

**FUNERAL PACKAGE OFFERINGS**

The funeral service packages listed below are intended as illustrations - you may choose only the items that you desire, except for non-declinable items (e.g. funeral director and staff services). Restrictions apply to discount services (see notice below).

<p><b>Weekday Burial Packages</b> (Mon - Fri before 2 pm)</p> <p><b>Funeral Service Followed by Burial - Chapel or Church</b></p> <p><b>Funeral Packages Include:</b></p> <ul style="list-style-type: none"> <li>• Casket Of Your Selection (View Online Casket Gallery)</li> <li>• Funeral Director and Staff Services</li> <li>• Transfer of Remains (local)</li> <li>• Embalming (Standard Arterial)</li> <li>• Standard Restoration and Cosmetics</li> <li>• Dressing and Casketing</li> <li>• Visitation/Viewing, (1 Hour prior to Funeral Service) (Funeral Home or Church)</li> <li>• Funeral Ceremony (Funeral Home or Church)</li> </ul>	<p><b>From \$4,595.</b></p>
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<p><b>Weekday Cremation Packages</b> (Mon - Fri before 2 pm)</p> <p><b>Funeral Service Followed by Cremation - Chapel or Church</b></p> <p><b>Cremation Funeral Packages Include:</b></p> <ul style="list-style-type: none"> <li>• Steel Rental Casket (Choice of Two Colors)</li> <li>• Funeral Director and Staff Services</li> <li>• Transfer of Remains (local)</li> <li>• Embalming (Standard Arterial)</li> <li>• Standard Restoration and Cosmetics</li> <li>• Dressing and Casketing</li> <li>• Visitation/Viewing, (1 Hour prior to Funeral Service) (Funeral Home or Church)</li> <li>• Funeral Ceremony (Funeral Home or Church)</li> </ul>	<p><b>From \$3,995</b></p>
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**A word about funeral service followed by cremation...**

The labor and equipment required to prepare for, and conduct, a funeral service followed by cremation is equal to, or greater than, the work required for a funeral service followed by earth burial, therefore the service charges are the same. The savings realized by selecting a funeral service followed by cremation result because: (1) the casket is rented, rather than purchased, and (2) no cemetery purchase is required.

<p><b>Direct Cremation</b></p> <p>The charge for cremation (without any rites or ceremonies) includes local transportation of remains to funeral home, basic services of funeral director and staff, temporary shelter of remains (5 days), local transportation of remains to crematory, crematory fees, and an "Alumina" Urn. <b>This charge does not include preparation of the remains, services of staff or facilities for viewing or ceremony.</b></p> <p><b>Direct Cremation with Alternative Container..... \$1,995.00</b></p>
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The funeral service packages listed above are designed as illustrations. Within full price packages, you may delete items that you do not want, except for non-declinable items (e.g. funeral director and staff services). The above illustrated package prices are valid for weekday funerals (except holidays) commencing before 2:00 PM (Diehl-Whittaker Chapel scheduling is time limited). Discount service packages are offered, Monday through Friday before 2:00 PM. Discounts for those packages are adjustable; deleting items from discount packages will not change the package price. Standard charges and surcharges will be applied for all weekend, evening, non-standard chapel time, or multiple-day services. Advertised prices do not include Cash Advance items (outside charges), fees, or sales taxes.



## “Why Are Funerals So Expensive?”

(Guess what... it's not the casket!)

For most working families, funerals are a major expense. According to [statistics](#) compiled by the National Funeral Directors Association ([www.nfda.org/news/statistics](http://www.nfda.org/news/statistics)), **the national median cost of a funeral with a metal casket in 2019 was \$7,640.00.** These are basic funeral home charges, and do not include outside items such as cemetery fees, flowers, newspaper obituaries, or extras such as limousines or motorcycle escorts.

**Funerals are a service. The costs which most influence the price of that service are investment and overhead.** At Diehl-Whittaker Funeral Service, a team of at least 20 persons works to serve your family, from the telephone operators who are on standby to answer your calls 24 hours a day, to the removal technicians dispatched, often in the middle of the night, to transport the person who has passed into our care, as well as the embalmers, funeral directors, beauticians, administrative staff, and service attendants who assist your family during the arrangement process and funeral ceremony. **They all receive paychecks!**

Funeral directors and embalmers are highly trained and regulated personnel who are required by the State of Ohio to be college educated, certified and licensed by the state, and who are on call 24 hours a day, 365 days a year, using specialized facilities, equipment, and vehicles. Every funeral director/owner has invested hundreds of thousands (in most cases, millions) of dollars into his or her mortuary facility and motor vehicles. **Payroll expenses, facilities acquisition and maintenance, and automotive equipment comprise 85% of the costs invested to provide service to your family.**

For many working families, a traditional funeral service, like medical care, is not going to be affordable as an out-of-pocket cash payment. **If it is your family's desire to have a “homegoing” as it is traditionally celebrated in our community, then it is your family's responsibility to prepare for that event,** by purchasing life insurance to cover those final expenses (just as you purchase health insurance to cover the cost of medical expenses). Or... you can make a funeral prearrangement, which can be funded with affordable monthly payments. Whether you're calling on us before, or during, your time of need, we at **Diehl-Whittaker Funeral Service will do everything within our control to provide superior service at prices that are both affordable and fair.**

## PAYMENT OPTIONS

Diehl-Whittaker Funeral Service provides services under contractual agreement with you, the purchaser (not the decedent's estate). **Diehl-Whittaker Funeral Service does not extend credit (no after service payment plans, except through Tribute Loan Funeral Financing), nor do we bill estates; incomplete payment will result in the cancellation and rescheduling of services.** We will assist you during the arrangement conference in selecting the options that best suit your needs. **The full balance is due by 1:00 PM two (2) business days (Monday - Friday) prior to the service, and must be covered by one or more of the following options:**

- Currency or Cashier's Check (no personal checks)
- Credit Card (VISA, MasterCard, American Express, Discover)
- Tribute Loan Funeral Financing (requires lender credit approval - funeral home charges only)
- Pre-funded Funeral Prearrangement
- Verified Insurance Assignment

**Insurance Assignments:** Insurance must be assigned directly to Diehl-Whittaker Funeral Service, subject to verification by this office with the insurance company home office. **Verification usually takes two to three business days, but may take longer, depending on the response time of your insurance company** (we will advise you of any delays). **If you are relying solely on life insurance to pay for services, it is strongly recommended that you not schedule services until verification is complete. In the event the insurance company delays verification or does not honor assignments, the family acknowledges that they are responsible for immediate payment - IN FULL.**

**Maximum Cash Advanced:** Cash advances are outside charges (e.g. charges made by cemeteries, newspapers, other funeral homes, airlines, etc.) paid in advance by Diehl-Whittaker Funeral Service in anticipation of repayment from insurance funds. The maximum allowable amount of cash advanced on any funeral service contract is **\$6,000.00 - or 100% of the total Funeral Home Charge on the Statement of Funeral Goods and Services, whichever is less.**

**Contestable** (less than two years old) or **Non-Assignable** insurance policies will not be accepted as payment.

**Death Certificate Requirements:** In most cases, each insurance company that processes an assignment will receive one (1) death certificate from the total ordered by you, thereby reducing the number of death certificates that you personally receive. **Due to holdups in medical certification (physician signing) and Health Department administrative delays, expect a 30 – 45 day wait for certified copies.**

**An Insurance Processing Fee (5% of the amount assigned) will be assessed on all insurance policy assignments.**

**The Tribute Payment Plan:** For those who require financing of the funeral expense.

- **Apply online** - (Diehl-Whittaker.com > Payment Center > Tribute Loans) and in less than two minutes you will get an answer directly from our network of lending partners.
- **Your application information is confidential** - the staff of Diehl-Whittaker Funeral Service does **not** have access to your application information.
- **Applying will not affect your credit score** - available dollar amount, terms, and interest rate are determined by the lender, and are dependent on your credit score. You will be notified of your approval in about ten minutes.

**If optional financing is provided through the Tribute Loan Program, a 4% processing fee (of the amount financed) will be added to the total cost of arrangements.**

**Medicaid Estate Recovery Notice:** If the decedent received Medicaid benefits at any time after December 31, 1994, any Medicaid funds paid to Diehl-Whittaker Funeral Service on behalf of the decedent - whether through a prearrangement or at the time of need - must be applied in their entirety to the decedent's funeral expenses. Medicaid funds not applied to the overall funeral bill are the property of the State of Ohio. Such funds shall be returned to the state under the Medicaid Estate Recovery Program, administered by the Office of the Attorney General, pursuant to section 5162.21 of the Ohio Revised Code.

### **Security Notice**

Diehl-Whittaker Funeral Service reserves the right, at its discretion, to require the purchase of police security for any service within its facility.