



Frequently Asked Questions (FAQs)

About CMS Membership

What does it cost to join CMS?

The one-time fee for lifetime membership is \$40, plus a \$2.15 fee for online payments (waived for cheque payments by mail). After death, a \$35 administration fee is collected by the funeral home on behalf of CMS.

What are the benefits of CMS membership?

- Stress-Free Planning: Plan your funeral in advance without pressure, ensuring peace of mind for you and your family.
- Cost Savings: Special member pricing can significantly reduce funeral costs. On average, CMS members save \$3,500 on a basic cremation.
- Trusted Providers: Access locally owned funeral homes that prioritize community values and do not engage in aggressive sales tactics.
- Transparent Pricing: Enjoy fair and transparent pricing for all members, regardless of background or circumstances.

Is membership transferable?

Membership cannot be transferred to another person. However, it can be transferred to other memorial societies across Canada for a nominal transfer fee to cover processing costs.

How does membership work?

Once your payment is processed, your membership is active, and your profile is securely stored in our database. Partnering funeral homes can access your profile when needed. If you prefer not to use the online registry, you can complete a Funeral Planning Guidance Form and share it with your next-of-kin.

Can I purchase a membership for someone else?

Yes, you can purchase a membership as a gift. Simply provide the recipient's information during

checkout while using your own payment details. The recipient will receive a welcome email with further instructions.

Can I cancel my membership and get a refund?

CMS memberships are non-refundable, as they provide lifetime benefits. However, if you move outside of Canada or decide to join another memorial society, you may be eligible for a membership transfer.

Using CMS Services

Do I have to prepay for funeral services?

No, prepayment is not required. However, we strongly encourage both preplanning and prepaying to help maximize savings and reduce stress for your loved ones. Preplanning ensures your wishes are known, while prepaying can lock in current prices, helping to avoid unexpected costs. Most of our partner funeral homes offer prepayment options.

How do partner funeral homes access my information?

Our partner funeral homes can securely access your Member Registry profile to assist with funeral arrangements, obituaries, and legal paperwork. They must comply with Alberta's privacy laws and only access your details when needed. CMS does not collect Social Insurance Numbers (SIN), so ensure your executor or representative has this information.

What happens if death occurs away from home?

There are insurance options, such as "Journey Home" by TruStage, that cover repatriation costs if death occurs more than 100km from your primary residence. This lifetime coverage costs approximately \$599 per person. We recommend discussing details with your local funeral provider before traveling.

What happens if my family chooses a funeral home that isn't partnered with CMS?

Your CMS membership provides benefits only through our partner funeral homes. If your family selects a non-partner funeral home, they may not receive CMS's discounted pricing, but your funeral preferences will still be useful in guiding arrangements.

Can my family use my CMS membership after I pass away?

Yes. Even if you haven't filled out your funeral preferences, your family or executor can still access CMS's discounted pricing and services by contacting a partner funeral home.

Managing Your Funeral Preferences

How does the Member Registry work?

Our secure, password-protected registry stores your funeral preferences and vital statistics.

- An email address is required for online access.
- If you do not have an email, your next-of-kin or executor can contact CMS or a partner funeral home to access your information.
- The registry is backed up regularly and meets Alberta's privacy laws.

Can I update my funeral preferences after joining?

Yes! You can update your funeral preferences at any time by logging into your Member Registry or by contacting CMS. Keeping your information current ensures your wishes are properly documented and accessible when needed.

Can I fill out my funeral preferences on paper instead of online?

Yes! If you prefer, or in addition to the online form, you can download our Funeral Planning Guidance Form. This document helps guide your loved ones and should be presented to the funeral home when making arrangements. It's a good practice to complete, share with trusted individuals, and review periodically.

Do I need my membership number to access services?

No, your membership number is not required. Funeral homes can verify your membership using your name and other identifying details.

Administrative Questions

What are the fees used for?

Fees cover the operation of CMS, including printing, advertising, website maintenance, administration, bank charges, and software costs. They also support the salaries of our two part-time employees who assist our members and ensure smooth cooperative operations.

How does CMS ensure my information is secure?

We follow Alberta's privacy laws and use secure, encrypted storage to protect your personal information. Only authorized CMS staff and partner funeral homes can access your registry details when needed.

Did you change your domain name?

Yes, on September 20, 2024, our website changed from www.calgarymemorial.com to www.coopmemorial.org. This reflects our commitment to serving members across Alberta, beyond just Calgary, and better aligns with our cooperative identity. Our old domain will redirect to the new one.

Is CMS part of Calgary Co-op?

No, CMS is an independent cooperative. However, Calgary Co-op and Medicine Hat food stores carry our brochures at their customer service centres.

What happens if I move out of Alberta?

Your CMS membership remains valid, and you can still access our services. If you move to

another province, you may transfer your membership to a memorial society in your new location for a small transfer fee. Contact us for details.

How can I purchase a membership?

You can purchase a **CMS membership** in the following ways:

- Online: Pay with a credit card (\$40 + \$2.15 handling fee).
- By Mail: Send a \$40 cheque to: Cooperative Memorial Society, Suite 204A, 223-12th Ave. SW., Calgary, AB T2R 0G9

Other Common Questions

Does CMS provide financial assistance for funeral costs?

No, CMS does not provide direct financial assistance. However, our discounted pricing and preplanning options help reduce costs significantly. If financial support is needed, you may explore Alberta's government funeral benefits programs or discuss payment plans with your chosen funeral provider.

Does CMS help with obituary writing?

While CMS does not write obituaries, our partner funeral homes can assist with writing and publishing obituaries as part of their services. You may also refer to our guide [Writing and Submitting an Obituary](#).