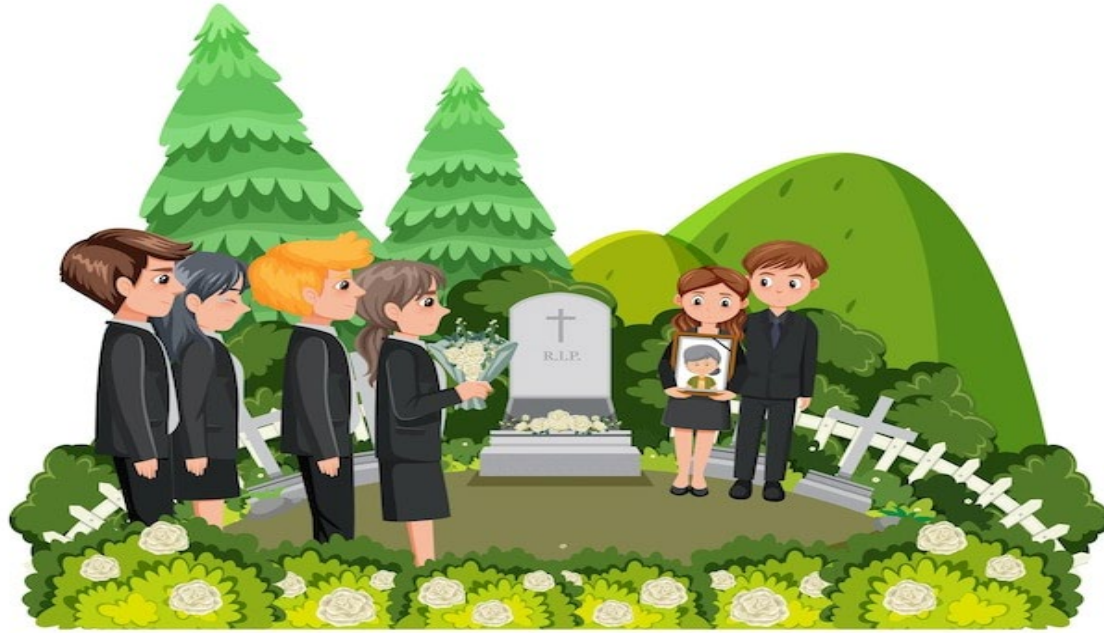




Funeral Consumers Alliance of Greater Rochester (FCAGR)

Mission: To protect a consumer's right to choose a meaningful, dignified, and affordable funeral.





What You
Should Know
Before
Visiting a
Funeral
Home

The Funeral Rule



- Falls under the Federal Trade Commission
- Must respond to all inquiries for the General Price List (GPL)
- Must provide an alternative price list for special groups: infants, disabled, religious groups
- Casket price list
- Outer container price list
- Statement of funeral goods and services
- Funeral Homes are not mandated to post their GPL on their web page



FCAGR surveys all funeral homes in Monroe County every year or their General Price List (GPL) and posts to their web page. This includes the costs for full funeral, direct burial, and direct cremation, plus other pertinent information, which provides a means to compare prices and fees.

In New York State a Funeral Director is Mandatory

- Transport the body from the place of death
- Filing of the death certificate
- Acquiring the permits
- Supervising of the final disposition of the body





- Birth and marriage certificates
- Military discharge papers
- Pertinent personal information
- Social Security number
- Funerary preferences/arrangements

No state law requires
embalming
except under
extraordinary
situations

BUT

It may be a funeral
home requirement.

Must obtain approval
to embalm





Caskets or Urns

- Does not have to be bought at a funeral home
- Can be found online or at local store
- Usually called an alternative container
- Can be an unfinished wooden box or made of cardboard, fiberboard, canvas, or any material
- BUT must meet the cemetery's requirements

Outer Burial Containers

- May be required by cemetery but not mandated by law
- Funeral Homes: sell vaults, casket liners—less costly



Cash Advanced Items

Usually purchased from a third-party vendor

- ❖ Death Certificates
- ❖ Obituary notices
- ❖ Use of another facility, such as a crematory
- ❖ Crematory fee for the actual cremation
- ❖ Pallbearers if using personnel from funeral home

REMEMBER: In NYS, even if none of these items are purchased, a funeral director is mandatory, so there will be a cost involved.



Other Options

- Direct burial
- Direct cremation
- Green burial
- Natural Organic Reduction or Terramation (although it is law n NYS, there are no facilities currently doing them)
- Alkaline Hydrolysis (not available in NYS)



Additional Questions

- Veterans benefits?
- Religious or cultural affiliations?
- LGBTQ
- Do you have a therapy dog?
- Bereavement support?
- Streaming capability for loved ones who cannot get here?



Itemized Statement

- Chosen purchases with accumulative amount owed
- Estimated cash advance fees
- Crematory fee
- Rental casket
- Refrigeration
- Does not include the cemetery plot, mausoleum or fees involved

The itemized statement serves as a contract.



Costs Beyond the Funeral Home

- Crematory fees
- Cemetery plot
 - ❖ Opening and closing the grave
 - ❖ Perpetual care
 - ❖ Headstone or marker
- Mausoleum, crypt
 - ❖ Entombment fee for opening and closing the crypt
 - ❖ Engraving



Resources

- Funeral Consumers Alliance of Greater Rochester: FCAGR.com
- National Funeral Consumers Alliance: funerals.org
- Five Wishes: fivewishes.org
- The Conversation Project: theconversationproject.org
- Compassion and Choices: compassionandchoices.org
- Death Café: deathcafe.com
- Death Over Dinner: deathoverdinner.org
- Home Funeral Alliance: homefuneralalliance.org
- Final Exit Network: finalexitnetwork.org
- Order of the Good Death: orderofthegooddeath.com
- Monroe County Funeral Assistance Program for indigent burials

FCAGR Contact

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