

What to Expect When Funeral Shopping

The Federal Trade Commission, which oversees the funeral trade, requires that a general price list (GPL) be handed to anyone who inquires after services from their establishment.

A GPL must include the following information:

- a basic, non-declinable services fee
- other preparation of the body (OPB)
- embalming charge
- cost of picking up the body
- price for a viewing
- price of a funeral or memorial service
- costs of Immediate Burial and Direct Cremation
- cost of funeral vehicles — limo, hearse, vans
- other goods and services — caskets, forwarding & receiving, etc.
- “Consumers may select only the goods and services desired”
- “Embalming is not required by law except in certain special cases”
- “A ‘basic services fee’ will be added to any items purchased”
- “Alternative containers’ such as those made of cardboard, are available for direct cremation”
- “A Casket Price List is available” if not included
- “An Outer Burial Container (vault) Price List is available” if not included

Basic, non-declinable fees cover:

- filing death certificates; obtaining copies for the family
- obtaining transit and burial permits
- coordinating arrangements with the cemetery and crematory
- filing for Social Security, veterans, and insurance benefits
- overhead costs and charges for the arrangements conference
- preparing notices and obituaries

Buyer Beware

- Buying a "package deal" may offer savings over the price of each separate item, but it's a bargain only if you would have chosen all the items anyway.
- Direct Cremation and Immediate Burial include pickup of the body, the basic services fee, the filing of death certificates, and transportation to the crematory or cemetery only.
- Cremation prices are not necessarily included in the Direct Cremation price. Cost of actual interment for Immediate Burial (usually charged by the cemetery) and a graveside service are extra, as may be the casket.
- Charging a “casket handling fee” is prohibited by the FTC.
- “Disinfecting/basic care of unembalmed remains” is your choice, not the funeral director's.
- A charge for "sheltering of remains" should be optional for the first three days. (FTC opinion, not a rule)
- Funeral establishments may discount services, so ask. (FTC opinion)
- Bundling the cost of “supervising a funeral service” into the non-declinable basic services fee is not permitted.