



Death in a foreign country

Immediately report the death to the nearest US Embassy or Consulate; they will communicate with local authorities and assist you with all arrangements.

■ Local burial

This can be the least costly and simplest to arrange, but be aware that in some countries, burial plots are leased temporarily and the lease must be renewed by the family or the remains will be removed. Also, a few countries do not allow the burial of foreigners.

■ Cremation

While available in most countries, cremation is prohibited or restricted in Muslim-majority countries. Also, some countries have very few crematories, which might increase the cost and delay the return of the ashes. However, compared to the high cost of transporting a body, cremated remains can be returned home inexpensively. You can mail them or take them on an airplane at no cost—as carry-on (in a container that can be X-rayed) or packed in luggage.

■ Body donation

More body donors are needed in many countries. But most anatomical programs require prior registration, and some stipulate that a donor be a local resident.

■ Returning the body to the US

By far the most complex and expensive option, sending the body home requires international coordination among embassies, funeral homes, and airlines. The family or the estate is responsible for paying all expenses, which can range from \$5,000 to \$20,000 and up. Embalming is not widely practiced in most

foreign countries, but is often mandatory for shipping the body by air. A funeral director will be required in each country to assist with the arrangements.

Death in the US

■ Local burial or cremation

Making the final arrangements locally can be a wise choice; it saves you the high costs of shipping the body home and hiring a funeral director there to receive it.

Burying the remains at or near the place of death can make sense, especially if you visit there regularly or there's a family plot nearby. And because you are not shipping the body, you can specify "immediate burial" and save the additional expense of embalming. Or if you choose a local cremation, you can easily mail the ashes home or take them with you.

To find a reputable, affordable funeral home in the area, check the FCA website, funerals.org, to see if there is a nearby affiliate who can advise you, or call National FCA for their suggestions. Request price lists from several providers before making a final decision.

■ Body donation

If the deceased was registered as a body donor, you could pay to transport the body to the original institution, or you could save money by asking a nearby medical school if they would accept it instead.

■ Preparing the body for shipping

You may need to hire two funeral directors, a local one at the place of death and one in your home area if the remains will be shipped there. You will generally save money by using only the funeral director in your home location, but a local funeral director might be required

before transportation, especially if:

- Death occurred in one of the nine states that require the use of a funeral director*
- Embalming is necessary for a viewing or funeral service at the place of death, or because the burial or transport will be greatly delayed
- The body will be carried by an airline that requires embalming, or it is necessary for transporting it across certain state lines

In those cases, call several recommended funeral homes in the local area and compare their prices for **Forwarding Remains**, a service offered by almost all funeral homes. This will usually include picking up the body, embalming, possibly a shipping container, and transportation to the nearest airport. Their General Price List must indicate which items and services are included. The charge for this option can range from \$1,500 to \$3,000 or more. The cost of an airline ticket would be an additional expense.

■ Shipping the body

You could ask the funeral director to use a shipping service such as Inman Shipping Worldwide, which arranges international and domestic transport of bodies at a reasonable cost. They can pick up and prepare the body, get permits and death certificate, arrange the flight, and deliver the body to the airport. They would use an air tray or other shipping container to enclose the body or casket for air travel.

■ Receiving the shipped body

Only a licensed funeral director or mortuary service can be authorized to collect a body from the airline.

* Connecticut, Illinois, Indiana, Iowa, Louisiana, Michigan, Nebraska, New Jersey, and New York



To find an affordable funeral home in your local area, call several and compare their prices for **Receiving Remains**, another service offered by almost all funeral homes. This usually includes picking up the body at the airport, filing the required permits, and transporting the body to the cemetery or crematory. It could cost \$1,000 but might be \$3,000 or more.

■ Transporting the body yourself

If the state you're in does not require the use of a funeral director, you can save money by transporting the body home yourself. Even renting a van might be considerably less expensive than airfare, and such a journey can have some therapeutic value. You will need a burial transit permit, the death certificate, and a sealed leakproof container; if the body is not embalmed, you should pack it in dry ice. A few states require embalming when crossing state lines, but an exception might be made for a family. Before transporting a body yourself, call National FCA for advice.

■ Buying a casket and vault

Unless you're planning a viewing or funeral at the place of death, purchase your casket from the receiving funeral director or from a third-party vendor. Specifically avoid choosing a "sealer," which is more expensive and can accelerate decay. An affordable casket would be a 20-gauge "non-protective" steel casket or a cloth-covered wood or fiberboard one.

A grave liner or vault is required by most cemeteries to prevent ground subsidence; expect to spend \$700 to \$2,000. You might find a less expensive one through the cemetery or a third party rather than the funeral home; you can check. There is absolutely no advantage to purchasing a fancy, expensive one.

■ Making cemetery arrangements

Cemetery costs can be substantial, and would include the burial plot or crypt, interment, a marker or headstone, and a fee for perpetual care. Be sure to get a list of prices and regulations and compare costs among several cemeteries before making a decision.

Don't forget that most veterans and spouses are entitled to a free burial in a national veterans cemetery. See our brochure "Veterans' Funeral and Burial Benefits" for details.

You might ask the receiving funeral home to arrange a graveside service (usually about \$200 to \$350) if you think relatives and friends might wish to attend.

Other information

■ Bereavement airfares

These last-minute, discounted airfares are still offered by some airlines, but the prices aren't always the cheapest. Your best bet for inexpensive seats is to check the websites that offer discount airline fares.

■ Authorizations

When traveling, carry your Living Will, Healthcare Proxy, and an Appointment of Agent to Control Disposition of Remains form, if applicable. If you want to be cremated, bring a statement authorizing your own cremation. Although the forms may not carry full authority in the state or country in which illness or death occurs, they will give guidance to others as to your wishes.

Death Far from Home

Funeral Consumers Alliance of Greater Rochester

*Dedicated to protecting a consumer's right to choose
a meaningful, dignified, and affordable funeral*