

Planning Ahead ***“A Celebration of Life”***

Planning ahead is something we do in many areas of our lives. It provides peace of mind knowing that we are prepared for anything that may come our way, especially those life events that we have no control over.

Funerals, in particular, can be among the most emotional experiences that we go through in life. Properly planned though, funeral tributes can be a celebration of life, a reflection of the individual and the lives they touched. Left to the time of need, surviving family members can be overwhelmed by questions and second thoughts.

Oftentimes, one's finances can be depleted because of a long illness or simply because an estate was not properly protected. People have many questions about these issues, but don't know where to turn for answers.

We can help.

For more information or to schedule an appointment in the Norwalk area or by phone, please contact:



William P. Skidd
Certified Preplanning Consultant
Collins Funeral Home
92 East Avenue
Norwalk, CT 06851

Consumer Preneed Bill of Rights

(courtesy of the National Funeral Directors Association)

An ethical and reputable funeral home will guarantee the following rights and protections:

- Provide you with detailed price lists of services and merchandise before you make your selections.
- Provide to you, at the conclusion of the funeral arrangement, a written statement listing all of the services and merchandise you have purchased and the price.
- Give you a written pre-need funeral contract explaining, in plain language, your rights and obligations.
- Guarantee that if any of the merchandise or services you have selected are not available at the time of need, merchandise or services of equal or greater value will be substituted at no extra cost.
- Explain the geographical boundaries of their service area and under what circumstances you can transfer the pre-need contract to another funeral home if you were to relocate or if the death were to occur outside of the service area.
- State in the contract where and how much of the funds you pay will be deposited until the funeral is provided.
- Explain in the contract who will be responsible for paying taxes on any income or interest generated by the preneed funds that are invested.
- Inform you whether and to what extent they are guaranteeing prices of the merchandise and services you are purchasing. If the prices are not guaranteed, they will explain to you in the contract who will be responsible for paying any additional amounts that may be due at the time of the funeral.
- Explain whether and under what circumstances you may cancel your pre-need contract and how much of the funds you paid to them will be refunded.

Information the funeral director will ask for:

The following is a partial list of questions the funeral director will ask during the arrangement process. Not all questions need to be answered or decisions made until the time of death, but you might find it helpful to think about them beforehand.

VITAL STATISTICS:

(of the person for whom the arrangements are being made)

Name
Maiden Name
Social Security Number
Address, Date of Birth
Place of Birth
Name of Father
Maiden Name of Mother
Attending Physician
Name of Spouse

CONTACT INFO:

Contact Name
Contact Address
Contact Phone

ARRANGEMENT CHOICES:

Place of Service
Place of Viewing
Type of Viewing
Clergy
Method of Disposition (burial or cremation)
Place of Burial
Casket or Urn
Vault or Grave Liner
Clothing/Makeup/Jewelry
Military Honors
Newspapers for Obituaries
Pallbearers

Funerals

A QUICK GUIDE TO
PRE-PLANNING & PREPAYING

Why Preplan?

Prearranging vs. Prepaying

Where To Begin

Who To Notify

Ways To Prepay

Medicaid & Title 19

Long Distance Arrangements

Questions The Funeral Director Will Ask

The Consumer Preneed Bill Of Rights

A Celebration of Life

Why Preplan?

No one likes to think about death, let alone plan for it. For most people this is a very uncomfortable topic.

By pre-planning your funeral, you relieve your family of having to make important financial decisions during a period of great stress and grief. You and your family receive the emotional and even financial security of knowing that all arrangements have been made and have the luxury of time to review and change the plan before the time of need.

Prearranging vs. Prepaying

It is a common misconception that you must set aside money to prearrange a funeral with a funeral director. While many families see value in paying at the time of prearrangements, a representative from a reputable funeral home will be happy to meet with you to discuss funeral options *without* any pressure or financial obligation.

Where do I begin?

The first step in pre-planning is often to schedule an appointment for you and your family to talk to a funeral director in your community and have them walk you through the prearrangement process. If there are several funeral directors in your area, you may prefer to find one who has a certification in preplanning such as the National Funeral Director's Association Certified Preplanning Consultant (CPC) certificate.

Who should I notify about my prearrangements?

Once you've made your prearrangements, keep a copy of your plan in a safe place. Also, inform a relative or close friend what arrangements you have made and where the information may be found. If the person you are planning for resides in a senior residence or has in-home nursing support, it may be helpful to inform them as well.

Ways to Prepay

There are several methods available to pre-pay for a funeral:

- A regulated trust can be established by a licensed funeral director.
- A life-insurance policy can be purchased.
- You can establish a savings or CD account earmarked for funeral expenses "payable on death" (POD) to the funeral home.

To help determine which option is best for you, ask your funeral director the following questions:

- Who receives the interest on the account and who pays taxes on the interest?
- Are the funds protected under Title 19?
- Is the prepayment refundable?
- What happens if the funeral home goes out of business or is sold?
- Is the plan I make transferable to another funeral home or to other arrangements?

Medicaid and Title 19

The rules and regulations regarding state assistant in Connecticut can be confusing even in the best of times. Please seek the help of a licensed funeral director and an elder-care lawyer if you are considering these programs.

The following is a list of the exclusions including those items associated with funeral preplanning:

PERSONAL ASSET ACCOUNT:

An individual may retain \$1,800 in an asset account. (Additional rules apply for married couples.)

PREPAID FUNERAL CONTRACTS:

Irrevocable Burial Account: This account is limited to \$5,400 and can be either a trust or insurance account opened with a licensed Connecticut funeral home.

Revocable Burial Space Items Account: This account currently has no set limit and is reserved to fund for the following items that may not be covered in the above \$5,400 including: grave, crypt, niche, casket, urn, outer burial container, grave opening fee, headstone or grave marker. The law allows this account to also be excluded as an asset.

LIFE INSURANCE PROCEEDS:

Certain life insurance policies (such as term) are excluded as an asset. If the policy has a cash value under \$1,500, then their cash value does not count and you may keep it.

BURIAL PLOTS:

Either an existing plot or the reasonable cost of one that needs to be purchased is excluded.

NOTE: There is a 36-month look back period to see whether the Title 19 recipient intentionally gave away money or property in order to qualify. You will find the processes much easier if you consult with an attorney who is versed in Elder Care Law and make arrangements for estate planning in advance.

Long-distance arrangements

There are two basic kinds of long distance arrangements:

- When the death occurs out-of-town and the services will take place locally, (or)
- When the death occurs locally, and the services will take place out-of-town.

In either of these situations, it is preferable to use a funeral home that has experience with long-distance arrangements. We work easily and frequently with out-of-town and even international funeral homes to take care of everything, making it more convenient for you.

It is also usually best to coordinate all the arrangements with a single funeral home so that any expenses involved will not be duplicated. Most of the time, the only additional expenses with out-of-town arrangements are those regarding transportation. The airfare is usually quite reasonable for anywhere in the continental United States. If the death or burial is in a foreign country, we will handle all the documentation necessary for the foreign consulates.

Family members making their own travel arrangements should always request a bereavement fare from airlines, which is usually less expensive. Also, we would be happy to suggest local accommodations for lodging and restaurants.