

# Survivor Benefits and Services for Veterans and their Families



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**VA**



U.S. Department  
of Veterans Affairs

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# Survivor Benefits and Services for Veterans and their Families

## How to Use this Pocket Guide

In recognition of the contributions patriotic men and women have made to serve their country, The Department of Veterans Affairs (VA) expresses its gratitude for the service your loved one gave.

This quick reference guide, a product of the Office of the Secretary – Office of Survivors Assistance, provides you with information on the many benefits and services available to you as a Survivor of a deceased Servicemember or Veteran. It also tells you how to access those benefits and services.

We hope that this guide will be helpful for you. It does not cover every exception to the rules and regulations, but it presents a general summary of the benefits and services provided to you as a Survivor. Program and policy changes may occur after publication of

this guide, and we encourage you to always verify the information to ensure that changes have not been made to published benefits and services.

Again, we are grateful for the sacrifices you and your loved ones have made.

Sincerely,

The U.S. Department of Veterans Affairs  
Office of Survivors Assistance



Advocating for Survivors of America's Veterans

## How this guide is organized:

For your convenience, the **benefits** and **services** presented in this guide are divided by agency. A special quick reference section is dedicated to important contact information.

National Cemetery Administration	Burial, markers and other services (pages 3 – 21)
Veterans Benefits Administration	Financial, educational, and support services (pages 22 – 37)
Veterans Health Administration	Health care and support services (pages 38 – 40)
Other VA Resources and Outside Agencies	Support and services (pages 41 – 45)
Contact Us	Quick reference for key contacts, page 46



## Eligibility

### Who is Eligible?

- Veterans discharged from active duty under conditions other than dishonorable.
- A Servicemember who died while on active duty, active duty for training, or inactive duty for training.
- Spouses and dependent children of Veterans.
- Active-duty Servicemembers

**Note:**

The Veteran does not have to be deceased for a spouse or dependent child to become eligible.

### Exceptions

- With certain exceptions, active-duty service beginning after September 7, 1980, as an enlisted person, and after October 16, 1981, as an officer, must be for a minimum of 24 consecutive months or the full period of active duty (as in the case of reservists or National Guard members called to active duty for a limited duration).
- Active duty for training, by itself, while serving in the Reserves or National Guard, is not sufficient to confer eligibility. Reservists and National Guard members, as well as their spouses and dependent children, are eligible

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if they were entitled to retired pay at the time of death; or would have been upon reaching requisite age.

- Under Section 2411 of Title 38 United States Code, certain otherwise eligible individuals found to have committed Federal or state capital crimes or certain sex offenses are barred from burial or memorialization in a VA national cemetery and from receipt of a Government-furnished headstone, marker, medallion, burial flag, and Presidential Memorial Certificate (PMC).



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## Determining Eligibility

VA's National Cemetery Scheduling Office or local national cemetery directors verify eligibility for burial.

A copy of the Veterans discharge document that specifies the period(s) of active duty and character of discharge is usually sufficient to determine eligibility.

In some instances, a copy of the deceased's death certificate and proof of relationship to the Veteran (for eligible family members) may be required.

## Determining Pre-Need Eligibility

VA implemented the pre-need burial eligibility determination program to assist anyone who would like to know if they are eligible for burial in a VA national cemetery. Upon request, VA will make eligibility determinations so that Veterans, spouses and unmarried dependent adult children may better prepare for burial in a VA national cemetery prior to the time of need.



Download the application (VA40-10007.pdf) form at:  
<https://www.va.gov/vaforms/va/pdf/VA40-10007.pdf>.

## Appealing an Eligibility Decision

Veterans and other claimants for VA benefits have the right to appeal decisions made by VA regarding eligibility for national cemetery burial or other memorial benefits.

### Contacts:

For more information, call the nearest national cemetery or **800-535-1117**, or go to [www.cem.va.gov](http://www.cem.va.gov).



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## Burial in VA National Cemeteries

Burial in a VA national cemetery is available for eligible Veterans, their spouses and their dependents at no cost to the family. It includes the following:

- Gravesite
- Opening and closing of the grave
- Perpetual care
- Headstone or marker

For Veterans, benefits also include:

- Burial flag – case provided by the Department of Defense (DoD) for active-duty
- Military Funeral Honors
- Presidential Memorial Certificates (PMCs) if requested by family members and other loved ones of deceased Veterans.



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VA operates 137 national cemeteries, some of which are open for new casketed interments, some to cremated remains only and some closed to new interments. Burial options are limited to those available at a specific cemetery but may include in ground or in a scatter garden.

To determine if a particular cemetery is open for new burials, and which other options are available, contact the national cemetery directly, or go to: [www.cem.va.gov](http://www.cem.va.gov).

The funeral director or the next of kin makes interment arrangements by contacting the National Cemetery Scheduling Office or the national cemetery where burial is desired.

- VA normally does not conduct burials on weekends.
- Grave sites cannot be reserved; however, VA will honor reservations made under previous programs.



### Contacts:

For more information, call the nearest national cemetery or **800-535-1117**, or go to [www.cem.va.gov](http://www.cem.va.gov).

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## Headstones and Markers

- Veterans and active-duty Servicemembers and retired Reservists and National Guard Servicemembers are eligible for an inscribed headstone or marker for their grave at any national, state, Veteran's or private cemetery.
- VA will deliver a headstone, marker or medallion at no cost anywhere in the world for the unmarked grave of any deceased Veteran. For eligible Veterans whose deaths occurred on or after November 1, 1990, VA may provide a Government headstone or marker even if the grave is already marked with a private one.
- Spouses and dependent children are eligible for a Government headstone or marker only if they are buried in a national, military post/base or state Veterans' cemetery.
- Burial in a national cemetery includes the headstone or marker. When more than one family member is interred in the same gravesite, both sides of the upright headstone are used.
- If a Veteran is buried in a private cemetery, anywhere in the world, the Department of Veterans Affairs (VA) provides a headstone or marker.
- If the burial is not in a Veterans cemetery, the funeral home director usually orders the headstone or marker for the Veteran's family.

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- Flat markers are available in bronze, granite or marble. Upright headstones come in granite or marble. In national cemeteries, style chosen will be consistent with existing monuments at the place of burials. Bronze niche markers are available to mark columbaria used for inurnment of cremated remains.
- Headstones and markers previously provided by the Government may be replaced at the Government's expense if badly deteriorated, illegible, vandalized or stolen.
- To check the status of a claim for a headstone or marker for a national or state Veterans' cemetery, call the cemetery. For the status of one being placed in a private cemetery, call: **800-697-6947**.

## Inscriptions

Government-furnished headstones and markers must be inscribed with:

- Name of the deceased,
- Branch of service
- Year of birth
- Year of death

Other optional information may include, space permitting:

- An authorized emblem of belief
- Additional text including military rank

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- War service (such as World War II)
- Military awards
- Complete dates of birth and death
- Military organizations
- Civilian or Veteran affiliations
- Personal words of endearment.

### Contacts:

For more information, call the nearest national cemetery. Call **800-697-6947**, or go to: [www.cem.va.gov/](http://www.cem.va.gov/) or call private cemeteries.

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## To Submit a Claim for a Headstone or Marker

-  Complete VA Form 40-1330, Claim for Standard Government Headstone or Marker available at [www.va.gov/vaforms/va/pdf/VA40-1330.pdf](http://www.va.gov/vaforms/va/pdf/VA40-1330.pdf).
- Include a copy of the Veteran's military discharge document.
- Mail to: Memorial Programs Service (41B)  
Department of Veterans Affairs  
5109 Russell Road  
Quantico, VA 22134-3903; or
- Fax toll-free to: **800-455-7143**.

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## "In Memory of" Markers

- VA provides memorial headstones and markers with "IN MEMORY OF" as the first line of inscription, to memorialize remains that are not recovered or identified, buried at

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sea, donated to science or whose cremated remains have been scattered.

- Eligibility is the same as for regular headstones and markers.

## Medallions in Lieu of Government Headstone/Marker

Public Law 110-157, enacted December 26, 2007, expanded VA authority to provide a medallion instead of a headstone or marker for Veterans' graves in private cemeteries when the grave is already marked with a privately-purchased headstone or marker.

Claimants can apply for either a traditional headstone or marker to place on the grave, or a medallion to affix to a privately-purchased headstone or marker.

### Contacts:

For more information, call the nearest national cemetery or **800-697-6947**, or go to: [www.cem.va.gov](http://www.cem.va.gov).

## To Submit a Claim for a Medallion

- Complete VA Form 40-1330M, Claim for Government Medallion for Placement in a Private Cemetery, available at [www.va.gov/vaforms/va/pdf/VA40-1330m.pdf](http://www.va.gov/vaforms/va/pdf/VA40-1330m.pdf).  

- Include a copy of the Veteran's military discharge document.

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## Presidential Memorial Certificates (PMC)

- Mail to: Memorial Programs Service (41B),  
Department of Veterans Affairs,  
5109 Russell Road,  
Quantico, VA 22134-3903; or
- Fax toll-free to: **800-455-7143**.

## Presidential Memorial Certificates (PMC)

A Presidential Memorial Certificate is available upon request to recognize the military service of honorably discharged deceased Veterans.

Next of kin, other relatives and other loved ones may apply for a certificate by completing and signing VA Form 40-0247, in addition to sending a copy of the Veteran's military discharge documents or proof of honorable military service.



The form is available at <https://www.va.gov/vaforms/va/pdf/VA40-0247.pdf>.

## Submit Your Request

A request may be submitted in person at any VA regional office.

- Mail to: Presidential Memorial  
Certificates (41B3)  
Department of Veterans Affairs  
National Cemetery Administration  
5109 Russell Road  
Quantico, VA 22134-3903; or
- Fax toll-free to: **800-455-7143**.

## Burial Flags

VA will provide a United States flag to drape on a casket (or coffin) or place with an urn in honor of the military service of Veterans who:

- **Served in wartime, or**
- **Died while serving on active duty after May 27, 1941, or**
- **Served in peacetime and left military service before June 27, 1950,** after serving at least 1 enlistment, or because of a disability that was caused—or made worse—by their active military service, *or*
- **Served in the Selected Reserves** (in certain cases), or **served in the military forces of the Philippines** while in the service of the United States and died on or **after April 25, 1951, or**
- **Served after January 31, 1955.**

### How to Obtain a Burial Flag

Fill out VA Form 27-2008, Application for United States Flag for Burial Purposes, available at <https://www.vba.va.gov/pubs/forms/VBA-27-2008-ARE.pdf>.

Bring the application form to a funeral director, VA regional office, or a United States Post Office.

**Note:**

Call ahead to make sure your local post office has burial flags. If they don't, they can direct you to one that does.

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## Military Funeral Honors

A military funeral honors detail consists of two or more uniformed members of the Armed Forces, with at least one member from the deceased's parent service of the Armed Forces.

- Family members should inform their funeral director if they want military funeral honors.
- Upon the family's request, DoD will provide military funeral honors, which include the playing of "Taps," the flag folding and the presentation of the flag.
- Veterans Service Organizations or volunteer groups may help provide military funeral honors.
- VA can help arrange military funeral honors for burials at VA national cemeteries.

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### Contacts:

For more information, call the nearest national cemetery or **800-535-1117**, or go to: [https://www.cem.va.gov/military\\_funeral\\_honors.asp](https://www.cem.va.gov/military_funeral_honors.asp).



# Bereavement Counseling

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VA Vet Centers and Veterans Health Administration Medical Centers provide bereavement counseling services.

**VA Vet Centers** provide services to all family members including spouses, children, parents and siblings of Servicemembers who died while on active duty. This includes Federally activated members of the National Guard and reserve components. Bereavement services may be accessed by calling **(202) 461-6530**.

**Veterans Health Administration Medical Centers** can provide bereavement counseling to immediate family members of Veterans who died unexpectedly or while participating in a VA hospice or similar program.

**Note:**

Bereavement counseling is for immediate family members **who had been receiving family support services** in connection with or in furtherance of the Veteran's treatment.

## In other cases

Bereavement counseling is available to the Veteran's legal guardian or the individual with whom the Veteran had certified an intention to live.

- They can receive counseling services as long as the guardian or individual had been receiving covered family support services.
- This counseling may only be authorized up to 60 days. However, VA medical center directors have the authority to approve a longer period of time when medically indicated.

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Visit  
online:

For more information, contact the Social Work Service at your closest VA medical center. Go to [www.vetcenter.va.gov](http://www.vetcenter.va.gov).



## Burial Allowances

VA burial allowances are flat-rate monetary benefits that are generally paid at the maximum amount authorized by law for an eligible Veteran's burial and funeral costs. As of 2014, the eligible surviving spouse on record is paid automatically, without having to submit a claim.

### Eligibility

If the burial allowance has not been automatically paid to the surviving spouse, VA will pay the first living person to file a claim including:

- The Veteran's surviving spouse.
- The survivor of a legal union between the deceased Veteran and the Survivor.
- The Veteran's children, regardless of age.
- The Veteran's parent(s).
- The executor or administrator of the Veteran's estate.



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The Veteran must have been discharged under conditions other than dishonorable, and one of the following conditions must be met.

The Veteran:

- Died as the result of a service-connected disability.
- Was receiving or entitled to receive VA pension or compensation at time of death.
- Died while hospitalized by VA or while receiving care under VA contract.
- Died while traveling under proper authorization and at VA expense to receive treatment.
- Had an original or reopened claim for VA compensation or pension pending and would have been entitled to benefits from a date prior to the death date.
- Died on or after October 9, 1996, while a patient at a VA-approved state nursing home.

VA may grant additional benefits, including plot or interment allowance and transportation allowance, if it receives a claim for these benefits.

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## How Much Does VA Pay?

The amounts of the VA burial and plot allowances vary depending on the circumstances.

(Amounts listed are for deaths occurring on or after October 1, 2019.)

- Service-related:  
Maximum burial allowance: \$2,000

**Note:**

VA may reimburse some or all of the transportation costs for burial in a VA national cemetery.

- Not Service-related:
  - Burial allowance: \$300;  
if hospitalized by VA: \$796
  - Plot allowance: \$796

**Contacts:**

For more information, call the nearest national cemetery or: **800-827-1000**.



For general information, go to:  
[www.cem.va.gov](http://www.cem.va.gov).



For current rates, go to:  
[www.benefits.va.gov/compensation/claims-special-burial.asp](http://www.benefits.va.gov/compensation/claims-special-burial.asp).

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# Veterans Cemeteries Administered by Other Agencies

## Arlington National Cemetery

Administered by the Department of the Army. Eligibility is more restrictive than at VA national cemeteries.

**Contacts:** For more information:

- Call toll-free: **877-907-8585**;
- Write: Superintendent, Arlington National Cemetery, Arlington, VA 22211; or
- Visit online. For funerals at Arlington National Cemetery, go to: <https://www.arlingtoncemetery.mil/Funerals>.



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## Department of the Interior

Administered by the Department of the Interior's National Park Service. Eligibility is similar to VA national cemeteries. The two open cemeteries are:

- Andersonville National Cemetery, Andersonville, Georgia
- Andrew Johnson National Cemetery, Greeneville, Tennessee.



For funerals at the Department of the Interior National Cemeteries, go to: <https://www.cem.va.gov/cem/cems/doi.asp>.



## State Veterans Cemeteries

State Veterans cemeteries offer burial options for Veterans and their families. These cemeteries have similar eligibility requirements to VA national cemeteries, but may include state residency requirements.

- Some services, particularly for family members, may require a fee.
- Contact the specific State Cemetery or State VA office for information.



For burials at State Veterans Cemeteries (these include State, Tribal and Territory Veterans Cemeteries): <https://www.cem.va.gov/cems/listcem.asp>.



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## Surviving Spouses and Dependents Financial Benefits

### Dependency and Indemnity Compensation

#### Eligibility for DIC

For a Survivor to be eligible for Dependency and Indemnity Compensation (DIC), the Veteran's death must have resulted from one of the following causes:

- A disease or injury incurred or aggravated in the line of duty while on active duty or active duty for training.
- An injury, heart attack, cardiac arrest, or stroke incurred or aggravated in the line of duty while on inactive duty for training.
- A service-connected disability or a condition directly related to a service-connected disability.

DIC also may be paid to certain Survivors of Veterans who were totally disabled from service-connected conditions at the time of death, even if their service-connected disabilities did not cause their deaths.



Visit <https://www.va.gov/disability/dependency-indemnity-compensation/>.



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The survivor qualifies if the Veteran was:

- Continuously rated totally disabled for a period of ten years immediately prior to death, *or*
- Continuously rated totally disabled from the date of military discharge and for at least five years immediately prior to death, *or*
- A former prisoner of war (POW) who was continuously rated totally disabled for a period of at least one year immediately preceding death, *or*
- Discharged must have been under conditions other than dishonorable.

Payments will be offset by any amount received from judicial proceedings brought on by the Veteran's death.

Contact:

For more information, call  
**800-827-1000** or go to: [https://  
www.benefits.va.gov/benefits/](https://www.benefits.va.gov/benefits/).



## Surviving Spouses' DIC

### Payments for Deaths on or after January 1, 1993

Surviving spouses of Veterans receive a basic rate, **plus additional payments** for dependent children; or for the Aid and Attendance (A&A) of another person if they are patients in a nursing home; if they require regular assistance of another person; or if they are permanently housebound.

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## DIC Payment Rates for Surviving Spouses

Effective December 1, 2019, Surviving spouses receive the monthly allowance of **\$1,340.14**.

**Note:**

Surviving Dependent Children receive a monthly payment of **\$565.84** if the Veteran had no surviving spouse. Rate tables are online at: <https://www.va.gov/disability/survivor-dic-rates>.



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You may qualify for **additional payments:**

If this description is true...

- The Veteran was totally disabled for a period of eight years prior to death and you were married to the Veteran for those same 8 years, you may qualify for the **8-year provision benefit** (\$284.57).
- You have a disability and need help with regular daily activities (like eating, bathing, or dressing), you may qualify for the **Aid and Attendance benefit** (\$332).
- You can't leave your house due to a disability, you may qualify for the **Housebound allowance** (\$155.53).
- You have 1 or more children who are under the age of 18, you may qualify for the **Transitional benefit**, (\$286 for the first 2 years after the Veteran's death) **plus** the **DIC apportionment rate** (\$332 for each eligible child).

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## Example of How to Calculate Your DIC Payment

This is only an example of what your benefits may look like. Your actual results may differ depending on your particular situation.

If you're the surviving spouse of a Veteran, your monthly rate would start at \$1,340.14. Then for each additional benefit you qualify for, you would add the amounts for each payment.

Example: We show the total monthly payment for someone with 2 children under age 18, and who qualifies for the 8-year provision and Aid and Attendance.

- Total monthly payment for the first 2 years

\$1,340.14 (monthly rate)  
 + \$332 (1st child under age 18)  
 + \$332 (2nd child under age 18)  
 + \$284.57 (8-year provision)  
 + \$332 (Aid and Attendance)  
 + \$286 (transitional benefit for the first 2 years after the  
 Veteran's death)  
 = **\$2,906.71** per month

- Total monthly payment after 2 years

(when transitional benefit ends)

\$2,906.71 (monthly payment with transitional benefit)  
 - \$286.00 (transitional benefit)  
 = **\$2,620.71** per month

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Visit [https://benefits.va.gov/Compensation/current\\_rates\\_dic.asp](https://benefits.va.gov/Compensation/current_rates_dic.asp) for the current tables.



## Parents' DIC

- VA provides an income-based monthly benefit to the surviving parent(s) of a Servicemember or Veteran whose death was service-related.
- When countable income exceeds the limit set by law, no benefits are payable. The spouse's income must also be included if the parent is living with a spouse. A spouse may be the other parent of the deceased Veteran, or a spouse from remarriage.
- Unreimbursed medical expenses may be used to reduce countable income.

### Note:

Benefit rates and income limits change annually. Check the current Parent's DIC rates at: [www.benefits.va.gov/pension/current\\_rates\\_Parents\\_DIV\\_pen.asp](http://www.benefits.va.gov/pension/current_rates_Parents_DIV_pen.asp).



## Restored Entitlement Program for Survivors

- Survivors of Veterans who died of service-connected causes incurred or aggravated **prior to August 13, 1981**, may be eligible for a special benefit payable in addition to any other benefits to which the family may be entitled.
- The amount of the benefit is based on information provided by the Social Security Administration.

### Contacts:

To file for REPS, call **800-827-1000** or go to: <https://www.vba.va.gov/pubs/forms/VBA-21P-8924-ARE.pdf>.

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- DIC is a payment made by the VA to the spouse of a member who died due to a service-connected illness or injury.
- VA determines entitlement to and the amount of the DIC award.

### **Interplay between the SBP and VA's DIC**

- If DIC is awarded, the SBP annuity is reduced by the DIC amount. SBP is terminated if the DIC is greater than the SBP payment.
- If DIC is received based on a member other than the one providing SBP, DIC is not reduced.

### **Death Pension (Survivors Pension)**

VA provides pensions to low-income, surviving spouses and unmarried child(ren) of deceased Veterans with wartime service.

### **Eligibility**

- Surviving spouses must not have remarried, and children must be under age 18 (under age 23 if attending a VA-approved school), or permanently incapable of self-support because of disability before age 18.
- Surviving spouses and children must have qualifying income.

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- The Veteran must have been discharged under conditions other than dishonorable. He or she must also have had 90 days or more of active military service, at least one day of which was during a period of war, or have a service-connected disability justifying discharge.
- Longer periods of service may be required for Veterans who entered active duty on or after September 8, 1980, or October 16, 1981, if an officer.
- If the Veteran died in service but not in the line of duty, the death (survivors) pension may be payable if the Veteran completed at least two years of honorable service.
- A surviving spouse may be entitled to a higher income limit if living in a nursing home, in need of the Aid and Attendance of another person or permanently housebound.

## **Payment**

- The death (survivors) pension provides a monthly payment to bring an eligible person's income to a level established by law.
- The payment is reduced by the annual income from other sources such as Social Security.
- The payment may be increased if the recipient has unreimbursed medical expenses that can be deducted from countable income.

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## Maximum Annual Pension Rate (MAPR)

Date of cost-of-living increase: December 1, 2019

Benefit	Surviving Spouse	Surviving Spouse with a Dependent Child†
Rate with no benefits*	\$9,224	\$12,072
You qualify for Housebound benefits	\$11,273	\$14,116
You qualify for Aid and Attendance benefits	\$14,742	\$17,586

\*SBP Minimum Income Annuity (MIW) limitation is \$9,224.

†If you have more than 1 child, add \$2,351 to your MAPR amount for each additional child.

### Contacts:

For more information on the Survivor's Pension, call **800-827-1000** or go to: <https://www.va.gov/pension/survivors-pension/>.



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## Life Insurance and DoD Death Gratuity

### Veterans Group Life Insurance & Servicemembers Group Life Insurance (VGLI/SGLI)

- VGLI/SGLI are life insurance products offered to Veterans and active-duty personnel. Both programs are voluntary, and may be opted out of by the Servicemember or Veteran.
- Not all surviving family members may file a claim on this benefit.



**Contact:**

If you would like to file a claim, or have questions about your policy, call the Office of Servicemembers' Group Life Insurance (OSGLI) at: **800-419-1473**.

### DoD Death Gratuity

DoD extends a death gratuity (a one-time tax-free payment) of \$100,000 to the next of kin of Servicemembers who die while on active duty (including those who die within 120 days of separation) as a result of service-connected injury or illness.

If there is no surviving spouse or child, then parents or siblings designated as next of kin by the Servicemember may be provided the payment. The payment is made by the last military command of the deceased. If the beneficiary is not paid automatically, application may be made to the military service concerned.

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## VA Home Loan Programs for Surviving Spouses

A VA-backed home loan may be available to the surviving spouse of a Veteran. The surviving spouse may qualify if at least one of the descriptions below is true:

- Spouse of a Veteran who is missing in action (MIA) or a prisoner of war (POW).
- Unmarried spouse of a Veteran who died
  - While in service or from a service-connected disability and
  - Didn't remarry before the age of 57 years old or before December 16, 2003.
- Surviving spouse of a Veteran who had been totally disabled and then died.

**Note:**

The Veteran's disability may not have been the cause of death (in certain situations).



Visit  
online:

For more information, go to:  
<https://www.va.gov/housing-assistance/home-loans/surviving-spouse/>.



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## Educational Benefits and Assistance

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### Eligibility

VA provides educational assistance to the son, daughter, or spouse of a Servicemember or Veteran. Dependents qualify if the Veteran:

- Died or is permanently and totally disabled as the result of a service-connected disability. The disability must arise out of active service in the armed forces.
- Died from any cause while such permanent and total service-connected disability was in existence.
- Was listed for more than 90 days as currently missing in action (MIA) or captured in line of duty by a hostile force or forcibly detained or interned in line of duty by a foreign government or power.
- Is hospitalized or receiving outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability.

### Dependents Benefits

Surviving spouses lose eligibility if they remarry before age 57 or are living with another person who has been recognized publicly as their spouse.

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- They can regain eligibility if their remarriage ends by death or divorce or if they cease living with the person.
- Dependent children do not lose eligibility if the surviving spouse remarries.

**Visit  
online:**

For more information, go to:  
[www.benefits.va.gov/gibill](http://www.benefits.va.gov/gibill).

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## Period of Eligibility

- The period of eligibility for Veterans' spouses expires 10 years from either the date they become eligible or the date of the Veteran's death.
- Children generally must be between the ages of 18 and 26 to receive educational benefits. VA may grant extensions to both spouses and children.
- The period of eligibility for spouses of Servicemembers who died on active duty expires 20 years from the date of death. This law came into effect on December 10, 2004.
- Spouses of Servicemembers who died during active duty whose 10-year eligibility period expired before December 10, 2004 have 20 years from the date of death to use educational benefits.
- Effective October 10, 2008, Public Law 110-389 provides a 20-year period of eligibility for spouses of Veterans with a permanent and total service-connected disability rating

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effective within three (3) years of release from active duty.

- Provisions of the Colmery Act of 2017 will limit the months of benefit entitlement under DEA to 36 months (instead of 45) if enrollment in an education program occurs after August 1, 2018.

## Payments

- The payment rate is \$1,248.00 per month for full-time school attendance, with lesser amounts for part-time.
- You may receive up to 45 months of education benefits or the equivalent in part-time training.

## Training Available to Survivors

Benefits may be awarded for the pursuit of:

- An associate, bachelor, or graduate degree at colleges and universities;
- Independent study;
- Cooperative training;
- Study abroad;
- Certificate or diploma from business, technical, or vocational schools; apprenticeships;
- On-the-job training programs;
- Farm cooperative courses; and

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- Preparatory courses for tests required or used for admission to an institution of higher learning or graduate school.

**Note:**

Those with a deficiency in a subject may receive tutorial assistance if enrolled half-time or more.

Benefits for correspondence courses under certain conditions are available to spouses only.

Beneficiaries without high-school degrees can pursue secondary schooling.

## Special Assistance for Training

### Counseling

VA may provide counseling to help participants pursue an educational or vocational objective.

### Specialized Vocational or Restorative Training

To surviving dependents working towards their educational or training goals, VA may approve:

- Special restorative training to help overcome or lessen the effects of a physical or mental disability.
- Special vocational training due to a physical or mental disability.

These special benefits won't include medical or psychiatric care.

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## Marine Gunnery Sergeant John David Fry Scholarship Eligibility

The Fry Scholarship provides Post-9/11 GI Bill® benefits to the dependents of Veterans who died in the line of duty **after September 10, 2001**.

- Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100% level.
- Eligible children can use the Fry Scholarship between the ages of 18 and 33 (15 years) from the Veteran's date of death.
- Eligible surviving spouses have no timeline on when they can use the benefit; however, a spouse will lose eligibility if they remarry.

If the qualifying Veteran's death occurred **on or after January 1, 2013**, benefits won't expire thanks to a new law called the **Forever GI Bill - Harry W. Colmery Veterans Educational Assistance Act**.

**As of August 1, 2018**, beneficiaries also qualify for the **Yellow Ribbon Program**.



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## Montgomery GI Bill Death Benefit

- VA will pay a special Montgomery GI Bill (MGIB) death benefit to a designated Survivor in the event of the service-connected death of a Servicemember or Veteran on active duty or within one year of separation after discharge or release.
- The deceased must either have been entitled to educational assistance under the MGIB program or a participant in the program who would have been so entitled but for the high school diploma or length-of-service requirement.
- Generally, the amount paid will be equal to the participant's actual military pay reduction, minus any education benefits paid.

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For more information, call 888-GI-Bill-1 (888-442-4551), or visit: <http://www.benefits.va.gov/GIBILL/DEA.asp>.





## Civilian Health and Medical Program

Under the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA), certain dependents and Survivors can receive reimbursement for most medical expenses – inpatient, outpatient, mental health, prescription medication, skilled nursing care and durable medical equipment.

### Eligibility

To be eligible for CHAMPVA, an individual cannot be eligible for TRICARE (the medical program for civilian dependents provided by DoD) and must be one of the following:

- The spouse or child of a Veteran whom VA has rated permanently and totally disabled due to a service-connected disability
- The surviving spouse or child of a Veteran, who died from a VA-rated service-connected disability, or who, at the time of death, was rated permanently and totally disabled
- The surviving spouse or child of a Veteran who died on active duty service and in the line of duty, not due to misconduct.

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However, in most cases, these family members are eligible for TRICARE, not CHAMPVA.

- A surviving spouse **under age 55** who remarries loses CHAMPVA eligibility at midnight on the date of remarriage.
- He/she may re-establish eligibility if the remarriage ends by death, divorce or annulment effective the first day of the month following the termination of the remarriage or December 1, 1999, whichever is later.
- A surviving spouse who remarries **after age 55** does not lose eligibility upon remarriage.

**Note:**

For those who have Medicare entitlement or other health insurance, CHAMPVA is a secondary payer.



**Contacts:**

For additional information please call the CHAMPVA toll-free at: **1-800-733-8387**.



Visit us online: <https://www.va.gov/COMMUNITYCARE/programs/dependents/champva>.



By Mail:  
Chief Business Office Purchased Care  
VA Health Administration Center  
CHAMPVA  
P. O. Box 469028,  
Denver, CO 80246.

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## CHAMPVA In-House Treatment Initiative

- Many Veterans Affairs medical centers (VAMCs) provide services to CHAMPVA beneficiaries under the CHAMPVA In-house Treatment Initiative (CITI) program.
- To find out if the local VA medical center or clinic participates in CITI, please contact the nearest VA health facility directly. The VHA Office of Community Care (VHA OCC) may also serve as a contact point.

### Contacts:



#### By Mail:

Department of Veterans Affairs  
VHA Office of Community Care (10D)  
810 Vermont Avenue, NW  
Washington, DC 20420

#### By Email:

You can submit questions or obtain information by emailing us through our Inquiry Routing & Information System at:  
<https://iris.custhelp.va.gov/app/ask>.

**Warning:** Email is not a secure method of communication. Please see the Important Information about Email Security on the website.



#### By Phone:

Our Customer Call Center can be reached at  
**800-733-8387**.



#### Online:

<https://www.va.gov/COMMUNITYCARE/programs/dependents/champva/citi/index.asp>.

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## VA Resources

### Board of Veterans' Appeals

#### Appealing Benefit Decisions

- Survivors can receive help with their claim and/or appeal. Help is available from national and state Veterans Service Organizations (VSOs), attorneys, or agents recognized by VA.

**Note:**

Find more information about obtaining a representative, including a list of VA authorized representatives, visit <http://www.va.gov/vso>.

- Survivors may appeal any or all issues in a decision by a local VA regional office (VRO) or VA medical center (VAMC) or National Cemetery (NCA) office. A VA appeal is separated into two main stages:
  - within the local VA office, and
  - continuing to the Board of Veterans' Appeals in Washington, DC.
- The two most common reasons people appeal are VA denied benefits for a disability the claimant believes is related to service or believe the disability is more severe than VA rated it.
- Survivors have one year from the date of the letter notifying them of the decision on their claim to file an appeal.

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## The Appeals Process

- If the claimant disagrees with all or part of the decision, they can file a Notice of Disagreement (NOD) with the VA department that made the decision (VRO, VAMC or NCA office).
- Following receipt of the written notice, the local VA office will review the file again, prepare a written explanation of why the claim was denied, known as the "Statement of the Case (SOC)", and mail it to the claimant.
- If the claimant disagrees with the SOC and would like to appeal to the Board of Veterans' Appeals, they file a "Substantive Appeal".
  - Claimants have one year from the date of the letter notifying them of the original decision on the claim, or
  - 60 days from the date of the letter accompanying the SOC, whichever provides more time.

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## Final Appeals Decisions

- The Board of Veterans' Appeals makes decisions on appeals on behalf of the Secretary of Veterans Affairs.
- Although it is not required, claimants may decide to be represented by an accredited VSO, attorney, or claims agent.
- Survivors may present their case in person\* to the Board at a hearing in Washington DC, a VRO, or elect for a virtual hearing.

### Note:

#### \*Board of Veterans' Appeals Response to COVID-19

The Board of Veterans' Appeals (Board) is making changes to keep Veterans safe from exposure to COVID-19 while continuing its mission of providing hearings and deciding appeals.

Among other significant changes, the Board **temporarily suspended all in-person** (travel board, video and Central Office) **hearings**. Virtual hearings remain available.

For updates on COVID-19, go to:  
<https://www.publichealth.va.gov/n-coronavirus/>.



Visit  
online:

Decisions made by the Board can be found at: [www.bva.va.gov](http://www.bva.va.gov). For more information about the Appeals Process, download *How do I Appeal?* at <https://www.bva.va.gov/docs/Pamphlets/How-Do-I-Appeal-Booklet--508Compliance.pdf>.

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# Other Agencies and NGO's Offering Support to Survivors

## Government

### Department of Defense (DoD)

Offers extensive services to the surviving family of Servicemembers who died on active duty. To learn more, please visit [www.defense.gov](http://www.defense.gov).

### Internal Revenue Service (IRS)

Certain VA survivor benefits are tax exempt. To learn more, please visit <http://www.irs.gov>.

### Office of Personnel Management (OPM)

Survivor Hiring Preference: Extends Veterans preference hiring status to the spouses and surviving spouses of Active Duty military, 100% Disabled Veterans and Veterans killed in action or who have passed due to a service-connected injury or illness. To learn more, please visit [www.fedshirevets.gov](http://www.fedshirevets.gov).

### Social Security Administration (SSA)

Offers Social Security benefits to the spouse or children of deceased Servicemembers based upon the earning history of the deceased. To learn more, call **1-800-772-1213** or the Expedited Claim Unit, **1-866-777-7887**. Visit [www.ssa.gov](http://www.ssa.gov).



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## Non-government

### American Battle Monuments Commission (ABMC)

"No-fee" passports are available to immediate family members for the expressed purpose of visiting their loved one's grave or memorialization site at an American military cemetery on foreign soil. To contact American Battle Monuments Commission:

- Write: Courthouse Plaza II, Suite 500, 2300 Clarendon Boulevard, Arlington, VA 22201.
- Call: **(703) 696-6900**.
- Visit online: [www.abmc.gov](http://www.abmc.gov).

### Veterans Service Organizations (VSOs)

VSO representatives are trained to help survivors understand and apply for any VA benefits they may be entitled to including: compensation, education, vocational rehabilitation and employment, home loans, life insurance, pension, health care, and burial benefits. Additionally, VSOs can help gather any evidence needed and submit a Fully Developed Claim on the survivors' behalf. Visit [www.va.gov/vso/](http://www.va.gov/vso/) for a list of accredited VSOs chartered by Congress.



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### U. S. Department of Veterans Affairs (VA)

Call: myVA311 — (1-844-698-2311)

Visit: [www.va.gov](http://www.va.gov)



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### COVID-19 - VA Updates

Public Health: <https://www.publichealth.va.gov/n-coronavirus/>



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FAQs: <https://www.va.gov/coronavirus-veteran-frequently-asked-questions/>



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### National Cemetery Administration (NCA)

Schedule a burial: 1-800-535-1117, option 1

Visit: <https://www.cem.va.gov/#800>



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## Veterans Benefits Administration (VBA)

Call: VBA Support: **1-800-827-1000**

Visit: <https://benefits.va.gov/benefits/#800>



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## Veterans Health Administration (VHA)

Call: **1-800-827-1000**

Visit: <https://www.va.gov/health/#800>



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## Veterans Crisis Line

Call: **1-800-273-8255 and Press 1**

Visit: <https://www.veteranscrisisline.net>



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## Office of Survivors Assistance

Visit: <https://www.va.gov/survivors/>



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## Veterans Affairs Survivor Benefits and Services

This guide provides information on the many benefits and services available to Survivors of a Deceased Servicemember or Veteran. It also tells you how to access benefits and services.

- Eligibility
- Financial benefits
- Educational benefits
- Health benefits

