Funeral Arrangements
• You may name an agent for body disposition if you want someone other than your next-of-kin to be in charge. Or prearrange your own funeral as the wishes of the deceased are to prevail.
• It is legal for a family or designated agent to handle everything without a funeral director. Or look for a home funeral guide: http://homefuneralsemployer.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.
• Some of the Funeral Consumers Alliance groups have done price surveys: www.funerals.org
• Do not sign any contract for more than you can afford to pay. There may be municipal funds for indigent assistance, but services will be limited. There is no other organization that assists with funeral 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 may be extra charges to repair the body.

Organ, Body, and Tissue Donation
• If death occurs in a hospital, you likely will 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 about this.

Whole body donation to a medical school is one way to lower costs, but the family will usually have to pay for transportation. After medical study, the school will pay for cremation and can return the cremated remains to the family if requested. You should have back-up funeral plans if your body cannot be accepted for any reason.

Cremation
• There is a 24-hour wait prior to cremation which can be waived for an infectious death.
• A medical examiner’s permit is not required for a “natural death” such as under hospice.
• 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.

Cremated remains may be kept at home, scattered or buried on private land with the land-owner’s permission, interred in a cemetery or memorial garden, or placed in a non-metal container to pass through the scanner.

Burial
• There are no laws that permit or prohibit home burial, but check local zoning. A burial site must be 300 feet from a public water supply. Keep it away from a power line or boundary, too. It is a good practice to draw a map of the land showing where the family cemetery will be and have it recorded with the deed. There must be 18 inches of earth on top of the casket.
• If you purchase a lot in a commercial, town or religious cemetery, you will also have the opening and closing costs in addition to the cost of the plot.

Embalming and Other Requirements
• There are no embalming requirements in this state.
• Airline prefer to have a body embalmed, but a sealed container can usually make that optional.
• When death occurs from a contagious disease, the casket must be sealed. The body may not be embalmed if death is due to smallpox, plague, or acute respiratory disease.

Caskets, Liners, and Vaults
• Neither is required by state law for burial. A rigid combustible container is usually 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.

The crematory will remove any metal fragments and pulverize the cremated remains to small particles, similar to white or gray coarse sand, about 5-10 pounds.

The North Carolina Board of Funeral Service has nine members. Three are consumer representatives. This board also licenses body transporters. A Crematory Authority functions as a committee of the board with five members, two from the board and three elected by crematory operators. Crematories are regulated by the Cemetery Commission with nine members, two of whom are public members.

Embalming does not protect the public health. It merely delays decomposition.

Cremated remains may be scattered or buried on private land with the land-owner’s permission, interred in a cemetery or memorial garden, or placed in a non-metal container to pass through the scanner.

Benefits for Veterans and Their Dependents
• You will need a copy of the DD214 discharge papers for gaining benefits.
• The VA cemeteries in New Bern, Raleigh, and Wilmington are closed for new interments. The one in Salisbury has space for both casketed and cremated remains. There are three state-run veteran cemeteries: in Black Mountain, Jacksonville and Spring Lake. Interment and marker are free of charge for the veteran, spouse, and certain dependents in the VA cemeteries. There is a nominal charge for non-veteran spouse and dependents in the state-run cemeteries.
• 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.

• Neither is required by state law for burial.
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></td>
<td>❖ You have total control of the funds.</td>
<td>❖ Asset for Medicaid purposes.</td>
</tr>
<tr>
<td></td>
<td>❖ Can easily change plans or use for emergencies.</td>
<td>❖ You must declare interest on tax return.</td>
</tr>
<tr>
<td></td>
<td>❖ Can make time payments easily.</td>
<td>❖ Penalty to cash CD prior to death.</td>
</tr>
</tbody>
</table>

| Qualified Funeral Trust                | ❖ If irrevocable, it won’t be an asset for Medicaid.                 | ❖ The funeral home may keep 10% if you move or cancel.               |
|                                        | ❖ The trust pays taxes on the interest.                              | ❖ Taxes may be paid on interest that otherwise wouldn’t be taxed      |
|                                        | ❖ There is a guarantee fund to protect against embezzlement.         | ❖ if you are low-income.                                             |

| Master or Simple Trust                 | ❖ If irrevocable, it won’t be an asset for Medicaid.                 | ❖ The funeral home may keep 10% if you move or cancel.               |
|                                        | ❖ You are supposed to receive an annual report of the interest earned which will serve as reassurance your funeral funds are safe. | ❖ You will have to declare the interest on your tax return.            |
|                                        | ❖ There is a guarantee fund to protect against embezzlement.         | ❖ Can be converted to insurance without your permission. (See below.) |

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

Prepaying the Funeral Home

Pros
❖ You have total control of the funds.
❖ Can easily change plans or use for emergencies.
❖ Can make time payments easily.
❖ Setting aside assets for Medicaid eligibility is the one time it makes sense to prepay for a funeral. There is no limit on the amount you can set aside for a funeral under Medicaid guidelines.
❖ 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.

Cons
❖ Asset for Medicaid purposes.
❖ You must declare interest on tax return.
❖ Penalty to cash CD prior to death.
❖ The funeral home may keep 10% if you move or cancel.
❖ 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.