Funeral Arrangements

While thinking about your funeral may be discomforting, planning for it in advance may prevent emotional stress and financial problems for your survivors. For these reasons, you may want to consider doing the following:

- Talking to your family about your funeral wishes;
- Making your own funeral arrangements prior to your death;
- Paying your funeral expenses, or allocating funds for that purpose;
- Giving directions for the use of your body or organs for medical research or donation.

When talking to your family or leaving instructions, think about issues such as burial versus cremation, where you wish to be buried or how your remains will be kept, and any details you want to include in your funeral ceremony.

Although discussing the cost of a funeral seems callous, it is an important consideration when you are pre-funeral planning. Many funeral providers offer various "packages" of commonly selected goods and services that make up a funeral. But when you arrange for a funeral, you have the right to buy individual goods and services, rejecting any items you do not want.

According to the Federal Trade Commission’s “Funeral Rule”:

- You have the right to choose the funeral goods and services you want (with some exceptions).
- If state or local law requires you to buy any particular item, the funeral provider must disclose it on the price list, with a reference to the specific law.
- Funeral providers offering cremations must make alternative containers available.

Additionally, you should be aware that pre-planning a funeral does not necessarily mean you must prepay for the funeral. You do not want to prepay for funeral ceremonies, which often cannot be refunded if you change your burial wishes. You should fully investigate the terms of any prepayment plan before purchasing one.

Military Funerals

If you have served in the military, you may be eligible for special funeral and burial benefits. Military funeral honors are available upon request to all veterans, including military retirees, other than those who have been dishonorably discharged. These honors, which are performed by at least two uniformed service members and (if available) a bugler, include the folding and presentation of an American flag and the playing of Taps. In addition, veterans are entitled to a government-furnished headstone or marker, as well as a Presidential Memorial Certificate. To arrange military honors, call 1-877-MIL-HONR (645-4667). Family members or funeral directors may also call to make arrangements. For more detailed information on the benefits available to service members, please visit the “burial benefits” section of the Department of Veterans Affairs’ website.
Q. How much does a Military Funeral Honors detail cost?
A. Military Funeral Honors are provided by the Department of Defense at no cost to the family.

Q. How much notice should be provided for the honors request?
A. The Services requests at least 48 hours in order to organize the funeral honors detail.

Q. Will the Military reimburse my family for the cost of burial expenses?
A. If your death is service-connected, the Department of Veterans Affairs will pay a burial allowance of up to $2,000 (covering costs of recovery, preparation, casketing, and transportation of the body). VA will also pay a $300 burial and funeral expense allowance for veterans who, at time of death, were entitled to receive pension or compensation.

Further, VA will pay a $300 plot allowance for veterans not buried in a U.S. government cemetery under the following circumstances: the veteran was discharged from active duty because of disability incurred or aggravated in the line of duty; the veteran was in receipt of compensation or pension or would have been except for receiving military retired pay; or the veteran died in a VA facility.

Q. Can I choose whether to be buried at a National cemetery?
A. Yes. VA maintains 119 national cemeteries in 39 States (and Puerto Rico), as well as 33 soldiers’ lots and monument sites. Interment of eligible service members and veterans is authorized in any national cemetery in which space is available.

Q. To whom can I write to express comments or concerns about the Military Funeral Honors program?
A. You or your family members may write to:
   Military Funeral Honors
   10100 Reunion Place, Suite 260
   San Antonio TX 78216-4138