



Oregon Memorial Association

end of life planning since 1961

TIPS FOR USING A FUNERAL HOME'S PRICE LIST

Thanks to the Federal Trade Commission's Funeral Rule, if you walk into a funeral home and request a price list, they must give it to you. A list of prices from a funeral home is called a "General Price List."

Asking for the General Price List is the easy part. Reading the price list can be intimidating. These lists are oftentimes lengthy and at first glance can be very confusing. However, with a little guidance and some tips, you should be able to comfortably understand the price list and how it works.

Tip #1 – Take advantage of one of the benefits of OMA membership by picking a funeral home that offers our members a discounted price

OMA membership helps you with at least one critical decision, which is the question of choice of funeral provider. By being a member, you will receive a discount on services if you choose to use one of our contracting mortuaries.

While some of our contracting mortuaries offer OMA "package" deals for a particular price, many of the mortuaries instead offer a discount on services. This means that you will be picking services from the General Price List yourself.

Tip #2 – Funeral home packages may look enticing, but you might end up buying expensive goods and services you don't really want or need

When you first open up a price list, you often will find a series of "package deals." These deals look like they will make your life easier, by packaging together services so that you don't have to pick out items one by one.

The federal government regulates the funeral industry through the "Funeral Rule" (see Tip #8 at the end of this article for an online link to more information about the Funeral Rule). The Funeral Rule protects consumers in part by requiring that a funeral home must offer goods and services separately so that you are not forced to purchase a bundle of services that includes items you do not want. If you are considering a package deal, make sure that you want all of the services offered. The General Price List must break out the price for each service so that you can determine whether it would be cheaper to buy the items you want a la carte.

Tip #3 – Be aware that if you choose services a la carte, the mortuary will charge you a separate Basic Services Fee

Funeral homes are allowed to charge you for their overhead costs. They do this through the use of a "Basic Services Fee." This fee will likely range from \$1,200 - \$2,500, depending on the overhead costs of your chosen mortuary. You cannot elect out of this fee. If you purchase a "package" from the mortuary, this fee is included in the cost. It will be added separately if you

are picking a la carte services rather than a package deal and should be considered when you are trying to figure out whether to buy a package deal or a la carte services.

Tip #4 – Know in advance the basic services that you will need to purchase if you are considering buying a la carte

If you are shopping for funeral services a la carte, what services will you likely have to buy? Here is a helpful list of items that you will likely need:

- The Basic Services Fee (you cannot elect out of this fee);
- Transportation of the body to the funeral home;
- Transportation of the body to the cemetery or crematory; and
- Container (for cremation) or casket (for burial) – but see Tip #7.

If you wish to have a viewing or service, you will also need the following:

- Embalming (usually required for a viewing) and other body preparation;
- Use of the staff and facilities for the viewing; and
- Use of the staff and facilities for services at the mortuary or for their assistance at a different location.

If you wish to be cremated, there will be a separate crematory fee. If you wish for your cremains to be buried, there will be additional costs.

For a burial, there are going to be additional charges at the cemetery, such as for the opening and closing of the grave, a burial vault or grave liner, an endowment fee for maintaining the cemetery, and for a headstone or other marker. If you do not already own a burial plot, then you will also need to purchase a plot.

There are also costs, called cash advances, that the mortuary pays on your behalf and you reimburse. The cash advance costs that you cannot avoid are for the Oregon state filing fee (currently \$20) and for copies of certified death certificates (currently \$25 each).

Tip #5 – If you want a traditional, full-service funeral, consider which services you really want the mortuary to provide

There are so many services offered by mortuaries, but which ones do you really want? And what are you willing to pay (or have your loved ones pay)? The cost of a funeral can add up quickly, as you will see when you carefully review a General Price List.

Is it important that others view your body? If it is, you will have to pay for embalming services and other body preparation, plus staff services for the viewing.

If you want a burial, do you want your family to ride to the cemetery in a limo? Will there need to be an escort car or motorcycle? These services all add up quickly.

Is a funeral and/or memorial service, with assistance from the mortuary, a top priority? Or could your family hold an informal memorial service at a private home without mortuary involvement?

Tip #6 – If you want the simplest, least expensive option, choose either Direct Cremation or Immediate Burial

Many OMA members have told us that they want simple, affordable services. Well, what exactly is that? Usually, this means either “Direct Cremation” or “Immediate Burial.” These are generally the simplest, least expensive offerings at any mortuary. And if you ask for Direct Cremation or Immediate Burial, the mortuary will know what these terms mean.

Direct Cremation: Generally, the least expensive body disposition option is going to be Direct Cremation without a service. Your body is cremated immediately, and there is no viewing, embalming, or service. The price for Direct Cremation should include the Basic Services Fee, the cost to transport the body to the mortuary and to the crematory (an extra fee may be charged depending on the distance the body must travel) and refrigeration. Items that you will also need that might not be part of the Direct Cremation fee include the cost of a combustible container if you do not provide your own, the crematory fee, the Oregon state filing fee, and the cost of certified death certificates.

The cost of Direct Cremation does not include the burial of cremains or the cost of an urn or other container to hold the cremains.

Immediate Burial: An Immediate Burial without a service is going to be the least expensive option if you wish to be buried. There is no viewing or embalming. Be aware that your family will not be present at the burial. The price listed on a General Price List for Immediate Burial should include the Basic Services Fee, the cost to transport the body to the mortuary and to the cemetery (an extra fee may be charged depending on the distance the body must travel) and refrigeration. Items that you will also need that might not be part of the Immediate Burial fee are the cost of a casket if you do not provide your own, the Oregon state filing fee, and the cost of certified death certificates. There will also be additional charges related to the burial itself (see discussion in Tip #4).

Tip #7 – Caskets and containers are the most expensive items on the General Price List, but you have options

The Funeral Rule requires funeral homes to accept caskets and containers purchased from a third party (subject to state and cemetery requirements). Where can you buy a casket or container other than at a funeral home? Walmart and Costco sell caskets and containers for significantly less than funeral homes, as do many online wholesale vendors.

If you want to buy a casket or container from the funeral home, ask to see their price list before you are taken to a showroom. The price list should make it easy to find the lowest costs items.

Tip #8 – Knowledge is power! Do further research in advance of purchasing funeral services

Here are some online resources to help you understand how to shop for funeral services:

<https://funerals.org/?consumers=how-to-read-a-funeral-home-price-list>

<https://www.consumer.ftc.gov/articles/0300-ftc-funeral-rule>

FTC: Shopping for Funeral Services:

https://www.bulkorder.ftc.gov/system/files/publications/541a_shopping_for_funeral_services.pdf

FTC: Paying Final Respects: <https://www.bulkorder.ftc.gov/system/files/publications/pdf-0072-funeral-goods-and-services.pdf>

Oregon Memorial Association, 2021