



Resource Advisor

Make your wishes clear – and put your family at ease

Our funeral pre-planning tools can help give everyone peace of mind



Planning your own funeral is something you do for yourself and for your loved ones.

It lets you make your own choices about the arrangements you want and even how the services will be paid. And even more important, it frees your family and other loved ones from making these hard choices in a time of grief and stress.

Many people see planning their own funerals as a natural extension of their will and estate planning. They see making these choices ahead of time — and even prepaying for funeral services — as one last way to protect their loved ones.

Resource Advisor, part of our group life plans, can help you think through the funeral planning process.

We want to help you ask the right questions and know your options so you can make the best choices.

ResourceAdvisor.anthem.com is a helpful source of information on funeral services, burial options, costs and buyer rights under the Federal Trade Commission's Funeral Rule. Here are some things to think about if you decide to pre-plan your own funeral.



Let Resource Advisor help

You'll find helpful tools on funeral planning, handling grief and coping with loss.

1. Go to resourceadvisor.anthem.com.
2. Log on using the program name **ResourceAdvisor**. (The program name is also on the login screen.)
3. Select **Balancing** (on the blue menu bar).
4. Select **Grief and Loss**.
5. On the *Categories* menu on the right, select **Funerals**.

Or call Resource Advisor at 1-888-209-7840 if you need help.



Why planning ahead is a good thing

Thinking ahead gives you time to make informed decisions about your funeral arrangements. You have the time and freedom to choose what you want — and don't want — and compare prices without pressure. Your family members and other loved ones won't have that time and freedom when they're grieving and need to make decisions quickly.

Planning ahead can help you:

1. **Decide where your remains will be buried, entombed or scattered.** In the short time between a death and burial, family members often find themselves rushing to buy a cemetery plot or grave — often without the time to think things through or visit the site. That's why it's a good plan to buy cemetery plots or make other arrangements in advance.
2. **Compare the cost of paying now or paying at the time of your death.** You may want to make decisions about your arrangements in advance, but not pay for them ahead of time. Keep in mind that over time, prices can go up and businesses may close or change ownership. Planning ahead gives you time to find out and compare costs.
3. **Put what you want in writing.** Be sure your family knows your wishes by writing them down. Give copies to family members and your lawyer, and keep a copy in a handy place. Don't put funeral plans in your will because a will is often not found or read until after the funeral. It's fine to put a copy of your will in a safe deposit box; just make sure it's not your only copy. Your family may need to make arrangements on a weekend or holiday and may not be able to get into the safe deposit box.

It's a good idea to go over your decisions every few years and make any changes you want.

What kind of funeral do you want?

Whether it's simple or more elaborate, public or private, religious or not, your funeral can express who you are, and you can work out the details and costs. You'll also need to decide whether your body will be at the funeral; if there will be a viewing or visitation and, if so, whether the casket will be open or closed; and where and how your remains will be put to rest. Here are the most common kinds of funerals, listed from highest to lowest cost.

"Traditional" full-service funeral (\$\$\$)

- Viewing or visitation and formal funeral service
- Hearse or limousine transports the body to the funeral site and cemetery
- Burial, entombment or cremation of the remains
- Direct costs: funeral home's basic services fee; embalming and dressing the body; renting the funeral home for the viewing or service; use of cars to bring the family if they don't use their own
- Related costs: casket; cemetery plot or crypt; other funeral goods and services

Direct burial (\$\$)

- No viewing or visitation
- No embalming
- Body is buried shortly after death, most often in a simple casket
- Memorial service may be held at graveside
- Direct costs: funeral home's basic services fee; transportation and care of the body; casket or burial container
- Related costs: cemetery plot or crypt; extra fee for a graveside service

Direct cremation (\$)

- Body is cremated shortly after death, without embalming
- Cremated remains are placed in an urn or other container (funeral providers must also offer to provide a simple container that can be cremated with the body)
- No viewing or visitation
- Remains can be kept in the home, buried or placed in a crypt or niche in a cemetery, or buried or scattered in a favorite spot
- Costs: funeral home's basic services fee; transportation and care of the body; crematory fee (may be included, or if the funeral home does not own the crematory, the fee may be added on)
- Related costs: urn or other container; cemetery plot or crypt, if the remains are buried or entombed

You're not alone

Resourceadvisor.anthem.com also has resources to help you and your loved ones through the grieving process, such as:

- Getting through anniversaries and holidays
- Surviving a miscarriage
- Coping with the death of a pet
- Losing a friend or co-worker

Log on using program name ResourceAdvisor.

You can also always call Resource Advisor at 1-888-209-7840 if you need help finding resources.

Your rights

Funeral planning can be especially stressful for those left behind because they're faced with making a lot of decisions. What kind of funeral should it be? What funeral provider should they use? Should they bury or cremate the body, or donate it to science? What kind of casket are they legally required to buy? What other arrangements should they make? And how much is it all going to cost?

These questions have to be answered quickly. And they can have a serious emotional and financial impact. That's why buyer protection laws are in place to protect grieving family members and friends during this vulnerable time. And it's one more reason why pre-planning your own funeral is a good idea.

Here are some important things to think about:

Don't agree to funeral "packages" if you don't want all the features. Many funeral providers offer different "packages" of goods and services for funerals. When you arrange for a funeral, you have the right to buy goods and services separately. That means you don't have to agree to a package that includes items or features you don't want.

Shop in advance. It lets you compare prices without time constraints, creates a chance for family discussion and lifts some of the burden from your family. Compare prices from at least two funeral homes.

Be a smart buyer. There are ways to cut costs. For example, you don't have to buy the casket or urn from the funeral home. You can buy it from another company or even online. You can also cut costs by scheduling the viewing before the funeral service and by dressing your loved one in a favorite outfit instead of buying costly burial clothes.

- **Ask for a price list.** The law says funeral homes must give you written price lists for products and services. Resist pressure to buy goods and services you don't really want or need.
- **Avoid emotional overspending.** You don't have to buy the fanciest casket or the most elaborate funeral service to properly honor a loved one. Buy what you can afford.
- **Know your rights.** Laws about funerals and burials differ from state to state. Know which goods or services the laws in your state require you to buy and which are optional. Review the Federal Trade Commission's (FTC's) Funeral Rule so you know what's legal and what's not.*



The FTC Funeral Rule

This federal law lets you choose and pay for only those funeral goods and services you want, whether you're making arrangements before or after a death. It also:

- Requires funeral providers to list their services in the same way so you can easily compare costs.
- Gives you the right to get pricing information from funeral homes by phone and to ask for detailed, itemized price lists in writing.
- Lets you buy a casket or urn from another provider, and the funeral home must agree to use it with no extra fee.
- Lets you make funeral arrangements without embalming.



For more on the Funeral Rule, go to resourceadvisor.anthem.com.
Log on with program name ResourceAdvisor.

Breaking down funeral costs

When you plan your own funeral or make arrangements for a loved one, you'll want to know what you're paying for. Here's a breakdown of the costs and some things to think about that may help you make choices:

Funeral fees

- **Basic services fee.** This includes the services common to all funerals, no matter what the specific arrangements are: funeral planning; getting any needed permits and copies of death certificates; preparing funeral notices; sheltering the remains; and making arrangements with the cemetery, crematory or other businesses.
- **Charges for other goods and services.** This includes optional goods and services such as transporting the body; embalming and other preparation; use of the funeral home for the viewing, ceremony or memorial service; use of equipment and staff for a graveside service; use of a hearse or limousine; a casket, outer burial container or other container; and cremation or interment.
- **Cash advances.** These are fees the funeral home charges for goods and services it buys from outside companies for you, such as flowers, obituary notices and the services of pallbearers, clergy, organists and soloists. Some funeral providers only charge you their cost for the items they buy for you. Others add a service fee. The FTC Funeral Rule requires those that charge an extra fee to let you know that in writing, but it doesn't require them to let you know the amount of their markup. The rule also requires funeral providers to tell you if there are refunds, discounts or rebates from the supplier on any item that was paid for in advance.

Services and products

- **Embalming.** Embalming is required by many funeral homes if you're planning a viewing or visitation. But embalming is generally not necessary or legally required if the body is buried or cremated shortly after death. Cutting out this service can save you money.
- **Casket.** This is often the most costly item you'll buy if you choose a traditional full-service funeral. There are many styles of caskets and they come in metal, wood, fiberboard, fiberglass or plastic. While an average casket costs slightly more than \$2,000, some mahogany, bronze or copper caskets sell for as much as \$20,000. Under the FTC Funeral Rule, a funeral provider must show you a list of caskets they sell, with descriptions and prices, before they show you the caskets. Often, they won't display lower-priced models, so if you're interested in a lower-price model but don't see it, ask. Also, you don't have to buy the casket from the funeral provider. They must allow you to use a casket you bought online or from another company and can't charge you a fee for it.
- **Urns and other containers for cremated remains.** Many families that choose cremation rent a casket from the funeral home for the visitation and funeral, eliminating the cost of buying a casket. If you choose a visitation and cremation, ask about the rental option. For those who choose cremation without a viewing or other ceremony where the body is there, the funeral provider must offer a low-cost, unfinished wood box or another container made of a nonmetal material such as pressboard, cardboard or canvas, which is cremated with the body. No states require caskets for direct cremations.
- **Burial vaults or grave liners** (also known as burial containers). State laws don't require a vault or liner for burial, but many cemeteries require some kind of outer burial container to stop the grave from sinking as the casket decays over time. Grave liners are made of reinforced concrete that covers only the top and sides of the casket. They fill any cemetery requirement. Burial vaults are more substantial and costly. They surround the casket in concrete or other material and may be sold with a warranty of protective strength.

Should you prepay or not?

The answer is, it depends. Some people arrange their funerals and prepay some or all of the costs. Prepaying funeral expenses is governed by laws in each state, and some states have laws that protect consumers and make sure advance payments are available when they're needed. This often includes laws that require the funeral home or cemetery to place a percentage of the prepayment in a state-regulated trust or to buy a life insurance policy with the death benefits assigned to them. Other states have laws that offer little or no protection.

It's good to know your state's laws and to think about these questions before you put any money down:

- What exactly are you are paying for? Are you buying only goods, like a casket and vault, or are you also buying funeral services?
- What happens to the money you've prepaid? States have different rules for handling funds paid for prearranged funeral services.
- What happens to the interest income on money that's prepaid and put into a trust account?
- Are you protected if the company you choose goes out of business?
- Can you cancel the contract and get a full refund if you change your mind?
- What happens if you move to a different area or die while you're away from home? Some prepaid funeral plans can be transferred, but often at an extra cost.

Storing your papers

Be sure to tell your family about the plans you've made and where you're keeping those papers. After all, if they don't know you made plans, they won't know to honor your wishes and they may even end up paying for services you already paid for. You may want to talk to a lawyer about the best way to make sure your plans are followed.



It's really about life

Will, estate and funeral planning are often called “final expense” planning because they're all linked to a death. But they're also about life: celebrating your life and making your loved ones' lives easier.

Resource Advisor can help you with all of it. You'll find information, resources and tools to help you plan for these life events and give yourself and your loved ones peace of mind. For more information, call Resource Advisor at 1-888-209-7840 or go to resourceadvisor.anthem.com. Log on with program name ResourceAdvisor.

My funeral plan

This list was prepared by and for (your name) _____

Date _____

Burial/cremation

- ☐ I want my body to be buried.
- ☐ I want my body to be cremated.
- ☐ I want my body to be cremated and my ashes to be buried.

Body and organ donation

- ☐ I want my body to be donated to science and have made arrangements with _____
(name of organization) for this to happen.

Contact _____
(phone number and/or email address of primary contact at receiving organization)

- ☐ I want my organs to be donated and have made arrangements with _____
(name of organization) for this to happen.

Contact _____
(phone number and/or email address of primary contact)

Funeral service

- ☐ I want a traditional funeral service, followed by burial/cremation.
- ☐ I want a funeral service, followed by a graveside service/service at crematory.
- ☐ I want to *only* have a graveside service/service at crematory.
- ☐ I want a memorial service after the burial/cremation.
- ☐ I want a funeral service in my own home.
- ☐ I have already contracted with _____
(name of funeral provider) for all of my funeral arrangements.
- ☐ I have already prepaid for my funeral services.

Other events

- ☐ I want a viewing before my funeral.
- ☐ I want a wake before my funeral.
- ☐ I want a visitation before my funeral.
- ☐ I want a reception or gathering after my funeral or memorial service.
- ☐ Other event request: _____

Details

☐ I want my ashes to be scattered: _____

☐ I want the following people to be there to scatter my ashes: _____

☐ I want my funeral service or memorial service to be held at this location: _____

If this location is not available, my second choice is: _____

☐ The person I want to officiate at my funeral/memorial service is: _____

If this person isn't available, my second choice is: _____

I want the following people to be pallbearers:

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

I want the following people to deliver eulogies:

1. _____

2. _____

3. _____

I want the following people to deliver these prayers, poems or other readings:

1. _____

2. _____

3. _____

I want the following people to perform these songs, hymns or pieces of music:

1. _____

2. _____

3. _____

I want people to honor my memory by making a donation to this/these charities of my choice:

1. _____

2. _____

I want to be sure the following people (whom my family may not know) are notified about my death and invited to my funeral/memorial service:

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

10. _____

11. _____

12. _____

13. _____

14. _____

15. _____

**Want to know more about pre-planning
your funeral?**

Go to resourceadvisor.anthem.com or call
1-888-209-7840.