Funeral Arrangements
• You may name an agent for body disposition if you want someone other than your next-of-kin to be in charge.
• It is legal for a family or designated agent to handle everything without a funeral director. To find a home funeral guide, check: [http://homefuneraldirectory.com/](http://homefuneraldirectory.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.
• The Funeral Consumers Alliance of Nevada does a periodic price survey: [www.funerals.org](http://www.funerals.org)
• Do not sign any contract for more than you can afford to pay. Indigent assistance is by county, typically for cremation. 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.
• After-death donation of eyes, skin, and long bones may be considered. Ask the hospital social worker or the funeral director about this.

Cremation
• A pacemaker must be removed.
• One may authorize one’s own cremation prior to death.
• Some crematories will let the family witness the 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
• Home burial is permitted in Nevada. The local health division of Human Services must be contacted first. Draw a map of the land showing where the family cemetery will be and, once approved, pay to have it recorded with the deed. 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 disinterment permit must be obtained from the local health officer.

The Nevada Funeral Board has five members: one funeral director, one cemeterian, one crematory operator, and two consumer representatives. The Commissioner of Insurance is supposed to regulate preneed sales.

The cremation process takes about two-and-a-half hours for an average adult. The staff will remove any metal and pulverize the bone fragments to small particles, similar to white or gray coarse sand, about 5-10 pounds.

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 mausoleum niche. If scattering on public land or water, don’t ask, don’t tell. Park service people are concerned that some may want to create a little shrine at the site and would prefer not to know your plans. Be discreet. The Environmental Protection Agency (EPA) says they must be scattered three miles out to sea. That’s because the federal agency has no jurisdiction over the first three miles; the bordering state does. Most states (except for California and South Dakota) have no restrictions on the disposition of cremated remains, and there are no “cremains police” even in those two states. Do as you wish.

If flying with cremated remains, be sure they are in a non-metal container to pass through the scanner.

Cremated remains may be sent only by U.S. Postal Service. Use [www.finalrights.org](http://www.finalrights.org)

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

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Cremated remains may be sent only by U.S. Postal Service. Use Priority Mail Express with delivery confirmation. FedEx and UPS will not knowingly accept cremated remains.

All cremations must occur in a licensed crematory.

Veterans and Their Dependents
• You will need a copy of the DD214 discharge papers for gaining benefits.
• There are two state-run veterans cemeteries in Nevada: in Fernley and Boulder City. Interment and marker are free of charge for the veteran, spouse, and certain dependants.
• 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.
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></td>
<td>▶ Asset for Medicaid purposes.</td>
</tr>
<tr>
<td>▶ Can easily change plans or use for emergencies.</td>
<td></td>
<td>▶ You must declare interest on tax return.</td>
</tr>
<tr>
<td>▶ Can make time payments easily.</td>
<td></td>
<td>▶ Penalty to cash CD prior to death.</td>
</tr>
</tbody>
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<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></td>
<td>▶ The funeral home may keep 25% if you move or cancel.</td>
</tr>
<tr>
<td>▶ The trust pays taxes on the interest.</td>
<td></td>
<td>▶ There is no guarantee fund to protect against embezzlement.</td>
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<tr>
<th>Master or Simple Trust</th>
<th>Pros</th>
<th>Cons</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
<td>▶ The funeral home may keep 25% if you move or cancel.</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></td>
<td>▶ You will have to declare the interest on your tax return.</td>
</tr>
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<th>Funeral or Life Insurance</th>
<th>Pros</th>
<th>Cons</th>
</tr>
</thead>
<tbody>
<tr>
<td>▶ Easily portable.</td>
<td></td>
<td>▶ If you need to cancel, you may not get back more than half you paid.</td>
</tr>
<tr>
<td>▶ If the funeral home is the beneficiary, it won’t be considered an asset for Medicaid eligibility.</td>
<td></td>
<td>▶ If paying over time, you may pay twice the face value.</td>
</tr>
<tr>
<td>▶ The insurance company pays the taxes.</td>
<td></td>
<td>▶ There may be a 30-day delay in receiving funds for which the funeral home may charge an extra fee.</td>
</tr>
</tbody>
</table>

• A free flag can be ordered through the U.S. Postal Service.
• A comprehensive list of veterans benefits can be found here:
http://www.funerals.org/faq/60-veterans-funeral-and-burial-benefits

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 of third-party items such as the crematory fee or obituary cannot be guaranteed.

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.

Savings Account
• Can easily change plans or use for emergencies.
• You must declare interest on tax return.

Bank CD
• Can make time payments easily.
• Penalty to cash CD prior to death.

Qualified Funeral Trust
• If irrevocable, it won’t be an asset for Medicaid.
• The trust pays taxes on the interest.

Complaints
• Valid complaints include dishonesty, misrepresentation, unprofessional conduct, negligence, breach of contract, violation of state or federal laws. For how to file a complaint, see:
www.funerals.org/your-legal-rights/complaint
• The Funeral Board has a complaint form on its website:
http://funeral.state.nv.us/

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