

Funeral Planning

General Information

The following information is provided for the sole purpose of assisting you with funeral planning and is intended for use only as a planning guide. It does not, in any way, preclude or diminish the services that a licensed funeral professional may offer you and your family. Your personally selected funeral director will carefully guide you through the entire funeral process and may offer other options than those listed below that better suit your own personal and individual needs.

Prior to Going to the Funeral Home

It may be helpful to have another family member or close friend go with you to the funeral home. You may wish to take the following:

- Name of your loved one (full name – include nickname or other names used)
- Date of birth
- Place of birth
- Social Security number
- Occupation
- Father's name
- Mother's maiden name
- If a veteran, proof of military service
- List of relatives and relationships
- List of religious organizations, professional organizations, clubs and other organizations in which membership was held
- The name and address of an organization of charity you want donations made to in memory of your loved one
- List of individuals who may be available as pallbearers and/or individuals who may speak about your loved one at the service
- You may wish to bring the clothing in which your loved one will be buried or cremated
- A note about the arrangements for a reception after the burial service

Embalming

In the United States, mortuary law is state regulated. Embalming is a normal policy of the local funeral home. It serves as a means of protecting the health of both the funeral home personnel handling the deceased, and mourners attending funerals where there will be an open-casket public viewing of the deceased. The family may choose an immediate disposition, such as a direct burial or direct cremation, where embalming would not be necessary. Your funeral director will be able to further explain these options.

Most commercial air carriers require embalming for the transportation of human remains. You may wish to first consult with the funeral director to guide you on how to approach these matters. Often, the funeral director will contract with a local mortuary service and arrange for embalming and transportation of the deceased. This process will save the family unnecessary duplication of service charges. Your funeral director will be able to advise you in these matters.

Casket Selection

Your funeral director will assist you in casket selection and will explain the various casket styles and features. Casket selection is strictly a matter of personal choice but will normally depend on price and the following factors:

- Means of final disposition (burial, cremation)
- If there will be a public viewing
- Type of materials used in casket construction
- Protective and non-protective casket features

Please note that caskets are also made available to the public through independent distributors, such as casket stores.

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Outer Burial Container

Most cemeteries require an outer burial container to enclose the casket at the burial site. The purpose of this container is to prevent the grave from collapsing due to the heavy machinery used in maintaining the cemetery property. These containers also have protective and non-protective features, and are priced based on the materials used in construction.

Types of Funerals

Traditional Funeral

A traditional funeral normally involves arranged services for three events: a visitation, funeral and burial.

- The visitation service normally takes place in the chapel or stateroom of the funeral home. However, the location may vary depending on the family's individual needs. An evening of visitation will allow family and friends the opportunity to be present with the deceased in an opened or closed casket setting. The family may wish to arrange for an evening vigil prayer service. Your funeral director will assist you in planning a suitable place and time for all services, depending on your family's individual needs.
- The funeral service normally takes place in the funeral home chapel, the family's place of worship or a suitable auditorium. For services taking place other than at the funeral home, you may choose to have family and friends meet at the time and place of the service. This time will allow the immediate family some privacy at the funeral home for the final viewing of the deceased, prior to departing in procession for the place where services are being held.
- Immediately following the funeral service, anyone going to the cemetery joins in procession to accompany the family to the place of burial for the final committal service. After the committal service and after everyone has departed from the cemetery, the funeral director oversees the final burial.

Graveside Services

A dignified alternative to traditional services is the graveside or tomb-side service. These types of services can greatly reduce overall costs. The underlying idea behind this type of service is that everyone attending the funeral meets at the place of burial or entombment at a specified time, where the service takes place.

Normally there is no public viewing at the funeral home for graveside services, but sometimes the immediate family may be allowed private viewing for a short time before burial. Since there is no procession to the cemetery, motorcycle escorts are not an added expense. Floral arrangements should be delivered directly to the cemetery prior to funeral time or brought personally by family and friends attending the funeral. Your funeral director will be able to better assist you in coordinating this type of service.

Cremation

Cremation is an alternative means of placing a loved one to rest. Cremation will comparatively reduce overall costs, saving the family additional expenses normally incurred with traditional burial, such as cemetery property, cemetery marker/headstone, outer burial container, charges for opening and closing the grave and motorcycle escorts. If you select cremation as your final disposition, you may still wish to have complete funeral services at the funeral home with private and/or public viewing. Many funeral homes offer cremation caskets designed specifically for these types of services. All services normally conclude at the funeral home and the cremation takes place privately.

Motorcycle Escorts

Motorcycle escorts are typically required by local city ordinances to safely guide the procession through public streets on the way to the church and/or ceremony. Your funeral director will arrange for motorcycle escorts and can give you more information on their applicable fees.

Death Certificates

As a service to the family, the funeral director will complete the death certificate application, secure the doctor's signature and cause of death and obtain certified copies for the family. Your funeral director will give you an estimated time in which to expect the finalized copies. Having immediate access to a copy of the deceased's birth certificate, driver's license, social security card, military I.D. (if applicable), time of death and the name and telephone number of the doctor who will sign the death certificate will help speed up this process.

Obituary

Your funeral director will assist you with the appropriate format and biography of the deceased. Invariably, the more frequent errors appearing on obituaries involve the misspelling of names and the omission of formal titles such as Reverend, Deacon or Doctor. Before it is published, the obituary should be checked for correct dates, days, times and locations. Obituary notices can become very costly, especially if you should consider including a picture of the deceased or rerunning the obituary due to an error.

Financial Assistance for Burials

Wisconsin Funeral and Cemetery Aids Programs (WFCAP)

Available for those individuals who cannot afford a funeral for their family member.

Your county's human services department can assist you with the application for assistance. Most funeral home directors also have access to the WFCAP web site and can assist families in need.

<http://dhfs.wisconsin.gov/em/wfcap/index.htm>

Wisconsin Department of Health and Family Services Resources within your county of origin

- <http://dhfs.wisconsin.gov/programs.htm>
- <http://dhfs.wisconsin.gov-aboutdhfs-desareaadmins-cntyagencylisting.pdf.url>
This web site is a listing by county of all the human services agencies in Wisconsin.

Burials

Funding is available when a W-2 participant (individuals placed in W-2 work training placements, custodial parents of infants and W-2 group members) dies and the estate of the deceased recipient is insufficient to pay the funeral, burial and cemetery expenses of the deceased recipient. The lesser of \$1,500 or the cemetery expenses that are not paid by the estate of the deceased and other persons and the lesser of \$1,500 or the funeral and burial expenses not paid by the estate of the deceased and other persons may be paid. No payment is made for funeral and burial expenses if the costs for funeral and burial expenses exceed \$3,500. No payment is made for cemetery expenses if the costs for cemetery expenses exceed \$3,500. Costs for these burials will be paid with segregated state funding, which Wisconsin will include in its Maintenance of Effort (MOE) calculation.