

A death in the family

Funeral planning, concierge services can help grieving employees find their way

BY SARAH DOBSON

IF YOUR MOTHER unexpectedly dies in hospital at 2 a.m. and, on top of that incredible loss, you are asked by a nurse about how you would like to proceed, it can be overwhelming — you'll have plenty of questions and few answers in this vulnerable state.

By lending an ear and pointing the way, a company offering funeral planning and concierge services can provide answers. It's like an OnStar service for funerals, according to Mark Duffey, Houston-based president and CEO of Everest Funeral Planning, which has partnered with a group insurance company in Canada to offer these services.

"They have somebody who's on their side, acting as an advocate for them on the worst day of their life," he says. "It's really focused on boomers that have really changed the dynamics of the whole benefits market, along with every market they've impacted, and this is just the latest iteration."

Two-thirds of consumers have had nothing to do with a funeral, so often they don't know what to do, says Duffey. If an employer offers this benefit through its accidental death and dismemberment policy, employees can call the service for help. Call centre representatives can put them in touch with an on-staff licensed funeral director who will talk to the hospital to settle things immediately after the death, and then talk again with the employee in the morning to discuss options such as visitations, international travel, budget and religious concerns.

"They kind of go through and pull all that together, which is a lot of what a funeral director would do, but you're doing it with somebody who's not trying to sell you something," says Duffey.

The director can also call up local funeral homes, detailing your requirements and requests, and may be offered a better price. Funeral concierge services can also include an online database of funeral homes across the country that provides prices for a particular area.

"It can be very, very helpful because most consumers think all funeral homes are priced alike, and they're not — there could be thousands of dollars' difference for the exact same thing. So it pays to do your research," he says.

"Most people, once they see what the numbers start looking like and understand the differences and 'Do I have to do this?' and 'Do I have to do that?', then they become consumers and in control, which is a big part of why people want help from us — because they feel out of control and they feel like they're being taken advantage of."

It's not that funeral homes are purposely trying to deceive people with opaque pricing, but many of them are small, independent businesses that don't show prices online, says Duffey. In many ways, it's still a traditional industry and the average cost of a funeral can range from \$5,000 to \$20,000.

"(A funeral is) the third most expensive purchase probably in a lifetime and the fact that you

have to do (it) right away, and the fact that you don't want to be there in the first place... you add all that up, you've got a consumer whose number one concern is being taken advantage of because they don't have the information."

Once people have the necessary information and are not being bombarded with sales pitches, they can relax and make good, informed decisions and concentrate on the service itself, says Duffey.

And since it's the insurance company that pays the fee to the funeral concierge service, employees pay nothing for the employer-provided benefit.

"This is something that, even though it never really existed out there, if you describe it to somebody, they go, 'Oh yeah, we need that,'" he says.

That's especially true when people are snowed under with work and family obligations — from children and spouses to parents and in-laws.

"Services for individuals which might not have been available or even wanted 20 years ago are now at the forefront of what people are thinking about. That's a lot to do with people (being) much more transient, they're busier, they're working... people are now looking for more services that'll help a very, very busy consumer," says Duffey.

"They're under a fair amount of stress just trying to keep up with everything and they're looking for solutions."