

An American flag is shown waving in the upper half of the page. The stars and stripes are clearly visible, and the flag has a slight motion blur effect. The background behind the flag is a soft, light blue and white gradient.

The Caregiver's Guide to Veterans Benefits

Information on benefits programs, eligibility requirements and applications for veterans and their family caregivers, dependents, and survivors.

AgingCare

Introduction

AgingCare extends its sincerest thanks to military veterans for their courage and selfless service to our country. Furthermore, we wish to acknowledge veterans' family members for their ongoing care and support.

Individuals who have risked their lives to serve and protect the United States of America and its citizens are entitled to a variety of benefits through the U.S. Department of Veterans Affairs (VA). Eligibility requirements vary, but many veterans (and their family caregivers) are entitled to some level of financial assistance or supportive services.

This guide will help shed light on VA programs that may assist in paying for long-term care services and burial arrangements. Additional benefits, such as VA health care and disability compensation, will not be covered in this guide.

To get started, review the following statements pertaining to fundamental eligibility requirements. All three must be true about you or the person in your care to receive benefits through the VA.

- I am a veteran, a dependent of a veteran or the surviving spouse of a veteran.
- I (or my related veteran) participated in full-time active military service other than active duty for training as a member of the Army, Navy, Air Force, Marine Corps, or Coast Guard or as a commissioned officer of the Public Health Service, Environmental Science Services Administration or National Oceanic and Atmospheric Administration, or its predecessor, the Coast and Geodetic Survey.
- I (or my related veteran) was discharged from active military service under conditions other than dishonorable.

Keep in mind that factors like one's age, medical needs, financial status, disability status and enrollment in other benefits programs (Medicaid, Social Security, etc.) may affect eligibility for VA benefits.

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Table of Contents

Part 1: Veterans Pension Programs

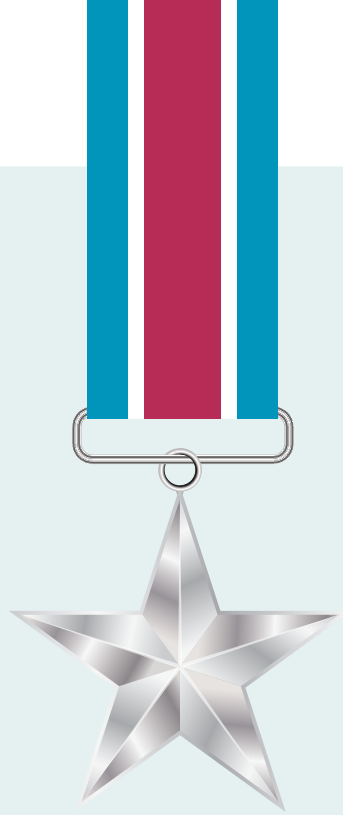
Types of VA Pension Programs	5
Pension Amounts	14
How to Apply for VA Pensions	18

Part 2: VA Burial Benefits

Burial Options & Memorial Items for Veterans & Their Families	23
Burial Allowances	27
How to Apply for Burial Benefits	30

Part 3: Additional Resources for Veterans & Their Families

Important Tips for Filing VA Paperwork	36
Where to Get Help Applying for VA Benefits	37



PART 1:

Veterans Pension Programs

In the first part of this guide, you will find a wealth of information on VA pension programs. These monetary benefits are awarded to financially needy wartime veterans and their surviving spouses to help cover the costs of living and long-term care services.

Highlights include:

- Information on types of pensions available through the VA
- Eligibility requirements
- Ways to apply for VA pension

Types of VA Pension Programs

Each year, over 1.5 million wartime service veterans and their surviving spouses are eligible for billions of dollars in VA pensions to help pay for living expenses and long-term care services, such as in-home care, assisted living, memory care and skilled nursing care. Many families are not getting the benefits they are eligible for because they don't know there are programs available or how to apply for them.

There are three different types of VA pension programs available to veterans: the Veterans Pension, the Aid & Attendance Pension and the Housebound Pension. These benefits are stacked, so you must first be eligible for the Veterans Pension in order to qualify for the enhanced Aid & Attendance Pension or Housebound Pension, both of which have additional functional/health care requirements.

Various pension programs are also available to surviving spouses of eligible veterans.

The Basic Veterans Pension

This is a need-based program that provides eligible wartime veterans and their families with supplemental income. Tax-free funds are disbursed to eligible veterans each month and may be used however the recipients see fit. In addition to receiving a discharge other than dishonorable, there are several other requirements that a veteran must meet to qualify for this benefit.

Wartime Service Requirements

To be eligible for the basic pension, a veteran must have:

- Started on active duty before September 8, 1980, and served at least 90 days on active duty with at least one day during wartime, OR
- Started on active duty as an enlisted person 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 one day during wartime, OR

- Been an officer who started on active duty after October 16, 1981, and hadn't previously served on active duty for at least 24 months.

The VA recognizes the following wartime periods:

- Mexican Border period: May 9, 1916–April 5, 1917, for veterans who served in Mexico, on its borders or in adjacent waters
- World War I: April 6, 1917–November 11, 1918
- World War II: December 7, 1941–December 31, 1946
- Korean conflict: June 27, 1950–January 31, 1955
- Vietnam War era: February 28, 1961–May 7, 1975, for veterans who served in the Republic of Vietnam during that period; August 5, 1964–May 7, 1975, for veterans who served outside the Republic of Vietnam
- Gulf War: August 2, 1990, through a future date to be set by law or presidential proclamation

Age & Disability Requirements

A veteran with qualifying wartime service must also meet at least one of the following criteria:

- Be at least 65 years old, OR
- Have a permanent and total disability, OR
- Be a patient in a nursing home for long-term care because of a disability, OR
- Be receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI).

Financial Requirements

Because this is a need-based benefit for veterans with low income and limited assets, applicants must provide proof of their financial need. The VA looks at a veteran's net worth (assets plus annual income) to determine financial eligibility. For veterans who are married, a spouse's net worth is also counted.

The VA uses Medicaid's maximum community spouse resource allowance (CSRA) as the bright-line net worth limit for need-based benefits like the Veterans Pension. Effective December 1, 2019, the net worth limit for the Veterans Pension is \$129,094. Like Social Security benefits and the CSRA, a cost-of-living adjustment is made annually to the VA's net worth limit to ensure these numbers keep pace with inflation.

Certain assets are not included in the VA's net worth calculation, such as an applicant's primary residence of any value (regardless of whether they currently live there, in a family member's home or in a long-term care facility) and an applicant's personal effects that are "consistent with a reasonable mode of life" (e.g. a car, household appliances, furniture). However, there is a two-acre limit on the size of the lot area upon which an applicant's primary residence is located. Any additional marketable acreage and properties are considered countable assets by the VA.

The VA also enforces a separate annual household income limit. As with assets, certain sources of income (detailed in the table on the next page) are not included in the VA's calculation. A veteran's countable income (plus that of any dependents) must be less than a limit set by Congress called the maximum annual pension rate (MAPR). The payment amount a veteran receives is based on the difference between their MAPR and their household's annual countable income.

Unreimbursed medical expenses that exceed five percent of the applicant's current base MAPR can be used to reduce their countable income and net worth. At first glance, an applicant may appear to have excessive income and assets, but if he or she is very ill or requires extensive care, these medical expenses can greatly reduce his or her net worth. Factoring in high health care costs allows veterans in need to qualify financially for benefits like the basic pension.

VA Income & Expense Classification

Sources Counted as Income	Sources That DO NOT Count Towards Income	Deductible Expenses (Must exceed 5% of MAPR)
<ul style="list-style-type: none"> • Wages • Social Security Retirement Benefits • Social Security Disability Insurance (SSDI) • Inheritance • IRA & 401(k) Withdrawals • Interest & Dividend Payments from Annuities • Gifts of Stock or Property • VA Compensation • Gambling Winnings • Income from Eligible Dependents 	<ul style="list-style-type: none"> • VA Pensions (A&A and Housebound) • Supplemental Security Income (SSI) • Medicaid Payments • Contributions from Non-Profits • Family Assistance • Respite Care • Life Insurance Payments or Cash Surrender Value 	<ul style="list-style-type: none"> • Out-of-Pocket Medical Expenses • Home Modifications • Medicare Premiums • Medicare Supplemental Insurance Premiums • Transportation Costs

Deductible medical expenses can include a wide variety of products and services that most would not normally consider. For instance, incontinence supplies, medical alert devices, and the cost of transportation to and from doctor's appointments are all legitimate deductions as long as the veteran pays for them out of pocket and is not reimbursed. Home care, home health care and adult day care services are also fully deductible. However, these deductible medical expenses must amount to more than five percent of the veteran's base MAPR to begin reducing their countable

income. (MAPRs are covered in greater detail on pages 14–18.)

The VA has established a look-back period of 36 months for disqualifying transfers and an associated penalty period not to exceed five years for applicants who dispose of assets for less than fair market value in an attempt to qualify for pension.

Any assets that would have disqualified an applicant due to excessive net worth and were divested for less than fair market value within three years of filing a new benefits claim will trigger a penalty period. However, only the portion of the assets that would have disqualified the applicant will be used to calculate their period of ineligibility for pension.

FOR EXAMPLE

Presume an otherwise eligible applicant has no income and their net worth totals \$139,094 (\$10,000 over the \$129,094 net worth cap in 2020). If they gifted their married adult child \$15,000, then their remaining net worth would total \$124,094 and fall well under the limit. But without this asset transfer, the applicant wouldn't have been financially eligible for pension benefits. Therefore, this gift would result in a denied claim and trigger a penalty period of ineligibility.

To calculate the length of the applicant's penalty period, the VA would only use the \$10,000 of excess net worth as the dividend even though the total transfer was \$15,000. (The other \$5,000 in this example is unimportant because the VA only cares about the amount of money that would have put an applicant's net worth over the limit.) The current VA penalty period rate is \$2,266, and this figure is used as the divisor for ALL penalty period calculations.

\$10,000 in excess assets ÷ \$2,266 penalty rate = 4.4 months

The VA rounds the quotient down to the nearest whole number, resulting in a four-month penalty period during which this hypothetical claimant cannot receive pension benefits.

This look-back period was only recently enacted in 2018, so the VA will disregard all asset transfers that took place before October 18, 2018. Otherwise, claimants that make transfers of excess assets within three years of filing a claim must provide clear and convincing evidence that these financial activities were not “for the purpose of reducing net worth to establish entitlement to pension.”

Additionally, transfers that occur “as the result of fraud, misrepresentation, or unfair business practice related to the sale or marketing of financial products or services for purposes of establishing entitlement to VA pension” are excepted from the look-back, but claimants must provide compelling evidence supporting this exception.

After a penalty period is imposed, claimants have a very tight time frame to try to wholly or partially “correct” their financial ineligibility. The VA will only recalculate the penalty if they made a mistake or if the “VA receives evidence showing that some or all covered assets were returned to the claimant before the date of claim or within 60 days after the date of VA’s notice to the claimant of VA’s decision concerning the penalty period.” For this exception to apply, evidence must be received by the VA no later than 90 days after the date of VA’s notice to the claimant of the decision concerning the penalty period.

According to the VA, “The penalty period begins on the first day of the month that follows the date of the transfer. If there was more than one transfer, the penalty period will begin on the first day of the month that follows the date of the last transfer.” Once a penalty period has ended, “VA will consider that the claimant, if otherwise qualified, is entitled to benefits effective the last day of the last month of the penalty period, with a payment date as of the first day of the following month.”

Financial eligibility can be tricky to calculate and plan for, but keeping meticulous records is one of the best ways to ensure that a veteran can provide an accurate representation of their financial situation and qualify for benefits like the Veterans Pension without any complications.

If a veteran may eventually need to apply for Medicaid to cover long-term care expenses, it is crucial to realize that VA benefits planning and Medicaid planning are similar in some ways but very different overall. Working with an experienced,

accredited veterans benefits planner and/or Medicaid planner may be a wise decision. Some VA benefits planning strategies may disqualify seniors from Medicaid eligibility or trigger penalty periods.

The Enhanced Aid & Attendance Pension

The Aid & Attendance Pension, also known as A&A, is an ongoing, tax-free payment made to veterans (or surviving spouses based on their financial and functional status as well as their late veteran's service record). A&A provides a higher monthly benefit amount than the basic Veterans Pension.

A&A funds are paid directly to qualifying veterans, and they may use this money to pay expenses as they choose. This pension is intended to help seniors offset the costs of long-term care. It can be used to pay for medical and non-medical home care, medical and non-medical care in independent living communities, and for care in assisted living and skilled nursing facilities. The A&A Pension is often used to fund in-home care provided by formal and informal caregivers since the total pension amount may not cover all skilled nursing or assisted living costs.

This benefit may also be used to pay a family caregiver who is providing a veteran's in-home care services. Getting the Aid & Attendance benefit to pay for family caregivers is not an easy task, though. There must be a personal care agreement in place, and payment for care must be initiated and thoroughly documented before an application can be made. Veterans and their family caregivers may wish to seek help from an elder law attorney who specializes in VA benefits to draw up the contract and pursue this form of payment.

Functional Requirements

Because the VA pension programs are stacked benefits, a veteran must first qualify for the basic Veterans Pension to receive increased monthly payments through the A&A Pension. Therefore, the same discharge, wartime service, age/disability and financial eligibility requirements detailed in the previous pages all apply. However, there is one additional functional requirement that a veteran must meet to qualify for A&A.

At least one of the following must be true:

- The veteran needs another person to help them perform activities of daily living, such as bathing, feeding, dressing, toileting, adjusting prosthetic devices or protecting themselves from the hazards of their daily environment, OR
- The veteran must stay in bed—or spend a large portion of the day in bed—because of illness, OR
- The veteran is a patient in a nursing home due to the loss of mental or physical abilities related to a disability, OR
- The veteran's eyesight is limited (even with glasses or contact lenses they have only 5/200 or less in both eyes; or concentric contraction of the visual field to 5 degrees or less).

The VA requires proof (such as a detailed doctor's report) of a veteran's need for the aid and attendance of another person.

The Enhanced Housebound Pension

The Housebound Pension is an ongoing, tax-free payment made to veterans (or surviving spouses based on their financial and functional status as well as their late veteran's service record). This pension is a higher monthly pension amount than the basic Veterans Pension.

Mobility Requirement

Because the VA pension programs are stacked benefits, a veteran must first qualify for the basic Veterans Pension to receive increased monthly payments through the Housebound Pension. Therefore, the same discharge, wartime service, age/disability and financial eligibility requirements detailed in the previous section on the basic pension all apply.

Additionally, a veteran must spend most of their time in their home because of a permanent disability (a disability that doesn't go away) to qualify for this increased pension. The VA requires proof (such as a detailed doctor's report) that a veteran is homebound.

For example, if a veteran can manage his or her own activities of daily living but requires oxygen therapy, has difficulty walking and has no license, he or she has a considerable burden physically and financially when it comes to venturing outside. The Housebound Pension can help pay for transportation costs and other assistance necessary for such a veteran to engage in day-to-day activities both inside and outside their home.

It is important to note that a veteran cannot receive both A&A and Housebound benefits simultaneously.

The Survivors Pension (Death Pension)

This pension is a need-based, tax-free monetary benefit payable to unremarried surviving spouses and unmarried dependent children of wartime veterans. Eligibility for this pension hinges upon the deceased veteran's service record. If the veteran met the wartime service requirements detailed in the previous section on the basic Veterans Pension, then their surviving spouse will be eligible for the Survivors Pension as long as they continue to meet the VA's income limits and net worth limitation (\$129,094 in 2020).

Unmarried dependent children of late wartime veterans who meet the financial limitations are eligible for the Survivors Pension if they are under age 18, under age 23 and attending a VA-approved school, OR unable to care for themselves due to a disability that presented before age 18.

It is important to note that if a veteran was receiving the basic VA, A&A or Housebound Pension, then that benefit will stop upon their death. Those who believe they are eligible for the Survivors Pension must file a new claim with the VA to receive this benefit.

As mentioned in the previous pages, any surviving spouse who qualifies for the Survivors Pension and meets the functional requirement for the Aid & Attendance Pension OR the mobility requirement for the Housebound Pension is eligible to receive an increase in their monthly payment.

An unremarried spouse of a qualified deceased veteran is eligible to receive the

Survivors Pension at any age. However, if the recipient remarries, their pension benefits will end. Eligibility may be reestablished if the surviving spouse's remarriage was annulled or declared void or if the remarriage was terminated due to death or divorce on or after January 1, 1971, and before November 1, 1990.

Pension Amounts

Once the VA determines that a veteran (or surviving spouse or dependent child) qualifies for one of the programs explained in the previous pages, they then calculate the pension amount that the recipient will get each month. Payment amounts are based on the difference between an applicant's countable income and a limit set by Congress called the maximum annual pension rate (MAPR).

The MAPR is adjusted annually to reflect cost-of-living increases. An applicant's individual MAPR depends on the type of pension they qualify for, how many dependents they have and whether they are married to a veteran who also qualifies for pension benefits. The following tables list all MAPR categories and amounts for veterans and surviving dependents.

MAPRs for Veterans with No Dependents

If a veteran has no dependents and...	Their MAPR is:
Does not qualify for Housebound or A&A benefits	\$13,752
Qualifies for Housebound benefits	\$16,805
Qualifies for A&A benefits	\$22,939

A veteran without dependents may deduct any unreimbursed medical expenses that exceed five percent of the base MAPR (\$687).

MAPRs for Veterans with a Spouse or One Dependent Child

If a veteran has one dependent and...	Their MAPR is:
Does not qualify for Housebound or A&A benefits	\$18,008
Qualifies for Housebound benefits	\$21,063
Qualifies for A&A benefits	\$27,195

A veteran with one dependent may deduct any unreimbursed medical expenses that exceed five percent of the base MAPR (\$900).

A veteran who has more than one dependent should add \$2,351 to their MAPR for each additional child. If a veteran has a dependent child who works, they may exclude up to \$12,400 of the child's wages from their household income.

MAPRs for Two Veterans Married to Each Other

If two veterans are married to each other and...	Their MAPR is:
Neither qualifies for Housebound or A&A benefits	\$18,008
One veteran qualifies for Housebound benefits	\$21,063
Both qualify for Housebound benefits	\$24,114
One veteran qualifies for A&A benefits	\$27,195
One qualifies for Housebound benefits and one qualifies for A&A benefits	\$30,241
Both qualify for A&A benefits	\$36,387

A veteran with one dependent (their veteran spouse) may deduct any unreimbursed medical expenses that exceed five percent of the base MAPR (\$900).

Again, a veteran who has more than one dependent should add \$2,351 to their MAPR for each additional child. If a veteran has a dependent child who works, they may exclude up to \$12,400 of the child's wages from their household income.

MAPRs for Qualified Surviving Spouses with No Dependents

If a surviving spouse has no dependents and...	Their MAPR is:
Doesn't qualify for Housebound or A&A benefits	\$9,224
Qualifies for Housebound benefits	\$11,273
Qualifies for A&A benefits	\$14,742

A surviving spouse with no dependent children may deduct any unreimbursed medical expenses that exceed five percent of the base MAPR (\$461).

MAPRs for Qualified Surviving Spouses with One Dependent Child

If a surviving spouse has one dependent child and...	Their MAPR is:
Doesn't qualify for Housebound or A&A benefits	\$12,072
Qualifies for Housebound benefits	\$14,116
Qualifies for A&A benefits	\$17,586

A surviving spouse with one dependent child may deduct any unreimbursed medical expenses that exceed five percent of the base MAPR (\$603).

A surviving spouse who has more than one dependent child should add \$2,351 to their MAPR for each additional child. If a surviving spouse has a dependent child who works, they may exclude up to \$12,400 of the child's wages from their household income.

MAPR for Qualified Surviving Children

For a...	Their MAPR is:
Qualified surviving child	\$2,351

Calculating Pension Amounts

While an applicant's household net worth is used to determine financial eligibility for VA pension programs, their household countable income is used to calculate the monthly pension amount they will receive. The following examples will illustrate how pension amounts are calculated in various situations.

EXAMPLE 1

Bill is a wartime veteran with one dependent (a non-veteran spouse and no dependent children). Bill is not housebound and does not meet the Aid & Attendance functional requirement, so he only qualifies for the basic Veterans Pension. His MAPR is \$18,008.

Bill and his spouse's combined yearly income is \$8,000. The VA subtracts Bill's income from his MAPR to calculate his pension amount.

$\$18,008 - \$8,000 = \$10,008$ in annual pension benefits

The resulting figure is then divided by 12, meaning that the VA deposits \$834 in Bill's bank account each month.

EXAMPLE 2

Mary is a widow with low income and limited assets. Her late husband was a veteran and his active-duty wartime service qualifies her for the Survivors Pension. Due to moderate dementia, Mary requires another person's supervision and assistance with activities of daily living like bathing, eating and safely navigating her home environment. Her doctor certifies her need for this help, qualifying her for the increased Aid & Attendance benefit. Mary's MAPR is \$14,742 and her annual income is \$12,000.

Her unreimbursed medical expenses total \$8,000, but she may only deduct those medical expenses that exceed five percent of her base MAPR (\$461).

$\$8,000 - \$461 = \$7,539$ in deductible medical expenses

After deducting approved medical expenses, Mary's countable income is \$4,461. The VA subtracts this amount from Mary's MAPR and then divides by 12 to calculate her monthly pension payment.

$\$14,742 - \$4,461 = \$10,281$ in annual pension benefits

Mary will receive \$857 direct deposited into her bank account each month, which can be used to help cover the costs of her ongoing care.

How to Apply for VA Pensions

Once you have decided that you or a loved one might be eligible to receive VA benefits, you will need to gather supporting paperwork and file a formal application. This process can be complex and time consuming but being informed and prepared can help things go more smoothly.

Deciding How to File a Claim

The VA's standard claim process takes much of the burden of applying for benefits off an applicant (or their family members). Applicants can provide basic information

by applying online at [VA.gov](https://www.va.gov) or filling out the Application for Veterans Pension Form ([VA Form 21P-527EZ](#)) and then rely on the VA to retrieve and request additional evidence for the claim, such as medical records. The VA may even schedule a health exam or get a medical opinion for the applicant if it's deemed necessary for their claim. Applicants can choose to provide supporting documents along with this initial form and within a year of submission to support their claim, but the more the VA is tasked with seeking out evidence, the longer it will take to process.

Fortunately, there are two options that veterans and their family members can use to improve the lengthy process of waiting for their claim to be completed, received, reviewed and determined: the Intent to File and the Fully Developed Claim. In addition to these two options, filing electronically on the VA website may help expedite things.

Applicants pursuing the Intent to File process can expect to wait a similar amount of time for a decision, but this option allows veterans to notify the VA that they plan to file a completed claim for benefits at a later date. This notification establishes an “effective date” that the veteran will be paid retroactively through if their claim is approved. Once an Intent to File Form is submitted, a veteran then has one year from this submission to gather all related evidence, fill out all other necessary forms and submit their completed claim. The applicant must still be alive at the time the benefit is awarded, though, or else they receive nothing.

To establish an effective date for a pension claim, an applicant must download, fill out and submit an Intent to File a Claim for Compensation and/or Pension, or Survivors Pension and/or DIC Form ([VA Form 21-0966](#)). This completed form can be mailed or faxed to a Pension Management Center (PMC) or submitted in person at a VA regional office. Applicants can search for their nearest PMC or regional office at <https://www.va.gov/find-locations/>.

Claimants can also file using the Fully Developed Claim (FDC) process alone or in conjunction with the Intent to File. The FDC option will expedite the approval/denial process, but the applicant assumes responsibility for correctly completing and organizing all forms and necessary evidence and providing them in one submission. In this case, the VA does not have a duty to assist the veteran with their application.

The applicant (or their family members) must be confident in their ability to provide an accurate and complete application, otherwise it may be smart to retain help from a VA-accredited service officer or attorney to file on their behalf. Fully Developed Claims are usually awarded only a few months after a complete application is filed. If an FDC application is found to be incomplete or an applicant provides additional evidence after their initial filing, it will be removed from the FDC program and processed as a standard claim.

This combination of filing an Intent to File Form and a Fully Developed Claim is often the best option for applicants who are confident in their eligibility for benefits.

Required Forms for Veterans

The following form names ending in “EZ” provide detailed instructions for filing a Fully Developed Claim, but applicants still have the option to use these forms to file a standard claim with assistance from the VA.

Veterans filing for Basic VA Pension will need to submit the following forms and information:

- Application for Veterans Pension Form ([VA Form 21P-527EZ](#))
- A copy of the veteran’s discharge papers (DD214 or the equivalent)
- Additional personal and household evidence, including proof of income, asset information, and all relevant medical records or where to find them (specific instructions are outlined in the beginning pages of the above form)

Veterans filing for Aid & Attendance or Housebound Pension must submit:

- The above documents for Basic VA Pension
- The Examination for Housebound Status or Permanent Need for Regular Aid and Attendance Form ([VA Form 21-2680](#))
- If the veteran currently resides in a nursing home, he or she will also need to file the Request for Nursing Home Information in Connection with Claim for Aid and Attendance Form ([VA Form 21-0779](#))

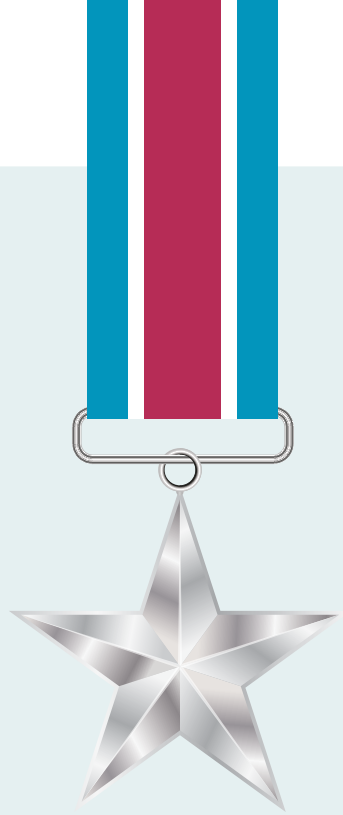
Required Forms for Surviving Spouses

Surviving spouses and other dependents filing for Survivors Pension will need to submit the following forms and information:

- Application for DIC, Survivors Pension, and/or Accrued Benefits Form ([VA Form 21P-534EZ](#))
- A copy of the related veteran's death certificate
- A copy of the veteran's discharge papers (DD214 or the equivalent)
- Additional personal and household evidence, including proof of income, asset information, marriage certificate, and all relevant medical records or where to find them (specific instructions are outlined in the beginning pages of the above form)

Surviving spouses filing for Aid & Attendance or Housebound benefits will need to submit:

- The documents listed above for Survivors Pension
- The Examination for Housebound Status or Permanent Need for Regular Aid and Attendance Form ([VA Form 21-2680](#))
- If the applicant currently resides in a nursing home, he or she will also need to file the Request for Nursing Home Information in Connection with Claim for Aid and Attendance Form ([VA Form 21-0779](#))



PART 2:

VA Burial Benefits

In the second part of this guide, you will find information on burial benefits that can help veterans and their families plan and pay for burials and memorial services.

Highlights include:

- Burial options in national and private cemeteries for veterans and some family members
- Memorial items available to honor a veteran's service
- Burial allowances to help cover funeral, burial and transportation costs
- How to apply for burial benefits

Burial Options & Memorial Items for Veterans & Their Families

Most veterans are eligible to receive various burial benefits through the VA and the Department of Defense (DOD). The following pages will explain what monetary benefits, honorary recognitions, and funeral goods and/or services are available to veterans and their family members as well as relevant eligibility requirements.

Although many burial benefits are available for eligible veterans, it is worth noting that services and items obtained at funeral homes and/or cremation offices (caskets, funeral services, urns, cremation, etc.) are NOT covered by the VA. The veteran and/or their family members are responsible for all these costs.

Burial in a National Cemetery

The VA's National Cemetery Administration (NCA) manages 139 national cemeteries throughout the United States and Puerto Rico as well as 33 soldiers' lots and monument sites. Each eligible veteran, spouse and dependent can be interred in one of these cemeteries free of charge. However, the most notable national cemetery in the country, Arlington National Cemetery, is actually maintained by the United States Army and not the VA. Arlington has different eligibility requirements for burial and inurnment. Some states have also established state veterans cemeteries, but these have no direct affiliation with the VA either.

Gravesites in national cemeteries are assigned at the time of need once a decedent has been determined eligible. When the national cemeteries were under the jurisdiction of the Department of the Army, veterans were able to reserve a gravesite for themselves and their eligible family members. The VA honors reservations made through 1962, but no new reservations are currently permitted.

Since gravesites are assigned at the time of need, it is important for veterans to communicate to family members, both verbally and in writing, if they want to be interred in a national or private cemetery. A veteran must specify the national cemetery where they would like to be interred so that the person in charge of

carrying out their funeral arrangements may file a request for burial there in a timely manner.

The cemetery director will verify the veteran's eligibility and then assign them a grave space. Keep in mind that grave spaces are limited in several national cemeteries and there are even a few states with no national cemeteries at all. Typically, one gravesite or columbarium niche is assigned to inter the veteran and all eligible members of his or her immediate family, so it is also important that the family is aware of their ability to be interred together. An eligible spouse and other dependents may still be laid to rest in a national cemetery, even if they predecease the veteran.

Benefits Included in Burial at a National Cemetery

Veterans, service members and family members who qualify for burial in a national cemetery are entitled to receive the following burial benefits at no cost:

- A gravesite in a national cemetery with available space
- Opening and closing of the grave
- A burial liner provided by the government
- A headstone or marker provided by the government (explained in greater detail on the next page)
- Perpetual care of the gravesite

Eligibility Requirements for Burial in a National Cemetery

The following individuals may qualify for burial in a VA national cemetery as well as other burial benefits.

- Veterans who received a discharge other than dishonorable
- Service members who died while on active duty, active duty for training or inactive duty for training
- Spouses and minor children of eligible veterans
- In some cases, the unmarried adult dependent children of eligible veterans

Reservists, National Guard members, Officers in the National Oceanic and Atmospheric Administration, and many other veterans and service members may also be eligible for this honor, depending on their service.

Certain conduct, types of discharge or multiple discharges may disqualify a veteran for this benefit. The closest regional VA office will rule on the veteran's eligibility in these more complex cases. Former spouses whose marriages to eligible veterans ended in divorce or annulment are not eligible for burial in a national cemetery. For more details on requirements for these service members and other groups, visit the [VA burial benefits website](#).

Memorial Items & Funeral Honors

Various memorial items, funeral honors and other services are available to eligible veterans, service members and family members.

Headstones, Grave Markers & Niche Covers

Veterans and service members who qualify for burial in a national cemetery are automatically eligible to receive a government headstone, marker or niche cover at no cost. When burial or memorialization takes place in a national cemetery, state veterans cemetery or military post/base cemetery, a headstone or marker will be ordered by cemetery officials based on information provided by the next of kin or authorized representative.

Veterans who received a discharge other than dishonorable and service members who died while on active duty may be eligible to receive a government-furnished headstone or marker if they died after November 1, 1990, and were buried in an unmarked grave or a grave marked with a private headstone or marker. Be aware that VA headstones and markers provided for use in private cemeteries are free but surviving family members must arrange for the item to be placed at the gravesite and pay for the "setting fee."

Memorial headstones or markers are available for placement in an established cemetery to commemorate eligible deceased veterans whose remains have not

been recovered or identified, were buried at sea, donated to science, or cremated and the remains scattered.

Eligible spouses and dependents who are buried in a national cemetery, state or tribal veterans cemetery, or military post/base cemetery may also qualify for a headstone, marker or niche cover at no cost. Typically, though, one gravesite and a single headstone or marker are provided for all eligible family members. Family members who are buried in private cemeteries are not eligible for any of these memorial items.

Keep in mind that markers must be consistent in style with existing monuments at the selected cemetery. VA options include an upright marble or granite headstone or a flat marker made of bronze, marble or granite. Niches in a columbarium are used to hold cremated remains and the VA can furnish a bronze niche cover if desired.

Medallions

If a veteran received a discharge other than dishonorable and is interred in a private cemetery with a privately purchased headstone, they may be eligible for a bronze medallion. A veteran may only receive either a government-provided headstone/marker/niche cover OR a medallion to affix to their private headstone/marker/niche cover. He or she may not receive both. Medal of Honor recipients may also be eligible for an additional Medal of Honor medallion. Spouses and dependents aren't eligible for medallions.

Burial Flags

A veteran's casket or urn is commonly draped with or accompanied by a United States flag. Burial flags may be requested by the next of kin and are provided by funeral directors or obtained at VA regional offices and most U.S. post offices. This flag will be presented to the next of kin following the service.

A veteran or Reserve member qualifies for a burial flag if 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 one 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), or served in the military forces of the Philippines while in service of the United States and died on or after April 25, 1951.

Military Funeral Honors

The Department of Defense provides military funeral honors to eligible veterans free of charge. By law, an honor guard detail for a veteran's burial includes the attendance of at least two uniformed members of the U.S. Armed Forces, at least one of whom belongs to the decedent's service branch. The honor guard's ceremony includes the playing of "Taps" and the folding and presentation of the burial flag. The veteran's family must request this ceremony, and the funeral home director, the VA National Cemetery Administration staff and select veterans organizations can assist with these arrangements.

Presidential Memorial Certificates

A family member, close friend or the next of kin of a veteran or Reservist who is eligible for burial in a national cemetery may request a Presidential Memorial Certificate (PMC) to honor their military service. These engraved paper certificates are signed by the current president. Beginning in 2020, one PMC will automatically be presented to the next of kin at burials in national cemeteries. Close family and friends can request more than one PMC if desired. Survivors of veterans who are eligible for burial in a national cemetery but were buried in private cemeteries can still request PMCs.

Burial Allowances

After a veteran dies, their surviving spouse or another family member may receive a partial reimbursement for their burial, funeral and transportation expenses known as a burial allowance. When preplanning a loved one's funeral arrangements, it is important to take into consideration the amount of funds or benefits that may be made available upon their passing, but do not rely solely on these estimates.

Eligibility Requirements

To be eligible, the veteran must have had a discharge other than dishonorable and died:

- As a result of a service-connected disability, OR
- While getting VA care, either at a VA facility or at a facility contracted by the VA, OR
- While traveling with proper authorization, and at VA expense, either to or from a facility for an examination, or to receive treatment or care, OR
- With an original or reopened claim for VA compensation or pension pending at the time of death, if they would've been entitled to benefits before the time of death, OR
- While receiving VA pension or compensation, OR
- While eligible for VA pension or compensation at time of death, but instead received full military retirement or disability pay.

To collect a burial allowance for an eligible veteran, one must pay for burial and funeral costs that will not be reimbursed by any other organization and be one of the following relations:

- The veteran's surviving spouse (the VA recognizes same-sex marriages), OR
- The surviving partner from a legal union (a relationship made formal in a document issued by the state recognizing the union), OR
- A surviving child of the veteran, OR

- A parent of the veteran, OR
- The executor or administrator of the veteran's estate (someone who officially represents the veteran).

If there is a surviving spouse listed on an eligible veteran's profile, the spouse will automatically receive the appropriate burial allowance amount once the VA has been notified of the veteran's death. If the allowance is not paid automatically, then a claim will need to be filed for these funds.

A non-service-connected claim for burial allowance must be filed within two years of a veteran's burial or cremation. There is no time limit to file a claim for a service-connected burial, plot or interment allowance.

Burial Allowance Amounts

The date and circumstances of the veteran's death have some bearing on how much allowance is awarded to help cover funeral costs. The VA will pay a burial allowance of up to \$2,000 for veterans who die as a result of a service-connected injury or disability. The following table shows the maximum burial allowance amounts for non-service-connected deaths.

Status	Maximum Burial Allowance
Veteran died on or after October 1, 2019	\$300 burial allowance and \$796 for a plot
Veteran died on or after October 1, 2018, but before October 1, 2019	\$300 burial allowance and \$780 for a plot
Veteran died on or after October 1, 2017, but before October 1, 2018	\$300 burial allowance and \$762 for a plot
Veteran died on or after October 1, 2016, but before October 1, 2017	\$300 burial allowance and \$749 for a plot

Veterans who were hospitalized by the VA at the time of death are entitled to the following higher burial allowance amounts.

Status	Maximum Burial Allowance
Veteran was hospitalized by the VA at the time of death and died on or after October 1, 2019	\$796 burial allowance and \$796 for a plot
Veteran was hospitalized by the VA at the time of death and died on or after October 1, 2018, but before October 1, 2019	\$780 burial allowance and \$780 for a plot
Veteran was hospitalized by the VA at the time of death and died on or after October 1, 2017, but before October 1, 2018	\$762 burial allowance and \$762 for a plot
Veteran was hospitalized by the VA at the time of death and died on or after October 1, 2016, but before October 1, 2017	\$749 burial allowance and \$749 for a plot

The VA may also reimburse claimants for some or all of the costs of moving a veteran's remains if they died while hospitalized, while in a VA-contracted nursing home or while traveling to VA-authorized care.

How to Apply for Burial Benefits

While most burial and funeral services are arranged at the time of need, the VA does offer a way for veterans to receive a pre-need eligibility determination of whether they qualify for burial in a national cemetery. Gathering supporting information and filling out these forms ahead of time provides valuable guidance and makes funeral planning much less stressful for surviving family members. It also ensures that a veteran's wishes for final arrangements are respected. Spouses and

some unmarried dependent children can apply for a pre-need eligibility determination for burial in a national cemetery, too.

Since many VA burial benefits and services hinge upon whether a veteran is eligible for burial in a national cemetery, this determination can be helpful in several ways.

Applications can be filed online at [VA.gov](https://www.va.gov) or by downloading and filling out an Application for Pre-need Determination of Eligibility for Burial in a VA National Cemetery Form ([VA Form 40-10007](#)). This form and all supporting documentation can be faxed to 1 (855) 840-8299 or mailed to:

National Cemetery Scheduling Office
PO Box 510543
St. Louis, MO 63151

If a deceased veteran has a pre-need decision letter from the VA confirming their eligibility, the next step is to call the National Cemetery Scheduling Office at 1 (800) 535-1117 to request a burial. Regardless of whether a veteran's eligibility has been predetermined, it is often useful to work with a funeral director to help plan the remaining aspects of a funeral and burial.

When arranging a burial at a national cemetery at the time of need and without a decision letter, the first step is gathering all relevant information before calling the National Cemetery Scheduling Office. The most important piece of evidence for this application (and for most VA benefits) is a veteran's discharge papers (also known as DD214 or Report of Separation).

If you do not have access to or cannot find this document, you may submit an online request through the [National Archives eVetRecs site](#) or submit a request via mail or fax using a Request Pertaining to Military Records Form ([SF-180 form](#)). Certain fees may apply. Emergency same-day requests can be made, but regular turnaround times can be as long as 10 days.

Family members will need to fax a copy of the veteran's discharge papers to 1 (866) 900-6417 or scan and email these documents to NCA.Scheduling@va.gov at the time of need with the person's name you're requesting burial benefits for in the

subject line to determine eligibility.

From there, you'll want to collect the following information and keep it handy for when you speak with the scheduler:

- The decedent's national cemetery of choice
- Whether this is the first or a subsequent burial (Is the eligible veteran or their dependent already buried there?)
- If this is a subsequent interment, the name of the person already interred and the section and site number of their resting place (if known)
- The decedent's full name, gender, SSN or Military Service number (Veteran ID), marital status, date of birth, date of death, ZIP code and county at time of death, and relationship (veteran or dependent)
- Contact information for the funeral home you are using, if necessary (this includes the funeral director's name as well as the name, address, and email address of the funeral home)
- Next of kin information (name, relationship to deceased, SSN, phone number, address)
- Type of gravesite memorial (headstone, grave marker, niche cover or medallion)
- Any religious emblem or optional inscription for the headstone or marker
- Type of burial (casket or urn)
- Measurements of selected casket or urn
- Whether the surviving spouse is a veteran
- Whether the decedent had any disabled children who may be interred in a VA national cemetery in the future (name, date of birth and disability status information)
- Whether military funeral honors, a burial flag or a Presidential Memorial Certificate are requested

Once all this information has been assembled and the discharge papers have been sent to the National Cemetery Scheduling Office, it is crucial to confirm the burial

application by calling 1 (800) 535-1117.

Applying for Memorial Items

Use the following instructions and forms to request desired VA memorial items for eligible veterans and dependents:

- If the veteran is eligible for a burial flag, submit an Application for United States Flag for Burial Purposes Form ([VA Form 27-2008](#)) to a U.S. Post Office or regional VA office to obtain a flag. A copy of the veteran's discharge papers may be necessary to ensure eligibility. Burial flags are provided for burials in most national, state and military post cemeteries.
- To request a memorial marker or headstone, file a Claim for Standard Government Headstone or Marker Form ([VA Form 40-1330](#)) along with a copy of the decedent's (or related veteran's) discharge papers via fax to the Memorial Products Service at 1 (800) 455-7143 or by mail to:

Memorial Products Service (41B)
Department of Veterans Affairs
5109 Russell Road
Quantico, VA 22134-3903

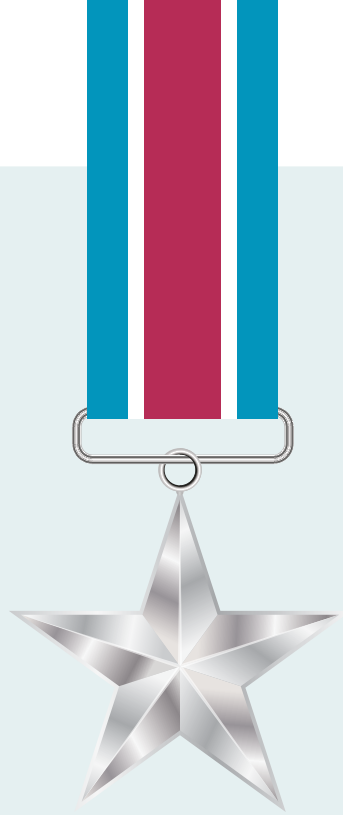
- To request a medallion for attachment to a veteran's privately purchased memorial item in lieu of a VA-provided marker or headstone, file a Claim for Government Medallion for Placement in a Private Cemetery Form ([VA Form 40-1330M](#)) along with a copy of the decedent's discharge papers via fax or mail to the Memorial Products Service contact above.
- To request a Presidential Memorial Certificate, file [VA Form 40-0247](#) along with a copy of the decedent's discharge papers AND their death certificate via fax to 1 (800) 455-7143 or by mail to:

Presidential Memorial Certificates (41B3)
National Cemetery Administration
5109 Russell Road
Quantico, VA 22134-3903

Applying for Burial Allowances

A surviving spouse, child or parent of a veteran or the executor/administrator of a veteran's estate will need the following documents to apply for burial benefits (including burial allowance, plot or interment allowance, and transportation allowance):

- Application for Burial Benefits Form ([VA Form 21P-530](#))
- Additional evidentiary information, such as copies of the veteran's discharge papers (DD214 or the equivalent), death certificate, marriage certificate, and any other applicable receipts or information pertaining to unreimbursed burial, plot or transportation expenses



PART 3:

Additional Resources for Veterans & Their Families

In the final part of this guide, you will find claim tips as well as contact information for resources that provide assistance with navigating the application process for VA benefits.

Highlights include:

- Tips for filing applications
- Where to turn for professional advice on veterans benefits

Important Tips for Filing VA Paperwork

Veterans, their surviving spouses or other family members have the option to file claim forms online at [VA.gov](https://www.va.gov), by mail, via fax or in person at the closest regional VA office. Pension claims specifically can be mailed to one of three [Pension Management Centers](#) (PMCs) as well.

Unless specifically requested, never provide original evidentiary documents in claims. For example, many VA claims require discharge papers (DD Form 214 or the equivalent) to certify that a veteran has not been dishonorably discharged and is eligible for benefits. Provide COPIES of these records in your claims. If you provide originals, they will NOT be returned. Make extra copies of your completed claim forms AND all evidentiary documents to keep for your own records.

If you choose to mail in your paperwork, it is recommended that you send your application via Certified Mail “Return Receipt.” This way you will have proof that your application was delivered to the VA office.

The closest regional VA office will be your go-to contact for all things regarding your application for benefits. To find the closest VA regional office, its contact information and mailing address, visit the [VA's state index of regional offices](#). When dialing the VA's toll-free number (1-800-827-1000), be aware that callers are automatically routed to the nearest regional office. Each office is only allowed to disclose information on veterans and applications in their jurisdiction, so make sure you are contacting the appropriate office—especially if you are a long-distance caregiver or traveling.

Veterans and family members can contact their regional offices with any questions they may have.

Where to Get Help Applying for VA Benefits

Applicants who need assistance with claims can appoint an attorney, claims agent or Veterans Service Organization (VSO) to help facilitate the filing process. VSOs typically provide assistance free of charge whereas accredited individuals often charge fees after the initial claim has been approved or denied. Be sure to inquire up front about any fees you may incur if you decide to seek help with filing an application for VA benefits.

You can find and appoint an accredited representative on the VA's [eBenefits Website](#). An Appointment of Veterans Service Organization as Claimant's Representative Form ([VA Form 21-22](#)) must be completed to officially name a VSO as one's representative and grant access to one's sensitive information needed to file a claim. To appoint and authorize an individual, such as an accredited attorney or claims agent, to participate in the claim process, complete the Appointment of Individual as Claimant's Representative Form ([VA Form 21-22a](#)). These forms can be mailed or hand-delivered to the closest regional VA office.

Below is a list of additional resources that may be able to assist you and your family in applying and qualifying for veterans benefits.

U.S. Department of Veterans Affairs

The VA oversees all federal programs for veterans, their family members and survivors. For more information on the programs explained in this guide, access to VA forms, relevant contact information and more, visit [VA.gov](#) or call 1 (800) 827-1000. Veterans, caregivers and family members can also create accounts on the VA website to apply for, manage and learn about available benefits.

Veterans of Foreign Wars (VFW)

This organization offers a National Veterans Service (NVS) consisting of a nationwide network of experts to help veterans and their families file VA claims.

Professional assistance from an expert service officer is provided free of charge. Visit [VFW.org](https://www.vfw.org) to find a service officer in your area.

The American Legion

Service officers at the American Legion are accredited and trained to provide veterans and their families with assistance in filing their benefits claims. These services are provided free of charge. Visit [Legion.org](https://www.legion.org) or call 1 (202) 861-2700 to find a service officer who can assist you.

The American Red Cross

This organization can help veterans and their family members apply for VA benefits and connect with appropriate government and community resources. Visit [RedCross.org](https://www.redcross.org) to find a local Red Cross Chapter or call 1 (800) 733-2767 for assistance.

Important Information Regarding Marriage & the VA

Visit <https://www.va.gov/opa/marriage/> for specific information on how the VA recognizes marriage.

Helpful Resources for You & Your Family

Our goal is to provide families with the information and resources they need to care for their loved ones so they can enjoy their time together more and worry less. As an advocate for the family caregiver, all of our services are provided at no cost.



Find Home Care

www.agingcare.com/local/in-home-care

Our Home Care Referral Program assists families in finding in-home care services. A care advisor will assess your needs and assist in arranging free in-home consultations with local agencies. **Speak with a care advisor at 1 (888) 887-4593.**

Find Senior Housing

www.agingcare.com/local/senior-living

Senior housing includes assisted living, independent living and memory care communities. Have a care advisor provide you with pricing information, availability and a list of services for communities in your area. **Speak with a care advisor at 1 (888) 848-5698.**

Support Groups

www.agingcare.com/caregiver-forum

Get answers and support from other family caregivers and elder care experts in online Support Groups that address each of these topics:

Alzheimer's & Dementia

Diabetes

New to Caregiving

Caregiver Burnout

Grief Support

Parkinson's Disease

Depression

Incontinence Care

Veterans Assistance

AgingCare