

## Arranging a funeral or cremation in Nebraska

This brief guide has been compiled to assist families in Nebraska when faced with the difficult task of arranging a funeral or cremation. Death care and funeral planning is still somewhat of a 'taboo' subject in our culture. As a result, many families do not know where to start when first faced with the task of making funeral arrangements.

#### What to do when a death occurs

Nebraska statures dictate who can make the decisions about the funeral and the disposition of the body. In Nebraska you can name the person you would like to carry out your funeral wishes. If you do not name a person, the legal responsibility falls to your next of kin. This means that he/she would need to assume responsibility for making the funeral arrangements and paying the funeral expenses. One of the first things you need to do when a death occurs is to decide upon the type of funeral service you require and select a funeral service provider.

## Selecting a funeral home in Nebraska

Selecting a funeral home is not always a straight-forward task if you have no prior knowledge or experience of funeral arranging. Deciding upon a suitable funeral home can be determined by a number of factors – such as location, services offered and the available budget. All funeral establishments in Nebraska should be licensed by the Nebraska Department of Health & Human Services.

Nebraska is one of eight states where a funeral director is required by law to witness the disposition, and a family has to at least employ the very basic services of a funeral director, even if they intend to conduct a home burial.

It can help you to select a suitable funeral services provider by first deciding upon some key decisions. Do you want a burial or a cremation? Do you wish to hold a service at the funeral home and therefore need a local location? Do you have budget constraints for your overall funeral costs? Once you have a clear outline or what kind of funeral you require and how much you can spend, it can help you determine which funeral home best fits your needs.

### Understanding funeral costs in Nebraska

Wanting to find out how much a funeral or cremation costs is one of the key questions that families turn to the Internet to find out today. With more families in financial hardship, or simply not wanting to spend unnecessarily, inquiring about exactly how much a funeral or cremation costs in Nebraska can be an important question.

Unfortunately, not all funeral homes choose to disclose funeral costs on their websites. However, the Federal Trade Commission (FTC) made it a legal requirement for all funeral homes to fully disclose their funeral prices when requested. If you contact a funeral home regarding funeral or cremation costs, they should provide you with information from their General Price List (GPL), either over the phone or in person. If they cannot provide you with a simple price quote – this should ring alarm bells!

A National Funeral Directors Association survey put the average cost of a funeral at \$7,640 (2019) and this did not include cemetery costs. If a vault is included this cost rose to \$8,343. The overall average cost of a funeral in Nebraska will reflect this national average, although 'average' prices are difficult to quote as it does depend so much upon the range of ancillary products and services purchased.

#### Cremation costs in Nebraska

Cremation is a much more affordable funeral alternative. A cremation can be performed just like a traditional funeral, only the body is cremated after the service instead of buried. This alone saves on cemetery expenses and the average cremation costs where a service is conducted should be approximately 40 - 50% less than a traditional burial. Cremation costs can vary significantly though, so it is wise to define your exact needs, whether you require a service, and then compare cremation costs between a few cremation services providers.

#### Arranging a direct cremation in Nebraska

A direct cremation is the simplest and least expensive cremation option. A direct cremation is where the cremation disposition is handled by the funeral home but no services are held. There is no requirement for a casket, and the cremated remains are returned to the family in a temporary urn (unless a cremation urn is selected at an additional cost by the family). A family can, of course, choose to hold their own memorial service with the cremated remains present at a later date.

Many cremation service providers offer a direct cremation package. It can sometimes be named a simple cremation or basic cremation. A direct cremation service should generally include collecting the deceased, storage for the legal waiting period prior to cremation, the crematory fee, a basic container for cremation and a temporary urn for the cremated remains. It does not generally include the death certificate and cremation permit fees.

The <u>DFS Memorials providers in Nebraska</u> offer low cost cremation services and affordable burial services. All DFS Memorials providers guarantee to offer a 'best value' direct cremation package.

#### **DFS Memorials Cremation Providers**

Serving Omaha & all of Eastern Nebraska. Cremation cost from \$990. Call (402) 200-4454

### Help with funeral expenses in Nebraska

With a reported 76% of American families struggling to manage paycheck-to-paycheck, it is no surprise that many more families are seeking financial assistance with funeral costs today. Unfortunately, the reality is that there is very little assistance available. There is a lump sum Social Security death benefit of \$255 if you qualify. The state has to take care of indigent burials but this funding is for those that become the responsibility of the state, and Nebraska State will cover only the most basic disposition.

The Nebraska Crime Commission oversees the state's crime victim's reparations fund and will reimburse in cases where an application is approved – but this can take months. There are various options open to a family in terms of raising funds for funeral expenses and you can read more about this in 'What are your options on how to pay for a funeral or cremation?'

# Nebraska Funeral legislation – laws governing home death care, embalming & casket sales

Each state has funeral legislation statures that govern how funeral establishment and crematory practice is managed. As mentioned earlier, Nebraska is one state where you do legally HAVE to employ the minimum services of a funeral director. He must submit the required permits and oversee the committal of the disposition. You can still conduct your own home death care in Nebraska if you so wish, and there are a number of organizations who can advise you about this. If you wish to read further, consult our article on 'DIY Funeral Care: Family-directed Funerals'.

This is no law in Nebraska that requires embalming. Some funeral homes do implement policies that require embalming of a body if there is to be a public viewing or visitation for supposed public health & safety reasons. If you are shipping a body, embalming may be required, dependent upon the shipper, and where you are shipping the deceased to.

You can purchase a casket from a third-party casket seller in Nebraska and your funeral home must accept it and cannot add a surcharge.

## Donating your body to science in Nebraska – or a 'no cost' cremation

Making a body bequeathal to science can be done through a medical school institute in Nebraska or through a national body donation program. The University of Nebraska has a 'Deeded Body Program', and many funeral homes participate in such programs. A body donation can sometimes be referred to as a 'no cost cremation' as many of the national organizations offer to cover all costs for the family.

#### How can I pre-plan and prepay a funeral or cremation in Nebraska?

You can purchase a preneed contract from a licensed funeral home, who must have obtained a license from the Director of Insurance. Funds are held in trust, but you should ensure you carefully check the terms if you should cancel the contract or should you move.

Another option for preplanning a funeral is to lay out your wishes and put aside the appropriate funds in a Payable-on-death account (POD). This keeps your money safe, and ensures funds are available to your family when the time comes.

# Funeral home reviews and what do I do if I have a complaint about a funeral home in Nebraska?

Our online reviewing culture has reached the death care industry and reviews for funeral homes can now be posted on a number of directory sites. Testimonials and word of mouth recommendations are still a key way that many families review funeral homes. If you do have a complaint about a licensed funeral home, you should attempt to resolve this with the funeral director in the first instance. If this is not possible you may wish to consult the:

Nebraska Funeral Directors Association, 521 First Street, PO Box 10, Milford, NE 68405 Phone: (402) 761-2217 www.nefda.org
Or

Nebraska Department of Health & Human Services, 301 Centennial Mall South, Lincoln, Nebraska 68509 Phone: (402) 471-3121

I hope this guide has answered some of your questions about arranging a funeral in Nebraska. Please use our Funeral Resource Library to access further articles and consumer

information about funeral planning. If you have a question that we have not covered, please feel free to contact us, and we will do our best to assist you.

## **US Funerals Online Customer Support Team**

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