



Reaching Out to Our Military Veterans
and Their Families

SURVIVORS' ***HANDBOOK***

INSTRUCTIONS

Compiled and Edited by
Richard D. Keirn
Chapter 730
Military Order of the Purple Heart

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Military Order of the Purple Heart

HOW TO ORDER COPIES OF THIS PAMPHLET

E-mail for copies at: richard.keirn@yahoo.com

or call: **702-419-6869**

or mail: **34 Tanglewood Dr**
Henderson Nevada 89012

Changes to or suggestions for this pamphlet can be sent to the above.

We do not mind you making a copy of this pamphlet, your organization may do so as well and you may insert an additional sheet with your information on it.

Richard D. Keirn
Editor

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YOUR KEY DOCUMENTS TO KEEP ON HAND

As the surviving spouse of a veteran, the ability to identify and locate is very important and for that reason, the recommendation is that you maintain a record of the following documents:

- A. The veterans Discharge Papers, including DD-214, Separation papers or other documents that would prove military service.
- B. All marriage and divorce documentation and decrees for you and your veteran.
- C. Collect the official Birth Certificates for all minor Children and Adults that are military dependents.
- D. Collect all passports and/or Green Cards (Immigration papers) for any individual that is a military dependent.
- E. Social Security cards for all military dependents.
- F. All Social Security awards, retirement, disability or any other documentation for your veteran.
- G. Collect and store all Medical documentation referencing evaluations, awards, and disability ratings.
- H. Identify all Burial instructions to include Funeral arrangements and Burial Insurance policies.
- I. Obtain and save all hospital records, surgical reports and treatment records for your veteran.
- J. Obtain a Certified copy of your veterans Death Certificate along with a death notification checklist.
- K. Will and/or Trust to include Power of Attorney. Beware; The Office of Veterans Affairs will not accept a State Power of Attorney.
- L. Collect and maintain all Insurance Policies.
- M. Store in a location that is readily available, all Safe Deposit Box information, including keys.

N. Other items that can be important to have readily available include:

- a. On-Line Records
- b. Home Security System records
- c. Business records
- d. Life Lock type services, if used
- e. Home Insurance and Warranties
- f. Any documents that you feel are important for businesses or legal organizations to review.

O. Keep up-to-date Credit Reporting Agency reports and/or notifications. Anyone can call a creditor and tell them that the individual died and the date of their death. If you are a personal representative, you should have your appointment from the Probate Court.

1099-R:

This Internal Revenue Service form is sent to you automatically at Tax Time. It is for Distributions from Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance, Contracts, Etc.

SPB (Survivor Benefits Plan):

This is a plan that the Service member enrolls in. At the bottom of the Retiree Account Statement, there will be an indication if enrollment was made. It provides eligible beneficiaries with a form of benefit called an annuity. An annuity is a monthly payment for the lifetime of the beneficiary. The retiree pays into the fund for 360 months and will [pay the beneficiary 55% of the base amount of the monthly retirement.

Military Dependents ID card (DD Form 1173)

This is good for the lifetime of the beneficiary if they are not remarried, it does have to be renewed every 3 years.

Life Insurance: OSGLI (Office Service members Group Life Insurance)

You can contact them at 1-800-419-1473. This is a Government life Insurance Office in the Veterans Administration that deals with the following:

- a. SGLI (Service members Group Life Insurance)
- b. VGLI (Veterans Group Life Insurance)
- c. VMLI (Veterans Mortgage life Insurance)
- d. SDVI (Service-Disability Veterans Insurance)
- e. TIP (Traumatic Injury Protection) under SGLI
- f. FSGLI (Family Service members Group Life Insurance)

CVSO (County Veterans Service Officer)

This is a Veterans Service Officer who works the county's rural areas. In most cases, they are State Services Officers or Service Officers from the military organizations such as the VFW, MOPH, DAV, or American Legion.

DEATH NOTIFICATION CHECKLIST

When a family member or friend has died, it is important to notify various government agencies, banks, creditors and credit reporting agencies of the death. To reduce the risk of identity theft, these notifications should be made promptly after the death.

To expedite notification, you should initially make the contact by telephone followed by written verification. For many of the government agencies and financial entities, you will need the decedent's social security number, a copy of the death certificate, and, if you are a personal representative (executor) of the estate, your appointment form from the probate court. Make sure to retain copies of all notices that you send.

Below is a checklist of possible agencies and businesses that should be notified of the death. Because each individual case is unique, the list may not be complete. Also, the funeral home may have notified some of the government agencies on your behalf. Please consult with the funeral director when you receive this list so you can check off those agencies which have been notified by the funeral director.

I. GOVERNMENT AGENCIES

- A. ☐ Social Security Administration, 800-772-1213 (everyone).
- B. ☐ Veteran's Administration (if decedent was formerly in the military).
- C. ☐ Defense Finance and Accounting Service, 800-269-5170 (military service retiree receiving benefits).
- D. ☐ Office of Personnel Management, 888-767-6738 (if decedent is a retired or former federal civil service employee).
- E. ☐ U.S. Citizenship and Immigration Service, 800-375-5283 (if decedent was not a U.S. citizen)
- F. ☐ State Department of Motor Vehicles (if decedent had a driver's license or state ID).

II. FINANCIAL COMPANIES

- A. ☐ Credit card and merchant card companies.
- B. ☐ Banks, savings and loan associations, and credit unions.
- C. ☐ Mortgage companies and lenders.
- D. ☐ Financial planners and stockbrokers.
- E. ☐ Pension providers.

III. INSURANCE AND ANNUITY COMPANIES

- A. ☐ Life insurers and annuity companies.
- B. ☐ Health, medical and dental insurers.
- C. ☐ Disability insurer.
- D. ☐ Automotive insurer.
- E. ☐ Mutual benefit companies.

IV. CREDIT REPORTING AGENCIES

There are three national credit reporting agencies which you should notify of the death and instruct them to list all accounts as: "Closed. Account Holder is Deceased." You may also request a credit report to obtain a list of all creditors and to review recent credit activities. A sample notification letter is available for your convenience.

- A. ☐ Experian, 888-397-3742, P.O. Box 9701, Allen, Texas 75013.
- B. ☐ Equifax, 800-525-6285, P.O. Box 105069, Atlanta, Georgia 30348.
- C. ☐ TransUnion, 800-680-7289, P.O. Box 6790, Fullerton, California 92834.

V. MEMBERSHIPS

- A. ☐ Professional associations and unions.
- B. ☐ Health clubs and athletic clubs.
- C. ☐ Automobile clubs.
- D. ☐ Video rental stores.
- E. ☐ Public library.
- F. ☐ Alumni clubs.
- G. ☐ Rotary, Kiwanis, Lions, Veterans' organizations and clubs.

VI. DO NOT CONTACT LISTS

For a fee of \$1.00, you can list the decedent's name on the Deceased Do Not Contact List which is maintained by the Direct Marketing Association. All members of the Direct Marketing Association will delete the decedent's name from their mailing lists once the name is posted. A website for registering the name is set forth below:

- A. ☐ Direct Marketing Association (register at www.ims-dm.com/cgi/ddnc).

CREDIT REPORTING AGENCY NOTIFICATION

1. Credit Agencies: Check below each Credit Reporting Agency you wish to send this Notification. It is recommended that you send the Notification to each Credit Reporting Agency with copies of the death certificate and, if you are the personal representative of the estate, your appointment papers from the Probate Court. Prior to sending, make copies for your records.

☐ Experian
P.O. Box 9701
Allen, Texas 75013

☐ Equifax
P.O. Box 105069
Atlanta, Georgia 30348

☐ TransUnion
P.O. Box 6790
Fullerton, CA 92834

2. Identification Information: Fill in the information below for yourself as Requesting Party and for the Decedent.

Requesting Party

Decedent

Name: _____

Name: _____

Address: _____

Date of Death: _____

Date of Birth: _____

Phone Nos.: _____ (w)

Location of Birth: _____

_____ (h)

Social Security No.: _____

3. Prior Addresses of Decedent. List the addresses of all residences of the Decedent over the past five years starting with the most recent:

(a) _____

(b) _____

(c) _____

4. Relationship of Requesting Party to Decedent: Please identify your relationship to the Decedent.

☐ Spouse ☐ Personal Representative of Estate ☐ Other: _____

5. Directions to Credit Agency: Please initial each request you wish to make to the Credit Agency receiving this Notification.

_____ Post on the Decedent's credit report: "Deceased. Do Not Issue Credit."

_____ Please forward to me at the address listed above the current copy of the Decedent's credit report.

Date: _____

Signature of Requesting Party

VA DEATH BENEFITS AND SERVICES

NO NOT YOURS, but for your surviving spouse, children and parents of services members and veterans who are diseased or permanently and Total disabled by a service-connected disability.

BENEFITS INCLUDE:

- Dependency and Indemnity Compensation (DIC).
- Parents Dependency and Indemnity Compensation (DIC).
- Survivors Pension
- Dependents Educational Assistance Program (DEA)
- Marine Gunnery Sergeant John David Fry Program,
- Home Loans.

SERVICES INCLUDED:

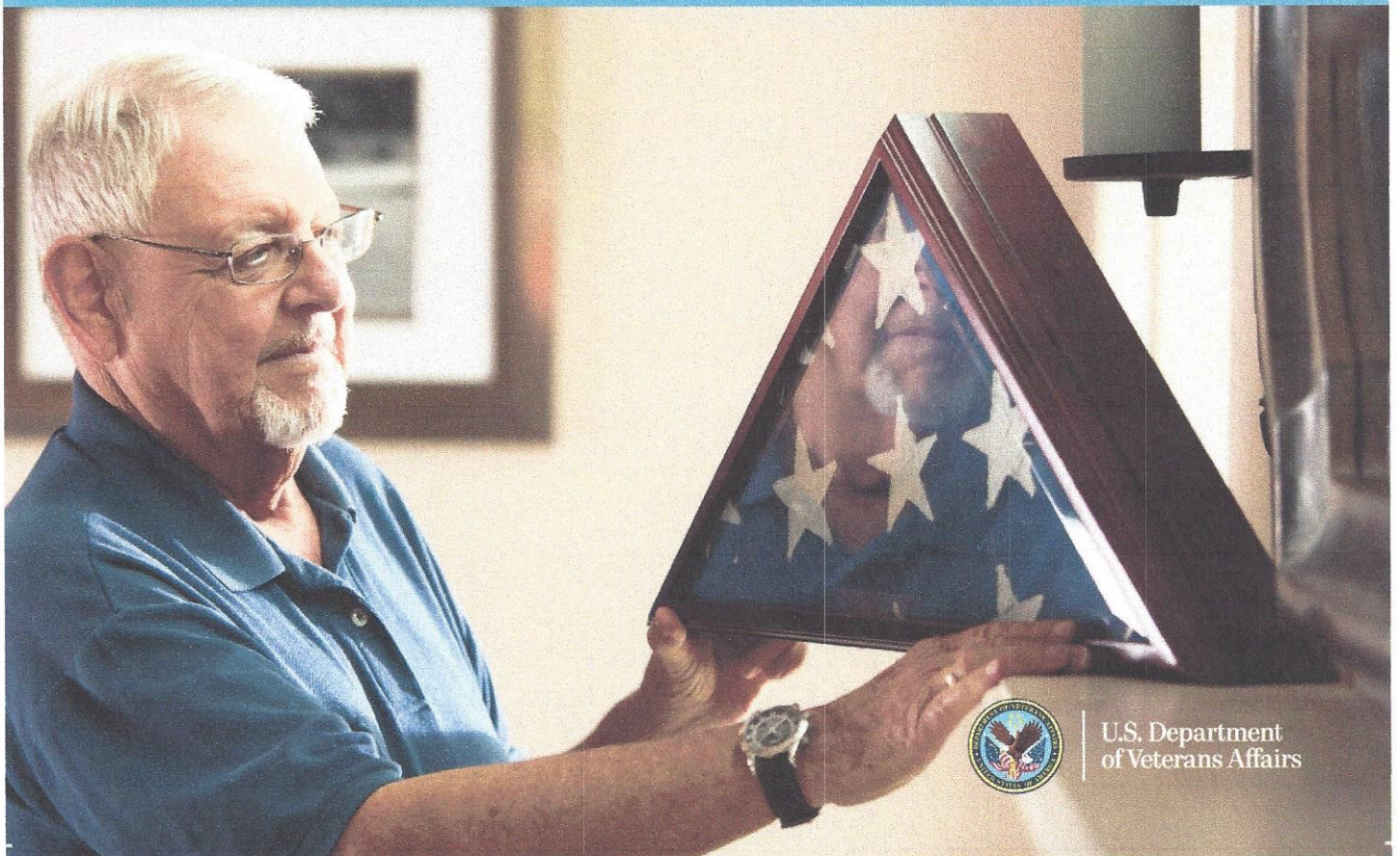
- Educational and Vocational Counseling.
- Beneficiary Financial Counseling.
- Civil Service Preference.
- Commissary and Exchange privileges.
- Children of Vietnam Veterans with Certain Birth Defects.
- Fiduciary Services.

See your Chapter Service Officer for Information.



VA supports
Servicemembers'
and Veterans'
families

Summary of VA Dependents' and Survivors' Benefits

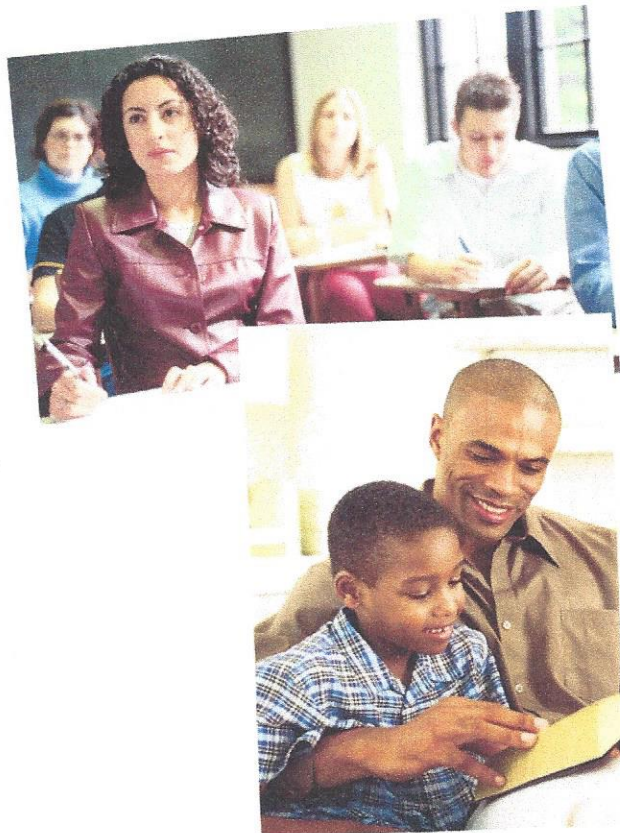


U.S. Department
of Veterans Affairs

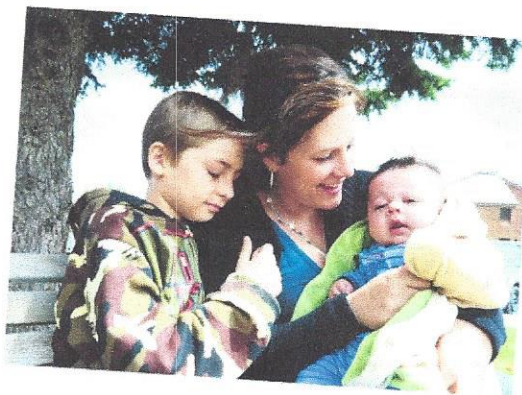
VA honors the sacrifices of Servicemembers' and Veterans' dependents and survivors through many benefit programs, which may be available to a surviving spouse, dependent child(ren), and/or parent(s).

Dependents' and survivors' benefit programs include the following:

- » **Dependency and Indemnity Compensation (DIC)** — a monthly tax-free benefit paid to a surviving spouse, including additional payments for dependent children. Parents' DIC is paid to surviving parents based on financial need
- » **Survivors' Pension** — a monthly income based tax-free benefit payable to a surviving spouse and/or child(ren) of a deceased Veteran with wartime service



- » **The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)** — a benefit that provides reimbursement for most medical expenses to certain surviving spouses and dependents of Veterans with permanent and total service-connected disabilities who are not eligible for TRICARE
- » **Dependents' Educational Assistance Program (DEA)** — a benefit that provides assistance to obtain a degree and pursue other eligible education and training
- » **Home Loans** — a benefit that may be used to help purchase, construct, or improve a home. It may also be used to refinance a mortgage
- » **Burial** — a benefit that includes furnishing a headstone, marker, or medallion, a burial allowance, a Presidential Memorial Certificate, and an American flag to drape over the deceased's casket, as well as the option of burial in a VA national cemetery



Access Your VA Benefits

Go to eBenefits at www.ebenefits.va.gov, your one-stop shop to learn about and apply for your benefits.

eBenefits
My Gateway to Benefit Information

SURVIVOR'S BENEFITS

Are you the Survivor of a Veteran?

The Department of Veterans Affairs (VA) administers two types of benefits for the survivors of veterans.

SERVICE-CONNECTED DEPENDENCY AND INDEMNITY COMPENSATION (DIC)

1. Your Veterans cause of death.
2. Your Veterans was rated 100% disabled, and the cause of death was not due to a service-connected disability.

The following apply:

- The veteran's death may not be the result of willful misconduct.
- The veteran and spouse must have been married at the time.
- If the veteran's widow remarries before age 57 years of age, they lose their eligibility. It can be restored upon termination of the marriage.

NON-SERVICE CONNECTED SURVIVOR'S PENSION (NEED BASED)

To be eligible, if you veterans death was not related to military service and your veteran's estate are incapable of supporting you:

1. The plan brings your income to a level established by law.
2. Income from any other sources will reduce these payments.

The following apply:

- The veteran served on active duty, under honorable conditions for 90 days or more, with one day during a war period.
- You meet the income eligibility requirements.

SURVIVORS PENSION:

See your Chapter Service Officer.

DEPENDENTS EDUCATIONAL ASSISTANCE (DEA)

1. Cause of death is service-connected.
2. Veteran is VA rated at 100%
3. For Spouse and Children.

SURVIVORS' PENSION

Survivors' Pension is a tax-free needs-based benefit paid to an un-remarried surviving spouse and/or unmarried child(ren) of a deceased wartime Veteran. You must have an income below a yearly limit set by Congress to be eligible for pension benefits.

You may be eligible if you are the surviving spouse or dependent child of a Veteran who:

- » Received a discharge from service under conditions other than dishonorable, **AND**
- » Served at least 90 days of active military service with at least one day during a wartime period (the 90-day active service requirement does not apply to Veterans with a service-connected disability justifying discharge from the military), **OR**
- » Served at least 24 months, or the full period for which the Veteran was called or ordered to active duty (with some exceptions), with at least one day during a wartime period if the Veteran entered active duty after September 7, 1980

Dependent children may be eligible for Survivors' Pension if they are permanently incapable of self-support due to a disability incurred before age 18, are not married, and are younger than 18 or between ages 18 and 23, if attending school.

Surviving spouses may be eligible for Survivors' Pension if they continuously lived with the Veteran from the date of marriage until the Veteran's death and have not remarried, with certain exceptions.

THE CIVILIAN HEALTH AND MEDICAL PROGRAM OF THE DEPARTMENT OF VETERANS AFFAIRS (CHAMPVA)

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) shares the cost of most health care services and supplies with unmarried surviving spouses and children who are not eligible for TRICARE. To be eligible, you must be the spouse or child of a Veteran who:

- » Is permanently and totally disabled due to a service-connected disability, **OR**
- » Died of a service-connected disability, **OR**
- » Was permanently and totally disabled due to a service-connected disability at the time of death, **OR**
- » Died during active duty (not due to own personal misconduct)

If you remarried after the Veteran's death and your marriage ended in death, divorce, or annulment, your eligibility for VA benefits may be restored. If you remarried at age 57 or older, or at age 55 or older for CHAMPVA entitlement, you generally retain eligibility to DIC, home loan guaranty, and education training benefits.

EDUCATION AND TRAINING BENEFITS

Dependents' Educational Assistance (DEA).

Dependents' Educational Assistance (DEA) provides assistance for degree and certificate programs, apprenticeships, correspondence courses, On-the-Job Training (OJT), and other programs. You may be eligible for DEA benefits if you are the spouse or child of a:

- » Veteran who died or is permanently and totally disabled as the result of a service-connected disability, **OR**
- » Veteran who died from any cause while a permanent and total service-connected disability existed, **OR**
- » Servicemember who died during active military service, **OR**
- » Servicemember missing in action or captured in the line of duty by a hostile force, **OR**
- » Servicemember forcibly detained or interned in the line of duty by a foreign government or power, **OR**

- » Servicemember who is hospitalized or receiving outpatient treatment for a permanent and total service-connected disability and is likely to be discharged for that disability

The program offers up to 45 months of education benefits. Children generally must use the benefit between the ages of 18 and 26. If you are a spouse, benefits generally end 10 years from the date VA finds you eligible. If VA rated the Veteran permanently and totally disabled with an effective date of three years from discharge, or if the Servicemember died on active duty, a spouse will be eligible for benefits for 20 years from the effective date of the rating or date of death.

Marine Gunnery Sergeant John David Fry Scholarship. The Marine Gunnery Sergeant John David Fry Scholarship provides children with financial support for tuition and fees, books and supplies, and housing. You may be eligible for up to 36 months of Fry Scholarship benefits if you are the child of a Servicemember who died during active duty after September 10, 2001. You must use your benefits between your 18th and 33rd birthdays. You may still be eligible if you are married.

You are not eligible for Fry Scholarship benefits if you are serving or have served in the Armed Forces and are eligible for benefits under the Montgomery GI Bill-Active Duty, Montgomery GI Bill-Selected Reserve, and/or the Reserve Educational Assistance Program (REAP), unless you relinquish your eligibility to those benefits. If you are also eligible to receive Dependents' Educational Assistance Program (DEA) benefits, you may not use both benefit programs at the same time. You may use up to a total of 48 months of benefits between the two programs.

Counseling is available to help dependents determine career goals and how to best use their VA dependents' education benefits. For dependents needing special assistance to accommodate a disability prior to or during the pursuit of vocational training, VA can provide assessment and rehabilitation planning to help identify suitable training programs and the resources available to succeed.

HOME LOAN GUARANTY

VA-guaranteed loans are provided by private lenders, such as banks and mortgage companies, and not by VA directly.

Certificate of Eligibility. You must present a Certificate of Eligibility (COE) from VA that verifies your spouse's military service to the lender to qualify for a VA-backed loan. The easiest way to obtain a COE is through eBenefits at www.ebenefits.va.gov.

There are many benefits that a VA home loan guaranty can provide. For example:

- » VA home loans can be obtained even when you do not qualify for other loans
- » VA home loans often have lower interest rates and closing costs than conventional loans
- » You may not have to make a down payment or buy mortgage insurance
- » There are no fees if you pay off your VA home loan early
- » VA Loan Technicians can work with you to explore all options to avoid foreclosure if you are having difficulty making payments

VA can also guarantee a portion of a loan made by a private lender, which may be used to:

- » Purchase, construct, or improve a home
- » Purchase a manufactured home and/or lot
- » Refinance your existing mortgage on a home that you personally occupy

You may be eligible for a VA home loan if you have a good credit score and sufficient income, and if you are:

- » An unmarried surviving spouse of a Veteran who died of a service-connected disability, **OR**
- » A surviving spouse of a Servicemember or a Veteran who died during active duty or of a service-connected disability, who remarried on or after December 16, 2003 at age 57 or older, **OR**
- » A spouse of a Servicemember officially listed as either missing in action (MIA) or a prisoner of war (POW) for at least 90 days

If you obtained a VA home loan with your spouse prior to his or her death, you may be eligible to obtain a lower interest rate by refinancing your existing VA loan. VA home loan benefits do not expire and may be used anytime.

BURIAL BENEFITS

VA understands that burial and funeral expenses can be a hardship for families of recently deceased Servicemembers and Veterans. VA provides the following burial and memorial benefits:

- » Inscribed headstone or marker at any cemetery, or a medallion to affix to one that is privately purchased. Spouses and dependents are eligible for a headstone or marker if they are buried in a national cemetery, state Veterans' cemetery, or military base cemetery
- » Burial allowance to partially reimburse the burial and funeral costs of an eligible Veteran

- » Presidential Memorial Certificate (PMC), which is an engraved certificate, signed by the current president, to honor the memory of an honorably discharged deceased Veteran, provided to the next of kin and loved ones of a deceased Veteran
- » American flag to drape the casket of a Veteran

Eligible Veterans, as well as their qualifying spouses, children, and parents, may receive burial in a national cemetery. Go to www.cem.va.gov for more information on eligibility and requirements.

OTHER BENEFITS

There are additional benefits available to you, including:

Educational and Vocational Counseling – is available to help decide how best to use VA dependents' educational assistance benefits. VA can also provide assessment and rehabilitation planning for dependents with disabilities to help identify the resources needed to achieve a successful outcome.

Beneficiary Financial Counseling Service – is a personalized service offered to beneficiaries of SGLI and VGLI VA Life Insurance policies that can help you make smart financial decisions. Services include, but are not limited to, budgeting assistance, debt reduction assistance, and college/retirement planning.

Bereavement Counseling – is a counseling service available at community-based Vet Centers to parents, spouses, and children of Servicemembers, National Guard members, and Reserve members who die in service.

Civil Service Preference – is a hiring preference for jobs within the Federal government. An unmarried surviving spouse of certain deceased Veterans may also qualify. VA provides an eligibility certification upon request.

Commissary and Exchange Privileges – are provided by the Department of Defense to an unremarried surviving spouse of a Servicemember or Veteran who died during active duty, or due to a service-connected disability. Dependents are also eligible for privileges. VA provides an eligibility certificate upon request.

Summary of Benefits. The table below provides a broad overview of the eligibility requirements for Dependents' and Survivors' benefits. Use this table to determine the benefits that you might qualify for and seek out more information about eligibility criteria, as well as how to apply.

	Eligibility	Needs-based	Service Requirement	Veteran died on active duty	Veteran died as a result of a service-connected disability	Veteran has a totally disabling service-connected disability	Veteran was totally disabled by a service-connected disability at time of death
DIC	S,C			✓	✓		✓
Parents' DIC	P	✓		✓	✓		
Survivors' Pension	S,C	✓	90-days, at least one day during a wartime period				
CHAMPVA	S,C			✓	✓	✓	✓
DEA	S,C			✓	✓	✓	✓
Fry Scholarship	C		Service after 9/10/01	✓			
Home Loan	S			✓	✓		
Burial	S,C,P			✓	✓		✓

Key: S=Spouse, C=Child, P=Parent



VA adopted five core values that define “who we are,” our culture, and how we care for Veterans, their families, and other beneficiaries. The values are Integrity, Commitment, Advocacy, Respect, and Excellence (I-CARE).

DEPENDENCY AND INDEMNITY COMPENSATION (DIC)

Dependency and Indemnity Compensation (DIC) is a monthly tax-free benefit provided to an eligible surviving spouse, dependent child or children, and/or parent(s) of a deceased Service member of Veteran. This benefit **MUST BE APPLIED FOR WITHIN ONE YEAR!**

TO BE ELIGIBLE FOR DIC, ONE OF THE ACTIVITIES LISTED BELOW MUST HAVE TAKEN PLACE:

1. The Veterans cause of death was a result of:
 - a. A disease or injury while on active duty.
 - b. An injury (in the line of duty) during Active Duty or Inactive Duty for Training.
 - c. A disability VA can pay compensation benefits for.
2. Your Veteran was rated 100%:
 - a. For ten years or more preceding death.
 - b. Five years or more from date of discharge.
 - c. A former POW and 100% for one year before death.
3. The following also apply:
 - a. Must not be from willful misconduct.
 - b. Veteran and Spouse must be married at the time and for at least one year.
 - c. If the widow/widower remarries before age 57, they will lose the DIC. However, it the benefit can be restored.

**SEE YOUR CHAPTER SERVICE OFFICER OR A
VETERAN SERVICE OFFICER (VSO)**

DEPENDENCY AND INDEMNITY COMPENSATION

Dependency and Indemnity Compensation (DIC) is a monthly tax-free benefit provided to an eligible surviving spouse, dependent child(ren), and/or parent(s) of a deceased Servicemember or Veteran.

You may be eligible for DIC benefits if you are a surviving spouse, dependent child, or parent of a:

- » Servicemember who died while on active duty or training, **OR**
- » Veteran who died as a result of a service-related disability, **OR**
- » Veteran who was 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 (POW)

Spouse. Your eligibility as a recognized surviving spouse requires that you:

- » Were validly married to the Veteran before January 1, 1957, **OR**
- » Were married to the Veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the Veteran's death began or was aggravated, **OR**
- » Were married to the Veteran for at least one year prior to the Veteran's death, **OR**
- » Had a child with the Veteran, **AND**
- » Cohabited with the Veteran continuously until the Veteran's death, **AND**
- » Are not remarried, however, surviving spouses who remarry on or after December 16, 2003, and are 57 or older can continue receiving DIC

DIC provides a basic payment rate plus additional allowances for each dependent child, as well as Aid and Attendance or Housebound benefits. The Aid and Attendance benefit is paid in addition to your monthly compensation amount under any of the following conditions:

- » You require help in performing daily functions, which may include bathing, eating, or dressing
- » You are bedridden
- » You are in a nursing home
- » Your eyesight is limited to a corrected 5/200 visual acuity or less in both eyes

Dependent Children. You may be eligible for DIC benefits if you are not included in your surviving parent's DIC benefit, are not married, and are younger than 18 or between ages 18 and 23, if attending school. Certain adult children who become seriously disabled prior to age 18 may also be entitled to DIC.

Parents. Parents' DIC is an income-based monthly tax-free benefit, and may be available if your child was a Servicemember or Veteran who died from a service-related cause and you were financially dependent on him or her.

DIC provides a basic payment rate plus additional allowances for each dependent child, as well as Aid and Attendance or Housebound benefits. The Aid and Attendance benefit is paid in addition to your monthly compensation amount under any of the following conditions stated above.

The Housebound benefit is paid in addition to your monthly DIC amount if a permanent disability substantially prevents you from leaving your immediate dwelling.

You may also be entitled to an additional allowance if you have a dependent child under the age of 18 in your household.

THE NEVADA VETERANS MEMORIAL CEMETERIES

There are two Veteran Memorial Cemeteries located in the State of Nevada. One is located in Reno, Nevada and the second is located in Boulder City, Nevada.

Both cemeteries are located in quiet, peaceful surroundings, and provide an atmosphere of respect and dignity to those who have served. The cemeteries established in 1990 have become the final resting place for over 10,000 veterans and their family members. The cemetery provides one plot for the interment of each eligible veteran and for each member of his or her immediate family, except where soil conditions or the number of decedents of the family requires more than one plot.

The cemetery does not permit advance reservation of specific plots as the cemetery superintendent assigns plots. The cemeteries accommodate Casket and cremation burials.

ELIGIBILITY FOR INTERMENT:

1. Any Veteran on or off Active Duty in the Armed Forces is eligible for internment in either of Nevada's Memorial Cemeteries. There are three exceptions:
 - a. Enlisted Personnel with Service after September 7, 1981
 - i. Must have 24 months' continuous service.
 - b. Officer Personnel with Service after October 7, 1981.
 - i. Must have 24 months' continuous service.
 - c. Must have been discharged under other than dishonorable.
2. Spouse or Surviving spouse of an eligible Veteran.
3. Minor Children of a Veteran under the age of 21 or 23 if a full time student.
4. Parents of an eligible Veteran who died after October 13, 2010.
5. A \$450.00 fee (subject to change) is charged to the Spouse or dependent of a Veteran.
6. A Marriage or Birth Certificate is required.
7. Family member burials are authorized.

You should check with the cemetery or Chapter Service Officer for up to date information.

Southern Nevada Veterans Memorial Cemetery

1900 Veterans Memorial Dr.

Boulder City, NV 89005

Phone: (702) 486-5920

www.veterans.nv.gov

"Serving America's Heroes"

PRE-REGISTRATION APPLICATION - Southern Nevada Veterans Memorial Cemetery

SECTION 1: VETERAN APPLICANT

Name:

Social Security #:

Address:

City:

State:

Zip Code:

Home Phone:

Date of Birth:

☐ Male

☐ Female

☐ Single

☐ Married

☐ Divorced

☐ Widowed

If Married, is spouse a veteran?

☐ Yes*

☐ No

***If yes, your spouse must complete a separate application.**

SECTION 2: SPOUSE (Complete only if currently married)

Name:

Social Security #:

Date of Birth:

Do you anticipate your spouse will be buried at this cemetery?

☐ Yes

☐ No

SECTION 3: MILITARY SERVICE INFORMATION

Service #:

Highest Rank:

Branch of Service:

☐ ARMY

☐ NAVY

☐ AIR FORCE

☐ MARINE CORPS

☐ OTHER

☐ COAST GUARD

☐ ARMY AIR CORPS

Specify Other:

I certify that all information I have provided on this application and any supporting documentation is true and correct to the best of my knowledge.

I also understand I am not obligated to be interred at the Southern Nevada Veterans Memorial Cemetery.

SIGNATURE OF
APPLICANT:

DATE:

Please include copies of the following support documents with your application (copies will not be returned):

1. Veteran's military discharge (DD-214 or equivalent)
2. If married, a copy of your marriage certificate.

This application is used to establish eligibility for burial in a Nevada State Veterans Cemetery.
Include a self addressed, stamped envelope if requesting confirmation of eligibility.

Mail completed application and supporting documents to:

**Southern Nevada Veterans Memorial Cemetery
1900 Veterans Memorial Dr.
Boulder City, NV 89005**

INTRODUCTION TO THE VA's IMPROVED DEATH (Widow) PENSION

The US Department of Veterans Affairs (VA) offers an "Improved Pension" benefit to a Surviving Spouse of a Veteran, called the "Death Pension". The Veteran must have served in the U.S. Armed forces on active duty during an approved war and received a General Discharge or above. Veterans that served on active duty prior to September 7, 1980 must have served for more than 90 days on active duty, 1 day of which was during wartime. If the veteran served on active duty after September 7, 1980, generally, you must have served at least 24 months on active duty or the full period for which called or ordered to active duty during an approved war. The VA calls this the Death Pension. The VA's "Improved Death Pension" benefit consists of three levels: Basic, Housebound and Aid & Attendance. Each benefit level has its own qualifications based solely on the Medical need, Income and Net Worth prior to a deduction of 95% of the recurring Unreimbursed Medical Expenses.

The basic level or first level of the Improved Pension for unremarried surviving spouses is based on medical need, Countable Income, a VA maximum Countable Income Limitation (see table 1) and Net Worth Limitation (Assets). For Net Worth, the VA does not consider the primary home, any furniture or autos as a part of Net Worth Limitation. The VA uses a general rule of thumb of an \$80,000 Net Worth Limitation for all three levels. The VA considers all Countable Income allowable by Federal law. It includes earnings, disability and retirement payments, interest and dividends, and net income from farming or business.

The Housebound benefit or middle level of the VA's Improved Pension is for those unremarried surviving spouse's whose medical condition requires them to stay "housebound" by order of a physician for their safety or the safety of others. Short trips for necessities are permitted but long trips away from home are not. This Housebound benefit is based on Medical Needs, Countable Income, a VA maximum Countable Income Limitation (see table 1) and Net Worth Limitation (Assets).

The Aid & Attendance or third level of the VA's Improved Pension is for those unremarried surviving spouse whose medical condition are so severe that they "require the regular attendance of another person" to assist in eating, bathing, dressing, undressing, medication dosing, or taking care of the needs of nature, whether they live at home or are a resident in an Assisted Living facility or Nursing home. Basically, a physician's written statement of "requires the regular attendance of another person."

This Aid & Attendance benefit is based on Medical Need, Countable Income, a VA maximum Countable Income Limitation (see table 1) and Net Worth Limitation (Assets). The VA Aid and Attendance benefit can help pay for care in the home, Nursing Home or Assisted Living facility.

The following are examples of what may be excluded from Countable Income:

1. Public assistance such as Supplemental Security Income is not considered income.
2. Many other specific sources of income are not considered income; however, all income should be reported. VA will exclude any income that the law allows.
3. 95% of the recurring unreimbursed medical expenses paid by the claimant after VA receives the claimant's pension claim may be deducted. (These are expenses you have paid for medical services or products for which you will not be reimbursed by Medicare or private medical insurance.) Certain other expenses, such as a veteran's education expenses, and in some cases, a portion of the educational expenses of a child over 18 are deductible.

TABLE 1: The VA Countable Income Limitation (monthly) broken down by the three levels of the VA Improved Pension (effective 12/01/2011):

Basic/First level For a widow (alone)	\$684.92
Housebound/Middle level For a widow (alone)	\$837.17
Aid & Attendance/Third level For a widow (alone)	\$1094.83

There is a good formula to use to understand approximately what the Unremarried Surviving Spouse will receive from the VA.

A is the total monthly countable income minus B which is 95% of the total monthly recurring unreimbursed medical expenses must equal or be less than C, the VA maximum Monthly Countable Income Limitation (see table 1).

Example: An Unremarried Surviving Spouse is applying for the Aid & Attendance benefit as the Unremarried Surviving Spouse is a resident in a Nursing home, Assisted Living facility or a physician has stated in writing that the Spouse wants to remain in their home but "requires the medical assistance of another". The Unremarried Surviving Spouse has total monthly income of \$2400. The total monthly recurring Unreimbursed Medical expenses are \$1500. Using the above formula $A - B = C$ (C must be less than VA maximum Monthly Countable Income Limitation), A is \$2400 minus B which is 95% (.95) multiplied by \$1500 or \$1425 equals \$975. Using Table 1, the Unremarried Surviving Spouse VA maximum Countable Income Limitation is \$1057 or C, therefore \$1057 minus \$975 is \$82 per month under the VA maximum Countable Income Limitation. The VA will provide \$82 a month to the Unremarried Surviving Spouse. If you plug into the formula a higher total of the 95% of the monthly recurring unreimbursed medical expense, the amount the VA will provide is higher.

The following documents will support the claim:

1. Financial Statements of income and Net-worth information

Copy of the veteran's discharge, For WWII vets it's called a 53-55 (very distinctive looking, lower left hand corner of the discharge is the veterans thumb or fingerprint) OR for Korean War vets to the current war the discharge is called a DD-214. If you cannot locate this discharge, see paragraph below to request one.

2. Copy of marriage certificate
3. Copy of veteran's death certificate

Veterans Discharge: For WWII vets it's called a 53-55 (very distinctive looking, lower left hand corner of the discharge is the veterans thumb or fingerprint) OR for Korean War vets to the current war the discharge is called a DD-214. If you cannot find the veterans discharge paper, use the below web link to apply for it. Remember you may receive a letter from them stating, "due to the fire in 1973...no records found. The only other way to possibly prove a veteran's service is from the VA, if the veteran ever applied for any VA benefits. Call 215-842-2000 and with the veteran next to you, identify who you are, and that the veteran is present and that you would like to see if the VA has the veteran in their records. The VA employee will ask to speak to the veteran and ask the veteran several questions, only he would know about his military service. If the veteran is in the VA records, ask that a Certificate of Military Eligibility OR Service letter be mailed to you. Here is the web link to apply for a free copy of his military discharge: <https://vetrecs.archives.gov/VeteranRequest/home.asp>

If after reading this information, the Veteran would qualify please contact our office (610) 278-3285, identify that you have read this informational sheet, and seek more information on the Veterans Pension. We will be happy to provide that information.



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I AM A...

Select One

VA » Veterans Benefits Administration » Pension » Survivors Pension

Pension

Pre-Discharge

► Compensation

► Education & Training

► Vocational Rehabilitation &
Employment

► Home Loans

► Life Insurance

▼ Pension

Pension Home Page

► Veterans Pension

▼ Survivors Pension

Survivors Pension Page

Spouse's Death Pension
Calculation

Aid and Attendance and
Housebound

Eligible Wartime Periods

► Rates

► Transition, Employment, and
Economic Impact

► Special Groups

► Services

► Applying for Benefits

► Locations

Customer Service Standards

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Media and Publications

About VBA

Survivors Pension

The Survivors Pension benefit, which may also be referred to as Death Pension, is a tax-free monetary benefit payable to a low-income, un-remarried surviving spouse and/or unmarried child(ren) of a deceased Veteran with wartime service.

Eligibility

The deceased Veteran must have met the following service requirements:

- For service on or before September 7, 1980, the Veteran must have served at least 90 days of active military service, with at least one day during a war time period.
- If he or she entered active duty after September 7, 1980, generally he or she must have served at least 24 months or the full period for which called or ordered to active duty with at least one day during a war time period.
- Was discharged from service under other than dishonorable conditions.

Survivors Pension is also based on your yearly family income, which must be less than the amount set by Congress to qualify.

While an un-remarried spouse is eligible at any age, a child of a deceased wartime Veteran must be:

- Under 18, **OR**
- Under age 23 if attending a VA-approved school, **OR**
- Permanently incapable of self-support due to a disability before age 18

Your yearly family income must be less than the amount set by Congress to qualify for the Survivors Pension benefit. Learn more about income and net worth limitation, and see an example of how VA calculates the Survivors Pension benefit.

How to Apply

To apply for Survivors Pension, download and complete VA Form 21P-534EZ, "Application for DIC, Death Pension, and/or Accrued Benefits" and mail it to the Pension Management Center (PMC) that serves your state. You may also visit your local regional benefit office and turn in your application for processing. You can locate your local regional benefit office using the VA Facility Locator.

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FAQS

Search

M21-1, Part IV, Subpart II, Chapter 1, Section E - Developing Claims Based on Service in Southwest Asia Under 38 CFR 3.317

M21-1, Part IV, Subpart II, Chapter 2, Section F - Compensation Based on Individual Unemployability (IU)

[More Results](#)

RESOURCES

[Benefits A to Z](#)

[Federal Benefits for Veterans, Dependents, and Survivors](#)

[Pension Management Centers](#)

[Rates: Protected Pension](#)

[Rates: Burial, Headstone & Plot](#)

[Rates: Survivors Pension](#)

[Rates: Veterans Pension](#)

[Rates: Parent's DIC](#)

[New/Update Military ID Card](#)

CONNECT WITH BENEFITS





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I AM A...

Select One

VA » I am a Dependent or Survivor

I am a Dependent or Survivor

► For Veterans

► For Family Members & Spouses

► For Employees

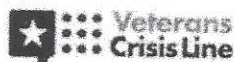
► For Business

► Forms & Publications

► Jobs

Volunteer or Donate

Public & Intergovernmental Affairs



1-800-273-8255 PRESS 1



Benefits

I AM A DEPENDENT OR SURVIVOR

The Veterans Benefits Administration offers a variety of benefits and services to spouses, children, and parents of Servicemembers and Veterans who are deceased or totally and permanently disabled by a service-connected disability

Benefits

- Dependency and Indemnity Compensation (DIC)
- Parents' Dependency and Indemnity Compensation (DIC)
- Survivors' Pension
- Dependents' Educational Assistance Program (DEA)
- Marine Gunnery Sergeant John David Fry
- Home Loans

Services

- Educational and Vocational Counseling
- Beneficiary Financial Counseling
- Civil Service Preference
- Children of Vietnam Veterans with Certain Birth Defects
- Fiduciary Services

CONNECT



SHARE

RESOURCES

Health Benefits

Benefits Summary Materials

Federal Benefits for Veterans & Dependents



Your VA & DoD Benefits Online.

Register Now

www.ebenefits.va.gov



Gateway to Veteran health & wellness



1-800-273-8255 PRESS 1

CONNECT

Veterans Crisis Line:
1-800-273-8255 (Press 1)

Social Media



Complete Directory

VA HOME

Notices
Privacy
FOIA
Regulations
Web Policies
No FEAR Act
Whistleblower Rights & Protections

QUICK LIST

Apply for Benefits
Apply for Health Care
Prescriptions
My HealthVet
eBenefits
Life Insurance Online Applications
VA Forms

RESOURCES

Careers at VA
Veterans Employment Center
Returning Service Members
Vocational Rehabilitation & Employment
Homeless Veterans
Women Veterans

ADMINISTRATION

Veterans Health Administration
Veterans Benefits Administration
National Cemetery Administration

VA

U.S. Department of Veterans Affairs

Veterans Health Administration

What to Do When a Veteran Passes Away

The Department of Veterans Affairs (VA) realizes the loss of a loved one is a difficult experience.

VA has established a streamlined process for families, executors and legal representatives to follow to notify VA about the death of a Veteran enrolled in the VA health care system.

Why should I notify VA about the death of an enrolled Veteran?

- Notifying VA limits the chance for others to falsely use the Veteran's identity.
- By updating the Veteran's information, you will reduce the likelihood of VA continuing to send you correspondence about VA benefits, services and bills.
- You will be helping VA to maintain up-to-date records, which will enhance the agency's efforts to better distribute services to the Veteran community.

The Steps for Notifying VA are Simple and Easy to Follow

1. Step one is for the next-of-kin and/or legally authorized representative under State law to retrieve an official copy of the Veteran's death certificate.
2. Step two is to submit the death certificate to VA by:
 - a. hand delivering or mailing a copy of the death certificate to the Office of Decedent Affairs at the VA medical facility where the Veteran was receiving healthcare benefits, or
 - b. contacting the VA Health Resource Center at 1-877-222-VETS (8387) for additional instructions.



WINN, BEAUDRY & WINN

Steps to Take When a Retired Veteran Dies

- Contact funeral home and make burial and funeral arrangements
- Call to start claim process for applicable benefits (e.g., SBP, VA, etc.)
- Obtain multiple certified death certificates (6-12 copies)
- Gather important documents for claims processing (e.g., birth certificate, will, etc.)
- Determine immediate and short-term financial needs and income sources
- Arrange for help with legal affairs of the deceased
- Notify joint account agencies (credit cards, banks, auto registration home/auto insurance, brokers, etc.)
- Review survivor's own legal documents for possible revision or amendment (e.g., will, POA, medical direction, etc.)

Report the death to DFAS at 1-800-321-1080 or (216) 522-6966 (press 3) to stop retirement pay to avoid indebtedness. If the retired Marine was receiving pay from another source due to a disability from the Veterans Administration or civil service retirement from the Office of Personnel Management, contact that agency to return the payment. If you fail to do this, you will have to repay it later.

Note: *When you notify DFAS of the serviceman or woman's death, DFAS will forward the death listing to the Headquarters of the respective service branch.*

Report Survivor Benefit Plan election. Designated annuitants will receive notification from DFAS if the deceased retired serviceman or woman elected SBP. If you are uncertain of whether an election was made, call DFAS at 1-800-321-1080.

Update your military identification card. As the survivor of a deceased Veteran, your ID card must be updated to reflect the change in your status due to the death. You may access your nearest ID site at <http://www.dmdc.osd.mil/rsl> to obtain the three sites closest to you.

Notify the Social Security Administration. Call 1-800-SSA-1213 to apply for the \$255 death benefit, *if applicable*.

Contact the VA for burial benefits. The VA does not provide burial benefits for annuitants; however, the annuitant may be eligible for burial in a military cemetery. You will need to provide a copy of the DD214.

RECEIVING CIVIL SERVICE PAY? U.S. OFFICE OF PERSONNEL – 1-888-767-6738, (202) 606-0500

RECEIVING VA PAY? DEPARTMENT OF VETERANS AFFAIRS: 1-800-827-1000

CONTINUED ON NEXT PAGE....

G. Ward Beaudry, Esq. Winn, Beaudry & Winn, Attorneys at Law (888)-330-1467 gwb@winnbeaudrylaw.com © 2013

NOTE: This article is for informational purposes only and is not intended to provide specific legal, investment or tax advice. Each person's situation is different. Before you make any decisions regarding your tax or investment situation, consult with your personal attorney, CPA and/or financial advisor.

ADDITIONAL AGENCIES PROVIDING AID & ASSISTANCE TO SURVIVING SPOUSES:

- Arlington National Cemetery: (703) 607-8000
- Gold Star Wives of America: 1-888-751-6350, <http://www.goldstarwives.org>
- Military Funeral Honors: 1-866-826-3628 or (703) 432-9524
- Navy-Marine Corps Relief Society: (703) 696-4904, <http://www.goldstarwives.org>
- National Military Families Association: 1-800-260-0218, <http://www.nmfa.org>
- Society of Military Widows: 1-800-842-3451, <http://www.militarywidows.org>
- Tragedy Assistance Program for Survivors: 1-800-959-8277, <http://www.taps.org>

Things to do When a Veteran Dies

- Contact the Funeral Director of your choice to arrange for interment. If the burial is at Fort Snelling Cemetery, request a Military Funeral and Honor Guard from the National Cemetery of local Post.
- Contact the Pastor of your church to arrange for the services you desire.
- Bring to the Funeral Director, a copy of the Veteran's discharge, separation notice or DD-214, VA Claim Number, if known, and Veteran's social security number.
- The Funeral Director will apply for any burial entitlements from the Department of Veterans Affairs toward burial expenses and also the allowance from Social Security for burial.
- The Funeral Director will apply for the flag to drape the casket.
- If the Veteran is a member of the Veterans of Foreign Wars, the Post Commander should be contacted for the Ritual Service, firing squad, if any, and casket bearers, if needed.
- If the Veteran had G.I. Insurance, contact the County Veterans Service Officer for assistance in completing the forms. If it is commercial insurance, contact an agent of the company that insured the Veteran.
- Spouse should contact Social Security Office to file for benefits that may be available for self and for children.
- The County Veterans Service Officer will assist the spouse and children in obtaining any benefits to which they may be entitled such as, survivors death benefits from the Department of Veterans Affairs, and headstone if burial is in a private cemetery. Bring to the County Veterans Service Officer the following information when applying for benefits:
 1. Certified copy of the deceased Veterans service record (discharge).
 2. The Department of Veterans Affairs Claim Number if there is one.
 3. Social Security numbers of the deceased Veteran, spouse and dependent children.
 4. G.I. Insurance policies, if any.
 5. Certified copies of marriage, birth certificates of children and, if any, prior marriages existed, the information regarding when, where, and how dissolved (death or divorce).
 6. Certified copy of death certificate of Veteran.

If the claimant resides in the Minneapolis/St. Paul area, it may be more convenient to come to the VETERANS OF FOREIGN WARS CLAIMS OFFICE, Bishop Henry Whipple Federal Building, Room 184, 1 Federal Drive, St. Paul, MN 55111-4007, phone (612) 726-1777 or (612) 970-5669 or Fax (612) 726-1633.

VETERAN'S DATA RECORD

Full Name _____

Address _____
Street City State Zip

Date of Birth _____ Place of Birth _____
City County State

Spouses Full Name _____

Spouses Birth Date _____ Place of Birth _____
City County State

Present Marriage _____
Date City County State

Location of Marriage Certificate _____

Children's Names _____

Previous Marriages (Names, Dates, Places) _____

Date of Enlistment _____ Place _____

Date of Discharge _____ Place _____

Type of Discharge _____ Recorded at _____
City County State

Branch of Service _____ Social Security # _____ Service # _____

V.A. Claim Number _____ Receiving Compensation \$ _____ Pension Amount \$ _____

Veterans Records Maintained at _____

Personal Records Located at _____
Home - Bank - Lock Box Number

Will Date _____ Located at _____

Government Life Insurance Policy # _____ Amount \$ _____

Commercial Life Insurance Policy # _____ Amount \$ _____

Bank Accounts - Bank _____ Number _____

Bank Accounts - Bank _____ Number _____

Mortgage - Bank or Loan Company _____

Miscellaneous _____

YOU HAVE EARNED THE RIGHT TO CERTAIN VETERANS BENEFITS. This form will make it easier for your family to file for benefits in case of emergency. Retain a copy of this form in a place readily accessible.

Last Updated: _____

Retirees Casualty Assistance Checklist

Retiree Name _____ SSN _____

Military Grade _____ Service _____ Former Service Number _____

Retirement Date _____ Total Service Years _____ Months _____ Days _____

DOB _____ Place of Birth _____

Current Address _____

City _____ State _____ ZIP _____

Passport No. _____ Expiration Date: _____

Issued at: _____

Father's Name _____ DOB _____

Place of Birth _____ Deceased? _____

Mother's Maiden Name _____ DOB _____

Place of Birth _____ Deceased? _____

Spouse's Maiden Name _____ SSN _____

DOB _____ Place of Birth _____

Date of Marriage _____ Place of Marriage _____

Passport No. _____ Expiration Date: _____

Issued at: _____

Former Spouse's Maiden Name _____ SSN _____

Date of Marriage _____ Place of Marriage _____

Date of Divorce _____ Place of Divorce _____

Monthly Alimony Amount _____ Monthly Retired Pay Amount _____

Former Spouse's Maiden Name _____ SSN _____

Date of Marriage _____ Place of Marriage _____

Date of Divorce _____ Place of Divorce _____

Monthly Alimony Amount _____ Monthly Retired Pay Amount _____

Documents needed to claim death benefits (Check them off and note location of each)

___ Copies of report(s) of separation from active duty (DD Form 214, etc.) _____

___ Copies of retirement orders _____

___ Copies of birth, adoption and death certificates _____

___ Beneficiaries birth certificate(s) and marriage and/or divorce data _____

Plus -- You should always have the following documents on hand (note location of each):

___ Updated will and letter of instructions _____

___ Names of banks, credit unions, etc. (account numbers) _____

___ Updated list of assets and liabilities _____

___ Insurance policies, numbers, instructions, payments, etc _____

___ Naturalization papers (self and spouse, if applicable) _____

___ Passport (self and spouse) _____

___ Shot Records (self and spouse) _____

___ Medical Records (if not at hospital) _____

Part I - Retirement Pay Data (see retiree account statements)

Retiree pay data last updated: _____ Gross pay \$ _____

Deduction \$ _____ For _____

Deduction \$ _____ For _____

Deduction \$ _____ For _____

Deduction \$ _____ For _____

Deduction \$ _____ For _____

Deduction \$ _____ For _____

Net Pay \$ _____ Taxable Income \$ _____

Survivor Coverage Information

Survivor benefit plan annuity \$ _____ SBP Base Amount \$ _____

RSFPP annuity \$ _____ Supplemental SBP \$ _____

Part II - Veterans Administration Data (if applicable)

VA Compensation \$ _____ Disability claim # _____

Remarks _____

VA Insurance policy Nr(s) _____ File Nr _____

Type _____ Amount \$ _____ / _____

Location of policies _____

Any known paid-up add'l VA Insurance \$ _____ As of Date _____

Other Remarks _____

Veteran's claim Nr(s) (other) _____

Patient's data card _____

Part III - Social Security (when Applicable)

Social Security Claim # _____ Month filed _____

Type of benefit(s) _____ Beginning month of entitlement _____

Amount monthly \$ _____ Bank and acct. # (direct deposit) _____

Note: No payment is payable for the month of death (call local SSA office)

Part IV - Financial Data

Checking Account information location _____

Savings Account information location _____

Credit Union Account information location _____

Mutual Fund Account information location _____

Brokerage Account information location _____

Annuity/Trust Account information location _____

401k Account information location _____

Part V - Properties Owned

List on reverse

Part IV - Miscellaneous (Things to know and plan for upon death of a retiree)

Application for Social Security death benefit (\$255)

Information required for obituary Notice (names, relation & Locations of appropriate relatives, etc.)

Widows will need a new ID card (military, medical, commissary, base exchange, etc.)

Necessary changes in your DEERS program will have to be made (CHAMPUS, etc.)

It may take several months to clear estates (you may require at least 8 copies of death certificate)

Contents of your safety deposit box should be known

Direct deposit of Social Security benefits & military retirement payments (entitlements) must be immediately changed

Named beneficiaries on insurance policies become very important (keep current)

There may be some entitlement to burial benefits (headstone, payments, etc.)

Check VA for Presidential Memorial Certificate

An American flag can be obtained (check VA and Post Office)

The survivor should update appropriate will

Extra credit cards should be destroyed or canceled

Appropriate changes should be made to all joint ownerships

Contact insurance companies as appropriate

Be prepared to turn in Retirees ID Card (Where and when required)

Fill in and keep the following office phone numbers (Update periodically):

Retiree Activities _____ Hospital (Military) _____ Legal Office (Military) _____

VA Hotline _____ Social Security Hotline _____ Family Support Center _____

Finance (Retiree Pay) _____ SBP _____

Other:

Name _____ Number _____

Additional VA Benefits

Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment, and other important benefits. Ask your VA representative or Veterans Service Organization (VSO) representative about Disability Compensation, Pension, Health Care, Caregiver Program, Vocational Rehabilitation and Employment Services, Educational Assistance, Home Loan Guaranty, Insurance, and/or Dependents' and Survivors' Benefits. You can search for a VSO representative online at www.ebenefits.va.gov.



For More Information

For more information about disability compensation benefits, including eligibility, establishing a service-connected disability, and how to apply, please:

- » Find links to VA benefits information and apply at **www.ebenefits.va.gov**
- » Visit us at **www.va.gov/benefits**
- » Use IRIS, VA's tool to find information and ask questions online at **<https://iris.custhelp.com>**
- » Call us at **1-800-827-1000**
- » Visit the nearest VA regional office. To find the VA regional office nearest you, go to our website or call VA toll free at **1-800-827-1000**

**Thank you for your service.
Now let us serve you.**

VA PAM 21-12-2
September 2012

U.S. Department of Veterans Affairs

Veterans Benefits Administration
Washington, DC 20420

T 800-827-1000
www.va.gov/benefits



Army Retirement Services Office

SOLDIER FOR LIFE

Once a Soldier, Always a Soldier... A Soldier for Life!

Survivor Assistance

The following websites are intended to provide you with information regarding survivor benefits and assistance.

- [US Army Survivor Outreach Services \(SOS\)](#) is the official Army program designed to provide long-term support to surviving Families of Fallen Soldiers. Conceived of and developed by Survivors, this program is continually refined based on Survivor feedback and involvement by senior Army leaders.
- [Annuities for Certain Military Surviving Spouses \(ACMSS\)](#) - DOC - Commonly referred to as the Forgotten Widows annuity, ACMSS is a benefit for spouses of Retired Soldiers who died before the Survivor Benefit Plan (SBP) and Reserve Component SBP became federal law.
- [Arlington Cemetery](#) - Link to the official Arlington Cemetery Website
- The [Army Casualty & Memorial Affairs Operation Center \(CMAOC\)](#) website assists Families and the many dedicated professionals trying to aid those Families in the emotionally stressful time of bereavement. To report a Retired Soldier's death, call 1-800-626-3317 or, from overseas, call collect 502-613-3317.
- [Army Emergency Relief Survivor Assistance](#) - AER is available to help surviving spouses get through the initial period of adjustment following the death of a Soldier or Retired Soldier while waiting for benefits such as the Survivor Benefit Plan, Death & Indemnity Compensation (DIC), and social security to start.
- [Burial - Veterans Burial and Memorial Benefits](#) - VA National Cemetery Administrations' website, designed to assist you with information on VA's national cemeteries and other burial benefits.
- [Disability.gov](#) is a central gateway to the federal government's disability-related information and resources. This easy-to-use Web portal is a directory of government Web links relevant to people with disabilities, their Families, employers, service providers and other community members.
- [Survivor Benefit Plan \(SBP\) claim](#) - Information about applying for an SBP annuity.
- [Filing a Reserve Component Survivor Benefit Plan \(RCSBP\) claim](#) - Information about processing an RCSBP claim.
- [Education - Survivors' and Dependents' Educational Assistance \(DEA\) Program](#) - Dependents' Educational Assistance provides education and training opportunities to eligible dependents of certain veterans. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training.
- [POWs - Former POWs and their Survivors](#) - This VA site is designed to assist POWs, their Families and survivors in obtaining needed VA benefits and VA health care services.
- [Records Request - National Archives](#) - Use this system to create a customized order form to request information from your, or your relative's, military personnel records.
- [Social Security Administration](#) - Official Social Security Website
- [Survivors and Eligible Dependents VA Benefits](#) - The homepage of the VA Veterans Services Outreach Web site for surviving spouses and dependents of veterans.
- [Survivor Benefit Plan \(SBP\)](#) - Retired pay stops with the death of the retiree. SBP was established by PL 92-425, 21 September 1972, to provide the continuation of a portion of retired pay to beneficiaries designated by Retired Soldiers.
- [VA Benefit Information](#) - Compensation & Pension Service administers a variety of benefits and services for veterans, their dependents and survivors, including, but not limited to: service-connected compensation, DIC, non-service connected pension, burial & accrued benefits, guardianship and public contact services.

- Retired Soldiers - Home
- Army Echoes
- Army Echoes Blog
- Preparing to Retire
- After Retiring
- Survivor Benefit Plan
- Career Status Bonus
- Retirement Services Officers
- RC Retirement Services
- Survivor Assistance
- CSA Retired Soldier Council
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Survivor Benefit Plan (SBP)

Below are links to briefings, documents and websites that provide you a complete overview of the Department of Defense Survivor Benefit Plan (SBP) program.

Congress established SBP in 1972 to provide retiring Soldiers a means to provide a portion of their retired pay to their eligible survivors. The SBP is paid to survivors as a monthly annuity. For a married Soldier at retirement, electing spouse SBP is a joint decision between the retiring Soldier and spouse. By law, the spouse must concur with any SBP election that provides less than the full spouse SBP coverage. The SBP cost is deducted monthly from retired pay before taxes are calculated. Electing SBP extends the benefit of retired pay past the lifetime of the Retired Soldier to the surviving spouse.

The SBP Fact Sheets below provide detailed information on parts of the SBP program that may apply to your particular situation.

If you have questions, contact your [Retirement Services Officer \(RSO\)](#).

Survivor Benefit Plan Basics

- Read the [Department of the Army SBP Briefing](#) - PDF.
- Read the [Department of the Army Reserve Component SBP Briefing](#) - PDF.
- [SBP Elections After Retirement](#) - PDF
- [SBP Booklet - "The Simple Facts"](#) - PDF - Provides an overview of the program, supplemented by Fact Sheets listed below.
- For a personalized estimate of SBP costs and annuity payments, use the calculators available at [MyArmyBenefits](#).
- [SBP, Basic Questions Answered](#) - PDF - A brochure that answers basic SBP questions.
- [RCSBP, Basic Questions Answered](#) - PDF - A brochure that answers basic RCSBP questions.
- [SBP Facts vs. Myths](#) - PDF
- [The SBP Facts Retiring and Retired Soldiers With VA Disability Need to Know](#) - PDF
- [DoD Actuary website](#) - Information about replacing SBP with life insurance, DoD subsidies for SBP premiums, and the probability that a spouse will outlive the Retired Soldier and collect SBP payments. Click on "Survivor Benefit Plan" (at the top of the DoD Actuary page) and choose the topic of interest.
- [Initial RCSBP Election](#) - PDF
- [Maintaining RCSBP Elections](#) - PDF
- [Uniformed Services Former Spouses' Protection Act \(USFSPA\)](#) - PDF - A brochure outlining the treatment of retired pay and the Survivor Benefit Plan (SBP) as property, it also provides information on former spouses' eligibility for an identification card.

Survivor Benefit Plan Fact Sheets

- [Spouse Coverage](#) - PDF
- [Child Coverage](#) - PDF
- [Former Spouse Coverage](#) - PDF
- [Member Remarriage](#) - PDF
- [Insurable Interest Coverage](#) - PDF
- [Reserve Component SBP](#) - PDF
- [SBP and Taxes](#) - PDF
- [VA Payments and SBP](#) - PDF
- [Withdrawal from SBP](#) - PDF
- [Financial Analysis](#) - PDF - A DoD Actuary document provides basic insights on the financial implications of SBP. It shows how SBP can provide a strong foundation for lifelong security at a reasonable cost.

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