BY JIM MILLER

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If you're looking to eliminate your final farewell expense and help advance medical research, donating your body to science is a great option to consider. Here's what you should know.

Body Donations

Each year, an estimated 10,000 to 15,000 Americans donate their whole body, after death, to medical facilities throughout the country to be used in medical research projects, anatomy lessons and surgical practice.

After using your body, these facilities will then provide free cremation — which typically costs

$600 to $3,000 — and will either bury or scatter your ashes in a local cemetery or return them to your family, usually within a year or two.

Here are a few other tidbits you need to know to help you decide on whether whole-body donation is right for you.

• Organ donors excluded: Most programs require that you donate your whole body in its entirety. So, if you want to be an organ donor, you won't qualify to be a whole body donor, too. You'll have to choose one or the other.

• Not all bodies are accepted: If, for example, your body has been badly damaged in a car accident or if you're morbidly obese, you may not qualify.

• Body transporting is covered: Most programs will pay to transport your body to their facility unless your body must be moved from out of state.

• No special requests: Most programs won't allow you to donate your body for a specific purpose. You give them the body and they decide how to use it.

• Funeral services are not covered: Most programs will allow your family to conduct any final services they wish before taking custody of your body, but they won't pay for it.

• Your family won't be paid: Federal law prohibits buying bodies.

What To Do

If you do decide you want to donate your body, it's best to make arrangements in advance with a body donation program in your area. Most programs are offered by university-affiliated medical schools. To find one near you, the University of Florida maintains a list of U.S. programs and their contact information at www.med.ufl.edu/anatbd/usprograms.html.

In addition to the medical schools, there are also a number of private organizations, like

Anatomy Gifts Registry (anatomicgift.com), BioGift (biogift.org) and Science Care (sciencecare.com), that accept whole-body donations too.

If you don't have Internet access, you can get help over the phone by calling the National Family Services Desk which operates a free body donation referral service during business hours at 800-727-0700.

Once you locate a program in your area, call and ask them to mail you an information/registration packet that will explain exactly how their program works.

To sign up, you'll simply need to fill out a couple of forms. But, you can always change your mind by revoking your authorization in writing.

After you have made arrangements, you then need to tell your family members so they will know what to do and who to contact after your death. It's also a good idea to tell your doctor and put your wishes in writing in your advance directives. These are legal documents that include a medical power

of attorney and living will that spell out your wishes regarding your end-of-life medical treatment when you can no longer make decisions for yourself.

If you don't have an advance directive, go to www.caringinfo.org/ or call 800-658-8898 where you can get free state-specific forms with instructions to help you make one.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.