

Understanding US Veteran Benefits and Services

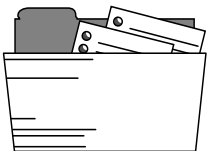
As a US military Veteran or Servicemember, you have earned our nation's gratitude. Whether you served during wartime or peacetime, are on active duty, or are retired, Passare recognizes and honors your dedication to our country. Passare believes that your courage and commitment deserves the best End-of-Life possible. Veteran benefits including final healthcare, financial assistance, will preparation and burial and bereavement services.

As part of our eBook series, Passare™ shares information and resources to help US Veterans and their families understand available Veteran benefits and services to prepare for and manage End-of-Life planning.



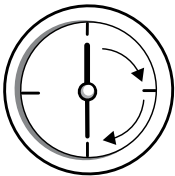
You Will Learn About:

1. Introduction to End-of-Life Management and Planning
2. Who are US Veterans?
3. Benefit and Service Eligibility
4. End-of-Life Benefits and Services
5. Financial Resources
6. How-to Apply for VA Benefits and Services
7. How-to Manage Your VA Claim
8. Summary



The eBook includes:

- A. US Veteran Benefits and Services Resource List
- B. US Veteran Benefits and Services Frequently Asked Questions



Estimated Time Required:

45 minutes

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Introduction to US Veteran Benefits and Services

The Veterans Administration (VA) and the Department of Defense (DOD) offer many benefits and services to US Servicemembers, Veterans and their dependents and survivors. Active National Guard members and Reserve members may also qualify for many benefit programs.

VA Structure

The VA is structured into three main service lines that administer the Veteran benefits:

- The Veterans Benefits Administration
All VA benefits including compensation, education and home loan guarantees. It is administered by VA Regional Offices.
- The Veterans Health Administration
All Veteran healthcare services. It is administered by VA Medical Centers, Ambulatory Care & Community Based Outpatient Clinics.
- The National Cemetery Administration
National and State Veterans Cemeteries and provides burial and memorial service benefits including headstones, markers and Presidential Memorial Certificates.

VA and DOD Benefits and Services Programs

Many of the benefits and services provided to US Veterans and their families are integrated programs offered by both the VA and DOD. For example, Military Funeral Honors are provided by the DOD and administered by the VA. Both the VA and DOD provide life insurance programs such as Servicemembers Group Life Insurance (SGLI).

Please see the sections, "VA Benefits and Services" and "DOD Benefits and Services" later in this eBook. For information on specific Veteran benefits and services, please go to the VA website at www.va.gov and the DOD website at <http://militarypay.defense.gov/benefits/>

Who are US Veterans?

The VA and DOD consider military department service records to confirm a Veteran's status and to make a benefit determination. Veterans include the following categories of people:

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- Active duty Servicemembers
- Retired Servicemembers
- Active duty National Guard or Reserve Servicemembers

Contact your local or regional VA office for more information on your Veteran status. Active military service refers to one of the following branches of the US military:

- Army
- Navy
- Air Force
- Marine Corps
- Coast Guard

Benefit and Service Eligibility

Eligibility for the Veterans benefits and services offered through the VA and DOD vary. Generally, eligibility is awarded based on to the following criteria:

- Veterans honorably discharged from active duty
- Servicemembers who pass away while on active duty or during training
- Spouses and dependent children of active duty or deceased Servicemembers



Important Note: Active Servicemembers of the National Guard and Reserve may also qualify for Veteran benefits. Go to: <http://www.benefits.va.gov/GUARDRESERVE/active-reserve.asp> on eligibility.

End-of-Life Benefits and Services for US Veterans

The VA and DOD work together to provide benefits and services to US Veterans and their families.

VA End-of-Life Benefits and Services

The VA administers many End-of-Life benefits and services that provide assistance to Servicemembers, Veterans and their dependents and survivors. These include the following:

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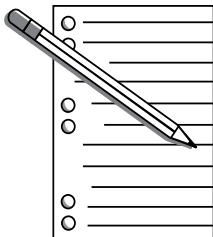
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- Healthcare benefits for elderly Veterans
- Compensation and pension benefits
- Financial counseling and online will preparation services
- Life insurance benefits
- Burial and memorial services
- Grief or bereavement counseling services

DOD End-of-Life Benefits and Services

The DOD also provides many End-of-Life benefits for Active Duty, Reserve and retired Servicemembers, and their dependents and survivors. These include the following:

- Servicemembers Group Life Insurance (SGLI) programs are integrated with VA programs and provided to surviving spouses and dependent children if a Servicemember or Veteran passes away from service-related causes. Please see the section “Life Insurance Benefit Programs” in this eBook for more information.
- Military Funeral Honors through the, “Honoring Those Who Served” program. Please see the section, “DOD Military Funeral Honors” in this eBook for more information.
- Annuity for Certain Military Surviving Spouses (ACMSS) also called the annuity for “Forgotten Widows.”
- Death Gratuity Program provides a tax-free payment of \$100,000 to eligible survivors of members of the Armed Forces who pass away while on active duty or while serving as an active Reserve Servicemember.
- Survivor Benefit Program (SBP) - provides up to 55% of a Servicemember’s retired pay to an eligible beneficiary upon the Servicemember’s death.



Take a few minutes to answer these questions.

1. In which branch of active or retired US Military did you or a family member serve?
2. What Veterans services and benefits are you eligible for?

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VA Healthcare Benefits for Elderly Veterans

The VA provides a wide variety of benefits and services to elderly Veterans. VA healthcare benefits specifically designed for the elderly include advanced or “geriatric” health care and long-term care programs.

Geriatrics and Long-Term Care

Geriatrics is health care for elderly Veterans with complex needs. Extended care or long-term care is for Veterans who need daily support and assistance with practical tasks like meals, medication, bathing and dressing. Elderly Veterans can receive geriatric and long-term care assistance at home, at VA medical centers or in the community. The following VA programs are available:

- **Home-Based and Community Services**
Adult day health care, home-based primary care, homemaker and home healthaide care, hospice and palliative care, Program for All-inclusive Care of the Elderly, respite care, skilled home health care, Telehealth care and Veteran directed care.
- **Nursing Home and Residential Settings**
Community living centers, community nursing homes, state Veterans homes, community residential settings, adult family homes, assisted living and medical foster homes.
- **Innovative Approaches to Home-based Care**
Care management and transitional care, dementia case management, geriatric primary and specialty care, hospice and palliative care, mobile adult day health care, among others.
- **Shared Decision-Making**
Evaluation and determination by medical and other care providers to facilitate choices about long-term care and support services.

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VA Compensation and Pension Benefit Programs

VA disability compensation provides benefits to recognize the effects of disabilities, diseases or injuries incurred during active military service. These programs also provide monthly payments to surviving spouses, dependent children and dependent parents due to economic loss caused by a Veteran's death during or after discharge from active military service.

Dependency and Indemnity Compensation (DIC)

DIC provides tax-free monetary benefits to an eligible spouse, children or parents of Servicemembers, or eligible Veterans who passed away in the line of duty, or due to a VA-recognized service-related condition.

Veterans and Survivor's Pension and Supplemental Income

The VA helps Veterans and their families cope with financial challenges by providing need-based tax-free supplemental monthly income through these programs:

- Veterans Pension/Supplemental Income for Wartime Veterans
- Survivor Pension

Aid and Attendance Programs

Veterans or surviving spouses who are eligible for VA pension programs and are housebound, or require the aid of another person may be eligible for additional compensation through the Aid and Attendance (A & A) program.

The A & A program is an increased monthly pension amount paid if you require help performing daily functions, such as bathing, eating or dressing, or if you are bedridden, are in a nursing home or if your eyesight is severely limited.

Special Monthly Compensation (SMC)

SMC is an additional tax-free benefit that can be paid to Veterans at a higher rate of compensation due to special circumstances such as the need of aid and attendance by another person or by specific disability, such as loss of use of one hand or leg.

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VA Burial and Memorial Benefits and Services

The VA provides benefits, services and allowances to reimburse burial and memorial costs for a Veteran and/or his or her dependents, including:

- **Burial Benefits and Services**
These include burial in a National or State Cemetery and use of the VA National Gravesite Locator (NGL) Service, burial allowances, grave liner, opening and closing of the grave and perpetual care of the gravesite.
- **Physical Memorials**
These include burial flag (Veteran only), government headstone, marker or medallion including inscription and Presidential Memorial Certificate (Veteran only).



Important Note: If the Veteran prefers to be buried in a private cemetery, they may still be entitled to a headstone or marker, a burial flag, a Presidential Memorial Certificate and burial allowances. Go to: www.cem.va.gov/burial_benefits/ for more information.

Burial Space in a National Cemetery

Burial in a VA National Cemetery is available to eligible Veterans, spouses and dependents at no cost to the family.

Burial benefits for Veterans include a gravesite in any of 131 National Cemeteries with available space, opening and closing of the grave, perpetual care of the gravesite, a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate. Benefits for some Veterans may include burial allowances or Military Funeral Honors provided by the DOD.

VA National Gravesite Locator (NGL) Service

The VA service is a database of Veterans burial records and their dependents who were buried in VA National Cemeteries, State Veterans or other military cemeteries. Go to: [www. http://gravelocator.cem.va.gov](http://gravelocator.cem.va.gov)

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Burial Flags

The VA will provide a US burial flag to drape the casket or accompany the urn of a deceased Veteran who served honorably in the US Armed Forces. The proper way to display the flag during a funeral service depends on whether the casket is open or closed. VA Form 27-2008 provides the correct method for displaying and folding the flag.

The flag is typically given to the next-of-kin as a keepsake after its use during the funeral service. When there is no next-of-kin, the VA will furnish the flag to a friend or loved one who requests it.

You may get a US burial flag at any VA regional office or US Post Office. Your funeral provider may also help you obtain a burial flag. For more information please go to: http://www.cem.va.gov/cem/burial_benefits/burial_flags.asp

Headstones, Markers and Medallions

- Veterans, active duty Servicemembers and retired Reservists and National Guard Servicemembers are eligible for an inscribed headstone or marker for their unmarked grave at any cemetery including national, state Veterans, tribal or private.
- The VA will deliver a headstone or marker at no cost to anywhere in the world.
- Eligible Veterans or Servicemembers buried in a private cemetery whose death occurred on or after Nov. 1, 1990 may receive a government headstone or marker or medallion from the VA, even if the grave is already marked with a private one.
- Spouses and dependent children are eligible for a government headstone or marker only if they are buried in a national or state Veterans cemetery.

For headstone or markers at private ceremonies, the next of kin or authorized representative should check with the cemetery to ensure that the headstone or marker will be accepted. All installation fees at private cemeteries are the responsibility of the applicant.

Military Funeral Honors Ceremony

Upon request, military units are required by law to provide a minimum two-person uniformed detail to present at a Funeral Honors ceremony.

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- One person must represent the deceased loved one's branch of service
- Playing of the music of "Taps"
- Folding and presentation of the US flag

The Veteran's service representative presents the flag. Additional Funeral Honors elements may be provided if personnel and resources are available:

- Rifle detail
- Color guard
- Pallbearers
- Caisson
- Military flyover

How to Request Military Funeral Honors

A Veteran, family member or a funeral service provider may request Military Funeral Honors. The DOD maintains a toll-free number (1-877-MIL-HONR) for funeral directors exclusively. The VA can help arrange honors for burials at VA national cemeteries. For more information, visit www.militaryfuneralhonors.osd.mil/

VA Grief Counseling Services

The VA offers no-cost bereavement counseling to parents, spouses and children of Veterans who died in service to their country. Family members of Reservists and National Guardsmen who died while on duty are also eligible.

To obtain grief counseling services, contact the VA Readjustment Counseling Service at 202-461-6530 or email your request to: [vetcenter.bereavement@va.gov](mailto:vetercenter.bereavement@va.gov).

Life Insurance Benefit Programs

The VA provides valuable life insurance benefits to a Veteran's family. Resource links offer information on eligibility, coverage and premiums.

- FSGLI (Family Servicemembers' Group Life Insurance)
- SGLI (Servicemembers' Group Life Insurance)
- TSGLI (Traumatic Injury Protection)
- S-DVI (Service-Disabled Veterans Insurance)
- VGLI (Veterans' Group Life Insurance)
- VMLI (Veterans' Mortgage Life Insurance)

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Family Servicemembers' Group Life Insurance (FSLGI)

FSGLI is term life insurance coverage for a spouse and dependent children of injured Servicemembers. Go to: <http://www.benefits.va.gov/insurance/fsgli.asp>

Service-disabled members' Veterans Insurance (S-DVI)

S-DVI is a life insurance benefit for Veterans who have service-related disabilities and are otherwise in good health. Go to: <http://www.benefits.va.gov/insurance/s-dvi.asp>

Servicemembers' Group Life Insurance (SGLI)

SGLI provides low-cost term life insurance coverage to eligible Servicemembers. Go to: <http://www.benefits.va.gov/insurance/sgli.asp>

Servicemembers' Traumatic Injury Protection Program (TSLGI)

TSGLI provides automatic traumatic injury coverage to all Veterans covered under SGLI. It provides short-term financial assistance to those who are severely injured. Go to: <http://www.benefits.va.gov/insurance/tsgli.asp>

Veterans Group Life Insurance (VGLI)

VGLI is life insurance that allows Veterans to convert SGLI coverage to lifetime renewable term insurance. Go to: <http://www.benefits.va.gov/insurance/vgli.asp>

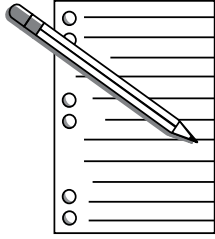
Veterans Mortgage Life Insurance (VMLI)

VMLI is mortgage protection insurance that helps families of severely disabled Servicemembers or Veterans pay off their home mortgage in the event of their death. Go to: <http://www.benefits.va.gov/insurance/vmli.asp>

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Take a few minutes to answer these questions.

1. If you have geriatric health care needs, do you want to engage home-based or community services, move to a long-term care facility or explore other alternatives to home-based care?
2. Which VA or DOD life insurance program best applies to your family's specific circumstances?

End-of-Life Financial Resources for US Veterans

In addition to compensation, pension, life insurance and burial benefits, the VA provides additional financial resources to help eligible Veterans and their beneficiaries manage End-of-Life planning costs:

- Beneficiary Financial Counseling Service (BFCS)
- Online will preparation services
- Fiduciary Program

Beneficiary Financial Counseling Service (BFCS)

The BFCS provides free, professional financial advice to VA life insurance beneficiaries from FinancialPoint, an independent company that handles financial matters.

Online Will Preparation Servicest

This VA service enables beneficiaries to easily prepare a will without an attorney.

Go to : <http://benefits.va.gov/insurance/bfcs.asp>

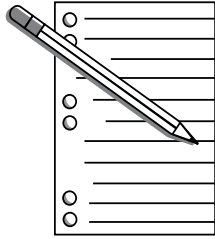
The Fiduciary Program

The VA Fiduciary Program protects Veterans and their beneficiaries who are unable to manage their benefits through the appointment and oversight of a fiduciary. If a beneficiary is unable to manage his financial affairs, the VA will appoint a fiduciary. The fiduciary must undergo an investigation to confirm their suitability to serve. For more information please go to: <http://www.benefits.va.gov/FIDUCIARY/fiduciary.asp>

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Take a few minutes to answer these questions.

1. Have you prepared a will and chosen beneficiaries for personal assets like your home, financial, or digital assets after you pass away?
2. How could you or a family member benefit from VA financial counseling to better manage your financial matters?
3. If you become unable to manage your VA benefits, whom you choose to serve as a Fiduciary to protect your financial interests?

How-to Apply for VA Benefits and Services

Veterans and families can apply for VA benefits and services in any of the following ways:

- Apply online for the Veterans Online Application program. Go to: https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal?_nfpb=true&_nfxr=false&_pageLabel=Apply for more information.
- Work with an accredited representative or agent. Go to: <http://www.va.gov/ogc/apps/accreditation/index.asp> for more information.
- Contact a VA local or regional office. Go to: <http://www.va.gov/directory/guide/home.asp?isflash=1> for more information.
- Call the VA at 1-800-827-1000 to have a claim form mailed to you.

How-to Manage Your VA Claim

Veterans and families can manage and check claim status as follows:

- If you have an eBenefits account go to: <https://www.ebenefits.va.gov/ebenefits-portal/>
- Find a local or regional VA office on the VA Facility Locator page: <http://www.va.gov/directory/guide/home.asp?isflash=1>

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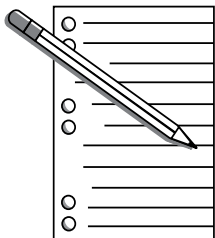
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Managing Appeals

An appeal is a request to the Board of Veterans' Appeals (BVA) to review a local VA office decision on your claim. The BVA is part of the VA. Members of the Board review benefit claim determinations made by local VA offices and issue decision on appeals.

To appeal claim results, consider reading the "How do I Appeal" pamphlet. You can download this pamphlet at: <http://www.bva.va.gov/docs/Pamphlets/010202A.pdf>.

To learn how to file an appeal and provides additional relevant information, go to: http://www.bva.va.gov/How_Do_I_Appeal.asp.



Take a few minutes to answer these questions.

1. Where is your nearest VA local or regional office?
2. How can you or your family use the Veterans Online Application program to apply for VA benefits and services?
3. If your family has a question about a recently processed claim, which VA resource can help you?

Summary

As a US Veteran, you know about protecting and serving your country. You can continue to serve and protect those you love, even after you're gone. The Veteran benefits and services you have earned will help ensure that your loved ones' future will be secure and that your legacy will be honored.

Please go to: www.passare.com for additional resources about End-of-Life planning including: how to create a will and choose an executor, how to avoid probate, how to obtain life insurance, how to manage your estate, and how to plan and finance your funeral.

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Frequently Asked Questions (FAQ)

1. How do I confirm eligibility for VA benefits and services?

For information about compensation and pension eligibility, payment rates and application processes, go to: <http://www.vba.va.gov/VBA/>

2. I am a survivor of a deceased US Veteran. Where can I learn about benefits?

The Office of Survivors Assistance (OSA) is a VA program that provides dedicated and comprehensive support to survivors and dependents of deceased US Veterans. For more information please go to: www.va.gov/SURVIVORS/

3. As a survivor of a deceased US Veteran, am I eligible for compensation in the month of death?

The VA will identify and pay surviving eligible spouses a deceased Veteran's VA compensation or pension benefit for the month of the Veteran's death. For more information please go to: <http://bit.ly/1fmz8VX>

4. What is Dependents Indemnity Compensation (DIC)?

DIC is a tax-exempt, monetary benefit paid to eligible survivors including the spouse or unmarried children of certain deceased Servicemembers and Veterans. For more information, please visit: <http://1.usa.gov/1iyvg3M>

5. Where can I learn more about long-term care options?

The VA provides comprehensive support services and benefits for aging Veterans and their survivors. Go to: <http://1.usa.gov/1lqOhFK> for more information.

6. What are the eligibility requirements for the VA Hospice or Palliative Care Program?

Since Hospice and Palliative Care are part of the VA Standard Medical Benefits Package, all enrolled Veterans are eligible to receive this if they meet the clinical need for the service.

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7. How does a beneficiary file a death claim for Veterans' Group Life (VGLI) Insurance?

The beneficiary files a claim for VGLI proceeds by submitting a Claim for Death Benefits Form SGLV 8283 to the Office of Servicemembers' Group Life Insurance (OSGLI.) For more information, go to: <http://1.usa.gov/1kf9Dmx>

8. How may my family request Military Funeral Honors?

Families of eligible Veterans may request Military Funeral Honors through their funeral director. Families in possession of their Veteran loved ones' remains that wish to have a Military Funeral Honors burial ceremony. Please go to: <https://www.dmdc.osd.mil/mfh/selectStSvc.do>

9. What is a Presidential Memorial Certificate and who is eligible?

A Presidential Memorial Certificate (PMC) is a certificate expressing the nation's grateful recognition of an honorably discharged, deceased US Veteran's service. The Veteran's name is inscribed and the certificate bears the signature of the current President. A family member or friend may request the certificate in person at any VA regional office or by mail. For more information please go to: <http://www.cem.va.gov/pmc.asp>.

10. Can I schedule or reserve a burial in a National Cemetery?

Gravesites cannot be reserved in advance. To ensure your burial wishes are carried out, inform your family of your wishes and where your funeral plan, will or discharge papers are kept. Contact the National Cemetery Scheduling office at 866-900-6417.

11. Who is eligible for VA grief counseling?

Surviving family of deceased Veterans and Servicemembers are eligible. Schedule an appointment or visit any VA center and request grief counseling services. For more information, please go to: <http://1.usa.gov/1itDM4L>

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US Veteran Benefits and Services Resource

To help you with important End-of-Life benefits and services from the VA and DOD, Passare suggests the following list of resources:

Benefits Booklets and Fact Sheets

To obtain a VA Benefit Booklet go to:

http://www.va.gov/opa/publications/benefits_book.asp.

For VA General Benefit Information Fact Sheets, go to:

<http://www.benefits.va.gov/benefits/factsheets.asp#BM1>

Fact Sheets are available on the following topics:

- Benefits timetable
- Burial and memorial benefits
- General benefits for service members
- Dependent and survivor benefits
- Parents' Dependency and Indemnity Compensation (DIC)
- Veteran Fiduciary Program
- Veteran Life Insurance
- Survivors Pension Benefits
- Survivors' & Dependents' Educational Assistance
- Veteran's Additional Payment for a Dependent Parent
- Veterans' Benefits for Survivors of Filipino Veterans
- Veterans' Pension

Bereavement Counseling Services

For information on VA Bereavement Counseling services, call 1-202-461-6530, or visit your local Veteran Center. To locate a Veteran Center near you, go to:

http://www2.va.gov/directory/guide/vetcenter_flsh.asp.

Burial and Memorial Services

For information on VA burial and memorial services, including burial in a National Cemetery, burial flags, headstones or markers, medallions and more, go to:

http://www.cem.va.gov/burial_benefits/index.asp

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Caregiver and Family Member Benefits

http://www.va.gov/opa/persona/caregiver_family.asp

Compensation Benefits

<http://benefits.va.gov/compensation/types-compensation.asp>

Department of Defense (DOD) Benefits

For information on Veteran benefits and services, including life insurance and survivors' benefits, go to:

<http://militarypay.defense.gov/Benefits/>

For information on how to request Military Funeral Honors from the DOD, go to:

<https://www.dmdc.osd.mil/mfh/selectStSvc.do>

Dependents and Survivor Benefits

http://www.va.gov/opa/persona/dependent_survivor.asp

eBenefits

https://www.ebenefits.va.gov/ebenefits-portal/ebenefits.portal?_nfpb=true&_nfxr=false&_pageLabel=lamaFamilyMember

Elderly Veteran Benefits

For information on the VA Geriatrics program, long-term care, home-based community services, nursing home and residential care, and geriatrics research, please go to:

<http://www.benefits.va.gov/persona/veteran-elderly.asp>

Financial Counseling Services

<http://www.benefits.va.gov/insurance/bfcs.asp>

Healthcare Benefits

<http://www.va.gov/health/topics/index.asp?ltr=A>

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Life Insurance Benefits

For information call 1-800-669-8477 or go to:

<http://www.benefits.va.gov/insurance/bfcs.asp> or go to:

<http://www.benefits.va.gov/insurance/>

National Guard and Reserve Benefits

<http://www.benefits.va.gov/GUARDRESERVE/active-reserve.asp>

Online Will Preparation Services

<http://www.benefits.va.gov/insurance/bfcs.asp>

Pension Fact Sheets and Resources

<http://www.benefits.va.gov/pension/>

Survivor and Dependents Benefits

http://www.va.gov/opa/persona/dependent_survivor.asp

VA General Contact Information

Call toll-free at 1-800-827-1000 or go to: www.va.gov

Veterans Regional Offices

http://www.va.gov/directory/guide/division_flsh.asp?dnum=3

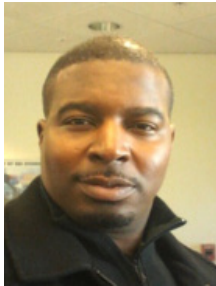
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From birth to death, life is a series of passages. Passare provides a valuable online service that connects people to trusted End-of-Life management experts and resources. With Passare, you can plan and prepare for End-of-Life management, simplifying the process while ensuring that the specific needs and wishes of you and your family are honored. Passare is here to help you navigate one of life's most important passages.



Dorian J Carr joined the US Air Force in Oct 1987. He retired after nearly 21 honorable years of service in April 2008. He worked as an Aerospace Maintenance Technician on the C 141B Cargo Aircraft and in other capacities including Environmental Management Program Manager and Quality Assurance Evaluator, Third Party Oversight for Contracting, for Travis Air Force Base in Fairfield, California. Dorian was recommended as a US Air Force Recruiter

for Enlisted and for Officer Accessions and was responsible for selecting qualified potential candidates for Pilot, Navigator and Air Battle Manager positions. In May of 2008, he was offered the position of Branch Manager with the Contra Costa County Veterans Service Office in Richmond, California. He currently works as a Veterans Service Representative with the City and County of San Francisco.

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