
The Department of Veterans Affairs (VA) administers two types of benefits for the survivors of veterans

Service-Connected Dependency and Indemnity Compensation (DIC)

If your spouse was a veteran and he or she dies, you, as the surviving spouse (and your children), may be eligible for monthly, tax-free compensation through the VA's Dependency and Indemnity Compensation program (DIC). Your children may also be eligible for certain tax-free education benefits.

To be eligible for DIC, one of the following must apply:

1. Your veteran's cause of death was the result of:
 - A disease or injury incurred or aggravated while on active duty, OR
 - An injury incurred or aggravated in the line of duty, while on active or inactive duty for training, OR
 - A disability for which the VA can pay compensation benefits
2. Your veteran was rated 100% disabled, and the cause of death was not due to a service-connected disability, if:
 - You and your veteran have been married for 8 years or more; and
 - Your veteran was rated 100% service-connected for five years from the date of discharge from military service; or
 - Your veteran was a former POW and rated 100% service-connected for at least one-year preceding death.

The following also may apply:

- Your veteran's death may not be the result of willful misconduct unless certain conditions are applicable. Contact an Accredited Service Officer for details. The veteran and spouse must have been married at the time of the veteran's death, and also must have been married for at least the one-year period immediately prior to the veteran's death, unless they have children together or were married by a certain delimiting date (before, during, or within a set period after the veteran's military service).
- If the veteran's widow/widower remarries before the age of 57, he or she will lose eligibility to receive DIC. However, eligibility may be restored upon termination of the marriage.

Non-Service Connected Survivor's Pension (need-based)

If you are a widow, widower, or child of a veteran whose death was not related to his/her military service, you may be eligible for a non-service-connected survivor's pension if your veteran's estate is incapable of supporting you.

Your veteran must have served on active duty, under honorable conditions, for at least 90 consecutive active-duty days, with at least one day during a period of war.

A WORD OF CAUTION

Accredited Veterans Service Officers focus on helping veterans and dependents obtain VA Benefits including aid and attendance benefits, but they are not experts on elder law, estate law, federal and state tax law, Medicare, or Medicaid. A survivor of a veteran who is in need of assisted living is advised to consult with an attorney specializing in elder law.

Dependent's Education

Assistance is available to dependents for education and training, provided the following criteria apply:

- The veteran's cause of death is a service-connected condition; or
- The veteran was rated by the VA as 100% service-connected permanent and total.

Up to 36 months of education benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training.

Eligibility and other limitations can be complex. Contact an accredited Veterans Service Officer.

Medical Insurance Coverage

If you are the spouse or survivor of a retired military member you may qualify for **TriCare Medical Insurance**. If you are the spouse or survivor of a VA rated, 100% disabled veteran, you may be eligible for **ChampVA Medical Insurance**.

For more information on these benefits, go to:
<http://www.va.gov/survivors>

Burial Benefits

The National Cemetery Administration (NCA), a division of the VA, provide the following burial benefits: A gravesite, headstone or marker, opening and closing of the grave, and perpetual care in a VA national cemetery.

To be eligible for burial benefits, the following must be true. The person qualifying for burial benefits is:

1. A veteran who did not receive a dishonorable discharge, OR
2. A service member who died while on active duty, active duty for training, or inactive duty for training, OR
3. The spouse or minor child of a veteran even if the veteran died first, OR
4. In some cases, the unmarried adult dependent child of a veteran.

Grave-sites cannot be reserved. A funeral director or others making the arrangements must apply for the site after the veteran's death.

For more information on benefits from the NCA see: <http://www.cem.va.gov>

Contact a Veterans Service Officer with questions regarding monetary and other benefits affecting veterans survivors.

GENERAL INFORMATION ON STATES

All states and many counties have their own additional veterans' benefits programs and requirements. **Please contact your state and/or county Veteran Services Department to find out what may be available.**

KEY DOCUMENTS TO KEEP ON HAND:

As the spouse of a veteran it is highly recommended that you maintain a record of the following documents:

- Your veteran's discharge papers; DD214 or other separation papers.
- All marriage licenses, divorce decrees or death certificates for you and your veteran's previous marriages.
- Birth certificates of all minor children.
- Social Security numbers for your entire immediate family.
- All medical evaluation boards, disability ratings, or Social Security awards.
- All hospital records, surgical reports, and treatment records.
- At least one official copy of the death certificate for the veteran. A death certificate can be amended to include service-connected conditions. Survivors should attempt to correct the death certificate if a service-connected cause/contributing case is erroneously omitted.

Serving Veterans & Their Families Since 1999

The information in this document is subject to change. For the most up-to-date version of the information go to: <http://www.va.gov/survivors>

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