

## ***Death in the U.S.***

Even if you believe your traveling companion is already dead, it is a good idea to call 911 or the operator. Or ask the management of the place where you are staying or dining to call emergency personnel. An unexpected death will likely mean the involvement of a medical examiner or coroner to investigate the cause of death. Consequently, this may delay for several days any arrangements for body disposition, time you may appreciate.

Once death has been pronounced, you will need to notify close relatives, even if the hour is late when you call. Studies show that most will feel left-out if they are not told right away, so don't feel you have to wait until morning unless there are special circumstances. Those calls—including calls to clergy—may provide needed support for you, too. Be sure to give a phone number where you can be reached later.

Unless there is a reason to have services with the body present in the area where death occurred (a summer cottage, perhaps, where there are established friends), you will usually save money by working through the home-town funeral director if the body is to be shipped back home. Check our pamphlet ***Death in One State, Burial in Another.***

If cremation is the chosen method of disposition—without any services prior to cremation—there are several ways to locate an affordable company right there. As a member of one of the FCA affiliates, the deceased would be entitled to the discount offered to local members. Call the local society to see what services are available.

If you have trouble locating the emergency or provider number or you're in an area where there is no society, check with the FCA office.

Although the phone is not always staffed after business hours East coast time, it is answered much of the time anyway, and voice-mail is checked regularly. We do have the names of low-cost providers in some non-society areas who are happy to work with our members.

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## ***Medical Emergencies Outside the U.S.***

You can obtain a free directory and medical card for English-speaking physicians worldwide by sending a request to IAMAT, 417 Center St., Lewiston, NY 14092; phone—716-754-4883. They list only doctors who meet U.S. and Canadian standards. This is a nonprofit organization; a donation of \$10 is suggested. U.S. Embassies and Consulates also maintain lists of medical personnel.

If you are a Medicare beneficiary and are traveling outside the United States and its territories (including Puerto Rico, U.S. Virgin Islands, Guam, American Samoa, Northern Mariana Islands), and need medical services, you should be aware of the following:

Generally, Medicare does not pay for hospital or medical services outside the United States. For specific information regarding exceptions, call your Medicare office before planning your trip.

You may want to buy special short-term insurance for foreign travel. If you have other health insurance in addition to Medicare, check to see if healthcare in a foreign country is covered.

Medicare will pay for care in qualified Canadian or Mexican hospitals if you are in the U.S. when an emergency occurs (or traveling between Alaska and another state) and a

Canadian or Mexican hospital is closer to or substantially more accessible than the nearest U.S. hospital.

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## ***Death Outside the U.S.***

If you had planned to be a body donor, you may wish to amend your body donor card to indicate OR NEAREST MEDICAL SCHOOL. Otherwise, your estate may be slapped with a hefty fee to transport your body to the school in which you first enrolled.

When a U.S. citizen dies abroad, making arrangements for disposition can become very involved—and expensive. The Department of State makes several suggestions:

1. Call the nearest U.S. Embassy or Consulate before calling the family. A telegram is sent from the overseas post directly to the next-of-kin with official notification of the death and an outline of options available, along with costs.
2. Be certain that the name of a person to be contacted in the event of an emergency is included in your passport.
3. Your preference for body disposition should also be attached to your passport.
4. If needed, money should be wired to the Department of State which will then wire it on to the Embassy; there will be a processing fee. Working through the banks takes too long. The Department of State can be reached at 202-647-5225 or 202-647-4000 after 10 p.m. EST. Web-site:

**<http://travel.state.gov>**

Decisions for disposition must be made immediately and the information relayed to the Embassy. This can be done directly by the family or through the Crisis Management center in the Department of State. The Overseas Citizens Services operates on a 24-hour basis and may be reached at 1-888-407-4747 (from overseas, call 202 501-4444). **There are no U.S. Government funds appropriated for the repatriation of a deceased U.S. citizen.**

#### ***Options for Foreign Body Disposition***

**Local Burial.** Although usually the least expensive option in some places, a few countries do not allow the burial of foreigners. The Consular Officer will be able to tell you.

**Cremation.** This option is available in most countries, although it may be prohibited in predominantly Catholic or Muslim countries. (It is now being done more often in Italy because of the limited cemetery space.) Some countries have only one crematory, causing greater cost and delay in returning the cremated remains.

**Body donation.** There is an urgent need of body donors in many countries. The Consular Officer should be able to assist with arrangements.

**Return of an embalmed body to the U.S.** Preparation and shipment are according to local laws, regulations, and customs. Embalming is not widely practiced in most foreign countries. There are other methods of preparation for shipment, but they will preclude viewing. (The body may be wrapped in a chemically-saturated shroud.) Charges for these services are high and vary widely from one location to another. After receipt of the necessary funds, there may be a 3–10-day interval until actual shipment. You will need to notify your funeral director in the U.S.

who can assist with arrangements. Website:  
<http://travel.state.gov/>

For a list of Canadian societies, also check the links page:

[www.funerals.org/links.htm](http://www.funerals.org/links.htm)

or send an SASE to the FCA office.

Carry your *Living Will, Durable Power of Attorney for Healthcare, and Agent for Body Disposition* forms with you when traveling. If cremation is planned, you should include a statement authorizing your own cremation. Although the forms you've used may not carry full authority in the state or area in which illness or death occurs, they will give guidance to others as to your wishes.

**Bereavement airfares are largely a thing of the past, and weren't such a good deal to begin with. Your best bet for lower-priced seats is to check the variety of Web sites that offer cheap fares for the airlines, such as [www.priceline.com](http://www.priceline.com) or [www.travelocity.com](http://www.travelocity.com).**

(Thanks to John White, FCA of Hawaii, who supplied some of this information.)

## ***Death Away From Home***



*Funeral Consumers Alliance  
33 Patchen Road  
South Burlington, VT 05403  
802-865-8300  
800-765-0107*

**[www.funerals.org](http://www.funerals.org)**

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