

# Dignity<sup>®</sup>

MEMORIAL

## 1. What are the burial benefits that are provided by the VA for veterans?

- Burial in a national cemetery for veteran, spouse, and if needed, a dependent child.
- Memorialization in VA or private cemetery. (Some private cemeteries may restrict the use of VA memorial.)
- If applicable, there may be some financial burial benefits. The amount of award is designated by the VA. This amount can range from \$600 up to a maximum of \$2000.
- You may establish your eligibility for preneed burial in a national cemetery.

## 2. How much does the average funeral/cremation cost?

Funeral costs are determined by the services selected by the consumer. The average costs can range from \$3,700 to \$12,000. In order to find a more accurate cost, it is suggested that a consultation be made with your funeral home. Funeral homes are forbidden to charge a consultation fee.

## 3. What happens if I prefund my funeral arrangements and I decide to move?

NYS requires funeral prearrangement funds to be placed into a revocable trust account. The money belongs to the consumer. There are two choices the consumer has:

- 1) They can transfer their arrangements to a Dignity Memorial provider near their new residence.
- 2) They can receive a full refund including the interest that was accruing in the account.

## 4. What happens to the money I prepay to a funeral home?

All monies are deposited into Preplan. It is a trust that was established by the NYS Funeral Directors Association. The monies must be deposited into an interest bearing, revocable, FDIC bank account

## 5. Does my prearrangement have to be paid in full?

We offer convenient interest-free payment plans up to 5 years. The price guarantee starts from the first deposit. In the event a death occurs prior to full payment, the balance must be settled by the day of the funeral.

## 6. Can I assign my insurance for my funeral prearrangements?

NYS prohibits the assignment of insurance on funeral prearrangements.

## 7. Do I have to have embalming?

Embalming is not required by law.

## 8. What if the funeral home goes out of business?

If a funeral establishment is going out of business, the NYS Bureau of Funeral Directing requires that all consumers who have a funded prearrangement to be notified. The safeguard is that NYS requires the funds to be placed in a third party trust and not held in the funeral home account.

## 9. Do I have the flexibility to change my prearrangements?

Yes. You may change the nature of your prearrangements at any time.

## 10. What if I die out of state, but my prearrangements are in New York?

The beauty of having prearrangements with Dignity Memorial is the vast network of funeral locations we have in North America. A phone call should be made to the funeral home where your prearrangements are made and they will coordinate getting your remains back home.

## 11. How can we get a copy of the Personal Planning Guide?

There are two important guides (The Personal Planning Guide and the Veterans Planning Guide) and both can be viewed and

downloaded digitally. Both can help members through the planning process whether using Dignity Memorial or not. Both are flipbooks so once they load, run your cursor to the middle right of the book until you see the arrow that will turn the pages.

[www.dignityveteransguide.com](http://www.dignityveteransguide.com)

[online.flippingbook.com/view/940938](http://online.flippingbook.com/view/940938)

**12. What is the courtesy and program benefits for PEF members?**

The program benefit through PEF MBP offers members a 10% discount. More information can be found on [pefmbp.com](http://pefmbp.com).

**13. What if I want to donate my body to science?**

There are several links that can be found on a Google search, which will help provide you with that information.

**14. Where can I find a listing of the Dignity Memorial Funeral and Cemetery Providers?**

You can find a Dignity Memorial Funeral Provider at [www.dignitymemorial.com](http://www.dignitymemorial.com)

**15. Do funeral homes provide a safe environment for COVID-19 safety?**

All funeral home establishments MUST follow both federal, state, and local safety guidelines regarding COVID-19.

**16. I am interested in speaking with a funeral director from Naples, Florida, how do I do that?**

Contact a Dignity Memorial funeral home in Naples, Florida and schedule an appointment to meet with a funeral director to discuss and address any questions, concerns, pricing information, and services, under NO obligation.

**17. How do I get PRE- and POST- funeral/cremation information?**

You can obtain both pre- and post- funeral/cremation information through Dignity Memorial or an affiliated funeral home and schedule an appointment to meet with a funeral director under NO obligation.

**18. What should I do to inquire about overseas burials?**

Burial overseas is possible. Contact Dignity Memorial or an affiliated funeral home and schedule an appointment to meet with a funeral director to discuss the options, services and costs of an overseas burial, under NO obligation.

**19. What do I do if I need to transport my loved one to another state for burial?**

Burial in another state is possible. Contact Dignity Memorial or an affiliated funeral home and schedule an appointment to meet with a funeral director to discuss burial in another state, under NO obligation.

**20. What do I do after someone dies?**

If you're unclear about how to handle a death in the family, the list below details what you should do immediately and in the days and months following a death.

And remember, you probably don't have to do this alone. Friends and family will most likely want to help. Delegating responsibilities to family members and others you trust not only eases your burden but also allows them to show you how much they care about you—and it may even help them begin to heal their own feelings of loss as well. Consider printing and/or emailing this checklist to yourself and close relatives so that you will have easy access to it in the days and weeks to come.

- Notify the authorities that a death has occurred. If you're not in a hospital or with hospice care at the time of the death, call 911 immediately so that the death can be legally pronounced. If your loved one is in a hospital or under hospice care, this task generally falls to the medical caretakers.
- Arrange for transportation of your loved one by calling the Dignity Memorial provider nearest you. We will arrange transportation with no obligation to use our funeral services. Be aware of any arrangements that need to be made for autopsy or organ donation before a mortuary or crematorium takes your loved one into its care.
- Notify family and close friends of the death. You may wish to ask some of these people to inform others.
- Arrange for a caretaker for children, elderly parents, and pets. (This is a good task to delegate to someone you trust.)

- Notify your loved one's employer, if he or she was still working. Ask about remaining pay, life insurance, benefits, or any other work-related details you may need to know.
- Locate the will and any pre-planned funeral arrangements.
- Select a funeral home, mortuary or funeral director to begin the process of planning a funeral, memorial service, cremation, or celebration of life.

## 21. What are the advantages and benefits of prepaid burial plot?

There are several reasons to consider a prepaid burial plan. Among them:

- It makes a difficult time a little easier. Purchasing cemetery property in advance reduces the number of decisions your loved ones face while they are grieving. That reduces their stress and relieves them from the emotional burden of trying to get things right.
- It eases the financial burden on your loved ones. Burial costs can be a hardship for many families. With a prepaid plan, your family won't have to think about money for your cemetery property.
- You can plan to be surrounded by loved ones. By purchasing cemetery property now, you can ensure you stay together with your spouse in perpetuity. With family estates, you can set aside spaces for children and even their families for generations.
- You can secure the property you desire. In some ways, the purchase of interment rights in a cemetery is like any other real estate investment. In certain places, especially in cities and vacation destinations, space is limited and sells quickly. Like other real estate, space near the water, under a stately tree or with a good view can increase in price faster than surrounding properties.
- It protects against rising costs. Once you have secured your cemetery interment rights, they're yours forever. That means that today's costs are locked in and can never be impacted by inflation.
- It provides peace of mind. Planning ahead can provide comfort and security for both you and your family.

## 22. Do I have to purchase a casket for a cremation?

Though you don't need a casket for a cremation, most state laws require an "alternative container" for the cremation process. This is commonly a rigid cardboard or plywood/laminate container, and many families choose to honor their loved ones with a solid wood cremation casket. There are three types of containers that can be involved in a cremation. You can purchase any of them from a funeral home or other retailer.

- A casket for a viewing. If you choose to have a service before cremation, you can choose from a variety of caskets to rent or buy for this purpose.
- A container for cremation. This can be a simple cardboard box, though many families choose something nicer for their loved ones.
- A container for cremated remains. Your plans for your loved one's ashes dictate this choice. To give Grandmother a permanent resting place in a mausoleum niche, you may want to purchase a pretty urn. To host a scattering service for Dad at his favorite fishing hole, you may want to receive his ashes in a special scattering urn or a simple container. Urns and containers range from biodegradable urns to hand-carved wooden boxes to decorative ceramic, porcelain or metal urns.