



U.S. Department of Veterans Affairs

Winston-Salem Regional Office
Veterans Benefits Administration

July 22, 2021

VA Survivor and Widow Benefits



Survivors of a Veteran or service members may qualify for benefits, including help with burial costs and survivor compensation

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Here to Learn – What's available?

There are 10 VA survivor or widow benefit programs all Veterans and relatives should be aware of:

1. Burial Plot/Allowance – Monetary benefit to help cover burial, funeral, and transportation costs
2. Burial Flag – U.S. flag is provided to drape the casket or accompany the urn
3. Presidential Memorial Certificate - An engraved paper certificate signed by the current president
4. Headstone/Marker – Provided for privately purchased headstones or those that are unmarked
5. VA Life Insurance – Types of insurance and how to submit a claim
6. VA Survivors or Widow Pension – Monthly monetary benefit based on income
7. Dependency Indemnity Compensation Benefits – Monthly monetary benefit for deaths related to service connected disabilities
8. Accrued Benefits and Substitution Claims – Deceased Veteran's pending claim may be paid to survivors
9. CHAMPVA – Health benefits program providing coverage to the widower and children
10. Dependent Education Allowance – Monthly monetary benefit to help cover education or job training costs

#1 Burial and Plot Allowance

What Are VA Burial Allowances?

Flat-rate monetary benefits that help cover eligible Veterans' burial and funeral costs to include plot or interment allowance and transportation allowance.

Who Is Eligible?

The Veteran must have a discharge other than dishonorable. The Veteran must also have met one of the following conditions:

- Receiving or entitled to VA pension or disability service-connected compensation at time of death
- Died while hospitalized by VA or while receiving care under VA contract
- Died while a patient at a VA-approved state nursing home
- Additional eligibility conditions can be found at www.va.gov

#1 Burial and Plot (continued)

How Much Does VA Pay?

Service-connected deaths:

- Up to \$2,000
- Veteran is buried in a VA national cemetery: some or all costs of transporting remains

Non-service-connected deaths:

- VA will pay up to \$807 toward burial and funeral expenses (if hospitalized by VA at time of death),
- \$300 toward burial and funeral expenses (if not hospitalized by VA at time of death)
- \$807 plot-interment allowance (if not buried in a national cemetery)
- Burial in a national cemetery remains free of charge to honorably discharged Veterans

#2 Burial Flags

What is it?

VA provides a United States flag to drape on a casket or place with an urn in honor of the military service of a Veteran or Reservist.



Who is Eligible?

You may be eligible for a burial flag if you're the next of kin or a close friend of the Veteran or Reservist and one of the descriptions below is true for that person. They:

- Served in wartime, **or**
- Died while serving on active duty after May 27, 1941, **or**
- Served after January 31, 1955, **or**
- Served in peacetime and left military service before June 27, 1950, after serving at least 1 enlistment, or because of a disability that was caused—or made worse—by their active military service, **or**
- Served in the Selected Reserves (in certain cases)

#3 Presidential Memorial Certificates

What is it?

A Presidential Memorial Certificate (PMC) is an engraved paper certificate signed by the current president.



Who is Eligible?

- The Veteran or Reservist who didn't receive a dishonorable discharge or a service member who died while on active duty, **and**
- You're the next of kin, family member, or close friend of the Veteran or Reservist (or an authorized service representative for a family member or friend of the Veteran or Reservist)

If the Veteran is eligible for burial in a national cemetery, but is instead buried in a private cemetery, the family member or close friend can still apply to get a PMC. Fill out the VA Form 40-0247. To speed up the processing of the claim, submit the Veteran's military discharge documents and death certificate. Don't send original documents, as they won't be returned.

Note: *If the family or close friends would like to request more than one PMC, they can apply using VA Form 40-0247.*

#4 Headstones and Grave Markers

Who is Eligible?

A Veteran who didn't receive a dishonorable discharge or a service member who died while on active duty may be eligible for a headstone or marker if they meet the requirements listed below.



Bronze Flat Marker



Flat Granite or Flat Marble



Upright Marble or Upright Granite



Bronze Niche Plaque

Enlisted personnel who served before September 7, 1980, and officers who served before October 16, 1981. At least one of these must be true. The Veteran or service member:

- Died on or after November 1, 1990, and their grave is currently marked with a privately purchased headstone, **or**
- Was buried in an unmarked grave, anywhere in the world

Enlisted personnel who served after September 7, 1980, and officers who served after October 16, 1981. In addition to the above requirement, at least one of these must also be true. The Veteran or service member:

- Served for a minimum of 24 months of continuous active duty, **or**
- Died while serving on active duty

#4 Headstones and Grave Markers (continued)

Who Can Apply?

One of these must describe your relationship to the deceased:

- A family member, **or**
- A personal representative (someone who officially represents the deceased), **or**
- A representative of an accredited Veterans Service Organization, **or**
- An employee of a state or local government whose official responsibilities include serving Veterans, **or**
- Any person who's legally responsible for arrangements for unclaimed remains or details having to do with the deceased's interment or memorialization, **or**
- Any individual representing the deceased, if the Veteran's service ended before April 6, 1917

You must be a member of the deceased's family if the deceased's remains:

- Haven't been recovered or identified, **or**
- Were buried at sea, **or**
- Were donated to science, **or**
- Were cremated and scattered

#5 VA Life Insurance

Types of Life Insurance and How to Apply or Inquire

VA life insurance can offer financial security for Veterans, service members, and their spouses and dependent children. Explore your options, manage your policy, and file claims to get the insurance benefits you've earned.

Servicemembers' Group Life Insurance (SGLI): All Servicemembers with full-time coverage should use the SGLI Online Enrollment System (SOES) to designate beneficiaries, or reduce, decline or restore SGLI coverage. To access SOES, go to www.dmdc.osd.mil/milconnect.

Veterans' Group Life Insurance (VGLI): Complete and file form [SGLV 8714](#) or [apply online](#).

Family Servicemembers' Group Life Insurance (FSGLI): All Servicemembers should use SOES to decline, reduce, or restore FSGLI coverage. To access SOES, go to www.dmdc.osd.mil/milconnect.

Servicemembers' Group Life Insurance Traumatic Injury Protection (TSGLI): Coverage is automatic for all Servicemembers covered by SGLI. To file claim for the TSGLI benefit, complete and file [SGLV 8600](#).

Service-Disabled Veterans' Life Insurance (S-DVI): [apply for S-DVI online](#) or complete and file form [VA 29-4364](#).



#6 VA Survivors Pension

What is Survivor or Widow's Pension?

A needs-based program with monthly payments to surviving spouses and unmarried dependent children of wartime Veterans who meet certain countable income and net worth limits.

- From December 1, 2020, to November 30, 2021, the net worth limit to be eligible for Survivors Pension benefits is \$130,773.
- On October 18, 2018, we changed the way we assess net worth to make the pension entitlement rules clearer. Net worth includes your assets and annual income. Your countable income is how much you earn, including your salary, investment and retirement payments, and any income you may have from your dependents.
- Some expenses, like non-reimbursable medical expenses (paid medical expenses not covered by your insurance provider), may reduce your countable income.
- You may qualify for extra Housebound or Aid and Attendance benefits

#6 VA Survivors Pension (continued)

Who is Eligible?

The Veteran didn't receive a dishonorable discharge and their service meets at least one of the requirements listed below.

At least one of these must be true. The Veteran:

- Entered active duty on or before September 7, 1980, and served at least 90 days on active military service, with at least 1 day during a covered wartime period, **or**
- Entered active duty after September 7, 1980, and served at least 24 months or the full period for which they were called or ordered to active duty (with some exceptions), with at least 1 day during a covered wartime period **or**
- Was an officer and started on active duty after October 16, 1981, and hadn't previously served on active duty for at least 24 months

AND

Surviving Spouse: You haven't remarried after the Veteran's death, and yearly family income and net worth meet certain limits. Your net worth equals the value of everything you own (except your house, your car, and most home furnishings), minus any debt.

#6 VA Survivors Pension (continued)

Who is Eligible? (continued)

Child of a Deceased Wartime Veteran: You may be eligible for this benefit if you're unmarried and you meet at least one of the requirements listed below.

At least one of these must be true:

- You're under age 18, **or**
- You're under age 23 and attending a VA-approved school, **or**
- You're unable to care for yourself due to a disability that happened before age 18

What are Wartime Periods?

- **World War I** April 6, 1917, to November 11, 1918
- **World War II** December 7, 1941, to December 31, 1946
- **Korean conflict** June 27, 1950, to January 31, 1955
- **Vietnam War era** Vietnam War era (February 28, 1961 to May 7, 1975, for Veterans who served in the Republic of Vietnam during that period. August 5, 1964 to May 7, 1975, for Veterans who served outside the Republic of Vietnam.)
- **Gulf War to current** August 2, 1990, through a future date to be set by law or presidential proclamation

#7 Dependency and Indemnity Compensation

What is Dependency and Indemnity Compensation (DIC)?

A tax-free monetary benefit for the surviving spouse, child, or parent of a service member who died in the line of duty, or the survivor of a Veteran who died:

- while on active duty, active duty for training, or inactive-duty training, **or**
- from a service-connected illness or injury, **or**
- didn't die from a service-connected illness or injury, but was eligible to receive VA compensation for a service-connected disability rated as *totally* or 100% disabling for a certain period

If the Veteran's eligibility was due to a rating of totally or 100% disabling, they must have had this rating:

- 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, **or**
- For at least 1 year before their death if they were a former prisoner of war who died after September 30, 1999

#7 Dependency and Indemnity Compensation (continued)

Who Is Eligible?

- **Surviving Spouse (widow)**



One must be true. You:

- Were married to the Veteran or service member for at least 1 year, **or**
- Had a child with the Veteran or service member, aren't currently remarried, and either lived with the Veteran or service member without a break until their death or, if separated, weren't at fault for the separation, **or**
- Married the Veteran or service member before January 1, 1957, **or**
- Married the Veteran or service member within 15 years of their discharge from the period of military service during which the qualifying illness or injury started or got worse

Note: *If you remarried on or after December 16, 2003, and you were 57 years of age or older at the time you remarried, you can continue to receive compensation.*

#7 Dependency and Indemnity Compensation (continued)

Who Is Eligible? (continued)

- **Surviving Child**

All must be true. You:

- Aren't married, **and**
- Aren't included on the surviving spouse's compensation, **and**
- Are under the age of 18 (or under the age of 23 if attending school)

***Note:** If you were adopted out of the Veteran's or service member's family, but meet all other eligibility criteria, you still qualify for compensation.*

- **Surviving Parent**

Both must be true:

- You're the biological, adoptive, or foster parent of the Veteran or service member, **and**
- Your income is below a certain amount Parents DIC Rate Table

***Note:** We define a foster parent as someone who served in the role of a parent to the Veteran or service member before their last entry into active service.*



#8 Accrued Benefits and Substitution

What are Accrued Benefits?

Accrued benefits are benefits that are due, but not paid prior to a Veteran's death.

Examples include:

1. A service-connected disability claim or appeal for a recurring benefit was pending at the time of death, but all evidence needed for a favorable decision was in VA's possession.
2. A claim for a recurring VA benefit had been granted, but the beneficiary died before the award was completed.
3. At the time of death, one or more VA benefit checks were not deposited or received.

What Is Substitution?

Substitution is a type of accrued benefit. If a claimant dies during a pending claim or appeal, someone eligible to receive accrued benefits can act as substitute to complete the claim.

#8 Accrued Benefits and Substitution (continued)

Who Is Eligible?

VA pays accrued benefits based on the claimant's relationship to the deceased Veteran. If there is no eligible living person, VA pays accrued benefits based on reimbursement.

Relationship to the Deceased Veteran	Accrued Benefit
Surviving spouse	Full amount to surviving spouse
Dependent children, including those between the ages of 18 and 23 who are attending school and those who are found helpless	Equal shares among children
Parents (both)	Equal shares, if parents are dependent at time of Veteran's death
Sole surviving parent	Full amount to surviving parent, if dependent at the time of Veteran's death

#8 Accrued Benefits and Substitution (continued)

What is Reimbursement?

If there is no entitled living person based on relationship, VA will reimburse the person who paid for or was responsible for the Veterans last illness and burial expenses. If payments were made from the deceased beneficiary's estate, the executor of the estate should file the claim.

The amount payable as reimbursement is limited to the actual expenses paid. It is also limited to the accrued benefits available.

When to Apply?

VA must receive an accrued benefits claim within one year of:

- The Veteran's death and/or
- The date of notification to the Veteran

VA must receive a substitution claim within one year of the original claimant's death. If the substitute dies, the next substitute has one year from the original substitute's death to file a claim.

#9 Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)

What is CHAMPVA?

Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) is a comprehensive health care program in which the VA shares the cost of covered health care services and supplies with eligible beneficiaries.

CHAMPVA is a Department of Veterans Affairs program while TRICARE is a regionally managed health care program for active duty and retired members of the uniformed services, their families, and survivors.

To be eligible for CHAMPVA, the beneficiary cannot be eligible for TRICARE.



#9 CHAMPVA (continued)

What does CHAMPVA pay?

CHAMPVA has an outpatient deductible (\$50 per beneficiary per calendar year or a maximum of \$100 per family per calendar year) and a patient cost share of 25% of our allowable amount up to the catastrophic cap (\$3,000 per calendar year).

If your provider accepts CHAMPVA, the provider agrees to accept our allowable amount as payment in full. A provider cannot bill you for the difference between our allowable amount and their normally billed amount.

If the patient has other health insurance, then CHAMPVA pays the lesser of either 75% of the allowable amount after the \$50 calendar year deductible is satisfied, or the remainder of the charges and the beneficiary will normally have no cost share.

[Click here for more information](#) or visit www.va.gov

#9 CHAMPVA (continued)

Who Is Eligible?

The spouse or widow(er) and to the children of a Veteran who:

- is permanently and totally disabled (100% P&T service-connected) because of a service-connected disability, *or*
- died as a result of an adjudicated service-connected disability or who at the time of death was rated P&T due to service-connected conditions, *or*
- died while in an active-duty status and in the line of duty, not due to misconduct. The term “active duty” may include periods of inactive duty for training.
- died on active duty and the dependents are not otherwise eligible for Department of Defense TRICARE benefits.

#10 VA Education Benefits for Dependents and Survivors (Dependents Educational Assistance)

What is Dependents Educational Assistance?

The Survivors' and Dependents' Educational Assistance (DEA) program offers monthly benefit payments for education and training related expenses to qualified dependents of Veterans who are **permanently and totally disabled** because of a service-connected condition or who died while on active duty or as a result of a service-related condition.

Who Is Eligible?

To be eligible for DEA, you must be the son, daughter or spouse of:

- Veteran who died or is permanently and totally disabled (100% P&T service-connected) because of a service-connected disability
- Died while on active duty or as a result of a service-connected disability

If you're a dependent who doesn't meet the above criteria, you may still qualify for VA education benefits if the Veteran or service member transferred some or all of their Post-9/11 GI Bill entitlement to you while they were on active duty.

[Click here to learn about transferred benefits](#) or visit www.va.gov



#10 Dependents Educational Allowance (continued)

When Can This Benefit Be Used?

- Spouses and surviving spouses have 10 years to use benefit, beginning on the date VA establishes DEA eligibility.
- Remain eligible for 20 years if VA rates the Veteran permanently and totally disabled with an effective date of three years from discharge.
- Surviving spouses of Service members who died while on active duty have 20 years from the date of the Service member's death.
- Children can use the benefit between the ages of 18 and 26.

How Much and When Does VA Pay?

- Amount paid is based on type of training and part-time or full-time attendance. The current monthly payment for full-time training is \$1,224 per month.
- Benefits are paid monthly.

How Can You Apply or need more info?

Call 888-GI-BILL-1 or visit: <https://www.va.gov/education/survivor-dependent-benefits/>

How Do I Apply for VA Benefits?

Online

- Visit www.va.gov for information on all VA programs, access VA forms, submit online applications, how to contact us, and FAQs



In person

- Contact the Winston-Salem VA Regional Office and speak with a local representative. [Click here](#) to request a virtual or in-person appointment, or visit <https://v2.waitwhile.com/lists/winston-salemvaregio/join> to self-schedule an appointment or visit our website at <https://www.benefits.va.gov/winstonsalem/>

Mail

- Visit www.va.gov to select the benefit and specific mailing information

Consult with the many (no-cost) Veteran Service Organizations (VSO) for help

1. [Click here](#) for the North Carolina County VSO List or visit www.milvets.nc.gov
2. [Click here](#) for the VA Directory of Veterans Service Organizations or visit <https://www.va.gov/vso/>





Thank You!