Frequently Asked Questions

About CMS Membership

What does it cost to join CMS?
A lifetime membership is a one-time fee of $40 + GST per person (each person needs their own membership).

- Credit card payments: CMS collects a 4% processing fee to recover card processing costs.
- After death: the funeral home collects a $35 + GST administration fee on behalf of CMS.

What are the benefits of CMS membership?

- **Tools to plan ahead (less stress later):** Record your wishes in your online profile so your family isn't forced to guess under pressure. Prefer paper? Many members use the **Ducks in a Row** booklet or CMS **Forms & Resources** templates.
- **Member pricing:** Access special pricing through our partner funeral homes (many members save thousands compared to non-member pricing, depending on the plan and options selected).
- **Trusted providers:** Work with locally owned funeral homes focused on service and community—not high-pressure sales.
- **Clear, transparent information:** Straightforward options and pricing so families can make informed decisions.

Is membership transferable?
Membership cannot be transferred to another person.
If you move, you may be able to transfer your membership to another memorial society in Canada for a nominal processing fee.

How does membership work?
Once your payment is processed, your membership becomes active and your contact information is stored securely in our database. When you have time, we suggest completing your funeral preference information in your online profile—unless you've already recorded it elsewhere.

Partner funeral homes can access your online member profile when needed to confirm membership and support your family. If you haven't entered your funeral preference details, the funeral director will only see your membership record—not your wishes.

If you keep your preferences in another format (for example, at home in a Ducks in a Row booklet or another planning tool), be sure to tell your executor and close family where it's stored.

Can I purchase a membership for someone else?
Yes. You can purchase a membership as a gift—use your payment details at checkout and enter the recipient's information. The recipient will receive a welcome email with next steps.

Can I cancel my membership and get a refund?
Under our bylaws, CMS memberships are non-refundable because they provide lifetime benefits.
If you move outside Alberta or join another memorial society, you may be eligible to transfer your membership.

Using CMS Services

Do I have to prepay for funeral services?
No. Prepayment is not required.
CMS encourages preplanning (recording your wishes) and, if appropriate for you, prepaying (which may help lock in today's prices). Most partner funeral homes offer prepayment options.

How do partner funeral homes access my information?
Partner funeral homes can securely access your Member Registry profile to support arrangements and required paperwork. Access is limited to what's needed and must comply with Alberta privacy laws.

CMS does **not** collect Social Insurance Numbers (SIN). Your executor should have important information such as your SIN, driver's licence number, health care number, will details, and banking information.

What happens if death occurs away from home?
If death occurs away from your home community, there will be additional transportation costs (for example, transferring the deceased back home or to the funeral home your family chooses). Costs vary depending on distance and circumstances.

Some people choose travel/repatriation insurance (for example, "Journey Home" by TruStage) to help cover these expenses and more. If you travel often, we recommend discussing options with your funeral service provider and considering whether travel coverage makes sense for you.

What happens if my family chooses a funeral home that isn't partnered with CMS?
Your member pricing applies **only** through CMS partner funeral homes.
If your family chooses a non-partner provider, CMS pricing won't apply—but any written funeral preferences you've recorded can still help guide decisions.

Can my family use my CMS membership after I pass away?
Yes. Your membership is for your funeral. Your family/executor can access CMS member pricing through a partner funeral home for your funeral even if you haven't completed funeral preferences yet.

Managing Your Funeral Preferences

How does the Member Registry work?
The Member Registry is a secure, password-protected system where you can store funeral preferences and key information.

- An email address is required for online access.
- If you don't have email, your next-of-kin/executor can contact CMS or a partner funeral home for help.
- The system is backed up regularly and operated in accordance with Alberta privacy requirements.

Can I update my funeral preferences after joining?
Yes—any time. Keeping your contact information and wishes current helps ensure your preferences are available when needed.

Can I fill out my funeral preferences on paper instead of online?
Yes. You can complete a **Funeral Planning Guidance Form** (paper/PDF) and share it with trusted family members and your executor. Many people use both: the paper form for family discussion and the registry for secure access when needed.

Do I need my membership number to access services?
No. Funeral homes can confirm membership using your name and other identifying details.

Administrative Questions

What are the fees used for?
Membership fees support CMS operations, including administration, communications, printing, outreach, website/technology, bank charges, and the staffing required to support members.

How does CMS keep my information secure?
CMS follows Alberta privacy requirements and uses secure, controlled access systems. Only authorized CMS staff and partner funeral homes can access registry information when needed.

Did you change your domain name?
Yes. On September 20, 2024, the website changed from calgarymemorial.com to coopmemorial.org. The old address redirects to the new site.

Is CMS part of Calgary Co-op
No. CMS is an independent cooperative. Some Calgary Co-op and Medicine Hat food stores carry CMS brochures at customer service, but CMS is not affiliated with Calgary Co-op.

What happens if I move out of Alberta?
Your CMS membership remains valid. If you move to another province, you may be able to transfer your membership to a memorial society in your new location.

How can I purchase a membership?

- Online: Credit card payment ($40 + GST and 4% processing fee)
- By mail: Send a cheque for $40 + GST to:
  Cooperative Memorial Society
  PO Box 90084, RPO Airdrie
  Airdrie, AB T4B 0A2
- Electronic funds transfer: Contact admin@coopmemorial.org or 403-248-2044 for instructions.

Other Common Questions

Does CMS provide financial assistance for funeral costs?
No—CMS does not provide direct financial assistance. However, member pricing and planning tools can reduce costs. If financial support is needed, you may explore government benefits (where applicable) and ask funeral providers about payment options.

Does CMS help with obituary writing?
CMS does not write obituaries. Partner funeral homes can often assist as part of their services. You may also refer to CMS resources such as **Writing and Submitting an Obituary**.