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(585) 359-2300

RochesterCremation.com



Help for Those Needing
Financial Assistance

We understand that during the process of caring for someone who is dying, many families experience extreme financial difficulty. Rochester Cremation takes great pride in serving all who call on us in their time of need, including those with financial difficulties.

There may be resources available to help those in need. Throughout our Financial Assistance brochure you will learn more about:

- ♡ *Social Security Benefits*
- ♡ *Veteran Administration Benefit*
- ♡ *Monroe County Funeral Assistance Program*
- ♡ *“No-Cost” Cremation Options*
- ♡ *Life Insurance Assignment Program*
- ♡ *Payment Options*
- ♡ *Additional Expenses to Consider*

Social Security

Currently, if the deceased was married at the time of death, a lump-sum death benefit of \$255 is payable to the eligible surviving spouse from Social Security. Rochester Cremation will assist our families in starting the process of claiming benefits.

For more information visit www.SSA.gov

We work closely with many potential sources of funding.

Let us do an assessment and determine the level of help that is available.

If you have any questions, please call one of our caring staff 24 hours a day at (585) 359-2300 or visit RochesterCremation.com

Veterans Benefits

It is our policy to provide assistance to Veterans and their families in need of financial help. Accordingly, Rochester Cremation has approved the following policy:

Rochester Cremation will provide our simple cremation services at “No-Cost” for any Veteran who:

- ♡ Qualifies and receives the maximum benefit from the Monroe County Funeral Assistance Program.
- ♡ For any Veteran who dies in a Veteran Administration Medical Center.

For more information on “No Cost” Cremation, please see page 4.

Cash Benefits

VA burial allowances are partial cash reimbursements of an eligible Veteran’s burial and funeral costs. The benefits can be as much as \$2000 when the death is service related. When the cause of death is not service related, the reimbursements are generally described as two payments:

- ♡ Funeral/cremation expense allowance (up to \$700)
- ♡ Plot or interment allowance (up to \$700)

If the death happened while the Veteran was in a VA hospital or under VA contracted nursing home care, some or all costs for transporting the Veteran’s remains may be reimbursed.

Cemetery Benefits

We understand that these cemeteries may be a small drive for you. Remember, it is an honor to be buried in a National Cemetery! They are owned by the American people for the exclusive use of Veterans and their families.

All honorably discharged Veterans, their spouses and dependent children are entitled to:

- ★ FREE grave space
- ★ FREE cemetery marker
- ★ FREE opening and closing of the grave
- ★ FREE grave liners
- ★ FREE perpetual care

This benefit can save your family thousands of dollars and applies to those families choosing cremation.

For more information visit www.VA.gov

Funeral Assistance Program

The Monroe County Funeral Assistance Program provides benefits for residents who are indigent or who have no assets to pay for their funerals. Currently, the maximum benefit is \$1250. These benefits are subject to approval and an investigation by the County.

We have an established relationship with the Monroe County Funeral Assistance Program and will take care of the application and paperwork effectively and efficiently on the family's behalf.

“No Cost” Cremation

It is our policy to provide assistance to families in need of financial help. Accordingly, Rochester Cremation offers the first and only “No Cost” Cremation in our community.

Rochester Cremation will provide our simple cremation services at “No-Cost” for any family who:

- ♥ Qualifies and receives the maximum benefit from the Monroe County Funeral Assistance Program
- ♥ For any Veteran who dies in a Veteran Administration Medical Center.

Once the initial call is made to Rochester Cremation, we will provide:

- ♥ Transportation of the body from place of death (Monroe County)
- ♥ Arrangements and preparation of the required documents and authorizations
- ♥ Alternative container for cremation
- ♥ Transportation of the body to the crematory
- ♥ Return of cremains to Rochester Cremation in a temporary urn
- ♥ Online obituary
- ♥ Interment of cremains in a National Cemetery (for Veterans)



*No cost cremation excludes cash advances

Life Insurance Assignment Program

Needing to use the proceeds from a life insurance policy to pay funeral expenses can become a challenge, as most funeral homes require payment for their services in advance. Our life insurance assignment program will alleviate using a credit card or other forms of borrowing while the claim is being processed.

For a small fee (that is paid to the assignment company) Rochester Cremation will confirm that the policy is assignable, valid and enforceable, what the death benefit amount is, and process the claim for benefits on behalf of the beneficiary(s).

Rochester Cremation usually receives payment within 3 days of the initial request. When families choose this service and there are enough funds available, there will be no additional funds due from the family. Should there be an overage of funds available, they are paid directly to the beneficiary(s)—Rochester Cremation is only paid the amount of our services.

♥ **If families choose this service, no personal monies are due at the time of services.**

Additional Expenses

In addition to the services that Rochester Cremation offers, there are additional expenses to consider.

These services are cash advance charges, simply put, third-party expenses that may be paid by us as a courtesy of your family.

Cash advance items will be billed at the same amount paid by Rochester Cremation.



Common examples of cash advance items include:

- ♥ **Crematory Fees**- In New York State, funeral homes are not permitted to own or operate crematories, therefore we are required to use third-party crematory operators. There are three crematories in Monroe County--Rochester Crematory, White Haven Memorial Park Crematory and Mt. Hope Crematory. The crematory fees range from \$265-\$290 for the cremation. Other fees apply for use of their facilities for a final goodbye, etc.
- ♥ **Newspaper Notices**- Most newspapers charge for printed obituaries. The costs are directly related to the amount of content in them. The average newspaper notice in the Democrat & Chronicle is approx. \$200-\$400 per day of insertion. Rochester Cremation provides an online obituary, including a photo at no charge.
- ♥ **Certified Copies of Death Certificates**- Certified copies of death certificates are issued by the Monroe County Office of Vital Records. The cost is \$30 per certified copy.

Payment Options

Payment for our services is expected prior to services being rendered, unless prior arrangements have been made.

We have established a payment policy that serves all families fairly. With flexible payment options, you can choose an arrangement that best fits your family's resources.

- ♥ **Cash, Check**
- ♥ **MasterCard, Visa, American Express or Discover**
- ♥ **Life Insurance Assignments**
- ♥ **Monroe County Funeral Assistance Program**
- ♥ **Veteran's Administration Benefits**
- ♥ **Pre-Funded Trusts**



- ♥ **Cemetery Charges**- For those families who would like a permanent place of remembrance, there are costs to consider. Unless you already own cemetery property, you will need to make a new purchase. Cemeteries also charge for opening and closing of graves and niches, bury over fees, chapel fees and for use of cemetery equipment. The cost for these services varies.
- ♥ **Clergy Honorariums**- Many families also choose to have clergy present for services in church or at the cemetery, their typical stipend is \$100-\$150.
- ♥ **Church Fees**- If your family would like to have services in church, most charge a fee for the use of their facility and staff. Church fees average \$150-\$350.
- ♥ **Life Insurance Assignment Fees**- There are several funding companies that can advance proceeds from life insurance policies to Rochester Cremation. The fee for their services is typically 3-5% of the amount advanced.