

Burial and/or Funeral Expenses

I. Eligible persons

- a. Parent, spouse, child or other dependent of the participant, or primary beneficiary if plan allows
- b. Unless deceased was a dependent, in-laws are not eligible (mother/father, sister/brother, etc). If dependent, participant must provide proof (tax records) or certify that the deceased lived with them prior to death and they provided at least half of the support from a financial perspective (email is fine).

II. Eligible expenses

- a. Purchase of a grave
- b. Burial fees
- c. Monument fees (headstone)
- d. Crematory fees
- e. Casket
- f. Casket fittings
- g. Burial containers
- h. Urn
- i. Nameplates
- j. Memorial plaque
- k. Book of remembrance
- l. Memorial cards
- m. Church fees
- n. Press notices
- o. Cemetery fees
- p. Services for funeral director, staff and overhead
- q. Hearse and funeral vehicle rentals necessary to transport the deceased (does not include transportation of family members)

- r. Collection of the body and transference to hospital, funeral home/mortuary, etc.
- s. Preparation of the body
- t. Embalming
- u. Memorial service
- v. Graveside service
- w. Funeral service

III. Ineligible expenses

- a. Reception
- b. Flowers
- c. Donations
- d. Pre-payment of a future funeral
- e. Transportation (other than the modes of transportation not included in Section II above)

IV. Required Documentation

- a. A current bill for burial and/or funeral expenses
 - i. Must contain the name of the funeral home, mortuary, crematorium, cemetery, monument company and/or religious establishment (church, synagogue, chapel or other place of worship)
 - ii. Must contain the name of the decedent on whose behalf the service was furnished
 - iii. If the decedent's name is not included in the bill for service, the participant must also have a death certificate indicating the decedent's name
 - iv. List of expenses incurred

V. Examples/Notes

- a. Credit Card Expenses
 - i. A hardship distribution will NOT be allowed for expenses that are charged to a credit card (hardships are not eligible for reimbursement purposes)