

Helpful Tips for Veterans and their Spouses Concerning VA Benefits

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With the passing of a Veteran, there are several agencies that need to be notified. Spouses may feel confused and frustrated at the overwhelming paper work. The following information will give you step by step directions on how and who to contact.

*Veterans, the most valuable and important thing that you can do to help ease the frustration and confusion for your Spouse is to tell them, and your loved ones, **where your DD-214 is located**. If you are receiving a **Service Connected Disability**, tell them what your rating is and each disability you are rated for. It is also helpful to let them know how long you have had a service connected disability. Also, if you are **100% Permanent and Total**, please let them know. This information can become a factor when a Surviving Spouse files for benefits. The myth that the Veteran's disability will continue once the Veteran has passed is **FALSE**. Also, if you are receiving a **Service Retirement**, let your Spouse know if you are enrolled in the **Survivors Benefit Plan**. If you are enrolled in the **Veterans Group Life Insurance Plan**, let your Spouse know.*

*If a Veteran has passed and was receiving a **Service Connected Disability** or a **Non-Service Connected Pension**, it is important to notify the VA of the Veterans passing as soon as possible. The number to the VA is **1-800-827-1000**. This is an automated system and it will ask you what you want to do. Pick the **"report the death of a Veteran"** option. You should be connected with a VA representative that will ask several questions. If the Spouse is due any **"Month of Death Compensation"** they will mail you the forms to be completed. It would be wise to contact a VSO to help you with these forms. **Remember, the service connected benefit stops the day the Veteran passes**. They will recoup that month's compensation and send you the forms to get the prorated amount back (Month of Death Compensation). **Do not wait to notify the VA, this could lead to overpayment and financial hardship later on.***

*If the Veteran was receiving a **Service Retirement**, you must contact the **Department of Accounting and Finance Services (DFAS)**. This is the agency who pays the **Service Retirement**, this often gets confused with the VA. They are two separate agencies. The number to call is **1-888-332-7411**. This is an automated system, select the **"retirement option"**. You will be connected to a representative and they will ask you several questions as well. They will also let you know if the Veteran was enrolled in the **Survivor Benefits Plan (SBP)**. **The same rule applies to retirement, this benefit stops the day the Veteran passes**. They will recoup that month's retirement compensation. They will send you a form to apply for the **"Month of Death Compensation"** and if enrolled in the **SBP**, they will send you an application for that as well. Again, it is wise to contact a VSO to help you with this.*

*If the Veteran had a policy with the **Veteran's Group Life Insurance**, call 1-800-273-8255 and they will give you directions on how to file for the Life Insurance.*

*If the Veteran wants a **Military Funeral**, you must present a copy of the Veteran's DD-214 to the Funeral Home. They cannot plan one without it. This is one reason why it is important to know where the DD-214*

is kept. If no DD-214 can be found, the Funeral Home can request, from the **National Personnel Records Center**, an **Emergency Burial Request**. The number is **1-877-645-4667** or **1-314-801-0800**. Keep in mind, there is no guarantee that they will be able to find a copy before the funeral is scheduled. Helpful Tip Veterans, if you do not have a copy, you can apply to the NPRC for copies. At the time of this writing, with COVID19 prevalent, NPRC is only taking request for emergency burials. It would be wise, once they are back to full force to apply. This will alleviate any undue stress on your loved ones.

Surviving Spouses may be eligible for benefits, some of which are **Burial Benefits, Headstone, DIC and a Surviving Spouses Pension**.

Burial Benefits may be paid depending on the status of the Veteran, (did the Veteran die from a Service Connected Disability, under the Care of the VA at time of death or was the Veteran receiving a Non Service Connected Pension). The VA does not pay in advance and this benefit must be applied for. The **Death Certificate, DD-214 and burial expenses receipts** will be needed in order to file. At this time, if so desired, a **Headstone or Marker** can be applied for. Keep in mind, if the Veteran is buried in a private Cemetery (Non- Government), the applicant will need to get permission from the cemetery saying that this type of headstone and marker are allowed. Also, the address of the cemetery will be needed. Again, it would be wise to contact a VSO to help you with this.

Dependency and Indemnity Compensation (DIC).

Surviving Spouses may qualify for DIC if the Veteran died from a Service Connected Disability. If the Veteran did not die from a Service Connected Disability, the Surviving Spouse may still be eligible if the Veteran was rated "totally disabling" for at least 10 years before their death, or since their release from active duty and for at least 5 years immediately before their death. The VA uses the "cause of death" on the Death Certificate to determine service connection death.

The 2020 rate for DIC is \$1,340.14 a month, an additional \$284.57 could be added if at the time of the Veteran's death, the Veteran was in receipt of or entitled to receive compensation for a service connected disability rated totally disabling (including Individual Unemployability) for a continuous period of eight years immediately preceding death AND the Surviving Spouse was married to the Veteran for those same years. If the Spouse is entitled to Aid and Assistance an additional \$332.00 will be added. All of this benefit is tax free. Note: if the Surviving Spouse is eligible for the Survivor Benefits Plan, a law was just passed whereas starting in 2020, the Surviving Spouse will now receive 1/3 of the SBP, 2/3rds in 2021 and the whole amount in 2022.

The Veteran's **DD-214, Death Certificate and Marriage License** will be needed to file for this benefit. Also, all marriage information from the Veteran and the Spouse will need to be provided to apply for this benefit.

"Totally Disabling" means the Veteran's injuries made it impossible for them to work.

Survivor's Pension

This benefit is for **Surviving Spouses**, where the Veteran did not die from a service connected disability. This benefit is based on **income and unreimbursed medical expenses**. To be eligible for this benefit, the Veteran must have served 90 days or more on active duty with at least one day during a time of war, was discharged under other than dishonorable conditions and meet income and assets limits. The Spouse

must be unmarried. The Veteran's DD-214, Death Certificate and Marriage License will be needed to file for this benefit.

If the deceased Veteran entered active duty after September 7, 1980, he or she must have served at least 24 months of active duty service. If the length of service is less than 24 months, the Veteran must have completed their entire tour of active duty.

2020 Income limits:

Spouse without dependents: \$9,224

With one dependent: \$12,072

Aid and Assistance without dependent: \$14,742

Aid and assistance with one dependent: \$17,586

Asset Limitation total is: \$129,094 this total includes income.

A formula is used to determine the amount of the Pension that you may receive. This would be explained to you when filing. Contact your nearest VSO, they can explain how a Pension is calculated and what is acceptable expenses.

The Comprehensive Assistance for Family Caregivers Program has been enhanced. Please see the brochure attached to this presentation.

*This information is intended to make this difficult time less stressful and confusing. Contact your County VSO, (**Garland County VSO number is 501-622-3795**) they are a great resource and are there to help you.*