What are my burial benefits as a

veterans



First of all, thank you for serving our nation with commitment and courage. Not everyone gives a part of their life to protect our nation, and for your service, thank you.

Did you know that your time in the armed forces may make you eligible for certain burial benefits that could help alleviate the cost of a funeral?

The Veterans Administration (VA) offers financial assistance and benefits that will help you plan a healing and meaningful funeral ceremony that reflects your life, your beliefs, and your values. While they don't cover every cost associated with a funeral, these benefits are helpful!

With the information you learn about these important topics, you can make decisions you will feel good about today and your family will be comforted by in the future.

Let's begin!

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Your Burial Benefits as a Veteran



YOUR BENEFITS AS A VETERAN

The first step is to determine <u>if you are eligible</u> to receive the burial benefits available through the Veterans Administration. The main thing to remember is that those who received honorable or general discharges qualify, while those who received dishonorable discharges do not qualify. If you have questions about your eligibility, contact your local VA office.

Dependents and survivors of veterans may also be eligible for VA benefits. This means that your current spouse and any dependents are also eligible to receive certain burial benefits because of your service.

The main burial benefits available to veterans include (at no cost to your family):

- Burial allowance
- Interment at a national cemetery
- Headstone or grave marker
- Burial flag with military honors
- Presidential Memorial Certificate

Let's take a moment to look at each benefit individually.

BURIAL ALLOWANCES

What is a burial allowance?

Generally speaking, when a veteran's cause of death is not service-related, the reimbursement is described as two payments:

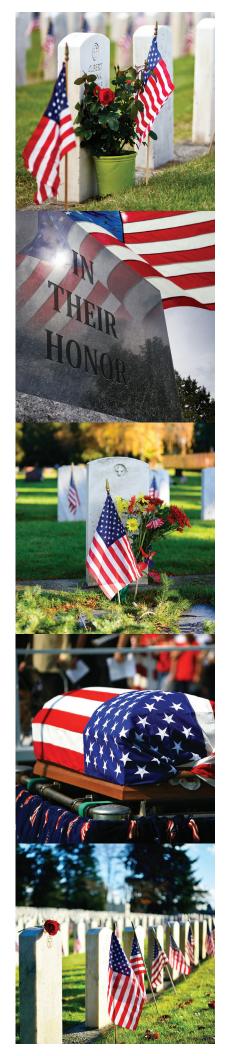
- 1. a burial and funeral expense allowance (associated with funeral or memorial options)
- 2. a plot interment allowance (associated with burial costs)

In a nutshell, the <u>burial allowance</u> is a designated dollar amount that the VA pays toward a veteran's funeral. To receive this benefit, your family must apply following your death (or the death of a spouse or dependent child). The VA will direct deposit a designated amount into your family's account, which can be put toward paying burial/cremation and funeral costs. Due to rising costs each year, the VA increases the burial and plot allowance amounts annually.

How do I know if I am eligible?

Thankfully, there are really only two requirements for eligibility. First, you must have been discharged under conditions other than dishonorable. Second, one of the following requirements must be met:

- The veteran died because of a service-related disability
- The veteran was receiving VA pension or compensation at the time of death
- The veteran was entitled to receive VA pension or compensation but decided not to reduce his/her military retirement or disability pay
- The veteran died while under VA care or while in a nursing home under VA contract
- The veteran had an original or reopened claim for VA compensation or pension at the time of death
- The veteran died while a patient at a VA-approved state nursing hospital

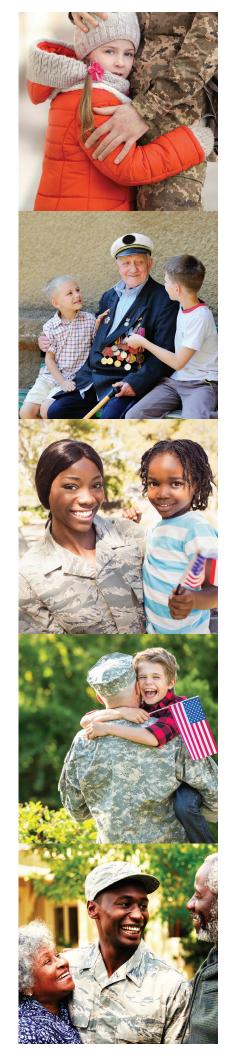


How much does the VA pay?

As with many things, it depends on the circumstances. The VA breaks down burial allowances according to the type of death, whether it was service-related or non-service related. To learn about the current burial allowance rates, visit the VA website by <u>clicking here</u>. Scroll down to the bottom to review the grid that outlines current burial allowance amounts.

How does my family apply?

Your family can apply by filling out <u>VA Form 21P-530</u>, "Application for Burial Allowance." They should attach proof of military service (DD 214 or equivalent), a death certificate, and receipts if they would like to claim reimbursement for transportation expenses. Mail the completed form and documents to the nearest VA Regional Office.



CEMETERY INTERMENT BENEFITS

Choosing a final resting place is a very personal decision, and it's always good to know your options. In the VA's eyes, there are three types of cemeteries: national, state veterans, and private. Let's review each one and the benefits available for each.

National Cemetery

In addition to burial allowances, the VA also offers burial (cremated or full body) in a national cemetery through the <u>National Cemetery Administration</u>. This benefit includes a plot, opening and closing of the grave, perpetual care, and a governmentissued headstone. While placement is based on availability, you, your spouse, and any dependent children can be buried in a national cemetery. Of course, as with anything, there are certain rules and guidelines.

There is no charge for a burial plot in a national cemetery. Because of this, the plot allowance is not available to the families of veterans who are buried in a national cemetery. In some cases, the VA may even pay for the cost of transporting a deceased veteran to the national cemetery. Speak to your regional VA office to get more details.

State Veterans Cemetery

A second option for burial is a state veterans cemetery. These cemeteries are facilitated by the individual states, not by the National Cemetery Administration, so the regulations will vary. Because of this, you or a funeral professional will <u>need to contact your nearby</u> <u>state veterans cemetery</u> to see if there are any fees associated with burial there and if they allow dependents to be buried on the grounds. However, you will be eligible for a government-issued headstone as well as the plot allowance.

Private Cemetery

If you choose burial in a private cemetery, then you and your family must pay for cemetery costs on your own, though you may be eligible for the plot allowance to help with costs. Again, you are still eligible to receive a government-issued headstone. Spouses and dependents buried in a private cemetery receive no benefits.



GOVERNMENT-ISSUED HEADSTONES OR MEDALLIONS

Headstones

As we discussed in the previous section, the VA will provide a governmentissued headstone to mark the grave of an eligible veteran buried in a national, military post/base, state veterans, or private cemetery. If you want, you can even request a government headstone for eligible dependents if they are not buried in a private cemetery. The headstone can be placed in any cemetery around the world, but the grave must be unmarked in order to receive a government headstone.

Medallions

If you decide to be buried in a private cemetery, you can request to receive a medallion rather than a government-issued headstone. Medallions are durable and can be easily affixed to any headstone. They offer you a way to identify as a veteran while also choosing a personalized grave marker.

There are different varieties of headstones and medallions available. <u>Click here</u> to view the options available through the National Cemetery Administration.



BURIAL FLAG WITH MILITARY HONORS

Because the American flag is a symbol of your service and sacrifice, its presence is a tribute to your life and your values. Due to its importance, the <u>VA provides an American flag</u> to drape the casket, and after the funeral service, the flag is given to the next of kin. Only one flag is issued per veteran. In addition, eligible veterans may receive military honors at a funeral service, which includes folding and presenting the United States burial flag and the playing of Taps. For more information, visit www.cem.va.gov/military_funeral_honors.asp.

PRESIDENTIAL MEMORIAL CERTIFICATES

Finally, the VA offers a <u>Presidential Memorial Certificate</u> (PMC), which is an engraved certificate, signed by the current President, that is given to honor your memory and your service.

So, these five elements make up the basic lineup of burial benefits that are available to an eligible veteran: burial allowances, burial in national cemetery, government-issued headstone or medallion, burial flag, and Presidential Memorial Certificate. There are many details to the whole process, which is why it's important to work with a funeral professional and your local VA office to ensure you have all the answers you need.

Why Plan Ahead as a Veteran?

WHY PLAN AHEAD AS A VETERAN

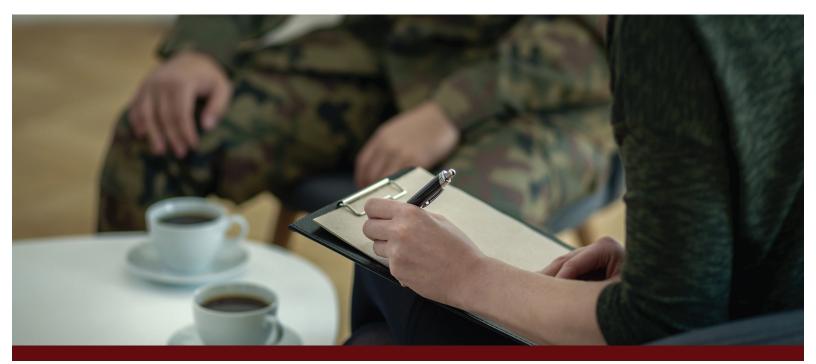
At the time of loss, a veteran's family will likely want to gather together, offer support to one another, remember their loved one, and honor his or her legacy, including the veteran's noble service in the armed forces. Even if you don't want a big fuss, it always helps to have a written plan for family members, whether it is simple or elaborate. Here's why:

Planning ahead can save your family money.

When most people are called upon to plan a funeral, they are doing so for the first time in their lives. Because of this, surviving family members don't know very much about how to keep costs from ballooning and often end up emotionally overspending because they want "only the best" for you. However, if you put your plan in writing and your family knows exactly what your wishes are, they are generally able to save considerably by avoiding unnecessary spending.

Planning ahead allows your family to spend more time together.

At the time of loss, the last thing family members want to do is spend several hours at a funeral home making arrangements. With a plan in place that outlines your wishes for a final tribute, your family is able to spend more time together, offering comfort, support, and love to one another at a time when they need it most.



Planning ahead helps avoid arguments.

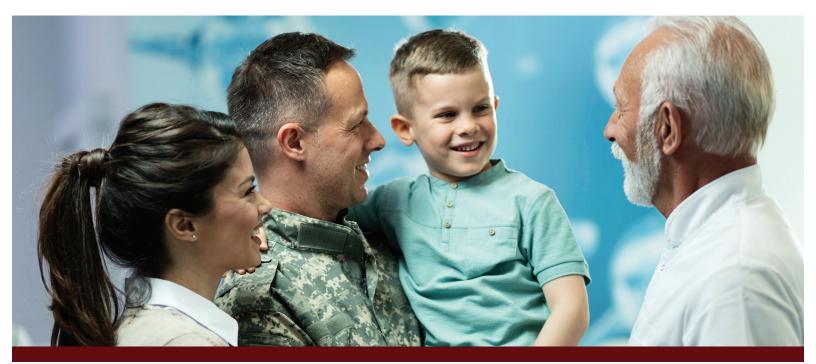
We are emotional beings, some more than others. The loss of a loved one often brings out those emotions, and if a family is torn about which options to choose, feelings can tend to run high. Even when a general consensus is reached, family members can sometimes continue to feel anxiety, doubt, and regret about the decisions that were made and how they were made. However, when family members know exactly what you want, they experience greater peace knowing that they are honoring your final wishes.

Planning ahead gives you time to create a meaningful and healing final tribute.

The more personal the service is, the more meaningful it will be. By planning ahead, you give yourself and your family time to plan and prepare a service (burial or cremation) that <u>truly reflects</u> <u>your life</u> and meets the emotional needs of your family. It will also give you time to mull over other questions, like whether you want to include military honors at the funeral or if you'd like to ask any fellow veterans to participate.

Planning ahead brings peace of mind even before you die.

Have you ever completed a big project and just felt a weight lift off your shoulders? That's what it feels like when you finally take that step and plan ahead for your funeral wishes. Not only does it bring you peace of mind, but it can also bring comfort to family members who know that they won't have to face those difficult decisions on one of the worst days of their lives.



The Value of a Healing and Meaningful Funeral

THE VALUE OF A HEALING AND Meaningful funeral

"Focus on what is really important—what is essential—about the funeral.... What is essential is the life that was lived and the impact that life had on family and friends. To honor that unique life, the funeral must also be unique. Over and over families tell me that the best funerals are those that are personalized." – Dr. Alan Wolfelt

In today's world, we have all been to cookie-cutter funerals that don't seem to reflect anything personal about the individual whose life we are honoring. This shouldn't be the case. Every funeral should be personal, meaningful, and intentionally planned to reflect the life, values, and core beliefs of the person who has died. Only then can we truly honor and remember their life and begin to find healing.

At its core, a funeral is not for the dead, it's for the living. It helps those left behind begin to process their grief and start a healthy grief journey. In order to create a service that touches hearts and leaves everyone feeling that they have paid homage to the person you are, consider including the seven elements of a funeral: <u>music</u>, <u>readings</u>, a <u>visitation/viewing</u>, a <u>eulogy</u>, <u>symbols</u>, a <u>gathering</u>, and <u>actions</u>. As you include these 7 elements and personalize them, you will find the sweet spot of connection to hearts and minds.

Let's briefly discuss each element.





Music

Music sets the tone of a funeral and brings emotions to the forefront. In fact, one of the purposes of a funeral is to allow mourners to grieve together, and in many ways, music says what words cannot. Don't be afraid to invite people to express grief. The Taps song is a perfect example of using music to honor a veteran or active service member, but you can choose any music that has special meaning to you and those you love.

Readings

Readings add another facet to a meaningful service. They are another way to invite mourners to express their emotions. Do you have a favorite passage or poem you'd like to have read? Are you a person of faith and would like to include certain passages? Do you have favorite jokes, quotes, or catchphrases that reflect who you are? Consider including them in your written plan. Even if you select cremation, you can request to have a viewing before cremation occurs.

Visitation/Viewing

The viewing or visitation is a time for family, friends, coworkers, and neighbors to gather and express support and sympathy. If you decide to have a viewing, it is an opportunity for mourners to see you one last time, to say goodbye, and to begin acknowledging that you are gone. For many, as part of the grieving process, it is important to physically see the body. The viewing offers this opportunity. Also, keep in mind that selecting cremation doesn't mean you can't have a viewing. You can always request that a viewing take place before cremation occurs.

Eulogy

The eulogy may be the single most important aspect of a funeral service. It is the time to acknowledge and affirm the significance of your life. This is the time to invite your most cherished people to share treasured memories, quotes, or even advice or jokes that you've imparted over the years. This time is an opportunity for people to publicly express their love and find healing through sharing. You can ask a clergy person, a family member, a fellow veteran, or a series of people to share a eulogy. It's entirely up to you.



Symbols

Symbols, or symbolic acts, offer a focal point and a sense of comfort throughout the service. Common symbols are a cross (or another appropriate religious symbol), flowers, and candles. For you, as a veteran, you may choose to display an American flag or other items associated with your service. Veteran or military funerals often use symbols such as an honor guard and the folding of the flag to honor the death of a veteran.

Gathering

Following the conclusion of the service, the gathering is an opportunity for friends and family to come together to share stories and to support each other. Often, the gathering includes a meal, though it doesn't have to. This is also a great opportunity for personalization. For example, the table centerpieces could include photos of your life (including your time in the service) or the food served could include many of your favorites.

Actions

Lastly, by inviting others into action at the funeral service, you engage mourners and invite them to put their grief into motion. Simply put, mourning is the outward expression of our inward grief. To move others toward healing, it is important to invite them to act. This might include inviting people to light candles, write down memories to share with your family, or witness the rich tradition of military funeral honors.

As you include and personalize these elements, you create a unique, personal, and meaningful event that will bring comfort to your family and friends for years to come.

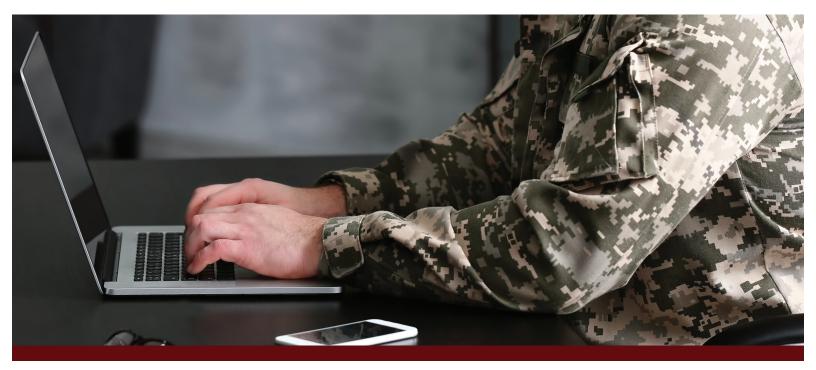
Resources and Next Steps

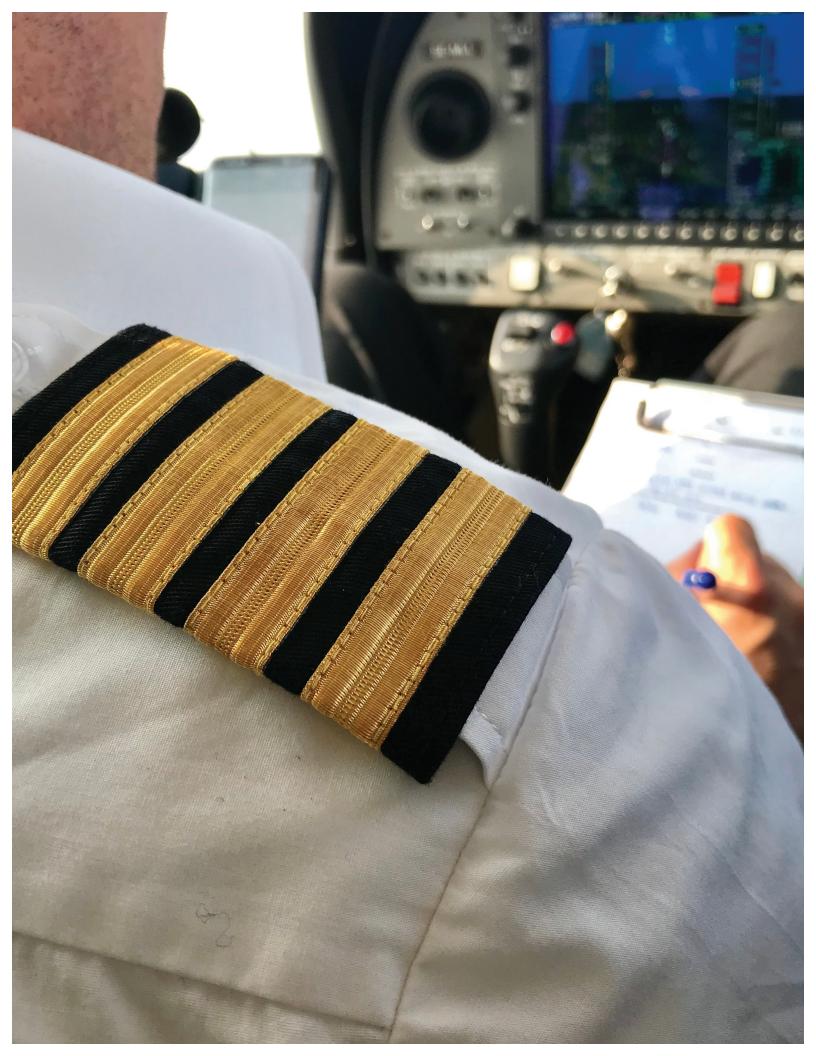
RESOURCES AND NEXT STEPS

Now that you have a good understanding of your burial benefits as a veteran, you may be wondering, what should I do next?

- 1. First, talk to a funeral director at a local funeral home. They can help you sift through all the necessary details and ensure that you have covered all the bases. Plus, they can help you brainstorm ideas for a meaningful service based on their own experience and what they've seen done in the past.
- 2. Visit your local VA office, so you can review your benefits as a veteran. They will also be able to direct you to the National Cemetery Administration's <u>preplanning department</u>.
- 3. Complete a <u>Thoughtful Decisions Guide</u>. By completing this helpful guide, you will start the process of putting your wishes in writing so that both you and your family can have peace of mind for the future.

Before you go, you'll find two helpful checklists: the Funeral Planning Checklist and the Veterans' Benefits Checklist. These items will help you make sure that you are taking care of all the details and asking all the right questions.





FUNERAL PLANNING CHECKLIST

Planning a funeral requires paying attention to many moving parts. Thankfully, once you convey your wishes, the funeral director will take care of carrying them out. The checklist below will help you make sure that you consider all of the details for your own or a loved one's service.

Choose the type of disposition you'd like:□ Burial □ Cremation □ Green burial

Choose the type of gathering, service, ceremony, or memorial you'd like to have:

- Military honors
- □ Visitation, viewing, wake, or rosary
- Celebration of life service personalized to reflect the life lived
- □ Traditional funeral service
- Graveside service or a service at the crematory
- Memorial service
- Home funeral service and/or burial
- Green or eco-friendly funeral service
- □ Scattering ceremony
- □ Family gathering
- Reception or fellowship meal

Choose options to personalize your event:

- Location that reflects your interests
- Speaker such as a clergy member or funeral celebrant
- Pallbearers, eulogist, assistants, and attendees
- □ Catered or potluck meal
- Prayers, poems, or other readings
- □ Songs, hymns, live or recorded
- Memorial video set to special music
- Memorial monument, or virtual memorial, such as a grave marker, headstone, video tribute, or online memorial website
- Memorial contributions to charity organizations

Choose the place of final rest:

- Burial in a national cemetery, state veterans cemetery, private cemetery, or on private property
- Designate a place to scatter the cremated body
- □ Keepsake jewelry, such as cremation jewelry

Choose a method of payment:

Prepaid funeral policy, life insurance, final expense policy, personal account, pay-ondeath account, credit card, funeral loan, or crowdfunding website

To assist loved ones when planning ahead:

- Collect important documents and notify your next of kin about where they are held.
- Store a copy of your will, marriage and birth certificates, veteran's discharge papers, military service records, life and health insurance policies, social security information, and other estate planning documents where your next of kin can easily find them.
- Write your own obituary or gather important biographical information for your obituary.
- Keep a copy of your funeral plans on file with a funeral provider, and notify at least two emergency contacts of where your funeral will be held and where your final wishes are recorded.

VETERANS' BURIAL BENEFITS CHECKLIST

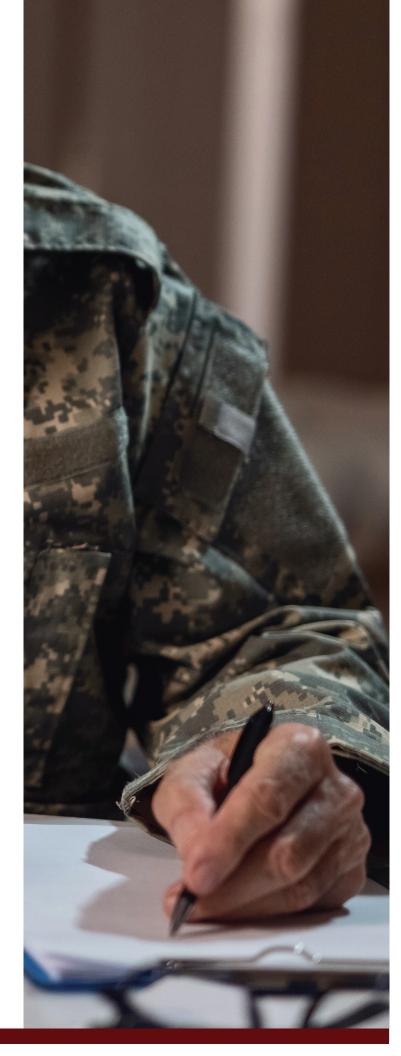
In addition to the Funeral Planning Checklist, the items below will help you as you plan for the funeral of one of our nation's veterans.

□ Locate a copy of the veteran's DD 214 Form or equivalent.

 Request a DD 214 Form or equivalent form from the VA if you do not have a copy.

 Determine your wishes regarding military honors at the funeral service. For more information, visit <u>www.cem.va.gov/military</u> <u>funeral honors.asp</u>.

□ Speak with a funeral director about the benefits available at national, state, and private cemeteries.







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