

Resources for Final Arrangements A Guide for Loved Ones

We are sorry for your loss. We hope this guide will be helpful at this particularly difficult time.

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Controlling Costs

Burials

Financial concerns add to the already stressful process of making final arrangements. It may help to ask a family member, friend or clergy person to accompany you to meet the funeral director to help you make decisions and stay within your budget.

Burial costs depend on the cost of the casket, the mortician's services and the cemetery charges. Always ask in advance for a written cost estimate from the funeral home and ask that it include all charges.

- The Casket- It is illegal for a mortuary to charge a "handling fee" if you use a casket you make or ٠ obtain on your own. Discount caskets are available online from Walmart, Costco, and Overstock.com among other online vendors. One option is to purchase a simple, unadorned casket from the funeral home and drape it with an attractive material of your own taste.
- Grave Liners and Coffin Vaults Most, but not all, cemeteries mandate the use of grave liners (cement slabs) to keep the ground from settling. Ask if this is required. If required, a grave liner is usually more affordable than a coffin vault.
- Embalming If the deceased is to be cremated or buried without a public viewing, the body does ٠ not need to be embalmed.
- Funeral or Memorial Service? A memorial service is held without the body, making it less expensive than a funeral service where the body is present. A memorial service may be scheduled several days or weeks after the death, allowing far-away family and friends to gather.
- For more information about your legal rights, see The Federal Trade Commission's Website: • http://www.consumer.ftc.gov/articles/0300-ftc-funeral-rule

Cremation

Cremation is an economical alternative that is becoming increasingly popular. Families may remove the body themselves without working with a funeral home or cremation service, but consider if you have access to a vehicle that will accommodate the casket to ensure the dignity of the body.

- Options for the Cremated Remains Ashes may be scattered or placed in an urn. Cemeteries offer various options for cremated remains such as displaying in a niche, mausoleum or using a scattering garden. Family members may scatter ashes in another place of their choosing.
- Traveling with cremated remains See page 3. •

The Funeral Consumers Alliance

The Funeral Consumers Alliance (FCA) monitors the funeral industry and provides educational materials on funeral choices. Active groups have surveyed local funeral prices and may have negotiated discounts for members. See www.funerals.org or call 1-800-765-0107 for more information.

- Funeral Consumer Alliance of Eastern Massachusetts 66 Marlborough Street, Boston, MA 02116 | 617-859-7990 | http://fcaemass.org/
- Funeral Consumer Alliance of Western Massachusetts P.O. Box 994, Greenfield, MA 01302-0994 | 413-376-4747 | http://www.funeralconsumerswmass.org/
- Funeral Consumers Alliance of Rhode Island 119 Kenyon Ave, East Greenwich, RI 02818 | 401-884-1131 | http://www.funerals-ri.org/
- There is no Funeral Consumer Alliance In New Hampshire. New Hampshire Resources, Education and Advocacy offers similar information.

P.O. Box 456, Holderness, NH 03245 | 603-236-9495 | http://www.nhfuneral.org/

Other Types of Arrangements

Transporting a Body (Out of State or Internationally)

Transporting a body, especially out of the country, is quite costly. **Unfortunately it is difficult to find assistance with these cost. One program that may help those traveling or living abroad is teamaid.org.** We also suggest you call funeral homes and compare prices, as they may vary by thousands of dollars. Then consider soliciting donations from clergy, family, friends, the deceased's employer and/or personal fundraising websites. This process may take some time; we encourage you to begin as soon as you are able. Keep in mind that arrangements must be made between two funeral homes – one here and one where the deceased will be buried.

Traveling with Cremated Remains- For international travel, contact the country's embassy well in advance to ask if there are special procedures or paperwork. For air travel see the Transportation Security Administration (TSA) website for guidance on acceptable containers. Also search your airline's website for "cremated remains" as their policies vary. Some airlines require notice well in advance. Ensure that you travel with related paperwork and attach a copy to the remains.

Donating a Body or Skeletal Remains to Medical Science

Whole Body Anatomical Gifts Programs

- Any adult (18 or over) who has not been declared incompetent may bequeath their body to a medical school.
- Registering as an organ donor through your driver's license does **not** give permission to donate your body. Arrange to donate your body using the "Instrument of Anatomical Gift" form available from one of the following institutions. Families/next of kin **cannot** donate a body after death (but they may be able to donate skeletal remains- see next program below).
- There are some circumstances that may render the body inappropriate for teaching purposes, including communicable diseases or if the body was badly disfigured, if an autopsy has been performed, or if organs (other than corneas) have been donated. There are also other situations in which the school may not be able to use a body, so it is wise to have a back-up plan.
- The medical school must be informed within 24 hours of the death as the body must be quickly transported and refrigerated. This tight time-line means that families are rarely able to have a funeral service with the body present.
- It may take 1 to 2 years for the medical school to use the body for teaching purposes.
- In Massachusetts, unless the family requests the remains, after the body has fulfilled its educational purposes, the medical schools transport cremated remains to a vault in Pine Hill Cemetery in Tewksbury.

Boston University	Tufts University
(617) 638-4245	(617) 636-0837
(617) 638-4144*	(617) 636-6610*
Harvard University	UMass Medical School
(617) 432-1735	(508) 856-2460
(617) 432-1379*	(508) 856-2460*

For information and resources about a former **Harvard Medical School employee's unlawful interstate transport of stolen human remains prior to August 2022 please see <u>hms.harvard.edu/news-events/anatomical-gift-program-</u> resources

*Nights, weekends, and holidays.

Boston University Donated Osteological Collection (Skeletal Remains)

Boston University Medical school is creating a collection of skeletons for use in the Forensic Anthropology Master's Degree program as well as by medical/dental classes and by the State Police. The program can accept an after-death donation made by the deceased's legal next of kin. Unlike whole b o d y donation programs, this program can also accept donations that have been autopsied, have had extensive surgery or have donated organs for transplant. For more information or to donate, please contact:

Lee A. Faris, Forensic Anthropology Gift Administrator leeanne@bu.edu 617-638-4260

Burial and Funeral Funds

Special COVID Burial Fund Reimbursement Program

Benefits- As of **April 12, 2021**, FEMA will provide financial assistance for COVID-19-related funeral expenses up to \$9,000 per funeral. FEMA will continue to provide funeral assistance until Sept. 30, 2025.

Eligibility- The death must have occurred in the United States, including the U.S. territories, and the District of Columbia. The death certificate must indicate the death was attributed to COVID-19. **There are no income limits,** and life insurance does not preclude participation. The **applicant** must be a U.S. citizen, non-citizen national, or qualified alien who incurred funeral expenses after January 20, 2020. There is **no** requirement that the **deceased** person had legal immigration status.

You will need to show the official death certificate that lists COVID-19 as the cause of death (directly or indirectly) and shows that it occurred in the US, including the US territories. You will also need to share funeral expense documents and proof of any funds received from other sources.

How to Access- You may apply by calling the COVID-19 Funeral Assistance Line 844-684-6333 (TTY: 800-462-7585), Monday – Friday 8 a.m. to 8 p.m. **Central** Time.

For more information- <u>fema.gov/disasters/coronavirus/economic/funeral-assistance</u> (available in multiple languages)

Social Security Death Payment

Benefits - \$255 one-time death payment and possibly ongoing survivor benefits

Eligibility- A surviving spouse who was living in the same household with the worker at the time of death may receive a special lump-sum death payment of \$255. In certain circumstances other family members may be eligible.

Survivors may also be eligible for ongoing survivor benefits.

How to Access- call Social Security at 800-772-1213 and inform them of the recipient's death. Social Security will determine if the family is eligible for the death benefit as well as arrange for any ongoing survivor benefits. Survivors must apply for the death payment within two years of the date of death.

For more information- <u>www.ssa.gov</u> <u>https://www.ssa.gov/planners/survivors/ifyou.html</u>

Veterans, Their Spouses, and Their Minor or Disabled Children

Burial in Private Cemeteries: Some veterans may be eligible for a small allowance for cremation and other funeral expenses in a private cemetery including a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate. Some Veterans may also be eligible for Burial Allowances.

Please contact a benefits counselor at the nearest VA regional office for assistance: 800-827-1000 or see: <u>http://www.benefits.va.gov/compensation/claims-special-burial.asp</u>

Burial in Veteran's Cemeteries

Benefits- Burial in a Veteran's Administration (VA) national cemetery which includes a gravesite in any of the 131 national cemeteries **with available space**, opening and closing of the grave, perpetual care, a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate at no cost to the family. Cremated remains are buried or inurned in national cemeteries in the same manner and honors as casketed remains.

Eligibility- An eligible veteran must have been discharged or separated from active duty under conditions other than dishonorable and must have completed the enlisted period of service. Spouses and unmarried children under age 18 are eligible as well as any disabled adult child.

How to Access- call a Veteran's Benefits Counselor (U.S. Dept of Veteran's Affairs) at 800-827-1000 or the Boston Veterans' Services Department at 617-727-3578. Once eligibility is confirmed, you may contact your local funeral home to make arrangements.

For more information - <u>www.cem.va.gov/cem/</u>

National VA Cemetery

 Bourne National Veterans' Cemetery Connery Ave., Bourne, MA 02532 | 508-563-7113

Massachusetts State Veterans' Cemeteries

- Massachusetts State Veterans' Cemetery Agawam 1390 Main Street, Agawam, MA 01001 | 413-821-9500
- Winchendon Veteran Cemetery 111 Glenallen Street, Winchendon, MA 01475 | 978-297-9501

Victims of Violent Crimes

Benefit- Funeral and burial costs up to \$6,500 for crime victims. May also cover counseling for a victim's family members and for children who witness violence against a family member.

Eligibility- The crime must be reported to the police within five days, unless there is good cause for delay. Applications accepted within three years of the crime. The family must cooperate with the law enforcement in the investigation and prosecution of the crime.

How to Access- Contact: Victim Compensation Division, Attorney General's Office, One Ashburton Place, 19th Floor, Boston, MA 02108, 617-727-2200 ext 2160 or see <u>http://www.mass.gov/ago/public-safety/resources-for-victims/victims-of-violent-crime/</u>. The application process may take 4-6 months.

Children Involved with the Department of Children and Families (DCF)

Benefit- The DCF worker generally will work closely with the family to make the funeral arrangements and DCF may assist financially. DCF has contracts with funeral homes that are sensitive to families who have lost a child and may make extra efforts to provide a dignified burial at a reduced cost to the family.

Eligibility- The child must have an active DCF case or a case that was closed within 6 months.

How to Access- Contact the child's DCF worker.

Catastrophic Illness in Children Relief Fund (CICRF)

Benefit- Maximum of \$6,500 for funeral and burial expenses. CICRF is a reimbursement fund, meaning the expense must have already been incurred. Unfortunately, due to variable funding, they cannot guarantee in advance if they will cover an expense or the amount they will cover.

Eligibility- Massachusetts families of children who had special healthcare needs or disabilities, whose income is 300% or less of the Federal Poverty Guidelines (see: <u>masslegalservices.org/content/federal-poverty-guidelines-2021</u>), and who have no other source of funding.

How to Access- Application and more information at <u>www.mass.gov/cicrf</u> or call 1-800-882-1435 (within Massachusetts), 617-624-6060, or TTY 617-624-5992.

Child Loss - Private Charities

There are a number of charities that offer financial assistance for a child's funeral and burial expenses to needy families. Search the internet for specific programs.

Department of Transitional Assistance (DTA) Funds

Eligibility- One does NOT need to have been receiving benefits from DTA to qualify. There are no immigration status requirements. The assets of both the deceased and any legally responsible next of kin (spouse, parent of a minor child) will be considered. The request must be made within six months of the date of death. Someone found dead whose identity is unknown may qualify.

Benefit- DTA will pay a **maximum** of \$1,100 for the funeral and final disposition. The **total** expense must not exceed \$3,500. All assets of the deceased and legally responsible next of kin (spouse or parent of a

minor child) will be taken into consideration and subtracted from the full amount of the bill (not to exceed \$3,500). DTA will pay the difference or \$1,100, whichever is less, to the funeral director.

This is a fund of last resort; DTA will investigate available assets and other payment sources. If payment is made, DTA has preferred claims for reimbursement against the estate and resources, if any.

What does the Funeral Benefit Cover?

Since the total expenses cannot exceed \$3,500, typically these funds are used towards cremation. Participating funeral homes may work with families to provide a dignified and meaningful experience within the program's limits. (Also see The Lazarus Ministry – below.)

How to Access - contact a funeral home. Please note that many funeral homes do not participate with this program. We encourage you to ask before deciding to use a particular home. A participating funeral home can help you create a plan for final disposition that does not exceed the \$3,500 limit. When you apply for this payment assistance, you must owe an outstanding balance.

Application- If the deceased was receiving TAFDC or EAEDC benefits or had a TAFDC or EAEDC application pending, no additional application is needed, just notify the DTA case manager.

Otherwise, you or a medical examiner should complete the application: https://www.mass.gov/files/documents/2019/07/01/Funeral-Final-Disposition-Benefit-Application-Fillable.pdf A funeral director may complete the application only if no relative, friend or medical examiner is able to do so.

For More Information- https://www.mass.gov/funeral-and-burial-payment-assistance

The Lazarus Ministry (Greater Boston)

The Lazarus Ministry at St. Anthony Shrine

St. Anthony Shrine, 100 Arch Street, Boston MA 02110, provides funeral services and burials for the homeless, the poor, and those who die alone and abandoned in Greater Boston. Open to ALL who are truly in need, no matter their faith or standing in life.

St. Anthony Shrine offers its services free of charge, including its facilities, Mass of Christian Burial and meeting room space for funeral luncheons. In addition, the Shrine provides graves for those who would otherwise be buried in a pauper's grave and pays for the cost of opening and closing the grave before and after burial. Other services may include clothing for the deceased and families, flowers and continued support for family and friends. **Social work referral required.**

More Information

https://stanthonyshrine.org/ministries/lazarus-ministry/ or contact Mary Ann Ponti at 617-542-6440 Ext. 258 to request a Lazarus Ministry brochure.

Jewish Cemetery Association of Massachusetts (JCAM)

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JCAM administers an indigent burial fund through the generosity of an anonymous donor to provide funeral/burial support for Jewish families in need. The fund is limited and only available for JCAM cemeteries.

Eligibility

The deceased must have no family, no funds, be destitute, and Jewish.

What does the Funeral Benefit Cover?

JCAM will provide the burial ground, opening and closing of the grave, loaming and reseeding of the

gravesite, perpetual care of the cemetery, and a granite marker with the deceased's name and date deceased. A JCAM representative will be present at the burial and offer the appropriate prayers for a dignified Jewish burial. The casket is not provided. Most Jewish funeral homes will have funds to offer a casket. JCAM asks if that you work with a non-Jewish funeral home, that the deceased is not embalmed. **How to Access** – Please contact Stan Kaplan, JCAM Executive Director at 617-244-6509 | https://www.jcam.org/

Funeral Homes (Boston Area)

These listings are provided as a convenience; the list does not include all area funeral homes. Mass General Hospital does not endorse any non-Mass General affiliated facilities.

AJ Spears Funeral Home 124 Western Ave, Cambridge 617-876-4047 Speaks English & Spanish. A Spanish speaking staff member is available after 5 p.m.	Anderson-Bryant 4 Common St, Stoneham 781-438-0135 Speaks English.
Brady & Fallon Funeral Home 10 Tower St, Boston 617-524-0861 Speaks English, Cantonese, & Spanish. A Spanish speaking staff member is available full time. Willing to assist in cases of financial need.	Brasco & Son Memorial Funeral Home 773 Moody St, Waltham 781- 893-6260 Speaks English.
Brown and Hickey Funeral Home 36 Trapelo Rd, Belmont 617-484-2534 Speaks English.	Casper Funeral Services 187 Dorchester St, Boston 617-269-1930 A Spanish and a Portuguese speaking staff member is available full-time. Experienced with out-of-state and international body shipping.
Dolan Funeral Home Main office: 1140 Washington St, Dorchester Additional offices: 460 Granite Ave, Milton; 5 Canton Ave, Milton 617-298-8011 Speaks English & Spanish. A Spanish and Creole speaking staff member is available part time. Experience with working with many cultures including Haitian, Asian, and Hispanic, Cape Verdean, Caribbean islands.	Faggas Funeral Home 551 Mount Auburn St, Watertown 617-926-2163 Speaks English and Greek. Experienced with Muslim and Hindu rites. Can assist with International Repatriation.

Frederick Cafasso & Sons, Inc. Funeral Home 65 Clark St, Everett 617-387-3120 Speaks English, Portuguese, & Italian. An Italian speaking staff member is available part time.	Goodrich Funeral Home 128 Washington St, Lynn 781-592-2680 Speaks English.
Hamel-Lydon Chapel and Cremation Service of Massachusetts 650 Hancock St, Quincy 617-472-5888 A Chinese speaking staff member is available full-time. Speaks Spanish, Mandarin, Cantonese, Fujianese, Vietnamese, and Albanian. Offer traditional Asian funeral services. Telephone interpreter services available using Language Line Solutions for other languages.	JS Waterman Langone Chapel (Formerly Boston Harborside Home of JS Waterman) 580 Commercial St, Boston 617-536-4110 Speaks English, Cambodian, Mandarin, Cantonese, Vietnamese, Haitian Creole.
Lawler Funeral Home (Formerly Lawler & Crosby Funeral Home) 1803 Centre St, West Roxbury 617-323-5600 Speaks English and Spanish. Can get an interpreter as needed. A Spanish speaking staff member are available part time.	Levine Chapels 470 Harvard St, Brookline 617-277-8300 Jewish funeral home. Speaks Hebrew.
Lynch-Cantillon Funeral Home 263 Main St, Woburn 781-933-0400 Speaks English & Spanish. A Spanish speaking staff member is available full time.	Magrath Funeral Home 336 Chelsea St, East Boston 617-567-0910 Speaks English.
Pushard Family Funeral Home (Formerly Laughlin, Nichols, & Pennacchio Funeral Home) 210 Sherman St, Canton 617-361-2410 Speaks English.	Rocco- Carr- Henderson Funeral Homes (Formerly Rocco & Sons) 331 Main St, Everett 617-387-4180 Speaks English.
Rogers Funeral Home 380 Cambridge St, Cambridge 617-876-8964 Speaks English & Portuguese. A Portuguese (Brazilian dialect) speaking staff member is available full time.	Smith Funeral Home (Formerly Smith-Walata Funeral Home) 125 Washington Ave, Chelsea 617-889-1177 Speaks English.

Stanetsky Memorial Chapel 1668 Beacon St, Brookline 617-232-9300 Jewish funeral home. Has a Spanish speaking staff member and works with Russian translators.	Solomine Funeral Home Main office: 426 Broadway (Rt. 129), Lynn Additional office: 67 Ocean St (Rt. 1A), Lynn 781-595-1492 Speaks English. Will provide free services for local families (Lynn residents) of a deceased child. In rare, extenuating circumstances may extend to residents of other North Shore communities. Contact them for more information.
Wing Fook Funeral Home 13 Gerard St, Boston 617-989-8833 Speaks English, Chinese (Mandarin & Cantonese), Vietnamese. A Chinese and Vietnamese speaking staff member is available full time.	Welsh Funeral Home 718 Broadway, Chelsea 617-889-2723 Speaks English.

Bereavement Support

Association for Death Education & Counseling

Online resources for coping with loss or call for referrals to support groups throughout the United States. 612-337-1808

www.adec.org

Hospice Foundation of America

Offers support and education about death, illness, and bereavement. They offer referrals to grief support groups throughout the United States and sponsor an annual 'Living with Grief' teleconference series, a monthly bereavement newsletter, as well as other publications.

800-854-3402

www.hospicefoundation.org

LGBT Bereavement Groups

The Fenway Institute's LGBT Aging Project sponsors bereavement groups for LGBT adults of any age who have experienced the loss of a loved one (family member, friend, partner/spouse). Offered in six locations across the state including Boston, MetroWest and Cape Cod. Groups are all free. 857-313-6578

https://fenwayhealth.org/the-fenway-institute/lgbt-aging-project/programs-support-groups/

Tragedy Assistance Program for Survivors (for military families)

Offers a 24/7 hotline for family and friends who have lost a loved one in the line of military duty. They offer peer support, crisis intervention, case work assistance, and grief counseling referrals. 800-959-TAPS (8277) www.taps.org

For Bereaved Young Adults

Actively Moving Forward

Campus chapters are student-led, faculty/staff-advised, and university-recognized student organizations that offer a peer-led grief support group for college students coping with the illness or death of a loved one. They also support non-collegiate young adults online. https://healgrief.org/actively-moving-forward/

The Dinner Party

Program for people in their 20s and 30s who have experienced a significant loss. Through unstructured dinner parties hosted by friends for friends, they invite those who've experienced significant loss to use their shared experience as a springboard toward living better, bolder, and more connected lives.

Error! Hyperlink reference not valid.or start a local table: www.thedinnerparty.org/virtualhosting.

For Bereaved Children

Club STAR: Sharing Together and Remembering

A group for ages 5-18 (and their parents) grieving the death of a parent or sibling. Meets from 5:30 – 7:30pm on the first Wednesday of the months of October to June at Mass General. Sponsored by the Massachusetts General Hospital *for* Children, Child Life, and the Social Service Department.

To register, please contact Hillary D'Amato, CCLS at 617-643-9276 or mghclubstar@partners.org.

The Children's Room

A resource and support center located in Arlington, MA that offers caring support to grieving children, teens, and families. Free age-specific support groups and play groups as well as information and support for parents and caregivers.

781-641-4741

http://childrensroom.org

Jeff's Place

Offers free bimonthly open-ended peer support groups for children ages 3-19 and their caregivers who are coping with the death of a loved one. All groups are facilitated by professionally trained volunteers supervised by a master's prepared clinician. Individual and small groups are held in Framingham, MA. Large groups are held in Wayland, MA. 508-879-2800

www.jeffsplacemetrowest.org/the-program

Comfort Zone Camps

Camps are offered free of charge to children ages 7-17 who have experienced the death of a parent, sibling or primary caregiver. Camps create a space where grieving children can have fun and break the isolation death often brings, while learning valuable coping skills for their daily lives. Typically, campers attend at least 3-6 months after the loss. Most camps are held from Friday to Sunday afternoon. Calendar:

www.comfortzonecamp.org/locations/massachusetts/calendar 866-488-5679 www.comfortzonecamp.org/

The Dougy Center for Grieving Children & Families

Website offers tools for children, teens, and young adults who are grieving a death. Search their site for grief centers staffed by their trainees throughout the country. 866-775-5683 www.dougy.org

Rosie Remembers Mommy: Forever in Her Heart - downloadable e-book.

The story of a young girl who is struggling after the death of her mother. Reading this book together can help a grieving child understand the many feelings associated with the loss of a loved one, ask questions about the death, and know that their surviving parent is available to hear about all feelings—even upsetting ones. From The National Child Traumatic Stress Network. Download at: www.nctsn.org/products/rosie-remembers-mommy-forever-her-heart

For Bereaved Parents

The Compassionate Friends

Assists families toward the positive resolution of grief following the death of a child of any age and provides information to help others be supportive. Chapters throughout the U.S and internationally.

877-969-0010 www.compassionatefriends.org/

The Emmaus Ministry for Grieving Parents

The mission of The Emmaus Ministry for Grieving Parents is to serve the spiritual needs of grieving parents whose children of any age have died by any cause. 800-919-9332 https://www.emfgp.org/

Robert's Program (for families who have lost a child under age three due to natural causes)

Serves Massachusetts families in the aftermath of sudden unexplained death. They try to help understand the cause of the child's death while supporting families through a very difficult time. 617-919-4513

http://www.childrenshospital.org/centers-and-services/programs/o- -z/roberts-program

The Massachusetts Center for Unexpected Infant and Child Death (for families, communities, and professionals after an unexpected death during pregnancy, infancy, or early childhood) Offer bereavement counseling, home visits, parent support group, parent-to-parent contact and information and referral. 617-414-7437

www.magriefcenter.org/

For Widows/Widowers

WidowNet

An online information and self-help resource created for and by widows and widowers. Topics covered include grief, bereavement, recovery, and other information helpful to people who have suffered the death of a spouse or life partner. www.widownet.org/