



VA Benefits for Survivors

*“...to care for him who shall have
borne the battle, and for his widow
and his orphan...”*

- Abraham Lincoln -

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About VA

We are the U. S. Department of Veterans Affairs – “VA” for short. We offer a wide range of benefits for our Nation’s veterans, servicemembers, and their families.

About This Pamphlet

This pamphlet contains brief information about VA benefits available to survivors of military servicemembers and veterans. Contact us to determine potential eligibility in specific cases, and for current benefit rates.

BURIAL

Reimbursement of Burial Expenses –

A burial allowance may be paid to help offset expenses of the veteran’s funeral and burial. The allowance is payable for veterans who:

- died of a service-connected disability, or
- were in receipt of compensation or pension, or retired pay in lieu thereof, or
- died in a VA facility.

Plot Allowance – If not buried in a national cemetery, a plot allowance may be payable for veterans who:

- were discharged for disability incurred or aggravated in the line of duty, or
- were in receipt of compensation or pension, or retired pay in lieu thereof, or
- died in a VA facility.

National Cemetery – Most veterans, their spouses, and dependent children are eligible for burial in one of VA’s national cemeteries at no cost to the family. Many states have veterans cemeteries, built with VA grants, with similar benefits.

Headstone or Marker – VA provides a headstone or marker for veterans buried in any cemetery worldwide.

Flag – An American flag is provided to drape the casket or accompany the urn of an eligible veteran. The flag is presented to the veteran’s next of kin upon burial.

Presidential Memorial Certificates – Family and other loved ones may request these personalized certificates.

DEPENDENCY AND INDEMNITY COMPENSATION (DIC)

DIC is a monthly benefit paid to unmarried surviving spouses and dependent children of servicemembers who die during active military service, or veterans who:

- die after military service because of a service-connected disability, or
- were receiving or entitled to receive VA compensation for a service-connected disability that was rated as totally disabling
 - for at least 10 years immediately preceding death, or
 - since the veteran’s release from active duty and for at least five years immediately preceding death, or
 - for at least one year immediately preceding death if the veteran was a former prisoner of war.

***See note about restoration of entitlement**

PARENTS’ DIC

This is a monthly benefit paid to parents of veterans who die in service or as a result of a service-connected disability. There are qualifying income limits and the amount payable varies based on the parents’ other income.

DEATH PENSION

Death pension is a monthly benefit paid to unmarried surviving spouses and dependent children of wartime veterans whose death is not due to a service-connected disability. There are qualifying income limits and the amount payable varies based on the amount of other income.

EDUCATION AND TRAINING

Education and training benefits are available to unmarried surviving spouses and dependent children of

- servicemembers who die during active military service, or
- veterans who die of a service-connected disability, or
- veterans who were rated permanently and totally disabled due to a service-connected disability at the time of death.

There are time limits for use of this benefit. A surviving spouse has 10 years from the date that eligibility is established, but 20 years if the veteran died while on active duty. Children are eligible from age 18 to 26. Educational and vocational counseling, and employment as a work-study student, are also available.

***See note about restoration of entitlement**

HOME LOAN GUARANTY

The unmarried surviving spouse of a veteran whose death was service connected is generally eligible for this program. VA guarantees loans to purchase a home, including a condominium or manufactured home, or to refinance an existing home loan.

***See note about restoration of entitlement**

HEALTH CARE

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) provides coverage for unmarried surviving spouses and children of veterans who:

- died of a service-connected disability, or
- were permanently and totally disabled due to a service-connected disability at the time of death, or
- died in service in the line of duty, and the dependents are not eligible for Department of Defense TRICARE benefits.

***Note: Restoration of Entitlement –**
Entitlement may be restored for a surviving spouse who remarried after the veteran's death if the remarriage ended in death, divorce, or annulment. A surviving spouse that remarries at age 57 or older, or at age 55 or older for CHAMPVA entitlement, generally retains entitlement to DIC, home loan guaranty, and education and training benefits.

LIFE INSURANCE PROCEEDS

The veteran may have had an active life insurance policy with VA. Such policies include:

- United States Government Life Insurance
- National Service Life Insurance
- Veterans Special Life Insurance
- Veterans Reopened Insurance
- Service-Disabled Veterans Insurance
- Veterans Mortgage Life Insurance
- Servicemembers' Group Life Insurance (SGLI)*
- Veterans' Group Life Insurance (VGLI)*

**Free financial counseling is available to SGLI and VGLI beneficiaries.*

EDUCATION PROGRAM REFUND

Montgomery GI Bill (MGIB) – If the veteran died while on active duty, or within one year of separation or discharge due to a service-connected disability, the beneficiary of the veteran's SGLI or VGLI policy is eligible for a refund of the veteran's MGIB military pay reductions which were not paid to the veteran in benefits.

Veterans Educational Assistance Program (VEAP) – A veteran's designated survivor is eligible to be refunded the veteran's VEAP contributions that were not paid to the veteran in benefits.

RELATED BENEFITS

CIVIL SERVICE PREFERENCE

The unmarried surviving spouse of certain deceased veterans (for example, war-time veterans) may qualify for hiring preference within the Federal government. The mother of a veteran who died during military service is also eligible. VA provides an eligibility certification upon request.

COMMISSARY AND EXCHANGE PRIVILEGES

The Armed Forces provide commissary and exchange privileges to the unremarried surviving spouse of veterans who die of a service-connected disability. VA provides an eligibility certification upon request.

CONTACT VA

Toll-Free Telephone Assistance

For more information about specific benefits, visit the nearest VA regional office or call

(800) 827-1000

Other VA Toll-Free Numbers

CHAMPVA	(800) 733-8387
Education & Training	(888) 442-4551
Home Loan Eligibility Center	(888) 244-6711
VA Life Insurance	(800) 669-8477
Office of Servicemembers' Group Life Insurance (SGLI/VGLI)	(800) 419-1473
Direct Deposit	(877) 838-2778
Headstones/Markers (<i>status of claims only</i>)	(800) 697-6947
Telecommunications Device for the Deaf (TDD)	(800) 829-4833

Internet

Information about the wide range of VA benefits and services, including benefit rates, is available at

www.va.gov

Survivors. For information specific to survivors, select "Benefits," then "Survivors' Benefits."

Inquiries. A "Contact VA" link is available for e-mail inquiries.