



Department of  
Veterans Affairs

Office of Public Affairs  
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# Fact Sheet

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## **VA Benefits for Survivors of Military Personnel Involved in Operations Enduring Freedom and Iraqi Freedom**

The Department of Veterans Affairs (VA) has a variety of programs to assist the survivors of military personnel who die on active duty. Most of these provisions apply equally to those serving on active duty inside or outside a combat theater.

### **Summary of Benefits**

Survivors receive certain payments or benefits regardless of whether the in-service death is due to combat, accident or disease, including:

- Burial benefits for the deceased servicemember, which include a gravesite in any VA national cemetery with available space, perpetual care of the grave at no cost to the family, a government headstone or marker, Presidential Memorial Certificate, and a U.S. burial flag.
- Dependency and Indemnity Compensation at the monthly rate of \$1,091 for a surviving spouse, with additional benefits for dependent children.
- Life insurance, which most military members carry at the highest level, \$400,000.

More information about how VA services apply in individual cases is available from VA representatives at 1-800-827-1000.

### **Casualty Assistance Program**

VA has a Casualty Assistance Program to give personal attention to surviving family members after in-service deaths, and to help them with benefit information and applications. A casualty assistance officer is designated at each of VA's 57 regional offices. These VA officers work closely with military casualty officers to ensure timely assistance to beneficiaries.

### **Reservists and National Guard Eligibility**

When a member of the Reserves or National Guard dies while federally activated or on inactive duty for training, the death is considered service-connected for VA death benefits. Activation of a National Guard unit by a governor alone in support of current security operations does not qualify unit members for these VA benefits, except life insurance.

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## **VA Benefits for Survivors 2/2/2/2**

### **Monthly Payments for Spouse and Children**

When a servicemember dies while on active duty, the death is considered service-connected unless it was due to willful misconduct. VA pays \$1,091 a month in Dependency and Indemnity Compensation (DIC) to surviving spouses. In most cases, survivors' claims are processed within 48 hours of receiving all necessary paperwork.

In some cases VA can pay more than \$1,091 a month, such as a \$271 benefit for each dependent child who is unmarried and under age 18, or up to age 23 if studying at a VA-approved school. Also, for a surviving spouse who has one or more dependent children below age 18, an additional \$250 is added to the monthly DIC from the date DIC entitlement begins. This additional amount is removed at the end of two years following the date DIC entitlement began or earlier if all the dependent children attain age 18.

Payments are increased if the surviving spouse is housebound or needs a home aide. The basic rate for survivors is adjusted annually and payments continue generally until the death of the spouse or remarriage before age 57. Remarriage after age 57 does not affect benefits. Additional information about benefits for family members, to include low-income parents of the veteran, is available at [www.vba.va.gov/bln/dependents/](http://www.vba.va.gov/bln/dependents/).

### **Life Insurance**

Most servicemembers and reservists take VA's life insurance coverage, Servicemembers' Group Life Insurance, although a few decline coverage. Most choose coverage at the highest levels and their designated beneficiary receives a payment of \$400,000. VA pays claims related to Operation Iraqi Freedom and Operation Enduring Freedom within 48 hours of receiving the necessary paperwork. VA also offers beneficiaries free, personalized financial planning through a financial services company.

As of January 31, 2008, VA had received notice from the military services of 3,931 Operation Iraqi Freedom casualties who had life insurance coverage. Insurance payments have been made to 5,438 survivors, as a servicemember may designate more than one beneficiary. Some additional payments were awaiting beneficiaries' completion of their claims. Of 465 casualties of Operation Enduring Freedom who had life insurance benefits, 628 beneficiaries have been paid life insurance benefits.

VA's experience with these casualties shows that only 13 servicemembers (less than 1 percent) had elected no coverage. An additional 84 servicemembers had opted for less than the maximum coverage amount, but 73 of them were insured for \$100,000 or more.

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## **VA Benefits for Survivors 3/3/3/3**

More information about insurance benefits is available at [www.insurance.va.gov](http://www.insurance.va.gov).

### **Burial in a VA National Cemetery**

Members of the armed forces and veterans, their spouses and dependent children may be buried in any of VA's national cemeteries with available space. There currently are 125 national cemeteries across the nation and 86 have available grave space. More information is available at [www.cem.va.gov](http://www.cem.va.gov).

As of April 2007, there have been 512 servicemembers who died in Operation Iraqi Freedom interred in VA national cemeteries, as well as 54 who died in Operation Enduring Freedom.

### **Burial in a Non-VA Cemetery**

Deaths of active-duty members are not covered by VA's financial burial allowance benefits, since the military services assist survivors with funeral expenses and the cost of burial in private cemeteries. If a family wishes to arrange burial in a non-VA cemetery, VA will provide a headstone or marker for the grave, Presidential Memorial Certificate and a U.S. burial flag.

### **Burial in a State Veterans Cemetery**

Although not a benefit provided by VA, burial in a state veterans cemetery is an option available in many states for those who die on active duty. Some states have residency requirements and may impose additional limitations.

### **Military Funeral Honors**

Upon request, the Department of Defense will provide military funeral honors. This arrangement typically is made by the funeral director. At least two uniformed servicemembers fold and present the flag and play "Taps" by a recording or a bugler. Additional information about funeral honors is available at [www.militaryfuneralhonors.osd.mil](http://www.militaryfuneralhonors.osd.mil).

### **Military Burial Flags**

In the case of in-service deaths, the Defense Department provides a U.S. flag to drape the casket or to be presented at a memorial service. After the service, the flag is given to the next of kin.

### **Health Care**

Health care benefits for the survivors of servicemembers killed in action in Operations Iraqi Freedom or Enduring Freedom are provided by the military. For more information, see <http://www.tricare.osd.mil>.

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## **VA Benefits for Survivors 4/4/4/4**

### **Educational Assistance**

When a servicemember dies on active duty, VA's Survivors' and Dependents' Educational Assistance Program generally provides up to 45 months of education benefits to the un-remarried surviving spouse, which must be used within 20 years of the date of death, or for children aged 18 to 26. Currently the rate is \$1,073 a month for full-time attendance, with lesser amounts for part-time education. This benefit may be used to pursue secondary school programs; associate, bachelor or graduate degrees; technical or vocational training; apprenticeships; and other types of training, including work-study programs. More information is available at [www.gibill.va.gov/education/C35pam.htm](http://www.gibill.va.gov/education/C35pam.htm).

### **Refund of Servicemember's Unused GI Bill Contribution**

If the deceased servicemember had contributed to the Montgomery GI Bill education program, the designated life insurance beneficiary or surviving spouse is entitled to a refund of the money that was collected through payroll deduction but was not awarded in education benefits during the servicemember's lifetime. Most active-duty military members participate in this educational benefit program, which deducts \$1,200 from their pay at \$100 monthly during their first year of service.

### **Home Loans**

Surviving spouses of military members who died on active duty or died from a service-related disability may be eligible for a VA-guaranteed home loan from a private lender. The loan may be used to purchase, construct or improve a home, to refinance an existing mortgage or for certain other purposes. As with the program for veterans, VA guarantees part of the total loan, permitting the purchaser in many cases to obtain a no-downpayment mortgage with a competitive interest rate. For more information on the VA home loan program, visit <http://www.homeloans.va.gov/>

### **Presidential Memorial Certificate Program**

The servicemember's next of kin receives a Presidential Memorial Certificate. Additional certificates are available for other loved ones upon request to VA. The gold embossed parchment-style paper is inscribed with the servicemember's name and bears the president's signature. It expresses the nation's gratitude for the deceased person's military service.

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