

Postings for Death Benefits

#1. Over the last few months I have lost several veteran friends that were dear to me, and most recently a close friend of mine that has been working with veterans called after receiving a call from an old battle buddy that had just lost several of his soldiers from an IED and had a few more that were in critical condition. Which is why, I would like to have some discussions on both handling life changing injuries and death benefits for veterans.

#2. This posting is primarily geared toward service member's families: Over the years on numerous occasions I have received what I refer to as "The Phone Call". There is no amount of preparation in the world that can prepare anyone for it. It's that moment in time where you feel like you just got sucker punched in the stomach, and your heart feels like it's going to explode. It's that moment in time where your worst nightmare has just been realized, and although you're loved one may be halfway around the world, they just became critically injured from an IED, gunshot, etc. and are being medevac'd from wherever they are at. In that moment, nothing makes sense and your mind is racing. The advice, I always like to give to families in that moment is to just go and be with your loved one and forget about everything else for right now! Utilize the Red Cross and fly Space-A to get everyone there if it's an option, because Category #1 on Space-A is for this exact scenario. While Space-A has 6 categories, everyone steps aside and puts you on the plane first. It can be used for spouses, children, brothers, sisters, parents and step parents. It can also be extended to grandparents as well if they raised the service member or spouse for at least 5 years of their childhood. Getting you to them is the most important objective, and with the way advancements in travel you should be anywhere in the world within 24 hours.

#3. On numerous occasions over the years I have had family members contact me that had been taken to their loved one that was severely injured in hospitals around the world. That feeling of helplessness and of the unknown usually makes it so that their heads are lost in a cloud of uncertainty. They typically feel completely powerless as they sit there day after day often sleeping at the foot of their loved ones bed in a chair. What I encourage them to do to help pass the time is to start keeping a journal of everything having to do with their loved one. Every surgery, doctor that treats them, problem that arises, relocation from hospital to hospital, and progress as well should be notated. I say this because oftentimes their Med Board may not start until several months later once they are stabilized, and trying to keep track and remember specific events several months later can become next to impossible, which is why journaling can extremely become important!

#4. Another suggestion that I often make to family members (of severely injured service members) that are staying in the hospital with their loved one, is to start educating themselves while they are sitting there day after day about their loved ones benefits,

specifically about the medical board process through IDES. While my job is not to be “Mr. Dream Smasher”, I am a realist and I can often spot a Med Board a mile away especially if it’s a life changing injury. While you’re loved one may feel that they are the one in a million that’s going to overcome the odds and make it back, I never have any delusions about what the odds really look like in these cases! Which is why, I suggest learning about Med Boards long before you enter into that arena.

#5. The next thing that the family will want to look into in life changing injury cases is “Traumatic Injury Protection Under Service-members’ Group Life Insurance” more commonly referred to as (TSGLI). This is a rider that is attached to your SGLI policy so that if the service-member becomes severely injured they can receive between \$25K to \$100K depending on the; type of injury to help cover some of the financial burdens that are going to happen as a result of your life getting turned upside down! TSGLI took effect on December 1, 2005 as part of SGLI policies, but as of October 1, 2011 they extended this to veterans that served between October 7, 2001 and November 30, 2005 as well, if their injuries were incurred in either OEF or OIF. Please take a look at the link below which is from the VA’s webpage. It’s the schedule for how much each different type of injury pays out under TSGLI.
<http://www.insurance.va.gov/sgliSite/TSGLI/Schedule/Schedule.htm>

#6. A few months ago Robin and I were given the unique opportunity to go behind the scenes of a local funeral home and cemetery here in Orlando. What we found was pretty surprising and I would like to share this experience with everyone.

#7. While we were both pretty excited for the opportunity to learn more about the process, the moment we got there it started to feel very depressing. We were shown every inch of the facilities (which were beautiful) and then we went into the general manager’s office to talk. He took us through the entire process, and asked us the same questions they would ask anyone that was going through the process that had just lost a loved one. It’s not as simple as burial or cremation?

If it’s burial it then becomes: Which plot? Are they even going to be buried here or will they be in a veteran’s cemetery? Which type of casket? Will we be transporting the casket? Which type of flowers? Viewing? How many people will be coming to the viewing? Would you like to serve food?

If it’s a cremation it then becomes: What type of urn? Will you be taking the urn? Would you like us to place the urn in a columbarium? Would you like the urn to be transported to another columbarium? Will there be a service? At the service will you want to rent a casket for the viewing?

These are just some of the many questions that will be asked when that day arrives. Which is why, I figured we would address this topic now in the coming postings.

#8. The day that Robin and I visited the funeral home, I remember the sheer volume of extremely difficult questions that were being thrown at us. Things that you never really think about, when having to plan a viewing, funeral/cremation. Then the General Manager "Chuck" stopped halfway through and said: "I know this may seem difficult, but in reality imagine trying to do this on the worst day of your life because 90% of people are forced to do it that way because they failed to plan it out ahead of time!!!"

#9. While talking with Chuck at the funeral home that day, he explained to me why so many funeral homes have such a bad reputation. He quickly pointed out that when people do not have any sort of plans/arrangements made in advance they are forced to make them when they are not thinking clearly because of the grief they are enduring, and while their worlds have just been turned upside down. Then while sitting with a salesperson they end up talking them into purchasing higher end packages through upselling techniques. By discussing things in advance with your loved ones, making arrangements in advance, or having a living will this can be greatly avoided these things from happening because it leaves very little to chance. For Example: I want to be buried here, in this type of casket, with these people in attendance. That makes it pretty cut and dry actually!

#10. If you're going to begin making your funeral arrangements in advance the first real question that you will want to ask yourself is: Do you wish to be cremated or buried instead?

I say this because each way takes you down a different road. Also keep in mind that there isn't a right or wrong answer, it simply comes down to YOUR personal preference. Now if your decision is to be cremated you will then have to decide what you would like to be done with your remains afterwards. While the majority of people choose to be kept with their loved ones in an urn, others choose to have their remains placed in a Columbarium, laid to rest in a cemetery or scattered in their favorite place such as in the ocean or at their favorite fishing spot.

#11. When it comes to ground burials for veterans and their spouses especially, there are 5 basic options that you have. These are "VA National Cemeteries", "State-Run Veteran Cemeteries", "Arlington", "National Park Cemeteries", and "Private Cemeteries". These next postings will be delving into the differences and regulations for each option.

#12. First up are "VA National Cemeteries". The VA currently maintains 131 national cemeteries across 39 states and Puerto Rico. I would also point out that "VA National Cemeteries" are my personal favorite option for those of you that are on the fence. The reason being is that they tend to be very accommodating seeing as they allow not only the veteran but the spouse and your minor children to be buried there as well if they pass away. Also did I mention that it's FREE? They provide the opening and closing of

the grave, the headstone with placing it, and perpetual care as well. Also seeing as they specialize in handling military funeral arrangements they tend to be very understanding of our needs as veterans.

#13. Outside of the fact that "VA National Cemeteries" are free to use, my other major reasoning for liking them so much is the constant perpetual care they provide. I say this because my grandfather was buried in a private cemetery which has since become full and they realistically do not maintain the cemetery, hardly at all. The last time I visited there, the grass was approximately 10 inches high which means water moccasins (poisonous snakes) can hide in there pretty easily here in Florida. Every VA National Cemetery I have ever been to has had manicured grass and I have just found an air patriotism everywhere I visited. While this may not be important to everyone, I would hope that someday my great grandchildren would want to come and visit Robin and I, which is why I actually chose this option for ourselves, because I wanted to know that 70 years from now that it will look the same as the day that I was entered there.

#14. Please take a look at the link below which takes you directly to the "VA's National Cemetery locator." That way you can look up the closest VA National Cemetery to where you live, if this is an option that you want to look into as a burial option. <http://www.cem.va.gov/cems/listcem.asp>

#15. Over the last several postings we have been discussing VA National Cemeteries. I have noticed that some of the feedback has been that many veterans here do not live near a VA National Cemetery. Please keep in mind though that this was just the first option that is available, and we still have several more options to get through that hopefully will take care of those that do not have a National Cemetery nearby!

#16. For those of you veterans that live in the South there is another unique option for veteran's burials that I figured that I would share with everyone. The Department of the Interior manages 14 National Park Cemeteries as well for veteran's to be buried in. Although 12 of these have reached capacity, there are still 2 left that have openings. These are the "Andrew Johnson National Cemetery" in Tennessee, and the "Andersonville National Cemetery" in Georgia.

#17. The "Andrew Johnson National Cemetery" is located in Greenville, Tennessee. This is the final resting spot of President Andrew Johnson and his family. Additionally it's also the final resting spot of thousands of veterans that served in each war back to the Civil War! Please take a look at the link below, which will take you directly to this historical sites webpage. <http://www.nps.gov/anjo/cemeteryhist.htm>

#18. Next we have the "Andersonville National Cemetery" which is the other cemetery that is run by the National Park Services. Located in Andersonville, Georgia this cemetery is home to over 20K veterans dating back to the Civil War as well. To take a

look at this burial option, just click on the link below.
http://www.nps.gov/ande/planyourvisit/andersonville_national_cemetery.htm

#19. Next up we have the "State Run Veterans Cemeteries." These are cemeteries that the individual states have set up specifically for veteran and their families. While the eligibility remains basically the same as with VA National Cemeteries, many have a few additional requirements such as that you have to be a resident of that particular state to be buried there. The good part is that if you live close by one of them, they can be an extremely convenient option in many places throughout the US and our territories!

#20. In 2012, approximately 31,000 veterans and their family members were buried in "State Run Veterans Cemeteries." I feel this worth mentioning because while there are currently 131 VA National Cemeteries to choose from, there are now 88 State Run Veterans Cemeteries to choose from as well which for many veterans and their families it's a more convenient option as more have come online over the last several years.

#21. The good thing about "State Run Veterans Cemeteries" is that have to maintain standards, meaning that they have to provide perpetual care as where many private cemeteries do not. What the VA has done is provided grants to the states where they have non used land to adapt it into veteran's cemeteries and then VA pays an allowance for each veteran/dependent they bury in the cemetery. This has allowed them to build more cemeteries that are often a more convenient option for many families!

#22. The next option when it comes to veteran and military burials is "Arlington National Cemetery" which America's most well-known cemetery. Arlington is the final resting spot for well over three hundred thousand fallen brothers and sisters in arms and their spouses as well. While this is an absolutely beautiful place to be buried at, the rules for burial there are actually quite stringent versus the previous options we discussed. The reason being is that so many veterans have utilized this option over the years, versus the amount of land they have to work with.

#23. To be eligible for interment (meaning ground burial) at "Arlington National Cemetery" you must meet one of the following criteria at the time of passing:

A. Any active duty member of the Armed Forces (except those members serving on active duty for training only).

B. Any retired member of the Armed Forces. A retired member of the Armed Forces, for burial purposes is a retired member of the Army, Navy, Air Force, Marine Corps, Coast Guard, or a Reserve component who has served on active duty (other than for training), is carried on an official retired list, and is entitled to receive retired pay stemming from service in the Armed Forces. If, at the time of death, a retired member of the Armed Forces is not entitled to receive retired pay stemming from his service in the Armed Forces until some future date, the retired member will not be eligible for ground burial.

C. Any former member of the Armed Forces separated for physical disability prior to 1 October 1949 who has served on active duty (other than for training) and who would have been eligible for retirement under the provisions of 10 United States Code (U.S.C.) 1201 had that statute been in effect on the date of his separation.

D. Any former member of the Armed Forces whose last active duty (other than for training) military service terminated honorably and who has been awarded one of the following decorations:

#1. The Medal of Honor

#2. Distinguished Service Cross (Air Force Cross or Navy Cross)

#3. Distinguished Service Medal

#4. Silver Star

#5. Purple Heart

E. Persons who have held any of the following positions provided their last period of active duty (other than for training) as a member of the Armed Forces terminated honorably:

#1. An elective office of the United States Government

#2. Office of the Chief Justice of the US or of an Associate Justice of the Supreme Court of the US

#3. An office listed in 5 U.S.C. 5312 or 5 U.S.C. 5313

#4. The Chief of a mission who was at any time during his/her tenure classified in class I under the provisions of Section 411 of the Act of 13 August 1946, 60 Stat. 1002, as amended (22 U.S.C. 866, 1964 ed.)

F. Any former prisoner of war who, while a prisoner of war, served honorably in the active military, naval, or air service, whose last period of active military, naval, or air service terminated honorably and who died on or after November 30, 1993. 1. The term "former prisoner of war" means a person who, while serving in the active military, naval, or air service, was forcibly detained or interned in line of duty— By an enemy government or its agents, or a hostile force, during a period of war; or by a foreign government or its agents, or a hostile force, under circumstances which the Secretary of Veterans Affairs finds to have been comparable to the circumstances under which persons have generally been forcibly detained or interned by enemy governments during periods of war. 2. The term "active military, naval, or air service" includes active duty, any period of active duty for training during which the individual concerned was disabled or died from a disease or injury incurred or aggravated in line of duty, and any period of inactive duty training during which the individual concerned was disabled or died from an injury incurred or aggravated in line of duty.

G. The spouse, widow or widower, minor child and, at the discretion of the Secretary of the Army, unmarried adult child of any of the persons listed above. 1. The term "spouse" refers to a widow or widower of an eligible member, including the widow or widower of a member of the Armed Forces who was lost or buried at sea or officially determined to be permanently absent in a status of missing or missing in action. A surviving spouse who has remarried and whose remarriage is void, terminated by death, or dissolved by annulment or divorce by a court with basic authority to render such decrees regains

eligibility for burial in Arlington National Cemetery unless it is determined that the decree of annulment or divorce was secured through fraud or collusion.

2. An unmarried adult child may be interred in the same gravesite in which the parent has been or will be interred, provided that child was incapable of self-support up to the time of death because of physical or mental condition. At the time of death of an adult child, a request for interment will be submitted to the Executive Director, Army National Cemeteries Program, Arlington National Cemetery. The request must be accompanied by a notarized statement from an individual who has direct knowledge as to the marital status, degree of dependency of the deceased child, the name of that child's parent, and the military service upon which the burial is being requested. A certificate of a physician who has attended the decedent as to the nature and duration of the physical and/or mental disability must also accompany the request for interment.

H. Widows or widowers of service members who are interred in Arlington National Cemetery as part of a group burial may be interred/inurned in the cemetery, but not in the same gravesite as the group burial.

I. The surviving spouse, minor child, and, at the discretion of the Secretary of the Army, an unmarried adult dependent child of any person already buried in Arlington. (Army Regulation 290-5 defines an adult dependent child as an adult permanently incapable of self-support because of physical or mental disability incurred before age 21.)

J. The parents of a minor child or unmarried adult dependent child whose remains, based on the eligibility of a parent, are already buried in Arlington National Cemetery. (Army Regulation 290-5 defines an adult dependent child as an adult permanently incapable of self-support because of physical or mental disability incurred before age 21.)

#24. When it comes to eligibility for inurnment at "Arlington National Cemetery" the policies tend to be a bit less stringent. I say this because most veterans are eligible for inurnment (Columbarium or Niche Wall) at Arlington National Cemetery based on meeting one of the following criteria:

A. Any member of the Armed Forces who dies on active duty.

B. Any former member of the Armed Forces who served on active duty (other than for training) and whose last service terminated honorably.

C. Any member of a Reserve component of the Armed Forces, and any member of the Army National Guard or the Air National Guard, whose death occurs under honorable conditions while he is on active duty for training or performing full-time service; performing authorized travel to or from that duty or service; or is on authorized inactive duty training including training performed as a member of the Army National Guard or the Air National Guard. Also included are those members whose deaths occur while hospitalized or undergoing treatment at the expense of the United States for injury or disease contracted or incurred under honorable conditions while on that duty or service or performing that travel or inactive duty training.

D. Any member of the Reserve Officers' Training Corps of the Army, Navy, or Air Force whose death occurs under honorable conditions while attending an authorized training

camp or on an authorized practice cruise, performing authorized travel to or from that camp or cruise, or hospitalized or undergoing treatment at the expense of the United States for injury or disease contracted or incurred under honorable conditions while attending that camp or cruise, performing that travel, or undergoing that hospitalization or treatment at the expense of the United States.

E. Any former prisoner of war who, while a prisoner of war, served honorably in the active military, naval, or air service, whose last period of active military, naval, or air service terminated honorably and who died on or after November 30, 1993.

F. Any citizen of the United States who, during any war in which the United States has been or may hereafter be engaged, served in the Armed Forces of any government allied with the United States during that war, whose last active service terminated honorably by death or otherwise, and who was a citizen of the United States at the time of entry on such service and at the time of death.

G. Spouses, minor children, and dependent adult children of the persons listed above. (Army Regulation 290-5 defines an adult dependent child as an adult permanently incapable of self-support because of physical or mental disability incurred before age 21.)

#25. Next up we have the private cemetery option for military and veteran burials. As I have mentioned previously there is no right or wrong options here, just which option is best to meet you and your families need depending on the situation. After all, many people here at "Veterans Benefits Support" do not have any of the other options available within driving distance therefore they may end up choosing a local private cemetery as the option most suitable to them!

#26. I would like to help weigh out the pros and cons of using private cemeteries so that everyone can make informed decisions. Obviously the largest pro is the convenience factor, because there are far more private cemeteries than all of the other options put together nationwide. Additionally if they have a perpetual care bond, then making sure that your plot will be well maintained for generations to come shouldn't be a major issue, seeing as they will be obligated to maintain the grounds.

#27. On the other hand there are several cons to using private cemeteries for veteran's funerals that at times can be a huge determining factor. First off is the concern of perpetual care and will they continue to maintain the cemetery well into the future? Another major concern is cost, seeing as the burden of cost falls on the veteran and their family unless the funeral home/cemetery offers reduced rates for veterans. I mention this because many large companies such as "Dignity Memorial" offers a 10% discount to VFW and AL members in most states.

#28. The other major drawback to using private cemeteries rather than cemeteries that are specifically built for veterans, service members and their families is that private cemeteries are on privately owned property. Therefore although the VA will furnish headstones, niche markers, and grave markers free of charge, they do not have the ability to place them on private property. Knowing this, private cemeteries often

charge hundreds of dollars to set the headstone and markers as a placement fee. Then if the headstone becomes damaged while the cemetery maintenance crews are performing maintenance, from hurricane damage, or if say a bronze marker; is stolen because of its 18 pound content of bronze it can easily turn into a hassle trying to replace it. These are all things that you may want to consider and factor in when making your decision.

#29. When it comes to eligibility requirements for burial at VA National Cemeteries, State Run Veterans Cemeteries and National Park Cemeteries the eligibility requirements are fairly straight forward. As long as you're meeting one of the requirements below your eligible for burial in each of these facilities:

- Any member of the U.S. Armed Forces that has died while on active duty. This also includes reserve component members.
- Any veteran that was discharged under conditions that the VA does not consider to be dishonorable. With service beginning prior to September 7,1980 (for enlisted), or October 16,1981 (for officers).
- Any veteran that was discharged under conditions that the VA does not consider to be dishonorable. With at least 24 continuous months of active duty service, or the full period for which the person was called to active duty, which is common with reserve component members, with service which began after September 7,1980 (for enlisted), or October 16,1981 (for officers).
- Any citizen of the United States who, during any war in which the U.S. has or may be engaged, served in the Armed Forces of any government that is allied with the U.S. during that war, whose last active service ended honorably by death or otherwise, and who was a citizen of the U.S. at the time of entry into such service and at the time of death.
- Reservists and National Guard members that died while hospitalized or undergoing treatment at the expense of the U.S. for any injury or disease. That was contracted or incurred under honorable conditions, while performing either active or inactive duty for training or that was undergoing such hospitalization or treatment.
- Reserve component members that were disabled or died from either an injury or disease that was incurred or aggravated in the line of duty, during a period of either active or inactive duty for training.
- Retired Reservists and National Guard members who, at the time of death, were entitled to retirement pay, or that would have been entitled to retirement pay, but that were under the age of 60 (gray area retirees).
- Spouses and surviving spouses of eligible veterans are also eligible for burial benefits in most cases, even if the veteran is not buried or memorialized in the cemetery. In most cases this means that even if the spouse predeceases the veteran they still qualify. Additionally surviving spouses of eligible veterans that have decided, to remarry. If the subsequent marriage is to a non-veteran and whose death occurred on or after January 1,2000. Then the widowed spouse is eligible for burial in a VA national cemetery, based on the widowed spouses, marriage to the eligible veteran.
- Minor children of eligible veterans are also eligible for burial benefits as well in many cases. For burial benefit purposes minor children are defined as "unmarried children

that are under the age of 21." This is extended to age 23, if the child remains in school full-time at an approved educational institution.

- Unmarried adult children can also qualify, if the child became permanently physically or mentally disabled and incapable of self-care prior to the age of 21. This can be extended to age 23, if the child was a full-time student. Either way the parent must be able to provide proper supporting documentation, to verify the child was disabled.

#30. Often times the family can be reimbursed by the VA for a portion of the funeral and burial expenses they have incurred. This can be a huge difference maker when you consider the fact that normally funerals are quite expensive. Here is how it works. You may be eligible for a burial allowance from the VA if you meet ALL of the conditions listed below:

- The veteran was discharged under conditions that the VA considers other than dishonorable.
- You have paid for the veteran's funeral or burial.
- You have not been reimbursed by any other source, such as another government agency.

Additionally, the veteran must have been meeting at least one of the following requirements at the time of death:

- The veteran was receiving VA disability compensation or a VA pension at the time of death.
- The veteran was entitled to receive VA compensation or a VA pension, but decided not to reduce their military retirement or disability pay.
- The veteran died from their service-related disability.
- The veteran died while traveling to or from an authorized VA medical appointment. That was for the purposes of examination, care, or treatment. That was properly authorized and at the VA's expense.
- A veteran that had either an original or reopened claim that was pending at the veteran's time of death, and the VA has determined that the veteran would have been entitled to either compensation or pension, from a date that is prior to the veteran's date of death.
- A veteran who has died while in a VA medical facility, or that was receiving care at a non-VA facility that is contracted with the VA to provide care and services to veterans.
- A veteran who died on or after October 9, 1996 while being an admitted patient at a VA approved state nursing home.

#31. The amount that a family member may receive for partial reimbursement is determined by if the veterans death was service related or not, and when the veteran died. Let's take a closer look:

For Service-Related Deaths- The VA will pay up to \$1,500 towards the burial expenses for service-related deaths that occurred prior to September 10, 2001. For service-related deaths that occurred on or after September 11, 2001 the VA will pay up to \$2,000

towards the burial expenses. Additionally, if the veteran is being buried in a VA national cemetery, the VA can help with some or all of the costs associated with transporting the remains. The family will have to pay for this upfront, and then ask for reimbursement.

For Non Service-Related Deaths- The VA will pay up to \$300 towards the funeral and burial expenses, and \$300 as a plot-internment allowance for veterans whose deaths occurred on or after December 1, 2001. For veterans whose deaths occurred prior to December 1, 2001, the plot-internment allowance is only \$150. Additionally, if the veteran's death occurred while they were in a VA hospital or while under the care of a VA contracted nursing home, then some or all of the costs associated with transporting the remains may be reimbursed by the VA.

#32. The family member that paid for the funeral or burial will need to download and complete VA Form 21-530, which is "The Application for Burial Benefits" form. Once you have completed the application form, you must send the application, copies of all of the funeral/burial receipts, a copy of the death certificate, and copies of the veterans discharge paperwork to the VA Regional Office. Keep in mind though that if the veteran's death was not service related, then you only have 2 years from the date of burial or cremation to file your claim. This 2 year period does not apply if the veteran's death was service related. To download VA Form 21-530 just go to:

<http://www.vba.va.gov/pubs/forms/VBA-21-530-ARE.pdf>

#33. Oftentimes veterans do not qualify for the burial allowance through the VA, yet they do qualify for what is called the "Special Lump-Sum Death Payment" through Social Security though. This is a onetime payment of \$255 to help offset some of the cost of the burial. To look at the eligibility for this payment through Social Security just click on the link below: <http://www.socialsecurity.gov/survivorplan/ifyou7.htm>

#34. When it comes to requesting a "Military Funeral Honors Detail" to attend a veteran's funeral, all you need to do is click onto the link below. This will give you a direct contact number for the branches liaison within each state that can muster up an honors detail for the funeral service. While many times the funeral home will handle this for the family, in some instances you may need to contact them directly. Just click onto the link below. <https://www.dmdc.osd.mil/mfh/selectStSvc.do>

#35. When it comes to veteran's burial flags normally the funeral director will typically go ahead and order this for the family to help ease their burden. In the event that you're required to provide the burial flag though, all you will need to do is download and complete VA Form 21-2008. Once completed you can take the form, a copy of the death certificate, and a copy of the veterans discharge paperwork to any U.S. Post Office or VA Regional Office and they will provide you with a burial flag free of charge.

To download VA Form 21-2008 just go to:
http://www.nlhs.com/request_for_burial_flag21_2008.pdf

*Remember that after the next of kin has been presented with the folded American flag, that these flags are not suitable for displaying outside on a flagpole due to the elements. The best thing to do is purchase a flag case which is similar to a shadow box. These are designed to display the folded flag properly. Flag cases typically cost anywhere from \$30 up into the hundreds, depending on the type and quality of the case you desire.

#36. Often times as with burial flags the funeral director will help with the ordering of "Presidential Memorial Certificates." These engraved paper certificates are signed by the current President of the United States, and are intended to help honor the memory of each honorably discharged veteran.

#37. In the event that the family or close friends of the deceased veteran, would like to order more than one of these certificates, or if the funeral director fails to order the certificate while making the necessary funeral arrangements. The family or friends can easily order them, free of charge by submitting a completed VA Form 40-0247. To download VA Form 40-0247 just go to: <http://www4.va.gov/vaforms/va/pdf/VA40-0247.pdf>

Once completed, the easiest way to submit the application, honorable discharge paperwork, and death certificate is by faxing copies of these papers to fax #1(800)455-7143. Or you can mail copies (do not send originals because they will not be returned) to:

Presidential Memorial Certificates (41A1C)
National Cemetery Administration
5109 Russell Road
Quantico, VA. 22134-3903

#38. Unless the veteran is being laid to rest in a privately owned cemetery, the ordering of the veterans, headstone/marker should automatically be taken care of on the families' behalf. In cases where the veteran is being buried in a private cemetery though, the funeral director may or may not offer this service. Other instances such as if the headstone or marker is stolen, vandalized, or otherwise severely deteriorated by the elements. To order a new or replacement headstone, all you will need to do is download' and complete VA Form 40-1330. To download this form, just go to: <http://www4.va.gov/vaforms/va/pdf/VA40-1330.pdf>

Once completed, you can fax the application, death certificate, and proof of military service to: fax# 1(800)455-7143. Or you can mail the information to:

Memorial Programs Service (41A1)
Department of Veterans Affairs
5190 Russell Road
Quantico, VA. 22134-3903

#39. Back during the 1980's there was a major push to get people to pre-arrange their funerals, and purchase burial plots while they were still young. To this day if you speak with a funeral director, they will more than likely explain to you the high cost of funerals and burials, and how prices continually rise in hopes that you will lock in your rates at today's prices. I mention this because over the years I have had several veterans that made arrangements 30+ years ago not realizing they could use the free burial options that are available to them as veterans so they resold their burial spaces they had already paid for and made a tidy profit, seeing as land prices have increased in value dramatically over the last 30+ years!

#40. The next thing that family members should look into after their loved one has passed is the deceased loved ones credit cards. I mention this for 2 main reasons. #1. Is that if the deceased was the only named member on the account they will stop charging interest, and it also can prevent hackers from racking up bills in their name. #2. Many credit card companies have various insurance policies on the cardholder that the family may be entitled to, so that in the event the card holder passes away their balance will be paid off, and most have accidental death and dismemberment policies in place for certain instances such as if you purchase a plane, boat or train ticket using your credit card in the event you die while traveling!

#41. Another thing you will want to take into consideration when preplanning your funeral is that you will want a neighbor or friend to watch over your home while you're at the funeral/burial. I mention this because there are criminals in the world that would capitalize on the worst day of your life. Years ago when Robin used to do bonding she saw several instances where criminals were caught burglarizing homes while the victims were at funerals, and the burglars simply went through the obituaries to find their next victims. While this is simply the scummiest thing on the planet, I assure everyone that it does happen!

#42. Getting back to discussing the preplanning of funeral arrangements, another thing that I learned when we interviewed the funeral directors recently is something that most of us never think about. They reminded me about "Hector Macho Camacho's" wake/funeral where a fight erupted between his 2 former girlfriends. They discussed this because preplanning funerals while you're still living can allow you to make sure that your final wishes are followed to the letter. I mention this because years ago during my grandfather's funeral there was a lot of bickering and arguments between my aunts and uncles over his estate which rightfully belonged to his spouse! During these tense moments in our lives emotions often run extremely high, and although they can strengthen relationships they can also destroy them as well in some instances!

#43. Now that we have thoroughly discussed military funeral benefits, I would like to take a little time to discuss benefits that are often available to the surviving family members after their veteran has passed away.

#44. In the past we have spent a considerable amount of time here at "Veterans Benefits Support" discussing the differences between VA Disability Compensation vs. VA Pension. When it comes to survivor benefits it works along the same lines because DIC which is "Dependency Indemnity Compensation" works in a similar fashion to VA Disability Compensation claims versus "Survivors Pension" which works along the same lines as normal VA Pensions.

#45. While often times the surviving family members will qualify to receive Survivor Pension benefits, there is often an alternative that typically pays the family a considerably higher amount each month, if they meet the stricter guidelines, it's called Dependency and Indemnity Compensation or DIC for short. It is for certain widowed spouses, surviving children, and in certain instances even the surviving parents of certain deceased veterans and service members. The good thing is that if you're not sure which of the survivor pensions you're eligible to receive, the application is the same for both. You will need to complete and submit a VA Form 21-534. Once submitted the VA will determine which benefit you're eligible to receive and if you're eligible for both, they will pay you the higher of the 2 amounts.

#46. To qualify for DIC benefit's the veteran/service member must have died from one of the following circumstances:

- A. The service member died while on active duty or while on either active or inactive duty for training.
- B. The veterans death resulted from a service related disease or injury.
- C. The veterans death resulted from a non-service related disease or injury, and who was either receiving, or was entitled to receive, VA compensation for a service connected disability that was rated as totally disabling for one of the following time periods:

- 1. At least 10 years immediately before death.
- 2. Since the veteran's release from active duty and for at least 5 years immediately before death.
- 3. At least 1 year before the veteran's death, if the veteran was a former POW who died after September 30, 1999.

#47. The rules as to who is eligible for DIC payments varies depending on if you're the surviving spouse, child, or parent of the deceased. Here is a basic look at the eligibility standards for each. The surviving spouse may be eligible if they meet one of the following conditions:

- Married the veteran prior to January 1, 1957.
- Was married to a service member that died while on active duty or while on either active or inactive duty for training.

- Had married the veteran within 15 years of discharge from the period of military service in which the injury or disease that cause the veteran's death began or was aggravated.

- Was married to the veteran for at least one year prior to death.

Had a child with the veteran, and resided together until the veteran's death or, if separated, was not at fault for the separation, and is currently not remarried.

*In the event that the surviving spouse decides to remarry at the age of 57 or thereafter, they are still eligible for DIC payments if the marriage was on or after December 16, 2003.

#48. The surviving children may be eligible for DIC benefits, if he/she is:

- Not included on the surviving spouse's DIC. Which in most cases means that the, surviving parent has died as well.

- The surviving child is unmarried and under the age of 18. This can be extended to age 23 if the child is attending school. Additionally, if the child is helpless due to injury or illness they may be eligible for DIC benefits, beyond the age of 18, if they became incapable of caring for themselves prior to the age of 18, and the VA determines them eligible.

In certain instances the surviving parents of the deceased veteran may be eligible for DIC payments as well. This is only for parents with little to no income, and that meet the income and assets guidelines the VA has in place. Since this is an income based benefit, the more the parents make the less they are eligible to receive.

#49. Depending on when the veteran's death occurred will have a direct impact on the amounts you are eligible to receive under DIC; For veterans whose deaths occurred prior to January 1, 1993, the amount is based on the veterans rank at time of discharge.

-Veterans whose deaths occurred on or after January 1, 1993 the basic monthly DIC payment for 2013 is \$1,215 for the surviving spouse. Then depending on the spouse's situation, they may be eligible for increased monthly payments based on the following:

- For each dependent child add \$301.00.

- If the surviving spouse is housebound add \$141.00.

- If the surviving spouse requires Aid and Attendance add \$301.00.

- If the veteran was in receipt of or entitled to receive compensation for a service connected disability that was rated at 100% for 8 years prior to death, and the spouse was married to the veteran for those same 8 years, then add \$258.00.

#50. In some instances in the event that there is no qualifying surviving spouse, the surviving children are eligible for monthly DIC payments on their own. In this case the amount available is based on the number of qualifying children. The following are the 2013 DIC monthly rates for children:

- \$513.00 For one child.

- \$738.00 For two children.

- \$936.00 For three children.
- \$183.00 For each additional child.

#51. I often receive questions from surviving spouses that are not sure if they should file for DIC benefits or Survivors Pension? The good part is that you use the same form for both benefits and the VA will pay you whichever you qualify under. To file for both DIC and Survivors Pension you will need to download and complete a VA Form 21-534. Just click on the link below to download the form. <http://www.vba.va.gov/pubs/forms/VBA-21-534-ARE.pdf>

#52. The last thing that we need to address in our death benefits section is SBP which stands for the "Survivor Benefit Program." This is for service members that have completed 20 or more years in the military. While processing out they are offered the Survivor Benefit Program when they go to retire. Unless you elect otherwise, retirees are automatically enrolled into SBP which is managed by the Department of Defense. By enrolling, the veteran elects to have 6.5% of their monthly retirement pay taken out, in exchange, if the veteran dies prior to their spouse, minor child, or designated family member, then the beneficiary will continue to receive 55% of the amount of retirement pay the retiree has chosen to ensure. Which in theory, means that you could leave it to your grandchild as well for maximum benefit!

The bad part is that surviving spouses SBP payments are reduced by the amount of DIC payments they receive because of concurrent receipt. The good part is that in these cases the surviving spouse is also eligible for a Special Survivor Indemnity Allowance, more commonly known as "SSIA". This is a special allowance that is intended to help make up for any offset.