Funeral Arrangements
• You may name an agent for body disposition in your will if you want someone other than your next-of-kin to be in charge. Wills sometimes aren’t read until after the funeral, so make sure people are well informed of your wishes. At least one should have a copy, as well.
• Michigan is one of only eight states that require you to use a funeral director even for a home funeral.
• The funeral home must give prices over the telephone if you call. 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.
• The Funeral Consumers Information Society does a periodic price survey: www.funeralinformationsociety.org

Do not sign any contract for more than you can afford to pay. Indigent assistance from the Department of Human Services is limited and typically less than $600. There is no other organization that assists with costs.

Autopsy
• If the death was unexpected or the cause of death uncertain, the state 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.

Embalming and Other Requirements
• Administrative code requires embalming when death is due to certain infectious diseases, the worst possible time to embalm.
• Poorly worded statutes are often cited as requiring embalming after 48 hours. Refrigeration is not named as an alternative.
• 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.

Cremation
• 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
• Family graveyards under one acre outside city or village limits are permissible. Such land is exempt from taxation and must be surveyed and recorded with the county clerk. A private cemetery can also be recorded with the state Cemetery Commissioner’s office. A good practice is 150 feet from a water supply and 25 feet from a power line with two or three feet of earth on top.
• 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.
• A funeral director can obtain a disinterment permit from the local Health Department.

The Michigan Board of Mortuary Science has nine members. There are three consumer representatives. The director of the Department of Energy, Labor, and Economic Growth serves as the cemetery commissioner and regulates crematories, too.

Veterans and Their Dependents
• You will need a copy of the DD214 discharge papers for gaining benefits.
• The VA cemetery in Mackinac Island is closed to interments. The ones in Augusta and Holly have space for both casketed and cremated remains. Internment and marker are free of charge for the veteran, spouse, and certain dependents. There is a state-run cemetery at the veterans home in Grand Rapids. There may be a reduced charge for a non-vet spouse; no charge for a resident veteran.
• 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.

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.

Indigent assistance from the Department of Human Services is limited and typically less than $600. There is no other organization that assists with costs.

Autopsy
• If the death was unexpected or the cause of death uncertain, the state 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.

Embalming and Other Requirements
• Administrative code requires embalming when death is due to certain infectious diseases, the worst possible time to embalm.
• Poorly worded statutes are often cited as requiring embalming after 48 hours. Refrigeration is not named as an alternative.
• 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.

Cremation
• 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
• Family graveyards under one acre outside city or village limits are permissible. Such land is exempt from taxation and must be surveyed and recorded with the county clerk. A private cemetery can also be recorded with the state Cemetery Commissioner’s office. A good practice is 150 feet from a water supply and 25 feet from a power line with two or three feet of earth on top.
• 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.
• A funeral director can obtain a disinterment permit from the local Health Department.

The Michigan Board of Mortuary Science has nine members. There are three consumer representatives. The director of the Department of Energy, Labor, and Economic Growth serves as the cemetery commissioner and regulates crematories, too.

Veterans and Their Dependents
• You will need a copy of the DD214 discharge papers for gaining benefits.
• The VA cemetery in Mackinac Island is closed to interments. The ones in Augusta and Holly have space for both casketed and cremated remains. Internment and marker are free of charge for the veteran, spouse, and certain dependents. There is a state-run cemetery at the veterans home in Grand Rapids. There may be a reduced charge for a non-vet spouse; no charge for a resident veteran.
• 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.

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.

The Michigan Board of Mortuary Science has nine members. There are three consumer representatives. The director of the Department of Energy, Labor, and Economic Growth serves as the cemetery commissioner and regulates crematories, too.

Veterans and Their Dependents
• You will need a copy of the DD214 discharge papers for gaining benefits.
• The VA cemetery in Mackinac Island is closed to interments. The ones in Augusta and Holly have space for both casketed and cremated remains. Internment and marker are free of charge for the veteran, spouse, and certain dependents. There is a state-run cemetery at the veterans home in Grand Rapids. There may be a reduced charge for a non-vet spouse; no charge for a resident veteran.
• 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.
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 for third-party items such as the crematory fee or obituary cannot be guaranteed.
- Warehousing or installation can avoid any trust requirements for cemetery merchandise, making a refund impossible.
- Setting aside assets for Medicaid eligibility is the one time it makes sense to prepay for a funeral. There is a limit of $10,500 in an irrevocable preneed account, not counting casket, vault, and cemetery expenses. 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.

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.

Prepaying the Funeral Home

<table>
<thead>
<tr>
<th>Pay on Death Savings Account or Bank CD</th>
<th>Pros</th>
<th>Cons</th>
</tr>
</thead>
<tbody>
<tr>
<td>❖ You have total control of the funds.</td>
<td>❖ Asset for Medicaid purposes.</td>
<td></td>
</tr>
<tr>
<td>❖ Can easily change plans or use for emergencies.</td>
<td>❖ You must declare interest on tax return.</td>
<td></td>
</tr>
<tr>
<td>❖ Can make time payments easily.</td>
<td>❖ Penalty to cash CD prior to death.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Qualified Funeral Trust</th>
<th>Pros</th>
<th>Cons</th>
</tr>
</thead>
<tbody>
<tr>
<td>❖ If irrevocable, it won’t be an asset for Medicaid.</td>
<td>❖ The funeral home may keep 10% if you move or cancel.</td>
<td></td>
</tr>
<tr>
<td>❖ The trust pays taxes on the interest.</td>
<td>❖ There is no guarantee fund to protect against embezzlement.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Master or Simple Trust</th>
<th>Pros</th>
<th>Cons</th>
</tr>
</thead>
<tbody>
<tr>
<td>❖ If irrevocable, it won’t be an asset for Medicaid.</td>
<td>❖ The funeral home may keep 10% if you move or cancel.</td>
<td></td>
</tr>
<tr>
<td>❖ You are supposed to receive an annual report of the interest earned, which will serve as reassurance your funeral funds are safe.</td>
<td>❖ You will have to declare the interest on your tax return.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Funeral or Life Insurance</th>
<th>Pros</th>
<th>Cons</th>
</tr>
</thead>
<tbody>
<tr>
<td>❖ Easily portable.</td>
<td>❖ If you need to cancel, you may not get back more than half you paid.</td>
<td></td>
</tr>
<tr>
<td>❖ If the funeral home is the beneficiary, it won’t be considered an asset for Medicaid eligibility.</td>
<td>❖ If paying over time, you may pay twice the face value.</td>
<td></td>
</tr>
<tr>
<td>❖ The insurance company pays the taxes.</td>
<td>❖ There may be a 30-day delay in receiving funds for which the funeral home may charge an extra fee.</td>
<td></td>
</tr>
</tbody>
</table>

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 Energy, Labor, and Economic Growth: www.michigan.gov/cemetery
- The Board of Mortuary Science: www.michigan.gov/mortuaryscience

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

Funeral Ethics Organization
87 Upper Access Rd.
Hinesburg, VT 05461
http://www.funeralethics.org
2012