BurialInsurance60

FREE GUIDE

# The burial planning guide

Every bill in a burial, and the questions to ask

A burial has more than one bill. This guide names each one, says who sends it and lists what to ask before you commit.

## Step 1: Know the three bills

A burial usually brings three main bills, each from a different business, plus smaller ones. The**funeral home** cares for the body, arranges the service and the hearse. The**cemetery** provides the grave space, opens and closes it and may require an outer container. The**monument dealer** supplies and sets the stone or marker.

| Bill | Who sends it | When it usually comes due |
|---|---|---|
| **Funeral home** | The funeral home | Within days of the service |
| **Grave, opening, container** | The cemetery | Before the burial is scheduled |
| **Stone or marker** | The monument dealer | Weeks or months later |
| **Flowers, notice, meal** | Several small businesses | Around the service |

## Step 2: Ask the cemetery office

- [ ] What is the price of one grave, and does it include the care fee?
- [ ] What is the opening and closing fee on a weekday? On a weekend?
- [ ] Is an outer container required, and does a liner meet the rule?
- [ ] What are the rules for a stone or flat marker in this section?
- [ ] Is there a setting or foundation fee for a marker I buy elsewhere?
- [ ] Can the right of burial be transferred to a relative?



*General education, not insurance, legal or tax advice. Figures are examples unless a source is named. Prices and rules vary by state and insurer.*

## Step 3: Ask the funeral home

The FTC Funeral Rule lets you ask for prices by phone and requires an itemized general price list. You may buy only the goods and services you want and may supply a casket or shroud bought elsewhere without a handling fee.

- [ ] May I have your general price list?
- [ ] What is the basic services fee?
- [ ] What would a graveside service with no viewing cost?
- [ ] Do you accept an assignment of a life insurance benefit?
- [ ] If the burial is in another state, what do you charge to forward or receive remains?

## Step 4: See where insurance fits

A burial policy is small whole life insurance that pays a person you name in cash. It does not reserve a grave and does not pay a business directly unless you arrange an assignment. Many policies run from $5,000 to $25,000. Plans that phase in over two years usually pay a reduced amount for a death from illness early on.

## If you are a veteran

An eligible veteran can be buried in a VA national cemetery, which provides a gravesite, opening and closing, a government headstone or marker and a burial flag at no cost to the family. The VA does not run funeral homes. A pre-need determination of eligibility can be requested in advance.

## Sources


- NFDA: funeral cost statistics
  nfda.org/news/statistics
- FTC: Shopping for funeral services
  consumer.ftc.gov/articles/shopping-funeral-services
- VA National Cemetery Administration: burial and memorial benefits
  www.cem.va.gov/cem/burial_benefits/
- VA: Pre-need eligibility for burial in a VA cemetery
  www.va.gov/burials-memorials/pre-need-eligibility/


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