



Survivor Benefits and Services

A guide to eligibility, financial, educational, and health resources.

February 2026 Edition



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Introduction

In recognition of the contributions patriotic men and women have made to serve their country, the Department of Veterans Affairs (VA) expresses its gratitude for the service your loved one gave.

This quick reference guide, a product of the Office of Survivors Assistance, provides you with information on the many benefits and services available to you as a Survivor of a deceased Service member or Veteran. It also tells you how to access those benefits and services.

We hope that this guide will be helpful for you. It does not cover every exception to the rules and regulations, but it presents a general summary of the benefits and services provided to you as a Survivor. Program and policy changes may occur after publication of this guide, and we encourage you to always verify the information to ensure that changes have not been made to the published benefits and services.

Again, we are grateful for the sacrifices you and your loved ones have made.

Sincerely,

Office of Survivors
Assistance
*Advocating for Survivors of
America's Military and Veterans*



National Cemetery Administration



Eligibility

Who is eligible?

- Veterans discharged from active duty under conditions other than dishonorable.
- Service members who died while on active duty, active duty for training, or inactive-duty training.
- Spouses and dependent children of Veterans.
- Active-duty Service members.

Exceptions

With certain exceptions, active duty service beginning after September 7, 1980 as an enlisted person and after October 16, 1981 as an officer must be for a minimum of 24 consecutive months or the full period of active duty (as in the case of Reservists or National Guard members called to active duty for a limited duration).

Active duty for training, by itself, while serving in the Reserves or National Guard, is not sufficient to confer eligibility. Reservists and National Guard members, as well as their spouses and dependent children, are eligible if they were entitled to retired pay at the time of death or would have been upon reaching the requisite age.

 **QUICK NOTE**

The Veteran does not have to be deceased for a spouse or dependent child to become eligible for burial in a national cemetery.

Under 38 U.S.C. § 2411, certain otherwise eligible individuals found to have committed Federal or state capital crimes are barred from burial or memorialization in a VA national cemetery and from receipt of Government-furnished headstones, markers, burial flags, or Presidential Memorial Certificates (PMC).

Determining Eligibility

VA's National Cemetery Scheduling Office or local national cemetery directors verify eligibility for burial.

A copy of the Veteran's discharge document that specifies the period(s) of active duty and character of discharge is usually sufficient to determine eligibility.

In some instances, a copy of the deceased's death certificate and proof of relationship to the Veteran (for eligible family members) may be required.

Determining Pre-Need Eligibility

VA implemented the pre-need burial eligibility determination program to assist anyone who would like to know if they are eligible for burial in a VA national cemetery. Upon request, VA will make eligibility determinations so that Veterans, spouses, and unmarried dependent adult children may better prepare for burial in a VA national cemetery prior to the time of need.

Download the application form at [www.va.gov/vaforms/va/pdf/VA Form 40-10007.pdf](http://www.va.gov/vaforms/va/pdf/VA%20Form%2040-10007.pdf).

Apply online at www.va.gov/burials-memorials/pre-need-eligibility.

QUICK CONTACT

For more information, call the nearest national cemetery or 800-535-1117, or go to www.cem.va.gov/burial_benefits.

Appealing an Eligibility Decision

Veterans and other claimants for VA burial benefits have the right to appeal decisions made by VA regarding eligibility for national cemetery burial or other memorial benefits.

Burial in VA National Cemeteries

Burial in a VA national cemetery is available for eligible Veterans, their spouses, and certain other eligible family members at no cost to the family. It includes the following:

- Gravesite.
- Opening and closing of the grave.
- Perpetual care.
- Headstone or marker.

For Veterans, benefits also include:

- A burial flag.
- Military funeral honors.
- Presidential Memorial Certificates (PMC), if requested by family members and other loved ones of deceased Veterans.

VA operates 155 national cemeteries, and 34 soldiers' lots and monument sites, most of which are open to new interments. Burial options are limited to those available at a specific cemetery but may include in-ground casket or interment of cremated remains in a columbarium, in the ground, or in a scatter garden. To determine if a particular cemetery is open for new burials and which other options are available, contact the national cemetery directly or go to www.cem.va.gov/find-cemetery.

The funeral director or the next of kin makes interment arrangements by contacting the National Cemetery Scheduling Office or the national cemetery where burial is desired. VA normally does not conduct burials on weekends. Gravesites cannot be reserved; however, VA will honor reservations made under previous programs.

 **QUICK CONTACT**

For more information, call the nearest national cemetery or 800-535-1117, or go to www.va.gov/burials-memorials/schedule-a-burial.

Headstones and Markers



Veterans, active-duty Service members, and retired Reservists and National Guard members are eligible for an inscribed headstone or marker for their grave at any national, state Veterans, or private cemetery.

VA will deliver a headstone, marker, or medallion at no cost anywhere in the world for the unmarked grave of any eligible, deceased Veteran. For Veterans whose deaths occurred on or after November 1, 1990, VA may provide a government headstone or marker even if the grave is already marked with a private one.

Spouses and dependent children are eligible for a government headstone or marker only if they are buried in a national, military post/base, or state Veterans cemetery.

Flat markers are available in bronze, granite, or marble. Upright headstones come in granite or marble. Please check with cemetery officials before selecting the style of monument, as it may be limited depending on the place of burial. Bronze niche markers are available to mark columbaria used for inurnment of cremated remains.

Headstones and markers previously provided by the Government may be replaced at the Government's expense if badly deteriorated, illegible, vandalized, or stolen.

To check the status of a claim for a headstone or marker for a national or state Veterans cemetery, call the cemetery. For the status of one being placed in a private cemetery, call [800-697-6947](tel:800-697-6947).

Inscription

Headstones and markers must be inscribed with:

- Legal name of the deceased.
- Branch of Service.
- Year of birth.
- Year of death.

Other optional information, if space permits, may include:

- An authorized emblem of belief.
- Additional text, including military rank.
- War service, such as World War II.
- Military awards.
- Complete dates of birth and death.
- Military organizations.
- Civilian or Veteran affiliations.
- Personalized words of endearment.

To Submit a Claim for a Headstone or Marker for Veterans Buried at a Private Cemetery

- Complete VA Form 40-1330, Claim for Standard Government Headstone or Marker, available at www.va.gov/vaforms/va/pdf/VA40-1330.pdf.
- Include a copy of the Veteran's military discharge document.
- Send to the NCA Funeral Program Evidence Intake Center:
 - Via mail to NCA FP Evidence Intake Center, PO Box 5237, Janesville, WI 53547
 - **OR** via fax to [800-455-7143](tel:800-455-7143)
 - **OR** submit your claim and supporting documents by using QuickSubmit at eauth.va.gov/accessva/?cspSelectFor=quicks submit.

“In Memory of” Markers

VA provides memorial headstones and markers with “In Memory Of” as the first line of inscription to memorialize those whose remains have not been recovered or identified, were buried at sea, donated to science, or cremated and scattered.

Eligibility is the same as for regular headstones and markers.

Medallions in Lieu of Government Headstone/Marker

Public Law 110-157, enacted December 26, 2007, expanded VA authority to provide a medallion instead of a headstone or marker for Veterans’ graves in private cemeteries when the grave is already marked with a privately purchased headstone or marker.

There are two types of medallions. Veterans, National Guard members, and Reservists may be eligible for a bronze medallion. There is also a reserved medallion for Medal of Honor recipients.

Claimants can apply for a either:

- A traditional headstone or marker to place on the grave.
- A medallion to affix to a privately purchased headstone or marker.

To Submit a Claim for a Medallion

- Complete VA Form 40-1330M, Claim for Government Medallion for Placement in a Private Cemetery, available at www.va.gov/vaforms/va/pdf/VA40-1330m.pdf.

QUICK CONTACT

For more information, call the nearest national cemetery or 800-697-6947, or go to www.va.gov/burials-memorials/memorial-items/headstones-markers-medallions.

- Include a copy of the Veteran's military discharge document.
- Send to the NCA Funeral Program Evidence Intake Center:
 - Via mail to NCA FP Evidence Intake Center, PO Box 5237, Janesville, WI 53547
 - **OR** via fax to [800-455-7143](tel:800-455-7143)
 - **OR** submit your claim and supporting documents by using QuickSubmit at eauth.va.gov/accessva/?cspSelectFor=quicksubmit.

Presidential Memorial Certificates (PMC)

A PMC is issued upon request to recognize the military service of honorably discharged deceased Veterans.

Next of kin, relatives, and other loved ones may apply for one or more certificates by completing and signing VA Form 40-0247, Presidential Memorial Certificate Request Form, in addition to sending a copy of the Veteran's military discharge documents or proof of honorable military service. The form is available at www.va.gov/vaforms/va/pdf/VA40-0247.pdf.

Burial Flags

VA will furnish a U.S. burial flag to memorialize:

- Veterans who served during wartime or after January 31, 1955.
- Veterans who died on active duty after May 27, 1941.

- Peacetime Veterans who 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.



- Certain persons who served in the organized military forces of the Commonwealth of the Philippines while in service of the U.S. Armed Forces and who died on or after April 25, 1951.
- Certain former members of the Selected Reserve.

Request a Burial Flag

To request a burial flag to honor a Veteran or Reservist, fill out VA Form 27-2008, Application for United States Flag for Burial Purposes, available at www.va.gov/burials-memorials/memorial-items/burial-flags.

Bring the completed form to a:

- Funeral director.
- VA regional office.
- United States post office.

Military Funeral Honors

Upon request, the Military Services will provide military funeral honors, which include the playing of "Taps," the flag folding, and the flag presentation.

A military funeral honors detail consists of two or more uniformed members of the Armed Forces, with at least one member from the deceased's parent Service.

Family members should inform their funeral director if they want military funeral honors.

VA can help arrange military funeral honors for burials at VA national cemeteries.

Veterans service organizations or volunteer groups may help provide military funeral honors.

QUICK CONTACT

For more information go to www.cem.va.gov/military_funeral_honors.asp.

Allowances

Burial and Plot Allowances

VA burial allowances are flat-rate monetary benefits that are generally paid at the maximum amount authorized by law for an eligible Veteran's burial and funeral costs. As of 2014, the eligible surviving spouse on record is paid automatically, without having to submit a claim.

Eligibility

If the burial allowance has not been automatically paid to the surviving spouse, VA will pay the first living person to file a claim, including:

- The Veteran's surviving spouse.
- The survivor of a legal union between the deceased Veteran and the Survivor.
- The Veteran's children, regardless of age.
- The Veteran's parent(s).
- The executor or administrator of the Veteran's estate.

The Veteran must have been discharged under conditions other than dishonorable, and one of the following conditions must be met. The Veteran:

- Died as a result of a service-connected disability.
- Was receiving or was entitled to receive VA pension or compensation at the time of death.
- Died while hospitalized by VA or while receiving care under VA contract.
- Died while traveling under proper authorization and at VA expense to receive treatment.
- Had an original or reopened claim for VA compensation or pension pending and would have been entitled to benefits from a date prior to the death.
- Died on or after October 9, 1996, while a patient at a VA-approved state nursing home.

VA may grant additional benefits, including the plot or interment allowance and transportation allowance, if it receives a claim for these benefits.

How much does VA pay?

The amounts of the VA burial and plot allowances vary depending on the circumstances (amounts listed below are for deaths occurring on or after October 1, 2025).¹

SERVICE-CONNECTED	NON SERVICE-CONNECTED
Maximum burial allowance: \$2,000	Burial allowance: \$1,002
VA may reimburse some or all of the transportation costs for burial in a VA national cemetery.	If hospitalized by VA: \$1,002
	Plot allowance: \$1,002

¹For current burial allowance amounts, visit www.va.gov/burials-memorials/veterans-burial-allowance/#burial-allowance-amounts.



Veterans Cemeteries Administered by Other Agencies

Arlington National Cemetery

Administered by the Department of the Army.

Eligibility is more restrictive than at VA national cemeteries. For information, call [877-907-8585](tel:877-907-8585) or go to www.arlingtoncemetery.mil.

Department of the Interior

Administers one active national cemetery—Andersonville National Cemetery in Georgia. Eligibility is similar to VA national cemeteries.

State Veterans Cemeteries

There are more than 120 State Veterans cemeteries that offer burial options for Veterans and their families. These cemeteries have similar eligibility requirements but many require state residency. Some services, particularly for family members, may require a fee. Contact the state cemetery or state VA Office for information.

Veterans Benefits Administration



Dependency and Indemnity Compensation

Eligibility

For a Survivor to be eligible for Dependency and Indemnity Compensation (DIC), the Service member must have died while on active duty, active duty for training or inactive duty training, or died from a service-connected illness or injury.

DIC may also be paid to certain Survivors of Veterans who were totally disabled from service-connected conditions at the time of death, even if their service-connected disabilities did not cause their deaths. The Survivor qualifies if the Veteran was:

- Continuously rated totally disabled for a period of 10 years immediately preceding death.
- Continuously rated totally disabled from the date of military discharge and for at least five years immediately preceding death.
- A former prisoner of war (POW) who was continuously rated totally disabled for a period of at least one year immediately preceding death.

The Veteran's discharge must have been under conditions other than dishonorable.

QUICK CONTACT

For more information on DIC, call [800-827-1000](tel:800-827-1000) or go to www.va.gov/family-member-benefits.

Payments for Deaths on or after January 1, 1993

Surviving spouses receive a basic rate **plus** additional payments for dependent children or for the aid and attendance of another person if they are patients in a nursing home, if they require the regular assistance of another person, or if they are permanently housebound.

DIC Payment Rates for Surviving Spouses¹

ALLOWANCES	MONTHLY RATE
Basic Payment Rate	\$1,699.36
Additional Allowances	
Each Dependent Child	\$421.00
Aid and Attendance	\$421.00
Housebound	\$197.22
Special Allowances	
Add \$360.85 if the Veteran was totally disabled eight continuous years prior to death and you were married to the Veteran during these eight years.	
Add \$359.00 to the additional allowance if the surviving spouse has one or more children under the age of 18 on the award.	

¹Rates effective as of 12/01/2025. Visit www.va.gov/family-and-caregiver-benefits/survivor-compensation/dependency-indemnity-compensation/survivor-rates for the most current rates.

Payments for Deaths Prior to January 1, 1993

Surviving spouses receive an amount based on the deceased's military pay grade.

DIC Rates for Surviving Spouses¹

ENLISTED	RATE
E-1	\$1,699.36
E-2	\$1,699.36
E-3	\$1,699.36
E-4	\$1,699.36
E-5	\$1,699.36
E-6	\$1,699.36
E-7	\$1,758.09
E-8	\$1,856.02
E-9	\$1,935.72
E-9 ²	\$2,089.58

WARRANT	RATE
W-1	\$1,794.49
W-2	\$1,865.80
W-3	\$1,920.33
W-4	\$2,032.23

OFFICER	RATE
O-1	\$1,794.49
O-2	\$1,856.02
O-3	\$1,983.26
O-4	\$2,102.15
O-5	\$2,313.37
O-6	\$2,608.49
O-7	\$2,815.45
O-8	\$3,092.41
O-9	\$3,307.79
O-10	\$3,628.08
O-10 ³	\$3,893.83

¹Rates effective as of 12/01/2025. Visit www.va.gov/family-and-caregiver-benefits/survivor-compensation/dependency-indemnity-compensation/survivor-rates for the most current rates.

²Veteran who served as Sergeant Major of the Army or Marine Corps, Senior Enlisted Advisor of the Navy, Chief Master Sergeant of the Air Force, or Master Chief Petty Officer of the Coast Guard.

³Veteran who served as Chairman of the Joint Chiefs of Staff, Chief of Staff of the Army or Air Force, Chief of Naval Operations, or Commandant of the Marine Corps.

DIC for School Children

Surviving children of the Veteran, that are between the ages of 18 and 23 who are attending an accredited educational institution, can receive continued benefits in their own right.

- VA Form 21-674, Request for Approval of School Attendance, is an acceptable prescribed form for a request to recognize school children.
- VA may not pay DIC to a child who is at least 18 years old and wholly supported at the expense of the Federal government while attending school.
- VA is also generally prohibited from concurrent payment of DIC and Dependents' Educational Assistance (DEA) or education benefits under the Marine Gunnery Sergeant David Fry Scholarship.

DIC for Parents

VA provides an income-based monthly benefit to the surviving parent(s) of a Service member or Veteran whose death was service-related.

When countable income exceeds the limit set by law, no benefits are payable. The spouse's income must also be included if living with a spouse; a spouse may be the other parent of the deceased Veteran or a spouse from remarriage.

Unreimbursed medical expenses may be used to reduce countable income.

Benefit rates and income limits change annually. Check the current Parents' DIC rates at www.va.gov/disability/parent-dic-rates.



The PACT Act

The Sergeant Heath Robinson Honoring our Promise to Address Comprehensive Toxics (PACT) Act is a law that expands VA health care and benefits for Veterans exposed to burn pits, Agent Orange, and other toxic substances.

Surviving family members may be eligible for a monthly VA DIC payment, a one-time accrued benefits payment, or Survivors Pension.

The PACT Act also provides eligibility for certain Survivors to elect reevaluation of previously denied DIC claims based on changes in law that establish or modify a presumptive service-connected disability. Benefits granted as the result of a DIC reevaluation may qualify for a retroactive effective date.

If you think you're eligible for DIC under the PACT Act, you can submit a new application. Go to www.va.gov/resources/the-pact-act-and-your-va-benefits/#information-for-survivors.

Survivors Pension

VA provides pensions to low-income surviving spouses and unmarried children of deceased Veterans with wartime service.

Eligibility

Spouses must not have remarried, and children must be under age 18 (under age 23 if attending a VA-approved school) or permanently incapable of self-support because of disability before age 18.

The Veteran must have been discharged under conditions other than dishonorable. They must also have had 90 days or more of active military service, at least one day of which

was during a period of war or have a service-connected disability justifying discharge.

Longer periods of service may be required for Veterans who entered active duty on or after September 8, 1980, or October 16, 1981 if an officer.

If the Veteran died in service but not in the line of duty, the Survivors Pension may be payable if the Veteran completed at least two years of honorable service.

A surviving spouse may be entitled to a higher income limit if living in a nursing home, in need of the aid and attendance of another person, or permanently housebound.

Payment

The Survivors Pension provides a monthly payment to bring an eligible person's income to a level established by law.

The payment is reduced by the annual income from other sources such as Social Security.

Survivors Pension Rates¹

RECIPIENT	MAXIMUM ANNUAL RATE
Surviving Spouse	\$11,699.00
With dependent child	\$15,311.00
Permanently Housebound	\$14,298.00
With dependent child	\$17,902.00
Needs Regular Aid & Attendance	\$18,697.00
With dependent child	\$22,304.00
Each Dependent Child	\$2,984.00

¹Rates effective as of 12/01/2025. Visit www.va.gov/family-and-caregiver-benefits/survivor-compensation/survivors-pension/rates for the most current rates.

Life Insurance

VA provides life insurance coverage to Service members, their spouses and dependent children, and Veterans; Service members and Veterans designate beneficiaries to receive their life insurance benefits. The programs available include:

- Servicemembers' Group Life Insurance (SGLI) provides automatic coverage for active, reserve and guard members of the uniformed services; coverage can be reduced or declined by the members. Spouses and dependent children of SGLI covered members may be covered under Family SGLI.
- Veterans' Group Life Insurance (VGLI) provides renewable group term insurance coverage to Service members who separated from service with SGLI coverage.
 - To find out if your loved one had SGLI, Family SGLI or VGLI coverage, contact the Office of Servicemembers' Group Life Insurance at [800-419-1473](tel:800-419-1473) or by email at osgli.osgli@prudential.com.
- Veterans who have a service-connected disability of 0-100% may be insured under Veterans Affairs Life Insurance (VALife).
- Veterans who received a specially-adapted housing grant from VA may be insured under Veterans' Mortgage Life Insurance (VMLI).
- Veterans who served prior to 1967 may be insured under one of VA's other administered life insurance programs. To find out if your loved one was covered under one of these programs, call [800-669-8477](tel:800-669-8477).

- Information on all VALife Insurance programs, including how to file a claim, is available at www.benefits.va.gov/insurance.

DOW Death Gratuity

The Department of War (DOW) extends a death gratuity payment to beneficiaries identified by the Service member prior to deployment.

The DOW death gratuity is a one-time tax-free payment of \$100,000 paid to the designated or eligible beneficiaries of Service members who die while on active duty or while serving in certain Reserve statuses.

The death gratuity is also payable if an eligible member or former member dies within 120 days of release or discharge from active duty, or active duty for training when the Secretary of Veterans Affairs determines that the death resulted from injury or disease incurred or aggravated during such duty.

VA Home Loan Guaranty

A VA loan guaranty to buy a home may be available to a surviving spouse receiving DIC or a spouse of Service member who is MIA.

Eligibility

A surviving spouse of a Veteran may be eligible for a VA-backed home loan when specific criteria are met. To qualify, you must meet the following conditions:

Unmarried Status

You must remain unmarried after the death of your spouse. However, if you remarried on or after December 16, 2003, and after turning 57, you may still be eligible.

Service-Related Conditions

Your spouse must have died in the line of duty or died from a service-related condition.

MIA or POW Classification

Alternatively, the Veteran could have been classified as Missing in Action (MIA) or a Prisoner of War (POW) for at least 90 days.

Certificate of Eligibility (COE)

This document is essential to prove your eligibility for a VA-backed home loan.

If you receive Dependency and Indemnity Compensation (DIC), you will need to submit VA Form 26-1817 along with your spouse's DD Form 214 (or separation papers).

You can apply for a COE:

- Online at www.va.gov/housing-assistance/home-loans/how-to-request-coe.
- By mail.
- Ask a VA-approved lender to submit on your behalf.

Survivors' and Dependents' Educational Assistance

Eligibility

VA provides educational assistance in the form of the Survivors' and Dependents' Educational Assistance (DEA) program to qualifying dependents as follows:

- The spouse or child of a Service member or Veteran who died of a service-connected disability, who has a permanent and total service-connected disability, or who died while such a disability existed.
- The spouse or child of a Service member listed for more than 90 days as currently missing in action (MIA), captured in the line of duty by a hostile force, or detained or interned by a foreign government or power.
- The spouse or child of a Service member who is hospitalized or is receiving outpatient care or treatment for a disability that is determined to be totally and permanently disabling, incurred or aggravated due to active duty, and for which the Service member is likely to be discharged from military service.

QUICK CLICK

For more information on VA's education benefits, go to <https://www.va.gov/family-and-caregiver-benefits/education-and-careers>.

Period of Eligibility

There is no eligibility time limit if one of the following occurred on or after August 1, 2023:

- The qualifying event happened to the Veteran or Service member.

- The beneficiary turned 18 years old.
- The beneficiary completed high school or secondary school.

If one of the above events occurred before August 1, 2023, the following age and time limits apply:

- The period of eligibility for Veterans' spouses expires 10 years from either the date they become eligible or the date of the Veteran's death. VA may grant an extension.
- If the Service member died on active duty, benefits end after 20 years for the spouse.
- If the Veteran is rated permanently and totally disabled, with an effective date that is three years after discharge from active duty, benefits end 20 years from the effective date, in most cases for the spouse.

Children generally must be between the ages of 18 and 26 to receive educational benefits, though extensions may be granted.



 **QUICK NOTE**

If you've already started your educational program, ask a certifying official from your school or your employer to fill out VA Form 22-1999, VA Enrollment Certification. They can fill out this form online in the Enrollment Manager System.

Surviving spouses lose eligibility if they remarry or are living with another person who has been recognized publicly as their spouse. They can regain eligibility if the new marriage was on or after January 1, 2004 and the surviving spouse was at least 57 years old; if their remarriage ends by death or divorce; or if they cease living with the person. Dependent children do not lose eligibility if the surviving spouse remarries before age 55.

Payments

The payment rate is \$1,574.00 per month for full-time school attendance, with lesser amounts for part-time.

Benefits are paid for full-time training of up to 45 months or the equivalent in part-time training.

Types of Training

Benefits may be awarded for:

- College or graduate degree programs; career-training certificate courses; educational and career counseling; apprenticeships; on-the-job training.
- Special restorative or vocational training to help for Survivors with physical or mental disabilities work toward their educational or training goal.

Marine Gunnery Sergeant John David Fry Scholarship Eligibility

Children and spouses of members who died in the line of duty on or after September 11, 2001, are potentially eligible for Post-9/11 GI Bill benefits under the Fry Scholarship.

"GI Bill" is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. Government website at www.benefits.va.gov/gibill.

QUICK CONTACT

For more information, call 888-GI-BILL-1 (888-442-4551) or go to www.va.gov/education/survivor-dependent-benefits/fry-scholarship.

Eligible Spouses

- Surviving spouses keep their eligibility if they remarry and can continue to receive DIC payments while using the Fry Scholarship.
- If the spouse had unused Fry Scholarship benefits that expired, VA may restore those benefits to be used anytime after January 2, 2025 by submitting a new application.

Eligible Children

- May be entitled to 36 months of benefits to cover the cost of tuition, housing, and money for books and supplies.
- Have until the age of 33 to use the benefit (if they turned 18 or graduated high school before January 1, 2013).
- Those who turned 18 or graduated high school after January 1, 2013, are eligible at any age over 18 or after graduation (whichever comes first).

To Get a Fry Scholarship

Choose a school

The GI Bill Comparison Tool can help you pick a school. Go to www.va.gov/education/gi-bill-comparison-tool.

Contact your school's certifying official to make sure your program is approved for VA benefits.

Apply for benefits

Apply online at www.va.gov/education/apply-for-education-benefits/application/5490/introduction.

Fill out VA Form 22-5490, Dependents' Application for VA Education Benefits, and send it to the VA regional office where you want to go to school. Download the form at www.va.gov/find-forms/about-form-22-5490.

Choose your program

If you qualify for both the Fry Scholarship and DEA, you must choose which program you want to use. Once you choose, you can't change your mind.

Veterans Health Administration



Civilian Health and Medical Program

Under the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA), certain dependents and Survivors can receive reimbursement for most medical expenses, including:

- Outpatient.
- Inpatient.
- Mental health.
- Prescription medication.
- Skilled nursing care.
- Durable medical equipment.


Eligibility

To be eligible for CHAMPVA, an individual cannot be eligible for TRICARE (the medical program for civilian dependents, provided by the Department of War) and must be one of the following:

- The spouse or child of a Veteran whom VA has rated permanently and totally disabled due to a service-related disability.
- The surviving spouse or child of a Veteran who died from a VA-rated, service-connected disability or who, at the time of death, was rated permanently and totally disabled.
- The surviving spouse or child of a Veteran who died on active duty and in the line of duty, for reasons other

than misconduct. However, in most of these cases, these family members are eligible for TRICARE, not CHAMPVA.

- A surviving spouse under age 55 who remarries loses CHAMPVA eligibility on midnight of the date of remarriage. They may reestablish eligibility if the remarriage ends by death, divorce, or annulment. Renewed eligibility is effective the first day of the month following the termination of the remarriage or December 1, 1999, whichever is later.
- A surviving spouse who remarries after age 55 does not lose eligibility upon remarriage.

 **QUICK NOTE**
For those who have Medicare entitlement, CHAMPVA is a secondary payer.


CHAMPVA In-House Treatment Initiative

Many VA health care facilities provide services to CHAMPVA beneficiaries under the CHAMPVA In-House Treatment Initiative (CITI) program.

Contact the nearest VA health care facility to determine if it participates in the program.

Those who use a CITI facility incur no cost for services; however, services are provided on a space-available basis after the needs of Veterans are met.

Not all services are always available.

 **QUICK CONTACT**
For more information, call the CHAMPVA telephone assistance line at [800-733-8387](tel:800-733-8387), go to www.va.gov/health-care/family-caregiver-benefits/champva, or write to either:

- CHAMPVA, PO Box 469028, Denver, CO 80246-9028
- CHAMPVA, PO Box 137, Spring City, PA 19475

Bereavement Counseling

Vet Centers provide bereavement counseling to all family members, including spouses, children, parents, and siblings of Service members who died while on active duty. This includes Federally activated members of the National Guard and Reserve components. Counseling is also available if a Veteran or service member died by suicide. Bereavement counseling services may be accessed by making a request through your nearest Vet Center. Visit www.vetcenter.va.gov or call 877-927-8387.

Bereavement Counseling Related to Veterans

Bereavement counseling is available to immediate family members of a Veteran who died unexpectedly and was receiving Vet Center services, or while participating in a VA hospice or similar program, as long as the immediate family members had been receiving family support services in connection with or in furtherance of the Veteran's treatment.

In Other Cases

Bereavement counseling is available to the Veteran's legal guardian or the individual with whom the Veteran had certified an intention to live, as long as the guardian or individual had been receiving covered family support services. This counseling may be authorized for up to 60 days. However, VA medical center directors have the authority to approve a longer period of time when medically indicated.

Survivors Assistance and Memorial Support Program (SAMS)

The Veterans Health Administration (VHA) is establishing the SAMS Program to provide personalized, supportive services

to families, caregivers, and survivors at the end of a Veteran's life and after a Veteran dies. SAMS also ensures Veterans without identified family receive a dignified interment to honor their service. The SAMS Program supports Veterans, their families, caregivers, and survivors by assisting with:

- Pre-planning and preparedness resources for Veterans and families.
- Navigation and connection to survivor benefits.
- Information on planning memorial services.
- Connection to available grief and bereavement support resources.

SAMS is committed to honoring the sacrifices made by Veterans and helping their survivors feel supported with compassionate care. Veterans and survivors can connect with assistance through their local VA facility.

Additional Information



Reviewing Benefit Decisions

Veterans and other claimants for VA benefits have the right to request a review of decisions made by a VA regional office, medical center, or National Cemetery Administration (NCA) office.

Typical issues appealed are disability compensation, pension, education benefits, recovery of overpayments, reimbursement for unauthorized medical services, and denial of burial and memorial benefits.

A claimant usually has one year from the date of the notification of a VA decision to file an appeal.

There are three decision review options to choose from: Supplemental Claim, Higher-Level Review, or Board Appeal.

To begin the decision review process:

- Choose a review option and fill out the appropriate VA form.
- Submit it in person at their nearest VA regional office or by mail to:
 - Department of Veterans Affairs Claims Intake Center
PO Box 4444
Janesville, WI 53547-4444
(for compensation reviews)
 - OR**
 - Veterans Affairs Claims Intake Center
PO Box 5365
Janesville, WI 53547-5192
(for pension/survivor reviews).

- For faster processing, upload online using eauth.va.gov/accessva/?cspSelectFor=quickssubmit.

Board Appeals

When you choose this option, you are appealing to a Veterans Law Judge at the Board of Veterans' Appeals in Washington, D.C. A judge who is an expert in Veterans law will review your case. There are three Board Appeal options:

1. Request a direct review.
2. Submit new evidence.
3. Request a hearing.

If you need help choosing a Board Appeal option, you can work with a representative to find the best option for you.

QUICK CLICK

To learn more about VA decision reviews and appeals, visit www.va.gov/decision-reviews.

After Requesting a Decision Review

When your review is complete, VA will mail you a decision packet that includes details about the decision on your case. To check the status of your VA decision review or appeal, visit www.va.gov/claim-or-appeal-status.

Outside Agencies Providing Support to Survivors

Department of War (DOW)

Offers extensive services to the surviving family of Service members who died on active duty.

www.war.gov

Social Security Administration

Offers benefits to surviving family based upon the earning history of the deceased.

www.ssa.gov

Office of Personnel Management

Extends Veterans preference hiring status to the spouses and surviving spouses of:

- Active-duty military.
- 100% disabled Veterans.
- Veterans killed in action or who have died due to a service-connected injury or illness.

www.fedshirevets.gov

Internal Revenue Service

The majority of VA benefits available to Survivors and their dependents are tax-exempt.

www.irs.gov

State Benefits

Many states offer additional benefits for families and Survivors who are residents.

myarmybenefits.us.army.mil/Benefit-Library/State/Territory-Benefits

American Battle Monuments Commission

“No-fee” passports may be available to immediate family members (spouse, children, parents, brothers, and sisters) for the purpose of visiting their loved one’s grave or memorialization site at an American military cemetery on foreign soil.

American Battle Monuments Commission
Courthouse Plaza II, Suite 500
2300 Clarendon Blvd.
Arlington, VA 22201

703-584-1501

www.abmc.gov





VA



U.S. Department
of Veterans Affairs



www.va.gov/survivors

officeofsurvivors@va.gov