

## *Death in One State, Burial in Another*

In our mobile society, death arrangements often cross state lines. Even though the shipping of cremated remains is far less expensive than body-shipping, cremation is not an option for many families. What are the ways to cut costs when two funeral homes are likely to be involved?

In the case of an anticipated death, *visitation* in the community of death may not be necessary—the family may have already said its “good-byes.” In fact, if all observances can be saved for the state of final disposition, the expenses will be considerably less.

If the body has not yet been picked up—from the hospital or nursing home, for example—the **family probably should not call the local society mortuary**. Instead, the family should call the receiving mortuary in the other state or location. The family should ask that mortuary to use a shipping service such as Inman Nationwide (1-800-321-0566—this number is for undertakers only; the company will not talk with consumers). At the time of this writing, the charge for picking up a body, getting permits and the death certificate, embalming, and delivery to the airport is \$730. There may be an additional mileage charge if the Inman agent in your area must travel any great distance. By comparison, the charge for this service is likely to be anywhere from \$1,000 to \$2,500+ when approaching a local funeral home directly, although some funeral homes may have prices as low as Inman's for “Forwarding Remains,” especially in areas where there are a lot of winter retirees. Funeral homes serving as an Inman agent probably do so simply because they aren't busy enough, in spite of the low reimbursement. No doubt they hope the local family will remember which funeral home came to call.

**NOTE: the airline ticket itself is an additional fee.**

If the body has already been taken to a funeral home before you've made any arrangements, the family should inquire about the price for *Forwarding Remains*, one of the sixteen FTC-required options that must be offered. This will usually include pick-up of the body, the basic service fee, embalming, and possibly a shipping container as well as transportation to the nearest airport (what it covers must be listed on the General Price List). Ironically, this price is **often much less** than the individual items priced separately! If a family doesn't know enough to ask for the price of this option, the mortician may crank up the bill by charging *a la carte*. One woman would have saved almost \$2,000 if she had only known.

There are two kinds of Airtrays or shipping containers: one carries just the body, the other covers and protects a casket. Sometimes this is not included, so it is helpful to know what is reasonable. The wholesale cost of the first one (somewhat more rugged with a padded headrest) is less than \$75; the wholesale cost for the other is about \$50. If the funeral home is going to charge more than \$100-150, a family might ask if there is a used one that can be recycled for a reduced cost. Most funeral homes have a few in the garage, and it doesn't hurt to ask—it may be what the funeral home would use anyway.

Even if the person you are helping is not a memorial society member, look up the phone number of the memorial society in the other state to find a receiving mortuary. That sort of help builds good-will. Or call the FCA office: 800-765-0107. The cooperating mortician in Vermont called the FCA office for contact information when shipping a nonmember to New Jersey. He saved the family hundreds of dollars as a result, and that certainly rewards

the society mortician on the other end.

Unless there is a need to have visitation and a full funeral service in the state of burial, the family should ask the receiving mortuary for the price of *Receiving Remains*—another one of the FTC-required options. This usually includes picking up the body at the airport, filing permits and the death certificate, and transportation to the cemetery; it might be as low as \$450. **Cemetery charges and any services will be extra.** After getting a price for “Receiving Remains,” the family may wish to ask the cost of a *Graveside Service* (usually about \$250) if relatives and friends will want to be in attendance. Both of these options may be considerably less than the *a la carte* prices that would be charged otherwise.

If you are having any services in the state where death occurred, you'll want a casket before the body is shipped to the other location. Otherwise, purchase your casket from the receiving funeral director. In selecting a casket through either funeral home, the family should specifically avoid a “sealer.” An affordable casket would be a 20-gauge “nonprotective” steel casket or a cloth-covered wood or fiberboard casket.

The family may want to handle the obituary without the help of the funeral director. It is also a good idea to call the cemetery directly to check on prices for opening and closing the grave and whether or not the cemetery sells the grave-liner it will probably require. It *may* cost less through the cemetery, but not always. There is **no** advantage in purchasing an expensive or sealed vault. (See the FTC brochure on caskets and vaults.)

In most states, it is legal for a family to transport the body. Even if the family were to rent a van, it might be considerably less expensive than airfare, and such a journey may have

some very therapeutic value. Only three states (Alabama, Alaska, and New Jersey) require embalming when crossing state lines, although it's possible an exception would be made if the family were transporting the body. If the weather is warm, an air conditioned vehicle may be appreciated. A layer of Kitty Litter under the bottom lining in the casket will help to absorb any leaking body fluids.

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If cremation is planned and there is no memorial society in the area where the death occurred, you might try an internet search for a low-cost provider. Or your local funeral home could check with Inman. Funeral homes that post prices to the public of \$1,895 for a cremation may be an agent for Inman and agree to do it for only \$730— **if the call comes through another mortician via Inman.**)

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### ***Bereavement Airfares May Not Be a Bargain***

Most airlines offer a bereavement rate at a deep discount for people flying to a funeral. However, there are 16 different “booking codes” or classes of travel on any flight. The kinds of defining restrictions or characteristics might be Saturday-overnight, 14-day advance, 7-day advance, full-coach fare, and first class. A certain number of seats are assigned to each category, but that gets changed periodically by the airline computer, based on the computer's calculation for the highest yield to the airline.

If a particular flight, on a particular day, going to a particular destination usually carries a lot of full-coach fare travelers, there will be fewer seats assigned to the 14- or 7-day advance, for example.

**Only certain categories are also designated with a bereavement code.** First class never gets a bereavement reduction.

In checking United Airlines for some sample quotes, leaving Kansas City for Orlando, the lowest round-trip fare was \$184; a full-coach fare was \$1,228. There were categories in between at \$238 and \$444. It's a good thing I didn't make the mistake of asking for a bereavement ticket first, on the day I called—a Friday; the agent said the earliest available bereavement ticket would be on Monday for \$350. (The discount is not always that good, depending on the class of seats available.) If I wanted to leave on Friday or Saturday, I'd have to pay the full-coach fare. If I could wait until Sunday, however, there was a seat available at just \$238. If you can't wait for a lesser fare, do at least ask about applying the bereavement rate to your return flight, especially if you have more flexibility about when you might return.

Bereavement tickets do have at least one benefit: If you have to stay longer or want to come back earlier, there's no charge for changing your travel plans.

The airline will want to know the name of the deceased and the funeral home handling the arrangements. (Do-it-yourselfers will need a copy of the death certificate or obituary perhaps.)

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

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***Plus  
What You Should Know  
About Bereavement Airfares***



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