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Making Funeral Plans

After a home and a car, a funeral may be your most expensive purchase. Funeral plans are often made when people are grieving and under time constraints. Thinking ahead may help your loved ones as you choose the items you want and need. Planning your funeral also allows you to compare prices.

What are some of my choices for funeral plans?

Making plans in advance lets you choose among several types of ceremonies and dispositions, although your choice affects the cost.

- You can have a ceremony with or without the body present,
- a burial,
- a cremation, or
- you can donate your body to a medical institution.

Any of the above choices can be done before or after a ceremony.

Where can I donate my body?

You can donate your body to many places. In Utah, you can donate it to the medical school of the University of Utah. For information on donating your body to the University of Utah, see http://www.neuro.utah.edu/related_links/bodydonor/faq.html or call (801) 581-6728.

What are the costs?

You can find out the cost of funeral plans over the phone. If you go in person, ask for a written price list of the goods and services available. The price list tells you your rights, gives information on embalming, cash in advance items, and any purchases required by law. State law does require some things to be done in the disposition of a body. Except for what the law requires, you do not have to purchase anything you do not want.

Do I have to be embalmed?

Embalming is not required if a body is kept refrigerated until burial, or is buried, cremated, or donated for medical research within 24 hours of death. Embalming is required if you want a viewing. You can choose direct cremation or immediate burial if you do not want embalming. "Direct" means without viewing or ceremony.

Can I be cremated?

Cremation is lawful in Utah. A container for the body is required, but it can be any combustible material (it does not have to be wood). You can choose direct cremation or immediate burial if you do not want embalming. "Direct" means without viewing or ceremony.

What is a burial vault?

A burial vault is a box that encases the entire casket. It generally comes with a warranty. It protects the casket and keeps the ground around it solid. It prevents the ground from caving in once it has settled. It will not prevent the decay of your remains, however. Vaults are not required by law, but many cemeteries require them in addition to a casket.

What is a purchased funeral plan?

Money can be set aside for funeral expenses or invested in a funeral plan. An overall advantage in having a plan is that the cost of burial can be "locked in" at a specified price, even if the future cost increases.

As an alternative to purchasing a funeral plan, a deposit to a bank or credit union or other financial institution can be made payable to any funeral home by depositing

the money into an interest-bearing account with a written declaration that the account is for your funeral, or P.O.D. (Payable on Death) to the funeral home. This won't lock in any prices at the funeral home, but does give you more control of the funds you set aside.

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