



CREMATION
Answer Book



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Welcome to the Cremation Answer Book by Cremation Society of Pennsylvania.

The questions included here are ones asked most often by families considering cremation for their own arrangements or those of their loved ones. We've grouped them here by subject, so you can refer to any section quickly.



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CHAPTER ONE

Understanding CREMATION

Why do people choose cremation?

People choose cremation for a number of reasons, including:

Simplicity. Cremation is simple, yet very practical. It allows for flexibility in arranging gatherings to mourn or celebrate the lives of those who have passed away. It also allows each person to express his/her individuality by choosing memorialization, special ceremony or scattering of ashes in a cherished place.

Economics. Cremation is more affordable than a traditional burial.

Religious and ethnic customs. Many religious restrictions are being relaxed or eliminated entirely, thus allowing more people to choose cremation. For example, the formal ban on cremation by the Catholic Church was lifted in 1963.

Cremation is now a preferred choice for many...over 50% of the U.S. population now chooses cremation over traditional funerals.

Gentler on our environment. There are several ecological or “green” benefits of cremation itself. There are no chemicals used for embalming; nor the need for perpetual maintenance of the grounds at the cemetery.

For these reasons and others, cremation has actually *tripled* in the past three decades.

Are there rules regarding sales of cremation services?

Laws do vary from state to state; however, there are some consistent regulations concerning preparation, transportation, and disposition of remains. Service providers will assist the family in obtaining death certificates and any required permits for burial or cremation. That is why it is so important for families or trusted advisors to have immediate access to important paperwork such as military service records, Social Security number, and proof of entitlement to union benefits.

Since state regulations govern what is required, much of what you must typically purchase as part of cremation is not optional. This can cause confusion, as cremation companies may either sell their services à la carte or as a package. Often, a package price is less than the sum of the à la carte options. Be careful as you compare advertised prices. Often, the ad will only state the price for cremation itself. The total cost can grow significantly once the mandatory state requirements are added.

CHAPTER TWO

Preplanning SERVICES

Won't my will express my wishes?

In many instances, a will is not read until the deceased's final arrangements have taken place. Relying on a will to express your wishes regarding final arrangements is risky. Chances are, what is stated in your will and what actually happens may not be the same.

What is "advance planning"?

The process, also known as "prearrangement" or "pre-need", is straightforward. In essence, advance planning is choosing as well as purchasing final arrangements so that everything is in place before a death occurs.

**When you make decisions in advance,
you allow survivors to find needed
solace in the support of each other: to
grieve their loss; celebrate your life.**

Why think about final arrangement planning now?

There are significant financial, personal, and family advantages to making one's final arrangements in advance:

You protect your partner or loved ones from unnecessary stress and confusion. Deciding what you want now brings your loved ones peace of mind. You spare them from facing confusing choices and difficult decisions during a time of great personal loss.

You'll pay far less for the same plan. Like all goods and services, the cost of cremation increases regularly. By making your arrangements now, you pay today's lower rate for tomorrow's need.

You control what you want. Sadly, many deaths occur suddenly without any warning. Stroke, heart attack, traffic accident - these are just a few incidents that can instantly take an apparently healthy person of any age at any time. If you believe having a choice is important, now is the time to make those decisions - while you are able to do so.

In short, preplanning is less costly; ensures us a say in how we'd like to be remembered; and most importantly, doesn't leave the burden to our family and friends to make these difficult decisions during an emotionally painful time.

Can I count on government benefits?

Many people are surprised at how limited these benefits are. Social Security, for example, may award benefits to survivors of deceased workers who were covered and fit certain guidelines.

People who are on or expect to apply for Medicaid or Supplemental Security Income (SSI) may pre-finance a funeral without affecting their eligibility.

Military veterans' benefits may include flags, grave markers, military rites, and a plot in a national cemetery; but eligibility depends on length of active service and the type of separation or discharge.

Realize that Social Security and veterans' benefits are not automatically sent to you. Someone has to do the legwork of completing the forms and submitting them for benefits. Payment may not be received for months.

You can get details from experts in each of these agencies - Social Security Administration, State SSI/Medicaid Department, and the Department of Veterans Affairs.

Service providers are happy to provide direct contacts for those who need information as part of preplanning, and will make the necessary calls and help with documentation as part of their funeral services.

What else should I think about along with final arrangements?

Ideally, you will also have other important tools in place besides your final arrangements. These may include an *advance directive*, or "living will," to guide doctors, hospital staff and family in making medical decisions, should you become incapacitated.

If you haven't already done so, this part of preplanning is also a good time to consider *organ donation* and *estate planning*.

What details should I be thinking about for my service?

Where? Possibilities include a place of worship, restaurant, or family home. (Hosting a funeral at home was fairly common generations ago and is certainly not unheard of).

When? Unless a religious doctrine dictates the timing, considerations may include scheduling at the facility of your choice, with allowances made for travel time so loved ones who live far away can attend. For a visitation or wake, you may want to establish calling hours.

Who? Consider guests (including family, friends, business associates, and co-workers). Once the list is completed, considerations should be given to whether products or services need to be purchased or rented.

Format and personal touches? People are often surprised to learn that some religions have a prescribed format, while others are extremely flexible. For a non-religious service, you have many options. In virtually all cases, personalized touches will include favorite music and readings. Should one request the most elaborate, top-of-the-line merchandise? Or should austere simplicity be the guide? Most arrangements will fall somewhere in between.

Other items to consider include a register book, prayer cards, and thank-you notes for visitors and attendees of the service. All are available in a wide range of prices.

Obituary notices? Information for an obituary notice is best gathered in advance. In the emotional hours immediately after death, it is easy to overlook a vital detail or make a mistake on an important fact. Once the obituary is published, it's usually too late to fix the hurt or sadness that an unintentional error may cause.

Family and friends will also want to know whether flowers are appropriate or whether the deceased would have preferred memorial gifts to a favorite cause, organization, church, charity, or to a child's or grandchild's education fund.

Can I plan a farewell ceremony or memorial with cremation?

Because cremation has no geographical borders or boundaries, it allows an individual total flexibility to express his/her life in very personal ways and share with survivors what he/she cherished most. As cremation continues to soar in popularity, many people are finding many unique ways to do this.

If you would like to incorporate some type of farewell event that captures your unique spirit and the way you live and view life, there are many personalized memorialization choices. Loved ones can become a part of a beautiful living ocean reef. Cremated remains can stay with loved ones, made into a piece of jewelry or other emotional keepsake. Their remains can be sent to space in a rocket, incorporated by fireworks, become part of an oil painting, etc.

There really is no "standard" cremation service or format. The best advice? Allow your choices to reflect your unique spirit and to provide an emotionally satisfying and fitting farewell to those who will attend. This will provide special meaning that feels right to you and comforts your loved ones who are left behind.

Should I involve others in my planning?

Most definitely...since it will be the immediate next of kin who will be

responsible for carrying out the person's wishes, it's only logical to include them in this initial planning. In fact, many service providers strongly urge a person to bring his or her spouse, partner, children, siblings, or a trusted friend along to discuss prearrangement.

However, too many participants may lead to a time-consuming debate. The ideal is to bring one or two others to this conference who can ensure the finalized plan meets two important goals: (1) it is what the deceased person wanted; and (2) offers surviving friends and loved ones as much social and spiritual support and healing as possible.

What will my children think?

Whether you are planning for yourself or your parents, we understand that this can be a very real concern, especially when younger children overhear adult discussions and see final arrangement planning materials. They fear that a (grand)parent may be terminally ill or likely to die soon.

While each family situation is different, we suggest a calm, honest, and reassuring discussion in terms that the children can understand.

Teens and adult children are able to understand and appreciate your desire to give them peace of mind by helping to relieve future financial and emotional burdens. In all cases, prearranging can be a good opportunity to teach responsible planning for the future. You are demonstrating loving concern for the children's needs by putting a plan in place now that will ease their suffering during a stressful time that may be decades away.

CHAPTER THREE

Choosing Providers AND COSTS

How should I select a reputable service provider?

Selecting the right service provider is very important. You may know one who has served you or your family well in the past. If you do not have the previous personal experience or are new in a community, your most reliable method is to research the service provider's reputation. Ask a neighbor, coworker, or friend in the community for a reference. Ask about sensitivity to personal needs, attention to detail, and ability to provide the quality of services you expect.

Feel free to discuss costs and how they handle billing. All good service providers know how to focus on essentials that both comfort the living and honor the deceased.

While service providers can start the process on a moment's notice, they are better able to satisfy a family if there is advanced planning. It's so much harder on the family left behind if the process of making

Talking with a service provider will usually give you a good sense of whether the facility and staff are right for your family's needs, style, and values.

arrangements only begins after a nurse or doctor asks them, "Who do you want us to call?"

The family typically must spend the next several days frantically searching for a capable provider and choosing final arrangements - all at the same time that they are trying to cope with a huge loss. Advanced planning truly is a gift for family and loved ones during this painful time.

What should I know about prepayment?

When you arrange to prepay for your final arrangements, you ease the financial burden on your loved ones considerably. Few people are able to think calmly and rationally when experiencing high levels of stress, loss, and grief - one less difficult decision to make during this time is among the kindest gifts you can give them.

When considering prepayment it is wise to do two things:

Develop as clear a picture as possible of your financial situation now and over the next few years, so you know what plans and services you are comfortable choosing.

Decide whether you prefer to pay in full as one lump sum or in a series of smaller, more manageable payments. If circumstances allow it, paying in full will often cost you less than the convenience of paying over time. However, if you prefer or need an installment plan, ask your service provider about their policies.

Consider additional travel and relocation plan coverage if you plan to travel or move. These plans are usually nominally-priced and may save thousands of dollars later. They generally cover the cost of arrangements to transport the deceased from the place of death to a licensed holding

and/or cremation facility at no additional out of pocket expense. Check that the protection coverage you purchase includes worldwide travel or relocation anywhere within the contiguous U.S., if those geographical protections are important to you.

Many people assume that by simply saving or investing on their own, they can cover the costs when the time comes, but unfortunately, that doesn't always work out. Lengthy illnesses or nursing home expenses can wipe out savings they counted on. Also, such funds are often subject to taxes and early withdrawal penalties, and they may be tied up in probate.

In addition, realize that a prepaid plan may qualify as an exempt asset if you have to apply for public medical assistance.

How can I be sure those funds will be safe?

This is perhaps the most important question you should ask. Although laws vary from state to state, when you deal with a reputable, licensed professional service provider, you may be sure that whatever you've invested in will be there when it's needed.

What about costs?

As mentioned earlier, providers tend to offer both individual per-item or per-service pricing and package pricing. Your service provider will be happy to provide general price lists for all services and merchandise. Prices have increased substantially over the years and will most likely continue to do so. Putting your plan into place *and paying for it up front* will save you considerable money...you will not be impacted by future increases.

What if I move or change my mind?

Pose these questions to your potential service provider and be sure they answer them clearly for you. Ask:

“If I decide later to have another service provider carry out my plans, will I be entitled to a full refund?”

“Is there any place in the United States where my plans will not be fully honored?”

Years, even decades, may pass between prearrangement and the actual need for services, so we cannot always be sure of where we'll be living or who we'll want to deal with when the time comes. That's why we strongly advise people to select a prepaid plan that is “portable”...transferable to any agreeable service provider should you elect to change plans at a later date.

CHAPTER FOUR

Urgent At-Need SITUATIONS

What happens when a death occurs?

These steps may vary between states, but the basic process is the same.

If a plan has been prearranged, most likely the deceased will have a card in their wallet with the name and phone number of the cremation service provider. They also may have provided their closest family member or friends with this information. For example, each Neptune Society member received a Membership Card to ensure that his/her plan information and wishes will be clear at the time of need.

If there is no prearranged plan in place, you may want to obtain a referral to a reputable cremation provider from other family members, a doctor, a member of the clergy, or a lawyer. If not available, the phone book and internet are good sources of information, but please first review the Chapter 3 section in this guide, entitled “*Choosing Providers and Costs.*”

The process is always simplified for family members if advanced planning is done prior to the loved one's passing.

While each provider may have differences in their process, here is the basic process used by the Cremation Society of Pennsylvania to carry out your loved one's wishes:

- A call to the Cremation Society of Pennsylvania is all that is needed to start the complete process, from anywhere in the world.
- We dispatch professionally trained personnel to transport the deceased from the place of death to a licensed climate-controlled holding facility for care.
- Careful steps are taken to safeguard the privacy and dignity of the family.
- Families are contacted as quickly as possible after a death, and information is gathered to initiate and coordinate services.
- Forms, certificates, and authorizations must be completed according to applicable laws before a cremation can take place.
- Once the necessary authorizations and documents have been properly signed and have been filed with the local health department, the cremation usually takes place within 3 to 10 business days.
- In most cases, if a death has occurred without a plan in place, we can complete all necessary paperwork via phone and email.
- In certain circumstances, it may be necessary to meet with Cremation Society of Pennsylvania professionals at the local office or at your home, to complete arrangements and to obtain specific information about your wishes.

What documents and signatures are needed?

A death certificate is required by law, and is completed by Cremation Society of Pennsylvania with the necessary information provided by the family. Permits for cremation *cannot* be obtained until the medical authorities provide these signatures.

This certificate will be delivered to the physician and medical examiner for the listing of the official cause of death and the required legal signatures.

Realize that cremation service providers have no control over the length of time necessary for these signatures to be obtained. Autopsies and medical records may delay signatures by physicians and medical examiners.

Timing depends on whether or not the death certificate is coming from the doctor, the medical examiner, or the VA Hospital. In some states it may take longer than 10 days: it depends on how long doctors have to sign the death certificate and medical examiners to approve it.

Sometimes we encounter circumstances beyond our control. This happens when local, state, or federal agencies, police, county coroner, or medical examiners become involved and need to investigate the circumstances surrounding a death.

What are other details I should be thinking about?

When a death has taken place away from the home, cremation arrangements are much the same. It is important to know whether the deceased has travel protection as part of their plan, so the family doesn't spend additional money on something that is already covered.

What about memorialization?

Cremated remains can be scattered in the ocean, returned to the family, or delivered to a specific cemetery. There are a number of memorialization options available that you may consider when choosing cremation for final arrangements.

We hope this guide has answered your questions about cremation, preplanning, provider choices, and urgent at-need situations.

Our caring team stands ready to help you in any way that you need.



**Find the location nearest you:
PennsylvaniaCremations.com/locations**