowering device, tents or chairs, would be extra.

- **Hearse and Limousine:** Typically, the charge will be a flat fee, but additional mileage rates may apply. Often the funeral home will use a third-party vendor for the limousine, and will require advance payment.

- **Forwarding and Receiving Remains:** If the body must be transferred between two funeral homes, you will be charged a fee by each. The Basic Services fee and transportation of the remains are already included. If the body is to be shipped a long distance, or to one of a few states that require embalming for shipped bodies, you may need to add the cost of embalming to this price.

- **Casket:** This can be one of the most expensive parts of a full-service funeral. Either individual prices or a range of prices should be listed on the GPL. The funeral home must give you the ***complete*** listing of caskets, with descriptions and prices, ***before*** showing you any. You have the right to buy a casket from a third party; the funeral provider is required by law to accept it, and not charge an illegal "handling fee." If you choose a plain casket, you can inquire if the funeral home will rent you a fancier one for the service.

- **Outer Burial Container:** State and federal laws do not require the use of a vault or grave liner to enclose the casket, but most cemeteries will require it in order to prevent ground subsidence and so make mowing easier. You may specify either a vault or a less expensive concrete grave liner. Either individual prices or a range of prices should be listed.

- **Additional services and merchandise:** Items provided by third-party companies will be billed separately from those offered directly by the funeral home. Examples include death certificate, newspaper notice, hairdresser, cemetery, clergy, flowers, etc. Most funeral homes insist on payment in advance for these, and the costs are not covered in any prepayment plan.

Common violations

Of the thousands of price lists we have reviewed, more than half showed at least one error, and in some cases the violations were serious. Watch out for these red flags:

- Prices are hand-written, or some are missing altogether.
- The cremation or burial charge is the same or higher if you supply the casket. This is an illegal "handling fee."
- The option of using an alternative container for cremation, or its price, is missing. If the funeral home offers cremation, it must display this price.
- You find another mandatory charge besides the basic services fee; for example, a charge for handling third-party payments. This would be illegal.
- Any ***required*** item (see earlier list) is "free" or "no charge." This implies that the cost has been rolled into the price for another item, thus preventing you from declining it.

If you see a serious violation

- Refuse to sign any contract with an illegal charge, and consider taking your business elsewhere.
- Notify the funeral firm and give them a chance to rectify the problem.
- If the funeral home refuses to correct its error, alert your local or the national Funeral Consumers Alliance and ask them to investigate.
- File a complaint with your state's Funeral Directing Board or Attorney General, and send a copy to the funeral home.

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FUNERAL CONSUMERS ALLIANCE



Understanding a Funeral Home's Price List

Funeral Consumers Alliance™
Dedicated to protecting a consumer's right to choose a meaningful, dignified, and affordable funeral

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