

Funeral Arrangements

- You may name an agent for body disposition if you want someone other than your next-of-kin to be in charge. The form can be found on the Texas Funeral Service Commission's web site.
- It is legal for a family or designated agent to handle everything without a funeral director. To find a home funeral guide, check: <http://homefuneraldirectory.com/>
- If you will be using a funeral home, prices must be given over the telephone. You must be given a General Price List (GPL) if you visit in person and *before* discussing any services. You must be shown a Casket and Outer Burial Container Price List before selecting either.
- You must be given a Statement of Funeral Goods and Services Selected with the total cost before any services are provided.
- Many of the Funeral Consumer Alliance groups do periodic price surveys. Look for local chapters at www.funerals.org
- **Do not sign any contract for more than you can afford to pay.** If the deceased was indigent, the funeral director may apply to the county for assistance. It ranges from \$300 to \$1,500, with most being less than \$1,000. A few counties have no budget for this help, and some pay for cremation only. There is no other organization that assists with costs.

Autopsy

- If the death was unexpected or the cause of death uncertain, the coroner or JP will probably require an autopsy.
- If you have questions about the death, you may request and pay for a private autopsy.
- If a viewing is planned, there will likely be extra charges to repair the body for embalming.

Organ, Body, and Tissue Donation

- If death occurs in the hospital, you are likely to be asked about organ donation. Only about 1% of the deaths are eligible for major organ donation. The organ procurement organization (OPO) will pay for any extra body preparation needed if you plan a viewing. Decline any such charge you might find on the GPL.

- After-death donation of eyes, skin, and bones may be considered. Ask the hospital social worker or the funeral director about this.
- Whole body donation to a medical school is one way lower costs, although the family may have to pay for some of the transportation. After study, the school will cremate the body and return the cremated remains to the family if requested. Bones are kept at the forensic facility. You should have back-up funeral plans if your body cannot be accepted for any reason.
- There are also non-academic companies that accept whole bodies for research and education. Various body parts will likely be shipped around the country and possibly internationally. Note that this is an entirely different category of body donation from the traditional cadaver donation to a medical school.
- To find the nearest body donation option, the cost if any, and the reasons for body rejection check:

www.finalrights.org

Embalming and Other Requirements

- A body must be embalmed, refrigerated, or in a sealed container after 24 hours.
- Airlines prefer that a body be embalmed, but an airtight container may make that optional.
- Many funeral homes have a policy that requires embalming for a public viewing. Embalming does not protect the public health. It merely delays decomposition.

Caskets and Vaults

- Neither is required by state law for burial. A rigid combustible container is required for cremation.
- A casket will not prevent natural decomposition.
- You may build your own or purchase from a casket retailer. Vault dealers rarely sell to the public.
- The purpose of a vault is to keep the ground from caving in. It facilitates maintenance for the cemetery. It has no preservative qualities regardless of how much you spend.

Burial

- In a rural area you may bury on your own land. There is information on the website for the Texas Funeral Service Commission. A good practice is 150 feet from a water supply and 25 feet from a power line with two feet of earth on top. You should draw a map of the land showing where the family cemetery will be and have it recorded with the deed.
- If you purchase a lot in a commercial, town, or religious cemetery, you will have the opening and closing costs in addition to the cost of the plot.
- Some cemeteries have restrictions on the kind of monuments or plantings and adornment allowed.
- Disinterment may be done with the permission of the cemetery, the lot owner, and the person with the right to control disposition. If there is disagreement, a county court will decide.

The Texas Funeral Service Commission has seven members including four public representatives and one cemeterian. The Department of Banking regulates perpetual care cemeteries and preneed transactions. The Insurance Department regulates funeral insurance.

Cremation

- There is a 48-hour wait prior to cremation unless waived by the medical examiner or JP.
- A pacemaker must be removed.
- One may authorize one's own cremation prior to death.
- Some crematories will let the family witness the cremation.
- The cremation process takes about two-and-a-half hours for an average adult. The staff will remove any metal and pulverize the bone fragments to small particles, similar to white or gray coarse sand, about 5-10 pounds.
- Cremated remains may be kept at home, buried, or scattered on private land with the land-owner's permission, interred in a cemetery or memorial garden, or placed in a mausoleum niche. If scattering on public land or water, don't ask,

don't tell. Be discreet. Park service people are concerned that some may want to create a little shrine at the site and would prefer not to know your plans. Be discreet. The Environmental Protection Agency (EPA) says they must be scattered three miles out to sea. That's because the federal agency has no jurisdiction over the first three miles; the bordering state does. Most states (except for California and South Dakota) have no restrictions on the disposition of cremated remains, and there are no "cremains police" even in those two states. Do as you wish.

- If flying with cremated remains, be sure they are in a non-metal container to pass through the scanner.
- Cremated remains may be sent only by U.S. Postal Service. Use Priority Mail Express with delivery confirmation. FedEx and UPS will not knowingly accept cremated remains.

Benefits for Veterans and Dependents

- You will need a copy of the DD214 discharge papers for gaining benefits.
- The VA cemetery in Kerrville is closed to new interments. There is space for both casketed and cremated remains in Dallas, El Paso, Houston, and Fort Sam Houston in San Antonio. The other in San Antonio, San Antonio National Cemetery, has space for cremated remains only. Interment and marker are free of charge for the veteran, spouse, and certain dependents. There are four state-run veterans cemeteries, in Killeen, Mission, Abilene, and Corpus Christi. In these cemeteries there is a charge of \$700 for a non-veteran spouse or dependent.
- The U.S. Department of Veterans Affairs (VA) provides markers for veterans no matter where they are interred. Markers can be upright or flat, and they come in bronze, marble, and granite: (800) 697-6947.
- A free flag can be ordered through the U.S. Postal Service.
- A comprehensive list of veterans benefits can be found here: www.funerals.org/faq/60-veterans

[-funeral-and-burial-benefits](#)

Prepaying for a Funeral

- If the contract guarantees the price, the interest is supposed to cover funeral inflation. But many investments do not appreciate as fast as the prices climb. You have a right to insist on no extra charges if it is clearly identified in the contract as "price guaranteed." Any substitutions should be of equal *quality* to that described in the contract.
- Prices of third-party items such as the crematory fee or obituary usually cannot be guaranteed.
- Finance charges are permitted for installment sales installments, even though you have not yet used any services or merchandise such as buying a car or house. Using your own savings account would avoid that.
- Be sure you purchase a prepaid contract from a state-permitted company to ensure financial compensation from the state should the seller default.

- Setting aside assets for Medicaid eligibility is the one time it makes sense to prepay for a funeral. There is a \$10,000 limit as to how much can be in an irrevocable preneed account. Be sure to ask if you will be getting an annual report of your prepaid funds and let those who will be handling your affairs know that you have prepaid and where.
- There is consumer information on prepaid funerals here: www.prepaidfunerals.texas.gov

Social Security Death Benefit

- There is a \$255 death benefit for a surviving spouse. There is no similar benefit when that spouse dies.
- Dependent children are entitled to survivor benefits when a parent dies.

Complaints

- Valid complaints include dishonesty, misrepresentation, unprofessional conduct, negligence, breach of contract, and violation of state or federal laws. For how to file a complaint, see: www.funerals.org/your-legal-rights/complaint
- The Department of Insurance: www.tdi.texas.gov
- The Texas Funeral Service Commission: www.tfsc.texas.gov
- The Department of Banking: www.dob.texas.gov

Much of the information for this brochure was taken from *Final Rights: Reclaiming the American Way of Death* (Upper Access, 2011) www.finalrights.org

Additional information may be found at www.funerals.org

Your Funeral Consumer Rights in Texas

Prepaying the Funeral Home

	Pros	Cons
Pay on Death Savings Account or Bank CD	<ul style="list-style-type: none"> ❖ You have total control of the funds. ❖ Can easily change plans or use for emergencies. ❖ Can make time payments easily. 	<ul style="list-style-type: none"> ❖ Asset for Medicaid purposes. ❖ You must declare the interest on your tax return. ❖ There is a penalty to cash in a long-term CD prior to death.
Qualified Funeral Trust	<ul style="list-style-type: none"> ❖ If irrevocable, it won't be an asset for Medicaid. ❖ The trust pays taxes on the interest. ❖ There is a guaranty fund to protect against embezzlement. 	<ul style="list-style-type: none"> ❖ The funeral home may keep 10% and half the interest if you move or cancel. ❖ Taxes may be paid on interest that wouldn't be taxed if you're low-income. ❖ Can be converted to insurance if you don't decline.
Master or Simple Trust	<ul style="list-style-type: none"> ❖ If irrevocable, it won't be an asset for Medicaid. ❖ You are supposed to receive an annual report of the interest earned which will serve as reassurance your funeral funds are safe. ❖ There is a guaranty fund to protect against embezzlement. 	<ul style="list-style-type: none"> ❖ The funeral home may keep 10% and half the interest if you move or cancel. ❖ You will have to declare the interest on your tax return. ❖ Can be converted to insurance if you don't decline. (See below.)
Funeral or Life Insurance	<ul style="list-style-type: none"> ❖ Easily portable. ❖ If the funeral home is the beneficiary, it won't be considered an asset for Medicaid eligibility. ❖ The insurance company pays the taxes. 	<ul style="list-style-type: none"> ❖ If you need to cancel, you may not get back more than half you paid. ❖ If paying over time, you may pay twice the face value. ❖ There may be a 30-day delay in receiving funds for which the funeral home may charge an extra fee.

Funeral Ethics Organization
 87 Upper Access Rd.
 Hinesburg, VT 05461
<http://www.funeraethics.org>