

Death outside the U.S.

When a U.S. citizen dies abroad, making arrangements for disposition can become very involved—and expensive. The Department of State makes several suggestions:

1. Call the nearest U.S. Embassy or Consulate before calling the family. A telegram is sent from the overseas post directly to the next-of-kin with official notification of the death and an outline of options available, along with costs.
2. Be certain that the name of a person to be contacted in the event of an emergency is included in your passport.
3. Your preference for body disposition should also be attached to your passport.
4. If needed, money should be wired to the Department of State which will then wire it on to the Embassy; there will be a processing fee. Working through the banks takes too long. The Department of State can be reached at 202-647-5225 or 202-647-4000 after 10 p.m. EST <http://travel.state.gov>

Decisions for disposition must be made immediately and the information relayed to the Embassy. This can be done directly by the family or through the Crisis Management center in the Department of State. The Overseas Citizens Services operates on a 24-hour basis and may be reached at 888-407-4747 (from overseas, call 202-501-4444). There are no U.S. Government funds appropriated for the repatriation of a deceased U.S. citizen.

Foreign Body Disposition

Local Burial. Although usually the least expensive option in some places, a few countries do not allow the burial of foreigners. The Consular Officer will be able to tell you.

Carry your *Living Will, Durable Power of Attorney for Healthcare, Advance Health Care Directive* and *Agent for Body Disposition* forms with you when traveling. If cremation is planned, you should include a statement authorizing your own cremation. Although the forms you've used may not carry full authority in the state or area in which illness or death occurs, they will give guidance to others as to your wishes.

Cremation. This option is available in most countries, although it may be prohibited in predominantly Catholic or Muslim countries. (It is now being done more often in Italy because of the limited cemetery space.) Some countries have only one crematory, causing greater cost and delay in returning the cremated remains.

Body donation. There is an urgent need for body donors in many countries. The Consular

If you had planned to be a body donor, you may wish to amend your body donor card to indicate “or nearest medical school”. Otherwise, your estate may be slapped with a hefty fee to transport your body to the school in which you first enrolled

Officer should be able to assist with arrangements.

Return of an embalmed body to the U.S. Preparation and shipment are according to local laws, regulations, and customs. Embalming is not widely practiced in most foreign countries. There are other methods of preparation for shipment, but they will preclude viewing. (The body may be wrapped in a chemically-saturated shroud.) Charges for these services are high and vary widely from one location to another. After receipt of the necessary funds, there may be a 3–

10-day interval until actual shipment. You will need to notify your funeral director in the US who can assist with arrangements.

Death in the U.S.

If cremation is the chosen method of disposition—without any local services prior to cremation—there are several ways to locate an affordable company in the place of death. After cremation, the ashes can be carried or mailed.

As an FCA member, the deceased is entitled to any discount offered by the local affiliate. If there is no local affiliate or even if the deceased is not a member, call the FCA office. FCA has names of trustworthy providers in some areas of the country.

Death in One State, Burial in Another

If cremation is not an option but there is no need to have services with the body present in the area where death occurred, you will generally save money by working through a funeral director located where the body is to be shipped, and not a funeral home near the place of death. Call a mortuary in the location where you want the body buried and ask them to use a shipping service such as Inman Nationwide 1-800-321-0566 (this number is for undertakers only; the company will not talk with consumers). At the time of this writing, Inman charges funeral homes \$800 to pick up a body, get permits and the death certificate, embalm, and deliver to the airport. There may be an additional mileage charge if the Inman agent in your area must travel any great distance. By comparison, the charge for this service can be anywhere from \$1,000 to \$3,000 or more when approaching a local funeral home directly.

NOTE: The airline ticket itself is an additional fee.

If the body has already been taken to a funeral home before you've made any arrangements, inquire about the price for Forwarding Remains, one of the sixteen FTC-required options that must be offered. This will usually include pick-up of the body, the basic service fee, embalming, and possibly a shipping container as well as transportation to the nearest airport (what it covers must be listed on the General Price List). This price is often much less than the individual items priced separately.

There are two kinds of Airtrays or shipping containers: one carries just the body, the other covers and protects a casket. The wholesale cost of the first one (somewhat more rugged with a padded headrest) is less than \$75; the wholesale cost for the other is about \$50. If the funeral home is going to charge more than \$100-150, a family might ask if there is a used one that can be recycled for a reduced cost. Most funeral homes have a few in the garage, and it doesn't hurt to ask.

Unless there is a need to have visitation and a full funeral service in the state of burial, the family should ask the receiving mortuary for the price of Receiving Remains, another one of the FTC-required options. This usually includes picking up the body at the airport, filing permits and the death certificate, and transportation to the cemetery; it might be as low as \$500 but can be \$3,000 or more. Cemetery charges and any services will be extra. After getting a price for Receiving Remains, the family may wish to ask the cost of a Graveside Service (usually about \$350) if relatives and friends will want to be in attendance. Both of these options may be considerably less than the a la carte prices that would be charged otherwise.

If you are having any services in the state where death occurred, you'll want a casket before the body is shipped to the other location. Otherwise, purchase your casket from the receiving funeral director. In selecting a casket through either funeral home, the family should specifically avoid a "sealer." An affordable casket would be a 20-gauge "non-protective" steel casket or a cloth-covered wood or fiberboard casket.

It is also a good idea to call the cemetery directly to check on prices for opening and closing the grave and whether or not the cemetery sells the grave-liner it will probably require. It may cost less through the cemetery, but not always. There is no advantage in purchasing an expensive or sealed vault.

In most states, it's legal for family to transport the body. Even renting a van might be considerably less expensive than airfare, and such a journey may have some very therapeutic value. Only three states (Alabama, Alaska, and New Jersey plus California if public transport is used) require embalming when crossing state lines, although it's possible an exception would be made if the family were transporting the body. If you plan to transport a body yourself, please call the office for advice.

Bereavement Airfares May Not Be a Bargain

Bereavement airfares are largely a thing of the past, and weren't such a good deal to begin with. Your best bet for lower-priced seats is to check the variety of Web sites that offer cheap fares for the airlines, such as www.expedia.com, www.kayak.com, www.sidestep.com, www.priceline.com, www.travelocity.com

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