



End-of-Life Planning

Veteran and Survivor Benefits

VA



U.S. Department
of Veterans Affairs



Agenda



Overview

End-of-Life Planning and Services

Veterans Benefits Administration (VBA), Veterans Health Administration (VHA) and the National Cemetery Administration (NCA) provide benefits and services related to end-of-life planning. These Administrations collaborate to inform and educate Veterans and their family members about benefits that support end-of-life planning and legacy services that honor memorialization.

Many family members have a difficult time when a loved one passes away. Being aware of the benefits and services available to their Veteran before they pass away can make it easier to navigate the process during a stressful time.



Financial Planning

VALife and VGLI

[Veterans Affairs Life Insurance \(VALife\)](#) offers service-connected Veterans guaranteed acceptance coverage up to \$40,000, available in increments of \$10,000. Cash value builds over the life of the policy after the first two years of enrollment.



Premiums for VALife will never increase for the life of the policy.



There is no deadline to apply for VALife for Veterans age 80 or under. Veterans who are 81 or older must meet other criteria to be eligible.

[Veterans' Group Life Insurance \(VGLI\)](#) now provides up to \$500,000 of coverage and allows separating Service members to convert their SGLI to renewable term insurance.



Premiums for VGLI are based on age and amount of coverage.



Veterans must apply within 1 year and 120 days from separation; no health requirement if the Veteran applies within 240 days of separation.

Survivor Benefits

Dependency and Indemnity Compensation (DIC)

DIC is a [tax-free monthly benefit](#) paid to eligible survivors of a Veteran or Service member who died in the line of duty, from a service-related injury or illness or who met certain criteria if they were service-connected.

- A **surviving spouse** is eligible for DIC if they lived with the Veteran or Service member without a period of separation due to marital discord caused by the surviving spouse.
- A **surviving child** is eligible for DIC if they are not married, are not included on the surviving spouse's compensation and are under the age of 18 (or under the age of 23 if attending school) or became permanently incapable of self-support prior to reaching the age of 18.
- A **surviving biological, adoptive or foster parent** is eligible for DIC if their income is below a [certain amount](#).

**Additional qualifications apply for this benefit.*

Survivor Benefits

VA Survivors Pension

A [Survivors Pension](#) offers monthly payments to qualified surviving spouses and unmarried dependent children of wartime Veterans who **meet certain income and net worth limits** set by Congress.

VA Aid and Attendance and Housebound

VA [Aid and Attendance benefits and Housebound allowance](#) are **increased monthly payments of VA pension or DIC** for qualified survivors who need help with daily activities or are housebound.



Survivor Benefits

Burial Benefits

VA may pay a [burial allowance](#) to a qualified spouse, designated family member or executor to help cover the cost of burial expenses, plot costs and transportation costs for a Veteran's remains.

If a Veteran was receiving a VA pension or disability compensation at the time of death, their surviving spouse may also be eligible for a **month-of-death payment**:

- This **one-time benefit** provides the eligible surviving spouse with the Veteran's month-of-death check for his/her pension or compensation benefit.



Survivor Benefits

Accrued VA Benefits

For Veterans with a claim pending at their time of death for which benefits would have been awarded, but payment had not yet been made, eligible claimants can **submit a claim for accrued benefits**.

- VA pays accrued benefits **based on the claimant's relationship** to the deceased beneficiary.
- Eligible claimants may also file a claim for **substitution of a deceased beneficiary** on a pending claim or appeal.

When a relationship does not exist, accrued benefits may also be payable based on reimbursement.



Advance Care Planning

Preparing for Future Decisions

An [Advance Care Plan \(ACP\)](#) allows a Veteran to make their health care wishes known and to assign someone they trust to make medical decisions for them if they are not able.

- ACPs provide **documented directions** for healthcare providers, caregivers and family members **that support the patient's wishes**.
- ACPs provides peace of mind for both the Veteran and their caregivers, who can be confident that any health care decisions have been made according to the Veteran's own wishes.



Memorial Planning

Pre-Need Eligibility Application

NCA has a [Pre-Need Eligibility Application](#) to assist Veterans and their family members find out in advance if they can be buried in a [VA national cemetery](#).

- This application is **only for [VA national cemeteries](#)**. To be buried in a state or tribal cemetery, contact that specific cemetery ahead of time to find out about their pre-need program.
- The application **doesn't apply to** Arlington National Cemetery or the United States Soldiers and Airmen's Home National Cemetery.
- Getting a pre-need determination of eligibility **doesn't guarantee** burial in a specific VA national cemetery.

Eligible spouses and dependents may be buried in a VA national cemetery, even if they predecease the Veteran.

Their names, date of birth and date of death are inscribed on the Veteran's headstone at no cost to the family.

Memorial Planning

Memorial Benefits

NCA memorial benefits include opening and closing of the grave in a [national cemetery](#), as well as:

- A grave liner (vault),
- Perpetual care and maintenance,
- A [government headstone, marker or medallion](#),
- A [Presidential Memorial Certificate](#),
- A [Veterans Legacy Memorial \(VLM\)](#) page,
- A [burial flag](#) and [military honors](#) at no cost to the Veteran or family.

VLM is a digital platform dedicated entirely to the memory of the nearly **4.5 million Veterans** interred in VA's national cemeteries as well as in VA-funded state, territorial, and tribal Veterans cemeteries.

NCA runs 155 national cemeteries and funds more than 120 state, territorial and tribal Veterans cemeteries.

94% of Veterans living in the U.S. live within 75 miles of a VA national cemetery or VA-grant funded cemetery.

Thank You!

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