

VOLUNTEERS OF LEGAL SERVICE
VOLS

A Guide
to
Burial Assistance
and
Funeral Planning
for
New Yorkers in Need

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About This Guide

This Guide provides information on burial assistance and funeral planning for families and friends of poor persons who have died, and for social workers and others involved with making burial arrangements.

Inclusion of organizations and funeral homes in the Guide does not imply endorsement of these entities by Volunteers of Legal Service. Much of the information appearing in the Guide was provided by staff at senior centers with whom we work in our Elderly Project. We would be delighted to receive information about other agencies and funeral homes assisting poor persons for possible inclusion in a future edition of the Guide. Prices listed in this Guide are accurate as of July, 2010, but are subject to change.

You can download a copy of the Guide by going to the homepage of our website, www.volsprobono.org. Just click on “the elderly poor” and scroll down until the link, “A Guide to Burial Assistance and Funeral Planning for New Yorkers in Need” appears, and then click on the link. If you are reading this Guide in paper form, or on the Internet, other than on the VOLS website, you are advised to go to the VOLS website for the most up-to-date version of the Guide.

About VOLS

Volunteers of Legal Service (VOLS) develops projects to provide *pro bono* civil legal services to New York City’s poor. We identify areas of legal need, develop projects to meet these needs, and recruit and train and mentor volunteer lawyers to provide the necessary legal services. You can learn more about VOLS by visiting our website at www.volsprobono.org.

About the VOLS Elderly Project

The VOLS Elderly Project provides free civil legal services to elderly poor persons living in Manhattan. VOLS conducts legal clinics at thirteen senior centers. We also provide legal services to seniors from an additional 80 community-based agencies serving the elderly poor. Over 150 lawyers serve on our Elderly Project volunteer attorney roster.

For more information on the VOLS Elderly Project, contact:

Elderly Project Director
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Phone: (212) 966-4400
Fax: (212) 219-8943
E-mail: info@volsprobono.org.

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Part I

General Information for Family, Friends, and Social Workers

Checklist of What Needs to be Done

- Notify family and friends of the deceased.
- If the deceased attended a place of worship, notify the clergy or office personnel.
- Check to see if the deceased left any funeral, burial or cremation instructions, or had made a Pre-Paid Funeral Arrangement.
- Check to see if the deceased left a Will.
- Contact a licensed funeral director to take custody of the body and make arrangements.
- Have an Arrangement Conference with the funeral director.
- Choose a cemetery/crematory and employ their services. The funeral director can assist you with this.
- Obtain death certificates. The funeral director can assist you with this.
- Contact Social Security concerning death benefits and to cancel payments being received by the deceased. The funeral director can assist you with this.
- If the deceased was a veteran, contact the US Veterans Administration for burial and benefit information. Have military discharge papers available.
- If the deceased was a crime victim, contact the New York State Crime Victims Board.
- If the deceased was a car accident victim, contact the cars' insurers to see if there are benefits which can be applied toward funeral and burial expenses.
- Notify decedent's employer, attorney, insurance companies, banks, stock brokerage firms, lenders, credit card companies, utility companies, accountant.

Who Provides Aid: An Overview

Contributions from Decedent's Place of Worship

The type of assistance provided varies among religious organization. Assistance may include a funeral and/or burial. If assistance is not directly available, your clergyman or place of worship might be able to direct you to another organization which can provide financial help.

In some instances, a monetary collection from the decedent's place of worship might be available to pay for funeral and burial expenses. Some organizations might provide such funds only if the decedent was an active member. The religious leader, or a member of the organization, might be able to negotiate with a funeral home and/or cemetery for discounted rates.

Unions or Trade Organizations

If the decedent was a member of a union or a trade organization, the decedent may be entitled to death and/or funeral benefits. The surviving spouse or minor children may also be entitled to survivors' benefits. Even if there are no financial benefits available from the union or organization, they may know of low cost service providers, or be able to negotiate for better prices. Contact the union or organization directly for assistance.

Veterans Administration Benefits

United States veterans (from all branches of the military) who received a discharge other than dishonorable are entitled to several benefits, including burials at a national cemetery, headstones and markers (even if not buried at a national cemetery), monetary assistance, presidential memorial certificates, burial flags, and bereavement counseling (if a loved one passes away).

Veteran's spouses, children below 21 or 23 if in a VA approved school (or children who became disabled before being disqualified) are entitled to burial plots (even if the veteran is not interred at a national cemetery) and may be entitled to survivors benefits or a death pension. A spouse does **not** lose his/her eligibility by remarriage (but does through annulment or by divorce.)

Veterans of foreign armies allied with the US are entitled to burial at a national cemetery at no cost *if* they were US citizens at the time they entered military service *and* at their time of death.

If you are unsure if the deceased was in the military, call the Veterans Benefits Administration and they will search their records to determine eligibility.

If the veteran died from combat related injuries, he/she may be entitled to additional financial assistance from New York State and from the United States Veterans' Administration.

Note: Some commercial cemeteries advertise "veterans' specials." They sometimes charge fees for other services or require spouses to be interred with the veteran. Ask these cemeteries about opening and closing fees, as well as charges for burial plots before committing to a purchase.

For more detailed information on these veteran's benefits see pages 8 and 9.

Social Security Administration

The Social Security Administration offers a one time payment of \$255 for eligible persons. There are no financial requirements for this payment.

If the deceased worked long enough to qualify for Social Security benefits, members of the deceased's family may be entitled to receive Social Security benefits starting the month after death.

If the deceased was receiving Social Security and/or SSI benefits, the payment for the month of death and any subsequent months must be returned to the Social Security Administration. Social Security benefits are not payable for the month in which the beneficiary dies. For example, if the person dies at anytime during July, you must return the benefit paid in early August. If benefits were made by direct deposit to a bank account, contact the bank or other financial institution as well as the Social Security Administration. Request that any funds received for the month of death or later be returned to Social Security. If the Social Security benefits are paid directly, do not cash any checks received for the month in which the person dies or later. Return the checks to the Social Security Administration as soon as possible.

For more detailed information on these benefits see page 6.

The City of New York Human Resources Administration/Department of Social Services

For eligible indigent New Yorkers, the Human Resources Administration will reimburse part of the expense of burials costing no more than \$1,700. The maximum reimbursement is \$900.

For more detailed information see page 7.

Consulate General

For foreign born individuals who die without finances for a funeral or burial, contact the deceased's Consulate in New York. The Consulate may be able to contact family in the country of origin, arrange for shipping the remains to the country of origin, and, in some cases, may assist with a local burial. For more detailed information about foreign assistance, see-stating at page 20.

Company Pension Plans and Life Insurance Policies

If the decedent was receiving a pension, it is possible that the plan will offer burial insurance for employees. You should contact the plan administrator and ask about burial coverage. It is also possible that the decedent had a life insurance policy through the employer or purchased privately that you are not aware of. To find the life insurance policy, contact the pension payers and look through the decedent's checkbooks and cancelled checks for the past few years to see if he/she paid any insurance premiums. Check his/her address book for names of insurance agents. Contact each insurance company decedent had a policy with. For a \$75 fee, the trade association group MIB Solutions will search its policyholder database for the decedent's policy. To get this information, you must provide proof that you are the appointed executor or administrator of the decedent's estate and you must have an original death certificate with an official seal.

Public Administrator (In Each Borough)

The Office of the Public Administrator administers estates of decedents where no person entitled to take or to share in the estate will accept the responsibility to act, or where the decedent leaves no Will or Personal Representative entitled by law to act.

Among other things, the Public Administrator investigates the affairs of the decedent. The Public Administrator's Office may authorize a funeral as well as the amount of money permitted for the funeral out of the estate of the decedent. Additionally, the Public Administrator's office may search for relatives, pay debts of the estate from the decedent's resources and perform other duties. When a relative is located, the Public Administrator determines whether that individual is prepared to accept responsibility for the estate of the decedent.

Go to the court in the Borough where the decedent resided:

Surrogate's Court New York County (Manhattan)

31 Chambers Street, Room 311
New York, New York 10007
(646) 386-5000

Surrogate's Court Bronx County

851 Grand Concourse
Bronx, New York 10451
(718) 618-2300

Surrogate's Court Kings County (Brooklyn)

2 Johnson Street
Brooklyn, New York 11201
(347) 404-9700

Surrogate's Court Queens County

88-11 Sutphin Boulevard
Jamaica, New York 11435
(718) 298-0500

Surrogate's Court Richmond County (Staten Island)

18 Richmond Terrace
Staten Island, New York 10301
(718) 675-8500

Part II

Organizations Providing Assistance

A: Government Agencies

Pages 6-14 contain information on agencies run by the United States government, the New York State government and municipal governments which provide aid for funerals and burials.

B: Religious Organizations

Pages 15-19 contain information on organizations run by religious organizations or religiously affiliated organizations which provide aid for funerals and burials

C: Organizations for Foreign Born Persons

Pages 20-24 contain information on organizations run by foreign governments, or non-profit organizations specifically for groups of foreigners, which provide aid for funerals and burials.

D: Non-Profit Organizations

Pages 25-27 contain information on organizations run by non-profit organizations which provide aid for funerals and burials.

E: Unions/Professional Organizations

Pages 28-29 contain information on trade organizations run by unions or other organizations which provide aid for funerals and burials.

A: Government Agencies

Social Security Administration

(see website or call to locate your local office)

(800) 772-1213/TTY (800) 325-0778 M-F 7a.m.-7p.m. (24hr. automated system)

www.ssa.gov

Note: Notify Social Security as soon as possible when a person dies. In most cases, a funeral director can report the person's death to Social Security if you furnish the funeral director with the deceased's Social Security number. Apply for survivors' benefits promptly as, in some cases, benefits will be paid from the time of application and not from the time when the worker died.

Assistance Provided:

A one-time payment of \$255 may be paid to one of the following:

1. The surviving spouse if he or she was living with the deceased.
2. The surviving spouse if he or she was eligible for the payment for the month of death based on the beneficiary's earning record, or
3. To a spouse, or child, who in the month of death, is eligible for a Social Security benefit based on the beneficiary's earning record.

If the deceased worked long enough to qualify for benefits, members of the deceased's family may be able to receive Social Security benefits starting the month after death. These include widows, widowers (and divorced widows and widowers), children and dependent parents.

Eligibility Requirements:

As you work and pay Social Security taxes, you earn credits toward your Social Security Benefits. The number of years you need to work for your family to be eligible for Social Security Survivors' Benefits depends on your age when you die. The younger a person is, the fewer credits he or she needs to have earned to be eligible. No one needs more than 10 years of work credits (40 credits) to be eligible for any Social Security benefit. If you have worked for only one and one-half years in the three years just before your death, benefits can be paid to children and to a spouse who is caring for the children.

How to Apply:

You can apply by telephone or at any Social Security office. The following documents, either originals or copies certified by the issuing agency, are needed. Do *not delay* applying if you do not have everything (the Social Security office may be able to help you get what you need):

1. Proof of death—either from a funeral home or death certificate.
2. Your and the deceased's Social Security numbers.
3. Your birth certificate.
4. Your marriage certificate (if you are a widow or widower).
5. Your divorce papers (if you are applying as a divorced widow or widower).
6. Dependent children's Social Security numbers and their birth certificates.
7. Deceased worker's W-2 forms or federal self-employment tax return for the most recent year.
8. The name of your bank and your account number so your benefits can be deposited directly into your account.

The City of New York
Human Resources Administration/Department of Social Services
Office of Constituent & Community Affairs
Office of Burial Claims
25 Chapel St, 6th Floor
Brooklyn, New York 11201
Tel. (718) 473-8310
Fax. (718) 473-8292

Note: HRA requires applicants to apply *within 60 days* of the date of death. Applications must be made *in person* at the above address. A representative can be sent. If using a representative, the form *must* be notarized. Photo-identification of the applicant is required. There may be significant delays in receiving reimbursement. Occasionally, applicants seeking reimbursement are denied.

Assistance Provided:

When a person dies and does not leave enough money for burial expenses, HRA will reimburse a portion of the burial expense (up to a maximum of \$900) *for a funeral costing no more than \$1,700*. The price of the grave and grave opening or cremation will *not* be included when calculating burial costs. The price of burying cremains after cremation *will* be included. HRA also allows for organization sponsorship of burial claims for indigent veterans.

Eligibility Requirements:

1. Decedent must have been a resident of the City of New York.
2. Friends or relatives of the deceased are not legally required or are unable to pay burial costs.
3. Decedent was eligible for NYS Medicaid benefits.
4. Funeral costs do not exceed \$1,700 in total.

How to Apply:

File an application form (form M-860w), with the Burial Claims Unit *within 60 days of death*. All necessary supporting documentation must then be filed within 60 days of the date of the initial application. If unable to file in person, an application from a relative, friend or "organizational friend" may be accepted. If unable to stop by the office in person, notarize the application. With the application, or subsequent to filing it, submit the following documentation:

1. An original certified death certificate.
2. Copy of the "Statement of Goods and Services Selected" (the Arrangement Sheet). The sequential number from the funeral director must appear on this sheet.
3. Copy of the cemetery or crematory bill. All bills must be itemized.
4. *Two (2)* itemized funeral bills, signed by the funeral director and notarized. If paid, they must be stamped "Paid-in-Full."
5. If money is still owed to the funeral establishment, *two (2)* notarized funeral director's Affidavit Forms.
6. Verification of income and assets of the deceased (or legally responsible relatives) as of the date of death.
7. Any additionally requested material.

In some instances, the fiduciary of the estate may be required to attend a personal interview.

Additionally, the HRA may provide Emergency Assistance to eligible New Yorkers to assist with burial costs. The applicant must complete Form W-137A and apply in person at the Office of Burial Claims, 151 Lawrence Street, 5th Floor, Brooklyn, NY 11201.

**United States
Department of Veterans Affairs
Veterans Benefits Administration**

245 W. Houston Street
New York, New York 10014
(800) 827-1000 (M-F 8:00 a.m.-4:30 p.m.)
Fax (212) 807-4024

<http://www.vba.va.gov/vba> (New York Office: <http://www.vba.va.gov/ro/east/ny/default.htm>)

Assistance Provided:

United States' veterans (from all branches of the military) who received a discharge other than dishonorable are entitled to several benefits. Reservists who were entitled to retirement pay (or would have been if over age 60) are also entitled to these benefits. These include: burials at a national cemetery, headstones and markers (even if not buried at a national cemetery), monetary assistance, presidential memorial certificates, burial flags, and bereavement counseling (if a loved one passes away).

If the death is service-connected, the VA will reimburse up to \$2,000 of burial costs and pay some of the cost of transportation of the remains of the veteran to the nearest National Cemetery.

If it is a nonservice-related death, VA will pay up to \$300 toward burial and funeral expenses and a \$300 plot-interment allowance for deaths on or after December 1, 2001. The plot-interment allowance is \$150 for deaths prior to December 1, 2001. If the death happened while the veteran was in a VA hospital or under VA contracted nursing home care, some or all of the costs for transporting the veteran's remains may be reimbursed.

Veteran's spouses, children below 21 or 23 if in a VA approved school (or children who became disabled before being disqualified) are entitled to burial plots (even if the veteran is not interred at a national cemetery) and may be entitled to survivors benefits or a death pension.

Documentation may be required to prove disability. A spouse does not lose his/her eligibility by remarriage, but does through annulment or by divorce.

Veterans of foreign armies allied with the US are entitled to burial at a national cemetery at no cost if they were US citizens at the time they entered military service and their time of death.

If being buried outside of a national cemetery, a \$300 burial expense may be reimbursed and a \$300 "plot-interment allowance" paid if one of the following conditions is met:

1. The veteran died due to a service-related disability.
2. The veteran died in a VA medical or VA nursing facility (or one approved by the VA).
3. The veteran had been receiving compensation from the VA, or was eligible to receive compensation.

Eligibility Requirements:

You may be eligible for a VA burial allowance if:

- you paid for a veteran's burial or funeral, **AND**
- you have not been reimbursed by another government agency or some other source, such as the deceased veteran's employer, **and**
- the veteran was discharged under conditions other than dishonorable.

In addition, at least one of the following conditions must be met:

- the veteran died because of a service-related disability, **OR**

- the veteran was receiving VA pension or compensation at the time of death, **OR**
- the veteran was entitled to receive VA pension or compensation, but decided not to reduce his/her military retirement or disability pay, **OR**
- the veteran died while hospitalized by VA, or while receiving care under VA contract at a non-VA facility, **OR**
- the veteran died while traveling under proper authorization and at VA expense to or from a specified place for the purpose of examination, treatment, or care, **OR**
- the veteran had an original or reopened claim pending at the time of death and has been found entitled to compensation or pension from a date prior to the date of death, **OR**
- the veteran died on or after October 9, 1996, while a patient at a VA-approved state nursing home.

How to Apply:

For burial, have the funeral home contact the national cemetery. The VA requires a full name and military rank, branch of service, social security number, service number, VA claim number (if applicable), date and place of both birth and death, date of separation from active duty, and copy of separation document (DD 214). If the veteran dies in NYC, the remains will often be buried in the Calverton National Cemetery on Long Island. The VA has 124 cemeteries in 39 states and in Puerto Rico.

For all benefits, submit VA Form 21-530 to the Veterans Benefits Administration within two years of death or of a corrected DD 214 being issued. Attach proof of military service (DD 214), a death certificate, and copies of funeral and burial bills already paid.

For a headstone or marker only, the VA suggests you complete an application in advance and place it with your discharge papers. Applications are available at:

<http://www.va.gov/vaforms/va/pdf/VA40-1330.pdf>.

**New York State
Division of Veterans' Affairs
Supplemental Burial Benefit**
In NYC: 423 East 23rd Street, Room 9144N
New York, NY 10010
(212) 686-7500 Ext 3828
Fax: (212) 951-5961

Assistance Provided:

New York State supplies a *supplemental* burial benefit for members of the armed forces who are killed in combat or duty subject to hostile fire or imminent danger. This benefit to defray funeral and burial costs can be up to \$6,000.

Eligibility Requirements:

Funds are *only* for service members who die in combat or while on duty from hostile fire or other imminent danger. Federal funds must be first obtained and deducted from funeral costs before state funds will be available. Funds will only be paid to the family member responsible for the expenses.

How to Apply:

Contact the local veterans' service representatives at the local office for your county or city. They will assist you in apply for assistance.

In *New York City*, contact the state office listed above.

**United States Air Forces
Survivor Assistance Program
1-877-USAFA-HELP
USAFHELP@Pentagon.AF.Mil
<https://survivorassistance.agsv.af.mil>**

This program provides support to families who have lost a loved one. The program will marshal the available resources to meet family needs following the unexpected loss of life. They will give assistance for funeral and burial benefits and provide military funeral honors, which could consist of uniformed body bearers, a flag-folding detail, rifle salute, a butler playing taps and a chaplain.

Workers' Compensation Death Benefits

215 W. 125th Street
New York, New York 10027
Mail: PO Box 5205
Binghamton, NY 13902-5205
For NYC: (800) 877-1373
<http://www.wcb.state.ny.us/>

Assistance provided:

The NY Workers' Compensation Law provides funeral benefits up to a maximum of \$6,000 in the counties of Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk and Westchester and up to \$5,000 in all other New York State counties.

Eligibility Requirements:

When there is a death caused due to an "on-the-job" mishap, the spouse, dependent children up to the age of 21 (up to age 23 if they attend an accredited educational institution full time or of any age if they are totally blind or totally and permanently disabled), brothers, sisters, dependent grandchildren, and dependent grandparents *may* be entitled to substantial weekly compensation benefits.

If there is neither a spouse nor children, then the estate of the worker may be eligible for a lump sum payment of \$50,000 plus the cost of funeral expenses.

How to Apply:

For information on obtaining and completing the necessary paperwork, call the Workers' Compensation Board. Call: (800) 877-1373.

An affidavit form will be sent and it must be filled out, signed in front of a notary public and returned to a central mailing center at:

Workers' Compensation Downstate Centralized Mailing Center
PO Box 5205
Binghamton, NY 13902-5205.

Along with the affidavit, it is best to include a medical report from the deceased's attending physician, a death certificate, proof of relationship (birth certificate, adoption papers or marriage certificate), and an itemized funeral bill. If this information is missing you may apply anyway.

There is a two-year time limit *after* the date of death for applying.

**New York State
Crime Victims Board**
55 Hanson Place
10th Floor
Brooklyn, New York 11217
(800) 247-8035
(718) 923-4325
cvbinfo@cvb.state.ny.us
<http://www.cvb.state.ny.us>

Note: Specialists are available to discuss the process of assistance and reimbursement. Also, workshops are available. See website for times. For Homicide victims, Safe Horizon (see page 25) can be of assistance.

Assistance Provided:

If the decedent was murdered (or otherwise died as the victim of a crime) and the family is determined by the Crime Victim Board to be indigent, the Crime Victims Board may contribute up to \$6,000 to offset individual and funeral expenses. \$500 may be provided initially. Additional funds may be authorized to the funeral home. In some infrequent instances, loss of wages may be considered. Applicants are considered on a "case-by-case" basis. Counseling is also available.

Eligibility Requirements:

1. Decedent was murdered or otherwise died as a crime victim in the City of New York.
2. Family or estate is indigent (if seeking more than the \$500 emergency assistance).
3. Residency in the State of New York of both the victim *and* the applicant.

How to Apply:

Relatives or friends of a decedent can mail an application. Applications are available online at: http://cvb.state.ny.us/app_forms.htm.

Mail application to:
New York State Crime Victims Board
1 Columbia Circle
Suite 200
Albany, NY 12203-6383

With the formal application, send or bring the following documents:

1. Death affidavit.
2. Two pieces of identification from the applicant and two for the decedent.
3. Itemized funeral invoice, or funeral contract, in the name of the deceased.
4. Name of the agency the crime was reported to.
5. County where the crime took place.
6. Death Certificate (photocopy is good).
7. Most recent Federal Income Tax return of the decedent (for additional funeral assistance).
8. Any other bills for burial expenses.

Railroad Retirement Board

844 North Rush Street
Chicago Illinois, 60611-2092
(800) 808-0772
Telephone: (312) 751-7139
TTY: (312) 751-4701
<http://www.rrb.gov/>

Assistance Provided:

The Board provides a lump sum payment for burial expenses for qualifying railroad personnel.

There is also a survivors' benefit for a surviving spouse.

Benefits differ for those who worked over 120 months *prior* to January 1, 1975 and all others. Those who did are entitled to a lump sum payment of \$180-1,400.

Those who worked over 60 months *after* 1975 are entitled to a lump sum payment of \$255.

This payment can be paid to the next of kin or directly to the funeral home.

Eligibility Requirements:

The deceased must have been employed by a railroad for either:

1. 120 months before January 1, 1975, or
2. 60 months after 1995.

How to Apply:

Applicant must fill out form AA-21. Proof of past employment is necessary.

Contact the New York office at:

Railroad Retirement Board
26 Federal Plaza
Room 3404
New York, NY 10278
Phone: (877) 772-5772
Fax: (212) 264-1687

Social Services
Suffolk County Government
PO Box 18100
Hauppauge, NY 11788
(631) 854-9935
(for burials) (631) 854-9856
Fax: (631) 854-9996

Note: These services are for *outside* New York City. Social Services of Suffolk County requires that approval be obtained *prior* to finalizing plans with the funeral home.

Assistance Provided:

The Department of Social Services will cover the basic burial cost of certain indigent persons or those found dead in the county.

Eligibility Requirements:

Assistance is available to help those with no funds from private sources. The following people are eligible for burial assistance from the county:

1. Persons who were on Public Assistance.
2. Stillborn infants.
3. Decedents found dead in the county (if not under the jurisdiction of another social service agency).

How to Apply:

Call the Department of Social Services at (631) 854-9856 to apply. Approval *must* be obtained *prior* to finalizing arrangements with the funeral home.

**AMT Children of Hope Foundation
Infant Burial Foundation
Nassau County Police Department**
1490 Franklin Avenue
Mineola, New York 11501
(877) 796-HOPE (4673)
(516) 781-3511
tjaccard@amtchildrenofhope.com
<http://www.amtchildrenofhope.com/>

Assistance Provided:

Dignified funeral and burial services for abandoned and unclaimed deceased infants and children are provided.

Children of Hope will act alone or in conjunction with the appropriate governmental agencies or other charitable organization.

Services are applicable in Nassau County as well as in New York City (all boroughs), Westchester and Rockland counties.

The Foundation gives these children a first name, the last name being "Hope."

Their resting place and grave markers show that they are part of a family that is cared for by loved ones.

Eligibility Requirements:

Child or infant dies without having been claimed.

How to Apply:

The Nassau County Police Department, Ambulance Medical Technicians, through the Children of Hope Foundation, learns of the tragedy and takes appropriate steps to assure a dignified burial.

Call Tim Jaccard:

(877) 796-HOPE (877) 796-4673.

B: Religious Organizations

**Society of St. Vincent de Paul
for the Archdiocese of New York**
(Manhattan, Bronx, Staten Island)
1011 First Avenue
New York, New York 10022
(212) 755-8615
<http://www.srdpusa.org/>

Note: These services are limited to Manhattan, Bronx, and Staten Island only.

Assistance Provided:

The Society provides many services for the bereaved on behalf of the Archdiocese of New York. These include *referral services* for indigent families to low cost funeral homes.

The Society will help families collect reimbursements from the HRA Burial Claims Unit.

In extraordinary instances, a “non-title” plot in Calvary Cemetery will be provided (no headstone permitted).

The Society also offers bereavement counseling.

Eligibility Requirements:

The deceased individual should be Catholic.

The family must be in financial need.

How to Apply:

Contact individual parish and clergy to ask for assistance.

For referral sources and general information, call the St. Vincent de Paul Society at (212) 755-8615.

The family must provide:

1. Medicaid number,
2. Cause of death,
3. Sources of income,
4. Social Security number of the deceased, and
5. Death certificate.

National Philoptochos Society

Greek Orthodox

7 West 55th St., 7th Floor
New York, New York 10019

(212) 977-7770

Fax: (212) 977-7784

Assistance Provided:

Monetary assistance is available for families in need. This includes a limited reimbursement for funeral and burial expenses. A lifetime maximum for a family may apply. Referrals to funeral homes sensitive to Greek Orthodox needs are made.

Emergency social service and crisis intervention assistance is provided to members of the Greek Orthodox community. Assistance is available in the City of New York and throughout the country.

Eligibility Requirements:

Must be Greek Orthodox or of Greek Orthodox heritage.

Decedent and family must experience financial hardship and have exhausted all other avenues of assistance.

How to Apply:

Call the Social Service Department of the National Philoptochos Society at (212) 744-4390.

Verification of income and expenses is required.

Referrals usually come from Greek Orthodox churches and clergy. However, the Society seeks to be flexible in meeting the needs of its constituents.

The Hebrew Free Burial Association
Chevra Agudath Achim Chesed Shel Emeth
224 West 35th Street, Room 300
New York, New York 10001
(212) 239-1662
Fax: (212) 239-1981
www.hebrewfreeburial.org
info@hebrewfreeburial.org

Note: Deceased must be buried at Mount Richmond Cemetery, Staten Island. Contact Amy Koplow, Executive Director or Rhonda Stein, Office Manager/ Funeral Services Coordinator for assistance.

Assistance Provided:

When someone who is Jewish (on his/her mother's side) in the tri-state area lacks family and/or available funds to pay for his/ her own funeral and burial privately, the HFBA will make arrangements for removal of the body, the funeral, plot, and burial arrangements in accordance with Jewish tradition and law.

The burial must be at Mount Richmond Cemetery, Staten Island.

A Rabbi will officiate at a graveside service.

The HFBA can provide a low cost funeral and burial for those with limited funds and pre-need agreements consistent with government Medicaid criteria for those who are outside the eligibility requirements for government assistance.

The HFBA will also provide assistance in seeking reimbursement from government agencies for burial of the indigent.

Kaddish for the deceased can be arranged. An HFBA donation of \$360 can be made for *Kaddish* to be said daily for the first year or a \$180 donation for yearly *Kaddish* on the *yahrzeit*.

Eligibility Requirements:

The decedent must be Jewish on his/her mother's side.

Prior synagogue affiliation is **not** necessary.

Neither the decedent's estate nor the family have funds sufficient for burial.

How to Apply:

To apply, call the Hebrew Free Burial Association office, 24/7. A multi-lingual (English, Russian, Hebrew, Spanish) staff member is available to take your call.

You must submit required income and estate documentation.

Send a referral from a Social Service agency or long term care facility, if applicable.

The Jewish Heritage for the Blind

1655 East 24th Street

Brooklyn, NY 11229

(718) 338-4999

(800) 995-1888

Mail to: PO Box 336

Brooklyn, NY 11229

<http://www.jhbinternational.org>

services@jhbinternational.org

Assistance Provided:

Free burial plots are available for the handicapped.

Burial plots are located throughout the United States and also abroad.

Eligibility Requirements:

Deceased must be handicapped.

How to apply:

Contact the Jewish Heritage for the Blind.

Call: (718) 338-4999.

Bureau of Indian Affairs General Assistance

Office of Tribal Services
Bureau of Indian Affairs
MS 4660 MIB
1849 C Street NW
Washington, D.C. 20240
(202) 513-7622

Assistance Provided:

BIA-GA burial assistance pays \$1,250 for basic burial services which include preparation and embalming, the casket and funeral home services. In limited circumstances, they will pay for transportation.

Eligibility Requirements:

1. Decedent must have been an *enrolled member* of a federally recognized American Indian/Alaska Native tribe
2. Prove the inability to meet the essential needs of food, clothing, shelter, and utilities
3. Reside in an approved service area or near designated service area; applicants can determine if they live in a service area by contacting the nearest BIA regional office or social service office
4. Apply concurrently for all other federal, state, tribal, county, local programs for which he/she may be eligible
5. Not be receiving any comparable assistance

How to apply:

Applicants can apply for assistance at the nearest BIA operated or tribal social service provider. Contact the Office of Tribal Services at Call us at: 202-513-7622, or visit the website at: <http://www.bia.gov/>.

C: Organizations for Foreign Born Persons

St. George's Society of New York

216 East 45th Street - Suite 901

New York, NY 10017

(212) 682-6110

Fax: (212) 682-3465

info@stgeorgessociety.org

<http://www.stgeorgessociety.org/>

Note: Contact John Shannon at (212) 682-6110 for assistance.

Assistance Provided:

Serving *exclusively* persons born in Great Britain or the British Commonwealth and living in the New York City area, the Society provides cremation and interment (no ceremony) as a last resort for those in financial need. The Society will help make the arrangements. All or part of the expense may be covered by the Society, depending on financial need. The Society will provide free cremation through its undertaker, Gannon Funeral Home. If cremation is not desired, the Society will contribute the cost of cremation toward the funeral (currently \$1,400).

Eligibility Requirements:

Must have been born in the United Kingdom or in a country of the British Commonwealth.

Must have been living and died in the New York City tri-state area (fifty miles from Columbus Circle).

Must have had insufficient income to meet basic expenses, including rent, utilities and food.

Burial can only be at plots owned by the Society.

Generally, this service is provided to individuals already receiving stipends from the St. George's Society; however, those individuals "in need" and meeting eligibility requirements may request assistance.

No religious affiliation is required.

How to Apply:

Contact the Executive Director of St. George's Society.

Submit proof of original citizenship from a Commonwealth Country. A copy of a birth certificate, passport, or military papers is preferred.

A death certificate is required.

Bring proof of income, expenses, and any special circumstances.

Also, notify the Society of where the body is located.

Swiss Benevolent Society of New York

500 Fifth Avenue
Room 1800
New York, NY 10110
(212) 246-0655
Fax (212) 246-1366
<http://www.sbsny.org>
agilman@sbsny.org

Assistance Provided:

The Society offers assistance with pre-planning funerals and burials. On rare occasions the Society will pay for the cremation and burial of the deceased.

Plots for burial are available at several cemeteries, but limited. Most cemeteries can only hold urns.

Eligibility Requirements:

The Society's services are limited to Swiss nationals in the United States.

Aid is granted on a case-by-case basis, not on specific criteria.

For a plot, the deceased must be indigent.

How to Apply:

There is no formal application requirement. Contact the Society.
Call: (212) 246-0655.

USA Edhi International Foundation

42-07 National Street
Corona, New York 11368
(718) 639-5120
Fax: (718) 505-8001

<http://www.edhifoundation.com/>

Assistance Provided:

For deceased Pakistani persons of the **Muslim** faith who have no next of kin or friend to claim the body, the Foundation provides free shrouding and burial rites in compliance with the Islamic tradition.

The Foundation can arrange for the body to be transported to Pakistan.

Eligibility Requirements:

Decedent is unclaimed by anyone else.

The decedent must be Muslim.

How to Apply:

Call the Edhi Foundation.

Call: (718) 639-5120.

Consulate General of Japan in New York

299 Park Avenue
New York, NY 10171
(212) 371-8222 (24hr)
<http://www.ny.us.emb-japan.go.jp/>
goikenbako@ny.cgj.org

Assistance Provided:

The Japanese Consulate will assume responsibility for indigent Japanese in New York who cannot afford burials and have no family. The Consulate will contact family in Japan to notify them of a death.

The Consulate does not provide financial assistance for indigents.

Eligibility Requirements:

The deceased must be a Japanese citizen.

For a funeral and burial, there must be no family to assume responsibility and no finances available to cover the funeral or burial.

How to Apply:

Call the Japanese Consulate in New York.

Call: (212) 371-8222.

South African Consulate General
333 East 38th Street
9th Floor
New York, NY 10016
(212) 213-4880
Fax: (212) 213-0102
[http://www.southafricanewyork.net/consulate/
sacg@southafrica-newyork.net](http://www.southafricanewyork.net/consulate/sacg@southafrica-newyork.net)

Note: The Consulate does not provide financial assistance for the exportation of remains to South Africa. The death cannot have been from an infectious disease. Body must be embalmed and sealed in an airtight non-transparent container. An import permit must be obtained by the receiver.

Assistance Provided:

The Consulate will contact the relevant authorities in Pretoria for permission to import the body to South Africa or for burial there. The consulate will inform you when permission has been granted.

The Consulate can obtain financial quotes from funeral homes, and help one comply with local law.

Eligibility Requirements:

Decedent must not have had an infectious disease.

The remains must be embalmed (or a religious objection must be stated).

How to Apply:

Contact the Consulate. Make sure to supply them with:

1. Copy of the passport.
2. Certified death certificate.
3. Embalment certificate (or raise your religious objection).
4. Notarized affidavit of the undertaker stating the remains are embalmed and conform with city regulations.
5. Letter from the attending physician stating that the deceased did not suffer from an infectious disease at the time of death.

D: Non-Profit Organizations

Safe Horizon
2 Lafayette St, 3rd Floor
2nd Floor
New York, New York 10007
(212) 577-7700
For Emergency Assistance: (866) 689-4357
help@safehorizon.org
<http://www.safehorizon.org>

Note: Contact Ms. Pierce.

Assistance Provided:

For the family of homicide victims, Safe Horizon provides an array of assistance, both emergency and ongoing, including advocacy for benefits, accompaniment to court appearances, emergency financial assistance, bereavement and therapeutic counseling, support groups, information and referral, pamphlets, and funeral and burial assistance.

Safe Horizon serves as liaison with and conduit for information to the New York State Crime Victims Board to expedite reimbursement for funeral and personal expenses of needy families.

Eligibility Requirements:

1. Family member applicant must be a resident of New York State.
2. Homicide victim.
3. Income limitations for those seeking continuing financial assistance.

How to Apply:

Send a formal application to Safe Horizon along with:

1. Verification of income (for financial assistance).
2. Similar crime and personal identification documents are required as the NYS Crime Victims Board requires. (See page 11 for details.)
3. Listing of court appearances.

Catholic Burial Society
(A Membership Society)
Flagship Corporate Center
2 West Baltimore Pike
P.O. BOX 1833
Media, PA 19063
(610) 892-7506
info@catholicburialsociety.org
www.catholicburialsociety.com

Assistance Provided:

The Society provides aid in selecting a dignified and low cost funeral. They will negotiate a low price for you from a funeral home in the area where your funeral is to take place. Their experience and prior relationship with funeral homes allow the Society to arrange for much lower prices than private individuals usually receive.

Counselors are available to help you choose your funeral plans. The Society will help you contact funeral homes with discounted services especially for the Society.

The Society offers membership for its services which include free burial for children and grandchildren. Members are entitled to aid in getting veterans and other benefits.

Low price cremations, caskets and other items are available.

The Society will retain Wills and other burial instructions for future use.

Eligibility Requirements:

Anyone may join the Society.

How to Apply:

Membership is \$250. Contact the Society.

Call: (877) 227-2555.

National Volunteer Fire Council

7852 Walker Drive

Suite 450

Greenbelt, MD 20770

1-888-ASK-NVFC (275-6832)

nvfcoffice@nvfc.org

Assistance Provided:

The NVFG provides a maximum of \$6700 aid for burial expenses. If the **firefighter** dies from injuries received in the line of duty as a direct result of firefighting, the maximum does not apply and reasonable expenses will be paid. Under the Volunteer Firefighters' Benefit Law, upon death of a volunteer firefighter, a lump sum of \$56,000 *may be* paid to the surviving spouse, or the estate if there is no surviving spouse. In the case of deaths occurring after July 1, 1992, the surviving spouse with no dependent children *may be* paid a weekly benefit of \$887. Memorial Scholarships for families of deceased volunteer firefighters *may* also awarded to full-time undergraduates at approved NY colleges/post-secondary institutions. To qualify for these, the firefighter must have died as the result of an injury sustained in the line-of-duty.

Eligibility Requirements:

Must have been a volunteer firefighter in New York State.

How to Apply:

Contact the National Volunteer Fire Council

E: Unions/Professional Organizations

Actor's Fund of America
729 Seventh Avenue
10th Floor
New York, NY 10019
(212) 221-7300 (x 119)
Outside NYC: (800) 221-7303
info@actorsfund.org
For Funerals: intakeny@actorsfund.org
<http://www.actorsfund.org>

Note: The Fund should be used as a *last resource*. The Fund will not reimburse expenses already paid.

Assistance Provided:

The Fund provides many social services including assistance with funerals and burials. Monetary assistance with funerals is offered. The Fund may provide a maximum of \$3,000 for funeral expenses. If necessary, the Fund can provide a burial plot and grave marker in the Actors Fund's section in Kensico Cemetery.

The Fund also provides a grave site and headstone to those in need. Additionally, the Fund offers pre-pay arrangements for those interested in purchasing a site. The Actor's Fund maintains two cemetery plot areas.

Eligibility Requirements:

Actors Fund assistance is for everyone in entertainment. Decedent must have worked in the entertainment industry for a minimum of five years and have acquired earnings of at least \$6,500/year in three of the last five years, or have worked in the entertainment industry for a minimum of 20 years and earned \$2,000/year for any 10 years. Assistance will be based on financial need.

Examples of individuals potentially eligible for benefits are: actors, singers, musicians, ticket sellers, make-up artists, stagehands, and clowns.

Eligibility criteria are flexible and are based on the circumstances.

How to Apply:

Family members must notify, in writing or by phone, the Social Service Department of the Actor's Fund. Request must be made as soon as possible after death. Include with the request documentation of employment in the industry, including but not limited to union membership, W-2s, 1099s, Playbills, and reviews.

If an Actor's Fund plot is desired, a separate request to the Intake Unit must be made for this. For an application, contact the Intake Unit at the Eastern Region Office, (212) 221-7300 ext. 119. An interview will be required.

For information on pre-pay arrangements, contact Gloria Jones at (212) 221-7300 ext. 112 or email gjones@actorsfund.org.

Each request will be considered on an individual basis and will be evaluated by a special committee.

1199SEIU Benefits and Pension Fund

330 West 42nd Street
New York, NY 10036
Main: (646) 473-9200
Pension Department: (646) 473-8666
Life Insurance: (646) 473-9200

Assistance Provided:

The Fund provides free burial plots to qualifying members of the Benefits and Pension Fund. Members may also qualify for life insurance if they meet the Fund's requirements.

Eligibility Requirements:

Qualifications for the free burial plot and the life insurance payment are identical. Deceased must:

1. Be age 65 *and* have 10 years of service, or
2. Be age 62-64 *and* have 20 years of service, or
3. Have been permanently disabled *and* have 10 years of service.

How to Apply:

Contact the 1199SEIU Benefit and Pension Fund. Email: members@services@1199funds.org or call Member Services at (646) 473-9200.

United Federation of Teachers

UFT Memorials, Inc.

52 Broadway
New York, NY 10004
(212) 598-9240
Fax (212) 673-3843

Assistance Provided:

The UFT has available for retired members, the option to purchase burial plots at Rose Hill Memorial Park, Putnam Valley, NY, consisting of 2 graves arranged horizontally at the member's prize of \$750 per plot.

No tombstones are allowed; a bronze plaque of uniform size is available for an additional charge.

How to Apply: Obtain an application. For further assistance contact Hannah Acampora at (212) 598-9240

Part III
Funeral Homes and Cemeteries

General Information on Funeral Homes and Cemeteries

Funeral homes are licensed and regulated by the State of New York. For information, or to file a complaint, write to the New York State Department of Health at:

**New York State Department of Health
Bureau of Funeral Directing
Hedley Park Place
433 River Street Suite 303
Troy, New York 12180-2299
<http://www.health.state.ny.us/>**

Also available on the Department of Health's website is a guide for funerals at:
<http://www.health.state.ny.us/nysdoh/consumer/patient/funeral.htm>.

While funeral homes are profit-making business entities, it is not uncommon for funeral home directors to reduce charges to assist needy individuals and families when costs cannot be fully paid. Of course, funerals of this type will be basic.

Many funeral homes offer options to reduce costs. These options often include a "direct burial" which means a burial without a formal viewing, visitation, or ceremony, except for a graveside service. Another option is cremation, discussed on page 32.

Since prices can vary considerably, it makes sense to call several funeral homes to compare rates. Funeral home directors are required by law to give accurate quotes of prices of goods and services, by telephone or otherwise.

Cemeteries

In New York State, cemeteries and crematories are regulated by the New York State Department of State, Division of Cemeteries. You can send a complaint to:

**NYS Department of State
Division of Cemeteries
41 State Street
Albany, NY 12231-0001**

If the cemetery is owned by a religious organization or is municipally-owned, it may not be subject to regulation. A list of cemeteries regulated by the Department of State is available at:
<http://www.dos.state.ny.us/cmty/CemeteryList.HTM>.

For additional information on regulation of cemeteries in New York State, go to:
www.dos.state.ny.us/cmty/cemfaqs.html.

Federal Law Relating to Funeral Homes

The "Funeral Rule", enforced by the Federal Trade Commission (FTC Rule 453), regulates funeral homes in several important ways:

—Funeral providers *must* make available a written price list of all options, including the least expensive ones, before actually showing you any caskets.

—You have the right to choose the funeral goods and services you want. The funeral provider must state your selection in writing on the General Price List.

—Over the phone, the funeral provider *must* tell you price information, give you prices and any other information from the price lists to reasonably answer your questions.

—You have the right to select services and products individually and cannot be made to select packages which include items you do not want. If an item is required by law, it must be identified on the price list, with a reference to the specific law.

—The funeral provider may not refuse, or charge a fee, to handle a casket you bought elsewhere. (Often third-party retailers are more affordable. Look in the telephone book under "caskets".)

—A funeral provider that offers *cremation* must make alternative, unfinished, less expensive containers available. A coffin is **not** necessary for cremation.

—The law does not require a burial vault or liner, and funeral providers may not tell you otherwise.

New York State Laws Relating to Funeral Homes

There are also New York State laws which regulate funeral homes in several important ways:

—Embalming is not required by state law. The funeral director must obtain permission to embalm, but may require embalming if certain services, such as open casket viewing, are chosen.

—Even if someone has died of an infectious disease, the funeral home may not refuse to embalm the body.

—Casket rentals are not prohibited.

—It is illegal for the funeral director or staff to imply in any way that your choices are unsatisfactory, once stated.

—It is illegal to charge additional fees for filing a death certificate or getting it medically certified.

—It is illegal to charge a fee for handling a casket provided by the customer.

—Even if no viewing was selected, the body may be seen briefly for identification purposes. If the viewing is prolonged, the funeral home can charge for a viewing.

—Interest on an outstanding bill cannot be charged unless such a charge was disclosed on the Itemized Statement.

General Information on Cremation

Individuals are able to pre-plan for their own cremation. Some families may elect to have a loved one cremated. Embalming is not necessary prior to cremation.

It may be possible to rent a casket from the funeral home for viewing and funeral services. This will eliminate the cost of purchasing a casket. Funeral directors are obligated by law to offer an inexpensive container for cremation (FTC Rule 453.3 (b) (ii)). Alternative containers can be made of heavy cardboard, pressed wood, or composition materials (with or without an outside covering), or may be pouches of canvas or other materials.

“Direct cremation” is a common affordable option. It is a cremation without a viewing or other ceremony where the body would be present. Memorial services are still possible.

After cremation, an urn is not required by law. Remains (called “cremains”) may be buried in a cemetery lot or cremation garden, placed in an urn in a columbarium, kept at home or scattered. There are some laws covering where the scattering of ashes is permitted (see page 44). Prices of direct cremations are substantially less than traditional burial; prices of additional services and options will vary.

There can be a substantial difference between funeral homes on the cost of a *direct cremation*. Therefore it pays to shop around. All funeral homes are required to give prices over the telephone. Below you will find a thorough list of funeral homes in the area, but also check the Yellow Pages and consider calling funeral homes within a 50-mile radius.

Requests for cremation must be approved by the Office of Chief Medical Examiner as per the City of New York Charter. Please consult with the funeral director providing services for compliance with this requirement.

How to shop for a simple cremation:

First, ask for the price of “a direct cremation with a minimum alternative container.” That means with a cardboard box or other non-fancy box.

Once you have that price, ask, “Does that include the crematory fee?”

If the funeral home doesn’t own the crematory, the crematory fee may be extra. Then ask if there are any additional charges such as for permits.

Funeral Homes with Low Cost Burial/Cremation Options

The funeral homes listed below provide low cost burial options, including a direct burial option. Many of these funeral homes offer cremation options, including a direct cremation option. Many of the funeral homes on this list were reported to us as providing excellent service by social service staff at some of the participating senior centers in our Elderly Project. Others were discovered by VOLS while conducting research for this guide.

Suggestions of providers to be listed in future editions of this guide should be emailed or mailed to Volunteers of Legal Service, Elderly Project Director. See page i for contact information.

Inclusion in this list does not imply endorsement of these establishments by VOLS. These organizations freely provided the information. Prices stated below are as of June, 2010 and are subject to change.

Funeral Homes

All Faiths Burial & Cremation Service
189-06 Liberty Avenue
Hollis, New York 11412
(718) 277-8900
<http://www.economycreations.com>

Brooklyn Funeral Home & Cremation Service
2380 Pacific Street
Brooklyn, NY 11233
(718) 385-3000
www.brooklynfuneral.com

Prices (Subject to Change)

Direct Cremation: \$330 (\$285 no container)
Open Casket Visitation: \$2425
Closed Casket Visitation \$2065
Traditional Indian/Hindu/Buddhist Services:
\$1330.

Direct Burial: \$595 (\$550 no container)
Open Casket: \$2425
Closed Casket: \$2065
Traditional Jewish Graveside: \$1549 (will
recommend a Rabbi; honorarium \$400-\$450)
Outside Five Boroughs Add \$100 for Mileage
up to 50 Miles, Thereafter, \$2.00 a Mile.

Prices *Exclude* Cremation.

Cremation: Liberty Grove Cemetery: \$140 (add
\$35 to have cremains mailed anywhere in the
US), or

Fresh Pond Cemetery: \$255 (add \$45 to have
cremains mailed anywhere in the US)

Direct Cremation: \$779 (includes crematory fee)
Direct Burial Service: \$795 (Cloth covered
alternative container included)

Funeral Homes

Casey Funeral Home
350 Slosson Avenue
Staten Island, NY 10314
(718) 447-4242

Chas. Peter Nagel, Inc.
352 E. 87th Street
New York, NY 10128
(212) 289-2221
Fax: (212) 860-4306

City Funeral Service
23 Lockwood Avenue
Yonkers, NY 10701
(877) 274-5152
www.nycremation.com
Note: Pre-Need cremation plans are available.
Currently: \$25/month.

Crestwood Memorial Chapel, Inc.
199 Bleecker St.
New York, NY 10012
(212) 431-6712
Fax: (212) 925-0021
<http://www.crestwoodmemorialchapel.com/>

Flynn Funeral & Cremation Center
139 Stage Road
Monroe, NY 10950
(800) 750-8021
(845) 783-1811

Prices (Subject to Change)

Direct Burial: \$1,455 (includes alternative container)

Direct Burial: \$1395 (includes alternative container)

Direct Cremation: \$795
Cash Advance Expenses You will Incur are
Crematory Fees (\$403) Gratuities (app. \$20)
NYC Disposition Permit (\$40.00) NYC EDRS
credit card convenience fee (\$5.55) and Death
Certificates (\$15 in NYC) [Usually totals app.
\$1,353.55]
Additional charge of \$150 if death occurs at a
private residence or in certain nursing
homes/adult residences

Direct Cremation: \$420
Direct Burial: \$695
Cremation with Chapel Attendance: \$830
Burial with Chapel Attendance: \$945
Medical School: \$595
Additional Charge for Transportation to and
from outside the Metropolitan Area. Can
Transport Anywhere in the World. Additional
Services Available. Pre-Paid Plans Available.

Direct Cremation: from \$1,620 to \$1,595
Direct Burial: from \$1,825 to \$1,800
Basic Arrangements \$1,400.
Excludes Cremation/Cemetery Fees.
Hearse: \$495 (for first 15 miles, thereafter \$3.50
a mile).

Funeral Homes

Gannon Funeral Home
152 East 28th Street
New York, NY 10016
(212) 532-6579
<http://gannonfuneralhome.com/>
Email: info@gannonfuneralhome.com

Green-Wood Cemetery, The
500 - 25th Street
Brooklyn, New York 11232-1317
(718) 768-7300
<http://www.green-wood.com/>
Email: info@greenwoodcemetary.org

For Adults: Direct Cremation (no services or family attendance): \$319

Gallipanio Funeral Service
160 Long Beach Road
Island Park, NY 11558
(516) 897-3655

John Krtil Funeral Home;
Yorkville Funeral Services, Inc.
1297 1st Avenue
New York, NY 10021
(212) 744-3084
www.krtilfuneralhome.com

Metropolitan Funeral Service, Inc.
283 2nd Ave
New York, NY 11510
(212) 674-3671
(516) 223-3516
www.nycdirectcremation.com

National Cremation
82-19 Northern Blvd.
Jackson Heights, NY 11372
(718) 639-0488

Prices (Subject to Change)

Direct Cremation: \$1,600 (\$1,525 no container)
Direct Burial: \$2600 (\$2,525 no container)
Transportation within 15 Miles: \$375
Arrangements: \$850
Memorial service: \$425
Graveside Ceremony: \$250

Direct Cremation (includes alternative container): \$319
Use of chapel for service: \$370
For Children (Under 10): Direct Cremation (no services or family attendance): \$319
Direct Cremation (includes alternative container): \$214
Use of Chapel for Service: \$190
Temporary Storage (under a month): \$39
Disposal of Cremains: \$92
Shipping of Cremains via Registered Mail: \$37

Contact the funeral home directly for a General Price List.

Direct Cremation: \$1885
Excludes Crematory Fees.

Direct Cremation: \$1,095.00
Direct with Atlantic Scattering: \$1,370
Direct with Pacific (Maui) Scattering: \$1,440
Direct Cremation (with cultured marble urn, urn name plate and 50 acknowledgement cards) \$1,448.00
(prices *include* crematory charges for L. I. Cremation Co. W. Babylon, N.Y. \$315.00)

(877) 472-0627
www.nationalcremation.com
Simple Cremation Plan \$1,995

Funeral Homes

N.F. Walker of Queens Funeral Home
87-34 80th Street
Woodhaven, NY 11421
(718) 296-4343
<http://www.walkerfuneralhomeofqueens.com>

Northeast Funeral Service, Inc.
494 Seneca Ave.
Ridgewood, NY 11385
(718) 683-2710
info@northeastfuneral.com

Papavero Funeral Home
72-27 Grand Avenue
Maspeth, NY 11378
(718) 651-3535

Peter P. Dohanich Funeral Home, Inc.
642 Liberty Ave.
Brooklyn, NY 11207
(800) 321-1163
<http://www.funeralalternative.com/page7.html>

R.G. Ortiz Funeral Home, Inc.
5202 Fourth Avenue
Brooklyn, NY 11220
(718) 439-4949

Redden's Funeral Home
325 W. 14th Street
New York, NY 10014
(212) 242-1456
<http://www.reddenfuneralhomenet/home.html>
Email: reddenfh@verizon.net

Thomas M. Quinn & Sons Incorporated
35-20 Broadway
Long Island City, NY 11106
(718) 721-9200
[Http://www.tmquinn.com/](http://www.tmquinn.com/)

Walter B. Cooke Funeral Home
352 E. 87th St.
New York, NY 10128
(212) 535-1500

Prices (Subject to Change)

Direct Cremation: \$995 (\$820 if supplying ones own container)
Direct Burial: \$1,200 (\$900 if supplying ones own container)
Cremation at Fresh Pond Crematory: \$255
Scattering at Sea: \$125

Direct Cremation: \$599 (\$500 if supplying ones own container)
Basic Burial: \$599
Additional charge of \$150 if death occurs inside a private residence
Death certificates: \$15 each in NYC, \$10 each elsewhere
Contact the funeral home directly for a General Price List.

Contact the funeral home directly for a General Price List.

Contact the funeral home directly for a General Price List.

Contact the funeral home directly for a General Price List.

Direct Burial: \$1,595 (includes alternative container)

Burial: \$1295 (includes alternative container)

Transportation of Remains

General Information on the Transfer of Remains

Deaths which occur while out of state can cause additional financial hardship. The price for transporting remains from one state to another can be great.

If there is not a need for a local funeral, consider having the funeral at the place of death. This can save several thousand dollars in transportation costs.

If transferring the remains to another location, contact the *receiving* funeral home first. The funeral director at the receiving funeral home will be able to help arrange for the transportation of the remains to his facility. Contacting a funeral director in the place of death and having him deal with the shipping can greatly increase the transportation price. Most funeral homes charge high fees to transfer a body to another funeral home.

Airlines require that the remains be embalmed prior to shipping, and that the body be shipped in an approved container, or an "air-tray". Typically, documents such as the death certificate, embalming report, passport, burial permit and a letter from the physician stating that the deceased did not die from a communicable disease must accompany the body. Most domestic airlines will allow you to carry on cremains, but you should bring the death certificate with you and carry the cremains in a temporary plastic container rather than an urn that could set off the metal detector.

Consider using Inman National Shipping (described below) to transfer the body. Do not call Inman directly. Call the *receiving* funeral home and have the funeral director call Inman.

Inman Nationwide Shipping

Inman Nationwide Shipping provides low cost transportation of remains from the hospital to an airport. Their services are provided at a greatly discounted price as compared to using a local funeral home to transport the remains to an airport.

Inman Nationwide Shipping can be contacted through the receiving funeral home at (800) 321-0566. Be sure to have the funeral director at the *receiving* funeral home contact Inman. They will *not* take orders directly from the family.

<http://www.inmanshooingworldwide.com>

Shipping Remains to Puerto Rico

Funeral Parlors

Century Cremation and Funeral Services
<http://www.centurycremation.com/>
1-877-237-5655

O'Shea-Hoey Funeral Home
<http://www.insiderpages.com/b/3719154940>

Crestwood Memorial Chapel
212-431-6712

City Funeral Service
www.nycremation.com

Prices (Subject to Change)

Direct Cremation (includes the crematory charge): \$700
Death certificate: \$15 each
Extra \$125 charged if death occurs in a private residence or nursing home
Shipment of ashes by registered mail: \$50
Owner is bilingual (Spanish-English)

Direct Cremation (includes the crematory charge): \$1150
Death certificates: \$15 each
Shipment of remains to Puerto Rico: \$40-\$50
Small extra charge if body needs to be transported from a private residence
Can find translator to help with Spanish if necessary

Direct Cremation: \$625
Crematory fees: \$155
Death certificates: \$15 each
Shipment to Puerto Rico: \$70
Extra charge of \$250 if transportation of the body is from an assisted living facility
Spanish speaking

Direct Cremation: \$695
Crematory Fees: \$386
Gratuities: \$20
Certified copies of death certificate: \$15 each
Extra \$150 if death occurs in a private residence or nursing home
Shipment of ashes to Puerto Rico by registered mail through the U.S. Postal Service and the price of shipment is included in the crematory fee
No Spanish speaking employees

Arranging for a Burial Abroad

Asia:

- 1) Know the specific area where you will be holding the funeral.
- 2) Plan for costs that may be different than what you are accustomed to when you arrange the funeral. In some parts of Asia, funerals are considered one of the most extravagant celebrations and traditions.
- 3) Investigate burial ground options thoroughly when you plan the funeral as extravagant burial grounds are common throughout Asia, and many unscrupulous businesses have begun to see a market to scam people who are in mourning.
- 4) Spend time choosing an appropriate urn if necessary. In countries such as Japan, most people are cremated, so prepare to arrange services according to this custom.
- 5) In Asia, the color for mourning is white, though it is becoming more acceptable for guests to wear black with a white armband.

Europe:

- 1) Contact the funeral home who will be *receiving* the body in Europe. Since the funeral service will take place in Europe, all of the arrangements regarding funeral services must take place through the mortuary overseas. In addition, the foreign director should be well versed in the regulations of his government and serve as a valuable resource regarding shipping options.
- 2) Look in the American Blue Book of Funeral Directors – lists contact information for funeral homes across the world, consulate and embassy information and shipping procedures
- 3) Check into the American Association of Mortuary Shippers – provides a comprehensive list of funeral homes who specialize in the shipping of human remains
- 4) Call local funeral homes and ask about their general shipping and price options. Also ask whether they are well versed in the international regulations and rules required for your shipment to Europe. If they are, allow them to handle the details regarding your shipment because there is a mountain of details to consider in shipping the remains.
- 5) Pay for the funeral services. In most cases, all costs must be paid first before the body can be shipped overseas.

South America:

- 1) Contact the funeral home who will be *receiving* the body in South America. Since the funeral service will take place in South America, all of the arrangements regarding funeral services must take place through the mortuary overseas. In addition, the foreign director should be well versed in the regulations of his government and serve as a valuable resource regarding shipping options.
- 2) Look in the American Blue Book of Funeral Directors – lists contact information for funeral homes across the world, consulate and embassy information and shipping procedures
- 3) Check into the American Association of Mortuary Shippers – provides a comprehensive list of funeral homes who specialize in the shipping of human remains
- 4) Call local funeral homes and ask about their general shipping and price options. Also ask whether they are well versed in the international regulations and rules required for your shipment to South America. If they are, allow them to handle the details regarding your shipment because there is a mountain of details to consider in shipping the remains.
- 5) Arrange for a local funeral service. If the deceased had local friends or family, consider a simple service to celebrate their life before the body is shipped.
- 6) Pay for the funeral services. In most cases, all costs must be paid first before the body can be shipped overseas.

Anatomical Gifts

General Information on Donating One's Body or Organs

The number of people who decide to donate their body – or that of their next of kin – to science is increasing. Such a donation could either be for the purpose of providing donor organs or to aid medical research and education. In either case, once accepted for donation, disposition of the body is usually without cost to the grieving, and often the medical school or private organization will provide free cremation and return the ashes to your loved ones.

If one wishes to ensure that his/her body is donated – or to ensure that it is not – there are means of documenting and guaranteeing that one's wishes will be honored. One way of making your intentions known is to talk with your next of kin and doctor and inform them of your decision. Also, make sure your intention is noted on any medical or hospital record. If donation is chosen, fill out your selection on the back of your driver's license and get a donor's card for your wallet. You may also include your wishes in your will. A donor card which is signed in the presence of two witnesses who must sign the document in the donor's presence designed to be carried on the person. In New York, the law authorizes the use of the back of a driver's license to make anatomical gifts.

In the absence of any clear indication of the decedent's wishes, the next of kin may decide to make the anatomical gift with few legal obstacles. If so, the proper personnel need to be notified very quickly – probably within the first 24 hours after death. Once notified, they will offer assistance in satisfying any legal requirements.

Ordinarily, organ and tissue donation requires some coordination with the supervising physician. In addition, the **New York Organ Donor Network** can be contacted directly at:

**460 W 34th St.
15th Floor, New York, NY 10001
(646) 291-4444
Fax: (646) 291-4600,
24/7 Donor Center Referral Line: 800-GIFT-4-NY**

and will answer questions or concerns. Donated organs will be matched with a suitable recipient based on need, blood type and geographical restraints.

Gifts of the deceased's body for the purpose of medical research or education are usually possible. However, if organs have been donated for medical purposes, the body can no longer be donated to a medical school. Medical schools require that the entire body be donated intact. Some medical schools will accept bodies from which the eyes alone have been donated.

Generally, medical schools will cover the entire cost of disposition of the body. This will include transporting the body to the school, any embalming which is necessary, cremating the body after research is finished (usually two years after donation), and final disposition of the remains. If the family wishes the cremains to be returned, this can sometimes be accommodated. Speak to the medical school about this *before* deciding on a donation.

The Halachic Organ Donor Society (HODS) encourages the organ donation from Jews to the general population (including gentiles). If you would like to donate through this organization, you may contact them at

**HOD Society
49 West 45th Street, 10th Floor
New York, NY 10036
1.877.700.HODS**

If donation of one's body is desired, one may make a donation to whichever medical school one wishes, or to a central agency that will provide the body to an appropriate medical institution. The **Associated Medical Schools of New York** works with several Universities in New York State to distribute donated bodies according to need. They can be contacted at:

Associated Medical Schools of New York
1270 Avenue of the Americas
New York, New York 10020
(212) 218-4610
Fax: (212) 218-4278
Lizramos@amsny.org
info@amsny.org

NEW YORK MEDICAL SCHOOLS

Many medical schools can be contacted directly to make a donation. Following is a list of schools in the New York City area that can be contacted to make a donation:

**Columbia University College of
Physicians & Surgeons
Department of Anatomy**
630 West 168th Street
New York, NY 10032
(212) 305-3600

**State University of New York
Downstate Medical Center**
450 Clarkson Avenue
Brooklyn, NY 11203
(718) 270-1000

**Mt. Sinai School of Medicine
Department of Medical Education**
Annenberg Bldg, Room 1398
New York, NY 10029
(212) 241-7276
Weekends or Holidays: (917) 641-0063 or
(917) 641-0094
(212) 241-7059 (24 Hr)
(Transportation is covered up to 120 miles.)

**Albert Einstein College of Medicine
Anatomical Donations Program**
1300 Morris Park Avenue, Room 627-F
Bronx, NY 10461
M-F (718) 430-3142
(800) 800-7759 (Emergency)
(Transportation charge if more than 50 miles
from the college.)

**Cornell University Medical College
Department of Anatomy and Cell Biology**
1300 York Avenue
New York, NY 10065
(212) 746-5677

DONATIONS OF SPECIFIC ORGANS

To donate eyes:

Complete an enrollment form (found at www.eyedonation.org) and mail to:

The Eye Bank for Sight Restoration
120 Wall Street, 3rd Floor
New York, NY 10005

Anyone can donate and you can still have an open-casket funeral if you choose to donate your eyes.

To donate a brain:

One common myth about donating brains, is that researchers only need the brains of people with brain disorders. But this is not true; they need healthy brain tissue to study to see why it stayed healthy and diseased tissue can be compared to it. You can still have an open casket if you donate your brain because the incision is made at the back of the head at the hairline, the brain is removed and the skull remains intact. Brains are most suitable for research purposes within 24 hours of death, since deterioration begins immediately after death. Make sure to talk to your family and make your wishes well known as whoever has the responsibility for your body will have the final say in whether or not you are a brain donor.

Organizations Accepting Brain Donations:

University of Pittsburgh Medical Center
Center for the Neuroscience of Mental Disorders and Translational Neuroscience Program
Brain Tissue Donation Program
412.624.7802
412.383.8548

Dr. Francine Benes
Brain Tissue Resource Center
McLean Hospital
115 Mill Street, Belmont, MA 02178
1-800-BRAIN-BANK (1-800-272-4622)
www.brainbank.mclean.org

Dr. Wallace Tourtelotte
National Neurological Research Bank
V.A. Wadsworth Medical Center
Wilshire and Sawtelle Blvds.
Los Angeles, CA 90073
213-824-4307

FULL BODY DONATION ORGANIZATIONS

BioGift Anatomical and Surgical Education Center

17819 NE Riverside Parkway, Suite C

Portland, Oregon 97230

Office (503) 670-1799

24 hour (866) 670-1799

info@biogift.info

LifeQuest Anatomical

659 East Allen Street

Allentown, PA 18109

(866) 799-2300

info@lifequestanatomical.com

DONATIONS WHILE OUTSIDE OF NEW YORK

Most medical schools will not cover the cost of transportation from out of state to the medical school. You should discuss transportation limits with the medical school before donating your body.

If you wish to donate your body and are traveling, you can contact the **National Anatomical Service 24/7** at (800) 727-0700. They will arrange for transportation to a nearby medical school for little or no cost. If transportation to the nearest medical school is far, families may be asked to contribute \$150-\$600. If medical schools are close by, there will not be a charge.

Ceremonies at Sea

Scattering Ashes at Sea

Because of environmental concerns, “cremains” (ashes of a human body after cremation) may not be deposited in bodies of water close to the shore, such as the Hudson River.

The cremains must be scattered in water at least 600 feet deep and at least 3 nautical miles (3.5 miles) from shore.

US Navy

The US Navy will conduct free sea burials for people providing “notable service or outstanding contributions to the United States” and protocol also allows sea burials of the children of decorated Navy veterans. There are five points of embarkation: Norfolk, VA, Jacksonville, FL, San Diego, CA, Bremerton, WA and Honolulu, HI. Please contact the Burial-At-Sea program at 1-866-787-0081.

Coast Guard

The United States Coast Guard will dispose of ashes in the ocean at no charge.

The ashes will be taken aboard a U. S. Coast Guard ship as it departs for what could be a short or long trip. As such, carrying the next-of-kin aboard the vessel for the burial ceremony is at the discretion of the ship’s commanding officer. Even without the next-of-kin, a small ceremony will be performed and the ashes will be scattered at sea. The area of the ocean where the cremains will be scattered is not predetermined, and specific location requests may not be made.

Procedure:

The next of kin must send:

- 1) Cremation Certificate
- 2) Death Certificate
- 3) Cremains
- 4) Letter, from next of kin or the deceased (as part of the preplanning process), stating:
 - a) who the letter writer is (relationship to deceased),
 - b) whether or not the decedent had any military experience,
 - c) religious preference (if any),
 - d) statement by person writing letter they are of sound mind and body.

Send the Letter To:

Commander (PS)
Maintenance & Logistics Command Atlantic
Building 400L
Governors Island, NY 10004-5081

By Certified Mail/Return Receipt Requested.

NOTE: The Coast Guard strongly urges one to *call to confirm* and pre-plan all aspects of this service **before** sending the letter and the cremains to the U. S. Coast Guard.

Private Providers of Sea Ceremonies

New York Atlantic Funeral Services Corp.

2084 Horseblock Road
Medford, NY 11763
(800) 645-3722
(516) 378-5990
www.neptunesociety.com

New York Atlantic Funeral Services arranges for cremation and, if requested, burial at sea. It will provide a simple and dignified cremation. This is not necessarily the least expensive cremation service.

New York Atlantic Funeral Services is considered to be a funeral home, but does not have a building in which services (such as a wake or reception) may be held. It has two offices – one in Yonkers, NY and the other in Medford, Long Island. The cost is approximately \$1,500 for cremation and burial at sea. New York Atlantic Funeral Services employees deal directly with family members so that they may better understand the specialized type of services that they provide.

New York Atlantic Funeral Services Society does *not* accept responsibility for filing NYC HRA Burial Claims Unit applications.

Prices (exclusive of crematory fees, subject to change):

Formal Boat Service (with 24 attendees, and, if desired, clergyman): \$650

Informal Sea Scattering (with no attendees): \$100.

Atlantic Ocean Dissemination Services

Taglia, Lysak & Company

(516) 599-0041
(800) 526-5761

Captain Kenneth Lysak, Jr. will carry out a burial at sea for cremated remains with no mourners present and in accordance with government regulation (3 nautical miles from shore). Captain Lysak will conduct the scattering and provide a "Certificate of Dissemination" for \$125. This cost is for cremated remains only. Captain Lysak will take up to six mourners on his boat a distance 3 nautical miles from shore for \$350. His vessel is moored in Oceanside, New York. For more than six mourners, costs increase significantly as a different vessel must be chartered.

Sea Services

Nationwide Maritime Funeral Provider

156 Cedar Lane
Babylon, NY 11702
(888) 551-1277
<http://www.seaservices.com/>

This provider offers sea scatterings of cremains or burial of cremains in an urn. Special instructions (such as prayers to be said or times for the scattering) can be accommodated.

Two types of services are available. **Captains Service** is performed by the captain without family on board. The captain will perform a dignified scattering or burial and document it. The price for this service starts at \$195 and varies by sea conditions, time of year, and special requests made.

Family Service is a dignified scattering or burial with the family in attendance. Different sized ships are available to accommodate the size of the procession. Prices for a small group start are usually between \$599-\$900. Urns and other memorials are available.

Sea Burial L.L.C.

344-5 Rt. 9 #138
Lanoka Harbor, New Jersey, 08734
(866) 282-4776
seaburial@seaburial.com
<http://www.seaburial.com/>

This provider offers scatterings from a ship at both the open sea and at the site of a sunken ship. Family can have that their loved one's ashes scattered at the site of a sunken ship from an era specified by the family. Family can attend if they choose. Veterans of a war can have their cremains scattered at the site of a sunken ship from the war in which they fought. A flag will drape the veteran's urn until the scattering. Also, taps will be played.

A colored photograph of the area can be provided. Certificates of Sea Burial will be issued. For veterans, the flag which draped the urn will be given to the family.

Ships are located in New Jersey. Currently, they range in capacity from 6 to 50 passengers.

Nature's Passage

Division of
Hedstrom Yachting Operations, Inc.
85 Shore Road
Amityville, Long Island, NY 11701
(888) 551-1277
Fax: (800) 409-2597
www.naturespassage.com

This provider offers both sea scatterings and burials at sea. Bodies can be wrapped in sail-cloth and interred at sea. Many different services are offered to fit individual needs.

Members of the AARP get a 25% discount off of a burial or 15% off of a scattering of cremains.

South Shore Sea Burials
P. O Box 511
Point Lookout, N. Y. 11569
(866) 722-6201
www.southshoreseaburials.com

Performs unattended scatterings of cremated human and pet remains at sea. The boat will depart from the Jones Beach Inlet in Point Lookout, N.Y. with the American flag on display and go a minimum of three miles offshore where the cremains will be scattered along with a wreath of flowers. The family will be notified prior to the day of scattering. Within 30 days of the sea service you will be provided with a "Certificate of Dissemination". South Shore Sea Burials can accommodate viewings as the boat departs and will handle filing of all governmental documents relating to burials at sea. Basic Fee \$145.00, Attended Basic Fee: \$195.00 + \$25 per passenger.

Affinity Direct Cremation Services, LLC
220 W Brandon Blvd Suite 205
Brandon FL 33511
(813) 684-7500
info@affinitycremation.com

This provider offers scattering over sea or land. An unattended ceremony by the sea is \$125. They offer an attended ceremony for up to 6 attendees to go out on a private charter for \$345.

Part IV General Information on Preparing a Funeral and Burial

Glossary

(The following glossary was compiled by Volunteers of Legal Service from various sources.)

Funerals and burials, like many specialties, have developed their own particular set of words and terms. Most people will only come across this jargon a few times in their lives. These times are generally under high stress situations which can lead to confusion at a time when clarity is needed to make important decisions.

Below are some important terms relating to funerals and burials. These terms are used throughout this guide and will likely be used by a funeral director when discussing plans and options. Familiarizing yourself with them can help you better understand your options.

Alternative Container – an unfinished wooden box (often made of pressed wood or composite materials) and lower in cost than finished caskets.

Arrangement Conference – the meeting held between the funeral director and the Customer where the Customer chooses the services and merchandise he or she wants.

Basic Arrangement Fee – the general fee charged by the funeral home for employing its services (like the Arrangement Conference, arranging transportation, filing for a death certificate). **Note: This fee cannot be added to a Direct Burial or Direct Cremation as it is already included in the price.**

Cash Advance Items – items from third parties (such as death certificates and cemetery costs) which the funeral home is ordering for you. **Note: A funeral home may not charge you a fee above the actual price for Cash Advance Items.**

Casket Price List – a list of all caskets offered by the funeral home which the funeral director must by law show you before discussing or showing you any caskets.

Cemetery Deed – a document from the cemetery establishing your right to bury the deceased in the plot.

Columbarium – a vault to store urns with Creains in them.

Creains – the remains of the deceased after Cremation.

Cremation – a process reducing a body to Creains.

Custodial Care – a fee charged by the funeral home for time the body is at the funeral home but no other services are being rendered.

Customer – the person who makes the funeral arrangements. **Note: The Customer will be legally responsible for paying the funeral bill. This may be important.**

Customer's Designation of Intentions – a form which will be filled out if Cremation is chosen stating what the Customer intends to be done with the Creains.

Direct Burial – a burial without a formal viewing, visitation, or ceremony (except for a Graveside Service).

Direct Cremation – a Cremation without a formal viewing, visitation, or ceremony.

Entombment – burial in an above ground chamber (like a mausoleum).

General Price List – a list of prices for all services offered by the funeral home which legally must be given to the Customer before the Customer makes selections at the Arrangement Conference.

Graveside Service – a ceremony for commemorating the deceased done at the cemetery immediately before burial.

Itemized Statement of Services and Merchandise – a list of all the services and merchandise the Customer has chosen, the price of each item, and the total cost (this will usually be in the form of a contract obligating the *Customer* to pay).

Inurnment – placing cremains in an urn.

Niche – a place in a Columbarium or other receptacle in which an urn can be contained.

Outer Interment Receptacle – a container placed in the ground (like a vault or grave liner) into which a casket is placed.

Outer Interment Receptacle Price List – a list of all Outer Interment Receptacles offered with their prices which legally must be shown to the customer by the funeral home before the funeral director discusses or shows the customer any Outer Interment Receptacles.

Refrigeration Fee – a fee for cooling the body which some funeral homes charge if embalming is not selected.

Topical Disinfection – cleaning the outside of the body. **Note: If embalming is chosen there cannot be an additional fee for Topical Disinfection as it is included in the fee for embalming.**

Transfer of Remains Fee – a charge for bringing the body to the funeral home from the hospital, airport, or morgue.

General Tips

In general, you should apply the same smart consumer practices to a funeral that you would to any major purchase. Compare prices from several funeral homes before settling on one. (The chart on page 61 may be useful to you as you compare prices.) Be sure to ask for a price list from the funeral homes you are considering. Resist pressure to buy more expensive or unnecessary items. Avoid emotional overspending.

By planning ahead of time, you can help avoid some of the stress which may lead to overspending.

By knowing your rights you can avoid unnecessary purchases. For example, embalming is *not* required by law.

If the funeral home requires embalming for an open casket funeral, consider a closed casket funeral, or use another funeral home which does not require embalming.

New York State Laws Relating to Disposition of Remains

—Absent a written instrument stating who should take over funeral arrangements of the decedent, the state will select a succession of next of kin, including one's domestic partner

—No funeral director, undertaker, embalmer or no person with an interest in, or who is an employee of any funeral firm, cemetery organization or business operating a crematory, columbarium or any other business, who also controls the disposition of remains shall receive compensation for disposing the remains of a decedent

—The written instrument appointing an agent to Control the Disposition of Remains must be signed and dated by the decedent and the agent and properly witness (See p. 58 & 59)

—Every dispute relating to the disposition of the remains of a decedent shall be resolved by a court of competent jurisdiction

Pre-Paid Funeral Plans

It is possible to establish a pre-paid funeral plan with a funeral home. This allows one to review and decide upon options for appropriate burial choices in a calmer and more rational manner without causing relatives and loved ones the emotional distress that can be related to post-death decisions which are sometimes made in haste.

There are two types of pre-paid plans: **revocable** and **irrevocable**:

-The **revocable** burial plan is what it means - changeable at any time or revocable (get the money back).

-An **irrevocable** burial plan is non-changeable and not refundable.

These pre-paid funeral accounts are held "in trust" by the funeral home for the time when the need arises.

They are monitored by the New York State Department of Health to insure compliance with the law.

Why then would someone choose an irrevocable plan?

An individual who receives SSI (Supplemental Security Income) and/or **MEDICAID** is allowed to segregate and retain funds in a separate delineated "burial account" of up to \$1,500 and/or a "reasonable amount" in a re-paid burial plan and not have the funds in this account included as part of their assets for SSI and/or **MEDICAID** determination for initial or continuing eligibility. Both SSI and Medicaid have strict financial eligibility requirements.

For **MEDICAID** *only* the amount in a burial plan allowed can be in excess of \$1,500.

Establishing a pre-paid **irrevocable** account with a funeral home allows one to contract in advance for the exact burial/cremation wishes of the person and, at the same time not compromise the client's right to apply for or continue with Medicaid. An irrevocable agreement may contain both "burial space" items and "non-burial space items". Burial space items include caskets, burial plot and cost of opening and closing the gravesite while Non-burial space items include embalming, funeral transportation, burial clothes, death notices, flowers, etc.

When pre-paying for a funeral, the funeral director must furnish you with a General Price List before you select services or items just as it must when you prepare for a funeral postmortem. You will fill out a Pre-Need Itemization Statement with your choices. Some area can be left blank and filled in later by yourself or your next of kin when the need arises. You will be furnished with a Pre-Need Agreement stating you rights and your obligations. It must state how the principal and the interest will be applied against the cost of the funeral.

Guaranteed and Non-Guaranteed Pre-Paid Funeral Plans

Your pre-paid burial plan can either be "**guaranteed**" or "**non-guaranteed.**"

A **guaranteed** plan is an agreement from the funeral home to supply the services you chose for the principal and interest in the Pre-Paid account whatever it may be when needed.

A **non-guaranteed** funeral will be billed at the *current* cost when the funeral is performed. Any additional costs will be billed to the estate.

Note: Even when pre-paying a funeral home, third party costs will not be covered. These include cemetery or crematory fees, death certificates, and clergy fees. While some funeral homes might allow you to pre-pay for these services, most will not as they are not in control of the prices or price increases. You may be able to contact the cemetery, clergy and others directly to pre-pay or pre-arrange these services.

Pre-Planned Funerals

Even if you do not pre-pay for your funeral, it is possible to pre-plan your funeral. This allows you to decide for yourself on the type of ceremony you would like. It will also relieve the stress of arranging a funeral for your loved ones when the occasion arises. You can speak to a funeral director for assistance in pre-planning your funeral. Funeral directors will be able to assist you in pre-planning your funeral in the same way they help those planning postmortem.

Feel free to contact several funeral homes before settling on one. Many will be willing to send you a brochure with the services they offer and a description of their facilities. They may also send their General Price List to you for consideration. You should bear in mind that the services you are considering will not be needed for a while. Prices may rise before you need them. Also, the funeral home of your choice may go out of business or be bought by a corporation. You should select a funeral home with a good reputation. Speak to family and friends before making a decision. Find out if the home is family or corporate run.

Once you have selected a funeral home, the funeral director must, by law, furnish you with a General Price List *before* you make your selection of services and items. Although prices may change, it will give

you a good idea of the prices, as well as a relative pricing of the items. Bear in mind that even if selecting the funeral home for its services, you may purchase a casket from a third party.

Once you have decided on a funeral plan, make sure to let your family and loved ones know. This will avoid confusion and delay. Make sure the name of the funeral home, its phone number, and the specific plans you have settled upon are known to anyone who may be involved in the decision making process after you pass. These may include your wife, children, parents, social workers, aids, and medical professionals.

You should consider providing a written instrument to appoint an agent to control the disposition of your remains. Absent this agreement, the New York Public Health Law dictates who is given control.

As arrangements are usually made soon after passing, if your plans are not pre-known, they might not be found until after the funeral has taken place.

Note: Even after Pre-Planning your funeral your next of kin can change the plans. This is true even if you Pre-Pay the funeral. If you wish to ensure that your wishes are carried out, there are steps an attorney can assist you with to do so.

Pre-Plan Accounts

PrePlan allows you to make all of your final arrangements - including payment - so that the people who love you won't have to, making preplanning simple and safe. Through PrePlan, you may set aside funds to cover all your funeral expenses before reducing your resources to SSI/Medicaid eligibility levels.

Here's how it works:

1. You meet with a funeral director who offers PrePlan.
2. You select the funeral and merchandise of your choice.
3. You receive a fully itemized statement and preneed agreement.
4. All preneed agreements are revocable unless you are an applicant for or recipient of SSI/Medicaid benefits.
5. You give the funeral director a check payable to PrePlan. (If you are SSI/Medicaid eligible, notify your caseworker that you have properly preserved assets for your burial expenses through PrePlan.)
6. The funeral director sends the agreement and the check to PrePlan for immediate deposit.
7. PrePlan funds are placed in FDIC-insured Certificates of Deposit held in a New York financial institution. Each trust fund depositor is insured by the Federal Deposit Insurance Corporation to the extent permitted by law.
8. You receive a deposit acknowledgment after the account has been opened.
9. At the end of the year, you receive an annual summary statement.
10. Upon completion of your funeral, PrePlan sends the payment to the funeral director.

How PrePlan is Administered:

- ▶ Your PrePlan account opens with the deposit of your first payment on the day the PrePlan office receives your contract, social security number and certification.
- ▶ Your account earns a highly competitive rate of interest, historically passing the rate of inflation. Deposits are made to PrePlan's time deposit, pooled investment fund. Interest varies with Certificate of Deposit rates.

- ▶ You receive annual summary statements of principle and interest and an IRS-required tax information letter for your individual tax reporting. (If you are required to file with the IRS, you must report interest income.)
- ▶ Irrevocable accounts comply with Chapter 660 of New York State law for applicants for or recipients of SSI/Medicaid.
- ▶ A minimal fee is charged to your PrePlan account for its administration, similar to other investments.

Federal and State Laws:

- ▶ Permit your PrePlan fund to be excluded from eligibility evaluation
- ▶ Mandate that all contracts for prefunded funerals executed by Medicaid applicants or recipients be irrevocable. (Without Medicaid considerations, contracts are revocable. Ask your funeral director for more details.)
- ▶ Mandate that you may change your choice of funeral home at any time.

Payment from Decedent's Bank Account

It may be possible to pay funeral expenses from the decedent's bank account before going to Surrogate's Court. This will depend on the individual bank's policy on this issue. Some banks will allow the next of kin to authorize this kind of payment, and some will not. Ask the funeral director for more information about this possibility.

Some paperwork will likely be required, including the name, address, and signature of *all* authorized next of kin on a "Funeral Expense Indemnification Agreement." The heirs will have to give assurances that there are no pending conflicts over the estate of the recently deceased person and that no one will protest the allocation of funds for funeral expenses by the bank. Any money will have to be paid directly from the bank to the funeral home and only for receipted expenses. Therefore, an itemized expense list will have to be given to the bank, as well as a Death Certificate.

What is Needed to Make Funeral Arrangements?

In New York State a funeral director is necessary for the disposition of a body. The director must be licensed and registered with the state. He can assist with transporting the remains, getting death certificates, and coordinating with the cemetery or crematory. He will set up an Arrangement Conference with the next of kin.

When going to the funeral home to make arrangements, you should bring along any paperwork the funeral director may need to provide assistance to you. These usually include the following:

- The deceased's Social Security number,
- The deceased's Military Service Records (if he's a veteran),
- Cemetery deeds,
- Insurance policies,
- Deceased personal information: (place and date of birth, names of parents and survivors, etc.),
- Any other paperwork you have concerning the cemetery, burial plots etc., and
- Any special requests that you or the deceased might have had.

Death Certificates

Many funeral homes, funeral parlors and cremation services will provide death certificates for around \$15. If the burial service you select does not provide a death certificate, you can obtain one either by mail or in person, from the New York City Office of Vital Records. You must provide photo identification.

By Mail: Send a \$15 check payable to the NYC Department of Health and Mental Hygiene
Must include a request form or letter including:

- the full name of the deceased
- their gender
- the date, place and borough of their death
- their Social Security number
- their mother's maiden name, father's name and spouse's name
- their age at time of death
- their date of birth
- the purpose for which you are requesting the certificate

- your mailing address
- your relationship to the deceased
- a self-addressed stamped envelope

You can download a letter from www.nyc.gov, or pick one up at:

The New York City Office of Vital Records
 125 Worth Street, Box 4, Room 133
 New York, NY 10013

Choosing a Casket and Burial Container

There are many types of caskets to accommodate varied tastes, sizes and budgets. They come in metal, such as bronze, copper, steel or stainless steel and in a variety of different woods. Some metal caskets are “protective” in that they are resistant to rust and have sealing lids. These are costlier, and their value is primarily a matter of personal preference. Caskets range from several hundred dollars to \$5,000 or \$10,000 or more. Though not required by law, most cemeteries require that a casket be placed in an outer burial container designed to support the soil from sinking in. Burial vaults completely enclose the casket to add a protective measure and are usually made of concrete and may be lined with plastic, stainless steel, copper or bronze to add protection and visual appeal. You can also buy a grave box or liner which are usually made of wood or concrete and are designed solely to support the soil. Burial vaults cost anywhere from several hundred dollars to thousands of dollars.

Changing Funeral Homes

One may change funeral homes if one wishes. Charges accrued for services rendered by the initial home must be paid. The funeral home **cannot** refuse to release the body because of non-payment.

Choosing a Cemetery

Choose the general location, pick a cemetery that is a convenient distance for the majority of family members to visit. If family members are spread out, consider the person’s hometown. Honor any special requests if they have chosen where they want to be buried. Try to pick a cemetery where other family members are buried so visitors can go to the graves of their loved ones during one visit. Look at the upkeep of the cemetery and pick one that is maintained properly and has significant staff to care for the grounds. Ask if the cemetery has vaults or liners for the caskets to provide protection. Lastly, get a price quote before you choose a cemetery. Most cemetery costs include a casket, plot, opening and closing of the grave, a grave liner or vault and a memorial or headstone.

Care for the Grave

While cemetery plot costs sometimes include perpetual care, this is not always the case. If it is not otherwise included, there will be an additional endowment care fee for maintenance and grounds keeping. This point should be clarified with the Cemetery *before* making any purchase.

Opening and Closing Fees

If the remains are to be interred there will likely be opening and closing fees. This is true even if cremation is chosen. For example, if you wish the cremains of the deceased to be interred in a columbarium, there will be opening and closing fees from the cemetery. These services are *not* regulated

by the Federal Government or the New York Health Department. If the Cemetery is not-for-profit it might be regulated by the New York State Department of State. However, if the cemetery is a religiously or municipally owned it is not subject to regulation.

Graveside Service

If a direct burial is chosen, a graveside service is included should the customer want one. No additional charge can be added for having this service. However, if additional staff is required to supervise the burial, this charge can be added. This charge must be clearly listed on both the General Price List and the Itemized Statement of Services.

Unclaimed Burials in New York City (Potter's Field)

When a death occurs in New York City and the body remains unclaimed, the body will be taken to the Office of Chief Medical Examiner and kept in their morgue for a reasonable amount of time before taken to a location to be buried. To contact the Office of Chief Medical Examiner, call (212)447-2030.

Hebrew Free Burial Association – In New York City, when the Medical Examiners's office believes an unclaimed deceased person to be Jewish, they forward the name to the Public Administrator's office, which contacts the Hebrew Free Burial Association who buries the deceased in Jewish cemetery, in accordance with Jewish ritual law. Call 212-239-1662 or write to 224 West 35th Street, Room 300, New York, NY 10011 and provide as much information as possible, particularly the deceased's name, date of death, and age.

"Potter's Field" – officially called City Cemetery, is the burial place for deceased people, not known to be Jewish, who are not claimed by any relative. The cemetery is located on Hart's Island and is administered by the Department of Correction. The registers can be found at the New York City Municipal Archives, 31 Chambers Street, Room 103, New York, NY 10007, 212-788-8580.

Public burials in New York City are more common than most people think. All human remains that are not handled privately by funeral directors are buried on Hart Island, sixteen miles from Manhattan on the eastern edge of Bronx County.

Bodies used for medical research that are not returned to the family are buried on Hart Island. Families are generally unaware of this process. If nothing is listed on a death certificate under cemetery, the person is likely buried on Hart Island.

In New York City, public burials are managed by the NYC Department of Correction (DOC). Prison labor is used to perform the burials. Due to security concerns, the DOC does not allow public access to Hart Island except by appointment. Visitors are not permitted to visit an actual gravesite. Friends and distant relations cannot visit at all. For this reason, public burials often carry lasting stigma for several generations.

The Hart Island Project is creating an interactive database of public burials at <http://hartisland.net/wwwwebs> Volunteers are entering data from records acquired from the Department of Correction through the Freedom of Information Law. The burial records contain useful information such as burial permit numbers, permit dates and dates of death as well as

hospital information. This information greatly assists families who can then contact the Office of the Medical Examiner for more information.

Hart Island burials are mass graves of 150 to 162 adults per trench. The bodies are organized in a grid. They are not embalmed. If a family was not sufficiently notified by the hospital or New York City, a disinterment can be ordered with the assistance of a licensed funeral director. If the family wishes for the body to be moved out of state a second funeral director is required at the receiving location.

Appointing an Agent to Control Final Disposition of One's Remains

One can determine in advance whom one wishes to be in charge of arranging a funeral and burial. If one wishes to be cremated or to donate one's body to science, the appointed agent can be in charge of ensuring that those wishes are carried out.

If one does not select a particular person before death, the first next of kin who claims the body (spouse, sibling, etc) will likely be in control. This could include an estranged wife or a brother who does not know one's wishes. If several family members argue over how to proceed, there can be lengthy contentions which do not result in one's wishes being carried out.

Appointing an agent can avoid misunderstandings and arguments when the time for planning a funeral arrives.

To appoint an agent, copy and fill out the form on pages 58 and 59 (the next two pages) in front of two (2) witnesses who can not be the same people as the agents. Be sure to leave copies with each agent as well as anyone who might be able to contact the agent when the time comes. This may include your social worker, your home aid, your doctor, hospital staff, a funeral director, and family members.

APPOINTMENT OF AGENT TO CONTROL DISPOSITION OF REMAINS

I, _____, being of sound mind, willfully and voluntarily make known my desire that, upon my death, the disposition of my remains shall be controlled by _____.

With respect to that subject only, I hereby appoint such person as my agent with respect to the disposition of my remains.

SPECIAL DIRECTIONS:

Set forth below are my special directions limiting the power granted to my agent as well as any instructions or wishes desired to be followed in the disposition of my remains:

Indicate below if you have entered into a pre-funded pre-need funeral agreement subject to §453 of the General Business Law for funeral merchandise or service in advance of need:

- No, I have not entered into a pre-funded pre-need agreement subject to section four hundred fifty-three of the General Business Law.
- Yes, I have entered into a pre-funded pre-need agreement subject to section four hundred fifty-three of the General Business Law.

(Name of funeral firm with which you entered into a pre-funded pre-need funeral agreement to provide merchandise and/or services)

AGENT:

Name: _____
Address: _____
Telephone Number: _____

SUCCESSORS:

If my agent dies, resigns, or is unable to act, I hereby appoint the following persons (each to act alone and successively, in the order named) to serve as my agent to control the disposition of my remains as authorized by this document:

First Successor:

Name: _____
Address: _____
Telephone Number: _____

Second Successor:

Name: _____
Address: _____
Telephone Number: _____

DURATION

This appointment becomes effective upon my death.

PRIOR APPOINTMENT REVOKED:

I hereby revoke any prior appointment of any person to control the disposition of my remains.

Signed this _____ day of _____, _____

(Signature of person making appointment)

Statement by witness (must be 18 or older)

I declare that the person who executed this document is personally known to me and appears to be of sound mind and acting of his or her free will. He or she signed (or asked another to sign for him or her) this document in my presence.

Witness 1: _____
(Signature)

Address: _____

Witness 2: _____
(Signature)

Address: _____

ACCEPTANCE AND ASSUMPTION BY AGENT

1. I have no reason to believe that there have been any revocations of this appointment to control disposition of remains.

2. I hereby accept this appointment.

Signed this _____ day of _____, _____

(Signature of agent)

Part IV

Advances Directives and Long Term Planning

Wills

If you have a Will in place at the time of your death, in the eyes of the law, you have died “testate” and you are the “testator.” Your Will then describes how to distribute your estate, meaning all property solely owned by you. Your Will designates an executor who will be in charge of carrying out your wishes. If you did without a will, you have died “intestate,” which means that a court will choose a neutral administrator to distribute your assets. The administrator may not be someone that you would have chosen yourself and will have to be paid out of the funds held in your estate.

Choosing an Executor

Drafting a Will allows you to choose the person who takes on the responsibilities of fulfilling your wishes, rather than leaving this choice to a court. You should take care to choose someone who is not only trustworthy and dependable, but has the time and energy to fulfill the important duties you are entrusting to them. It is also important to choose someone who lives in or near New York. Finally, you may decide to designate your lawyer as the executor, but remember that you might be able to reduce legal fees if you pick a family member or friend who will do nonlegal “legwork” for free. It is important to share the identify of your executor with your family in advance. It may also be wise to choose a “backup” executor in the event that your executor becomes unavailable.

Advance Directives

Advanced directives such as a health care proxy, living will, and power of attorney help your loved ones to know what extraordinary medical measures you wish to be taken.

Health Care Proxy – with this form, you can select a person to make health care decisions on your behalf if you become unable to make your own decisions. You may appoint anyone over 18 to serve as your health care agent except you may not select your attending physician and certain staff members of the hospital or assisted living facility where you are admitted. Only one person can serve as your health care agent, but you may pick an alternate in case your first choice cannot serve. When your Health Care Proxy goes into effect, your doctors must respect the decisions of your health care agent as if they were your own decisions. You must expressly give your health care agent the power to make decisions about artificial nutrition and hydration on your behalf, which you can do on the Health Care Proxy form.

Living Will – this is a document used to address end of life issues and is often used in conjunction with your Health Care Proxy form. It requires the signatures of two witnesses over the age of 18 and can be changed at any time by simply completing a new form.

Power of Attorney – with this form, you can give someone the ability to make financial decisions on your behalf while you are alive. A Power of Attorney ceases to be valid upon death. You can also decide to give this person broad or very limited power. A power of attorney must be notarized both by you and your agent(s) in order for the form to be valid and can be revoked by informing your agents in writing and requesting the return of all copies of your power of attorney. Your chosen agent must sign the form before a notary before it may be used.

Appendix One
Chart for You to Compare Prices
 (Make as many copies of this form as is necessary.)

Use the chart below to compare the prices of different funeral homes before deciding on which one to use.

Service	First Funeral Home	Second Funeral Home	Third Funeral Home
<u>Simple Services</u>			
Direct Burial	_____	_____	_____
Direct Cremation	_____	_____	_____
Cremation Charge	_____	_____	_____
Body Donation	_____	_____	_____
<u>Full –Service</u>			
Arrangement Fee	_____	_____	_____
Pick-up of Body	_____	_____	_____
Embalming	_____	_____	_____
Other Preparation Of the Body	_____	_____	_____
Casket	_____	_____	_____
Outer Burial Container	_____	_____	_____
Viewing	_____	_____	_____
Memorial Service	_____	_____	_____
Graveside Service	_____	_____	_____
Hearse	_____	_____	_____
Transportation	_____	_____	_____
Total	_____	_____	_____
<u>Cemetery Fee</u>			
Lot/Crypt	_____	_____	_____
Perpetual Care	_____	_____	_____
Opening/Closing	_____	_____	_____
Grave Liner	_____	_____	_____
Marker/Monument (with set up)	_____	_____	_____
Total	_____	_____	_____

Appendix Two
Quick Reference for Applying for Assistance

The following list was prepared by the Volunteers of Legal Service Elderly Project for use in our burial guide. All information is accurate as of July, 2010. For more information on these organizations and agencies, refer to our publication, "A **Guide to Burial Assistance and Funeral Planning for New Yorkers in Need.**" This guide is available on our website, www.volsprobono.org (click on "the elderly poor" and scroll down for a link to the guide).

The Elderly Project
Volunteers of Legal Service
281 Park Avenue South
New York, NY 10010.

<u>Provider</u>	<u>Method of Application</u>	<u>Where to Apply</u>
Actor's Fund of America	Call or Write	729 Seventh Avenue 10th Floor New York, NY 10019 (212) 221-7300 (x 119)
Catholic Burial Society	Call the Society	(877) 227-2555
Catholic Charities of Brooklyn and Queens	Call the Diocese Office	(718) 722-6000
Children of Hope Infant Burial Foundation	Call Tim Jaccard	(877) 796-HOPE (877) 796-4673
Crime Victims Board of New York State	Mail a Formal Application	New York State Crime Victims Board 1 Columbia Circle Suite 200 Albany, NY 12203-6383
Edhi International Foundation	Call the Foundation	(718) 639-5120
1199SEIU Benefits and Pension Fund	Call or Write	330 West 42nd Street New York, NY 10036 (646) 473-9200
Greek Orthodox, National Philoptochos Society	Call the Society	(212) 744-4390

<u>Provider</u>	<u>Method of Application</u>	<u>Where to Apply</u>
Hebrew Free Burial Association, The	Call the Association	(212) 239-1662
Human Resources Administration Department of Social Services Office of Burial Claims	Apply in Person (Representative is OK)	151 Lawrence Street 5th Floor Brooklyn, New York 11201
Japan, Consular General of	Call the Consulate	(212) 371-8222
Jewish Heritage for the Blind, The	Call the Heritage	(718) 338-4999
Lazarus Program, The	Call the Program	(617) 542-6440
Railroad Retirement Board	Send Form AA-21 Contact the Board to Get the Form	26 Federal Plaza Room 3404 New York, NY 10278 (212) 264-9820 Fax: (212) 264-1687
Safe Horizon	Send a Formal Application	2090 Seventh Avenue 2nd Floor New York, NY 10027
Social Security Administration	Apply by Phone or in Person at Your Local Office	(800) 772-1213 TTY: (800) 325-0778 Call or visit www.ssa.gov to locate your local office
South African Consulate General	Call the Consulate	(212) 213-4880
St. George's Society of New York	Call, Fax, Email, or Write the Society	216 East 45th Street Suite 901 New York, NY 10017 (212) 682-6110 Fax: (212) 682-3465 info@stgeorgessociety.org

<u>Provider</u>	<u>Method of Application</u>	<u>Where to Apply</u>
St. Vincent de Paul for the Archdiocese of New York, Society of	Contact Your Local Parish or Call the Society	(212) 755-8615
Suffolk County Social Services	Apply by Phone	(631) 854-9856
Swiss Benevolent Society of New York	Call, Fax, Write, or Email the Society	500 Fifth Avenue Room 1800 New York, NY 10110 (212) 246-0655 Fax: (212) 246-1366 agilman@sbsny.org
Veterans' Affairs, Division of, New York State	Contact the State by Phone, Fax or Mail, or	NYS Division of Veterans' Affairs VA New York Harbor Health Care Center Attn: NYSDVA 423 East 23rd Street, Room 9144N New York, NY 10010 Elizabeth Hall, SVC (Ex 1st & 3rd W) (212) 686-7500 Ext 7086 Fax: (212) 951-5961
Veterans Benefits Administration	File VA Form 21-530	A copy of this form is available at http://www.va.gov/vaforms/va/pdf/VA40-1330.pdf .
Workers' Compensation Death Benefits	Call for Information on Completing an Application	(800) 877-1373

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