

# **SPOUSAL & SURVIVOR VA BENEFITS EDUCATIONAL SEMINAR PACKET**



## **INCLUDES:**

Introduction/Guidelines

Sample Agenda

Handouts

Sample Sign-In Sheet

Announcement/Flyer Samples (Separate WORD Doc)

Public Service Announcement (PSA - Sample (Separate WORD Doc)

[Associates of Vietnam Veterans of America Program](#)  
10/18/2018



# SPOUSAL AND SURVIVOR VA BENEFIT & EDUCATIONAL SEMINAR AGENDA

## **I. Overview of VA Structure**

## **II. DIC**

- a. DIC for surviving spouse
- b. DIC for children
- c. DIC for parents
- d. CHAMPVA health insurance
- e. Chapter 35 education benefits for spouse/children

## **III. Death Pension**

- a. Eligibility requirements
  - i. Length of service/character of discharge
  - ii. Wartime service
  - iii. Income and net worth
- b. Maximum allowable pension rates
- c. Housebound criteria
- d. Aid & attendance
- e. Calculating award amount
- f. Medicaid

## **IV. Burial Benefits**

- a. Burial reimbursement
- b. Headstones and markers
- c. Interment in National Cemeteries

## **V. State Benefits**

- a. Tax exemptions, etc.

## **VI. Q&A**

---

## **VII. DEERS Enrollment/DFAS (TJ Jordan-Survivor's Outreach)**

- a. Military retirement process overview
- b. Military ID's
- c. SBP application process

## **VIII. VA Healthcare (Kevin Baker-Chattanooga Vet Center)**

- a. How spouses can assist with navigating the system
- b. Chattanooga Vet Center

## **IX. Q&A**



# SPOUSAL AND SURVIVOR BENEFITS EDUCATIONAL SEMINAR

**PLEASE PRINT**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_
11. \_\_\_\_\_
12. \_\_\_\_\_
13. \_\_\_\_\_
14. \_\_\_\_\_
15. \_\_\_\_\_
16. \_\_\_\_\_
17. \_\_\_\_\_
18. \_\_\_\_\_
19. \_\_\_\_\_
20. \_\_\_\_\_
21. \_\_\_\_\_
22. \_\_\_\_\_
23. \_\_\_\_\_
24. \_\_\_\_\_

25. \_\_\_\_\_
26. \_\_\_\_\_
27. \_\_\_\_\_
28. \_\_\_\_\_
29. \_\_\_\_\_
30. \_\_\_\_\_
31. \_\_\_\_\_
32. \_\_\_\_\_
33. \_\_\_\_\_
34. \_\_\_\_\_
35. \_\_\_\_\_
36. \_\_\_\_\_
37. \_\_\_\_\_
38. \_\_\_\_\_
39. \_\_\_\_\_
40. \_\_\_\_\_
41. \_\_\_\_\_
42. \_\_\_\_\_
43. \_\_\_\_\_
44. \_\_\_\_\_
45. \_\_\_\_\_
46. \_\_\_\_\_
47. \_\_\_\_\_
48. \_\_\_\_\_



# ASSOCIATES OF VIETNAM VETERANS OF AMERICA

## SPOUSAL & SURVIVOR VA BENEFITS PROGRAM

*There are some twenty-one-and-a-half million veterans in the United States, of which almost two-thirds never interact with the VA. Most are unfamiliar with the array of benefits which they have earned by virtue of their military service. Even the one-third of vets who do interact with the VA's healthcare system and/or its benefits administration are not familiar with much of what is available to them, to their families, and to their survivors.*

<https://vva.org/what-we-do/veterans-advocacy/government-relations/>

\*\*\*\*\*

### *Introduction*

In an effort to educate and support the families of veterans concerning the benefits available to them through the Department of Veterans Affairs, the Associates of Vietnam Veterans of America has created a program focused on bringing awareness to what is currently available to the spouse, widow, widower, and family of the veteran.

Federal benefits are constant for everyone; state-funded benefits can vary. With that in mind, this program is designed to be implemented at the state and chapter levels where both federal and in-state funded programs are relevant. This community event can be very successful if carefully planned and advertised.

This program is only available through our website. Included in this program are all the tools needed to plan and execute your seminar.

\*\*\*\*\*

### *Preparation*

- A. Procure a knowledgeable certified Veterans Service Officer to conduct the meeting

*This person should be local if at all possible. Bringing someone from out of town can be costly; however, if money is no object, then do what is necessary to get the "right" person for the job. (NOTE: perhaps the VVA chapter will co-sponsor the event with you) Also, if there is a Vet Clinic, Veteran Hospital, or National Cemetery, etc. in your area, invite a spokesperson from their organization to participate.*

- B. Secure a centralized location meeting room in the community



## ASSOCIATES OF VIETNAM VETERANS OF AMERICA

### SPOUSAL & SURVIVOR VA BENEFITS PROGRAM

*A local church or community center is a good fit for this event. Preferably a place that can be reserved free of charge with free parking to hold your cost to a minimum.*

#### C. Set a date and time for Program

*Timing is everything. So many of our older veterans and spouses do not travel at night. Mid-afternoon (maybe a 3pm or 4pm start time) on the weekend will get them home before dark. But in the winter time, these hours too might be difficult for them to manage. A weeknight seminar will have to begin later due to work constraints. (Note: If you live in an area where avid college football fans reside, be sure to check the schedule before planning this event in the fall.)*

#### D. Announce the event well in advance

*Planning a successful, well attended seminar requires getting the word out. Invite all spouses in your area- not just your AVVA members. Ask permission to include an announcement in the other local Service Organizations newsletters. i.e. VFW, DAV, American Legion. Contact your local TV stations for coverage; ask your local newspaper to run a Public Service Announcement (PSA) that are usually free-of-charge; create a flyer for distribution at the VA Center in your area, and anywhere that is a popular gathering place for veterans.*

#### E. Educational material available from the national organization:

1. DIC Brochures
2. Paper Safes
3. AVVA & VVA applications
4. Toxic Exposure
5. PTSD '2'

*These are available free of charge to our AVVA members just for the asking. Contact your State Representative or President.*

#### F. Audio-Visual needs

*Having the needed equipment for your seminar is essential so that people can see and hear what is being said and presented. So, consider these amenities when choosing your location for the event. Check with the Service Officer to know if he will need a projector and screen for a Power Point, etc. A microphone and podium are mandatory. Perhaps a microphone setup in the audience for questions should be considered if possible.*



## ASSOCIATES OF VIETNAM VETERANS OF AMERICA

### SPOUSAL & SURVIVOR VA BENEFITS PROGRAM

#### *G. Included in these guidelines are:*

1. *Example of program outline (for the Service Officer's use)*
2. *Six (6) handouts (these are updated as new handouts are distributed from the VA.)*
  - a. *Survivor's & Dependents' Educational Assistance*
  - b. *Accrued Benefits and Substitution*
  - c. *Dependency and Indemnity Compensation (DIC)*
  - d. *Survivors Pension Benefit*
  - e. *Service-Disabled Veterans Insurance*
  - f. *Burial and Plot Interment Allowance*
3. *Sign-in sheet (optional)*

#### H. Optional

1. **Refreshments:** *Serving refreshments is an option to consider if funding is available; however, refreshments should NOT be the main focus of your gathering. Keep everyone focused on the true reason for your meeting. Refreshments after the meeting is adjourned will be more conducive to learning.*
2. **Military Protocol:** *Posting of Colors, National Anthem, and/or Pledge of Allegiance.*
3. **Invocation**

We hope that these instructions/guidelines will lead you to having a successful event. Remember, this event is to be focused on SPOUSES AND SURVIVORS but without our veterans, this need would not exist. Good luck and give us feedback afterwards. And don't forget to record your VISTA hours.

## ACCRUED BENEFITS AND SUBSTITUTION

### What Are Accrued Benefits?

Accrued benefits are benefits that are due to the beneficiary based on an existing decision on a claim for benefits or evidence in the Veteran's claim file at the date of death, but not paid prior to death.

Examples of accrued benefits include:

1. A claim or appeal for a recurring benefit was pending at the time of the beneficiary's death and all of the evidence needed for a favorable decision was in the file on the date of death (evidence in file "means" the evidence was in VA's possession, in a VA facility, even if it was not actually physically in the claims file), OR
2. A claim for a recurring benefit had not been allowed, but the beneficiary died before award action could be taken, OR
3. At the time of the beneficiary's death, one or more benefit checks had not been deposited or negotiated.

### Who is Eligible to Receive Accrued Benefits?

Generally, VA pays accrued benefits based on the claimant's relationship to the deceased Veteran. If there is no living person eligible to claim accrued benefits, VA pays accrued benefits based on reimbursement.

#### Relationship:

If accrued benefits are payable, they are paid to the first living person listed below:

When the person entitled is the Veteran's...	VA pays the accrued benefit in ...
Surviving spouse	Full to the surviving spouse

Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment and other important benefits. Ask your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors' Benefits.



U.S. Department  
of Veterans Affairs



Veteran's <b>dependent</b> children, including children between the ages of 18 and 23 and attending school or children found helpless. (If the child is not a dependent for VA purposes, he/she may receive accrued benefits based on reimbursement (see below)	Equal shares
Parents (both)	Equal shares, if they are determined to be dependent parents at the date of the Veteran's death
Sole surviving parent	Full to the sole surviving parent, if he or she is determined to be a dependent parent at the date of the Veteran's death

If the death is that of a...	Then the accrued is payable to the ...
Surviving spouse	<p>Veteran's children.</p> <p><b>Note:</b> Accrued Dependent's Educational Assistance (DEA) is payable <i>only</i> as reimbursement on the expenses of last sickness and burial.</p>
Child	<p>Surviving child(ren) of the Veteran who are entitled to death compensation, dependency and indemnity compensation, or death pension with the exceptions as listed below.</p> <ul style="list-style-type: none"> <li>If the deceased child was entitled to an apportioned share of the surviving spouse's award, the accrued benefit is payable <i>only</i> as reimbursement on the expenses of such deceased child's last sickness or burial.</li> </ul>





	<ul style="list-style-type: none"><li>• If the deceased child was in receipt of death pension, compensation, or DIC, a remaining child who has elected DEA benefits is entitled only to the unpaid benefits which became due and payable to the deceased child for periods prior to the commencement of DEA benefits to the surviving child.</li></ul>
--	--

Entitlement to accrued benefits vests according to the line of succession established by law. The fact that a preferred beneficiary fails to file or prosecute a claim does not permit payment of his/her share of accrued benefits to a person or persons having an equal or lower preference. A waiver of right also does not permit such payment.

### **Reimbursement:**

If there are no living persons who are entitled to accrued benefits on the basis of relationship, VA will pay accrued benefits to reimburse the person(s) who paid for or who are responsible to pay for the Veteran's last illness and burial expenses. If the expenses were paid from funds of the deceased beneficiary's estate, the claim should be filed by the executor of the estate.

The amount of accrued benefits payable as reimbursement is limited to the actual amount of expenses paid, and the amount of accrued benefits available.

### **What is Substitution?**

Substitution is a type of accrued benefit. If a Veteran or other claimant dies while his or her claim or appeal is pending, a person eligible to receive accrued benefits may substitute for the Veteran or other claimant to process the claim or appeal through to completion.

## How and When Can a Person File a Claim for Accrued Benefits?

Use the following forms (any of which may be used to claim accrued benefits) based on the following;

### ***Relationship***

- VA Form 21-601, Application for Accrued Amounts Due a Deceased Beneficiary
- VA Form 21-534, Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child
- VA Form 21-535, Application for Dependency and Indemnity Compensation by Parent(s) (Including Accrued Benefits and Death Compensation when Applicable)
- VA Form 21-0847, Request for Substitution of Claimant Upon Death of Claimant

### ***Reimbursement***

- VA Form 21-601, Application for Accrued Amounts Due A Deceased Beneficiary

VA must receive an accrued benefits claim within one year after the Veteran's death, and/or within one year from the date of notification to the Veteran.

VA must receive a substitution of claimant claim within one year of the original claimant's death. If the substitute dies, the next successive substitute has one year following the substitute's death to file a claim.





## DEPENDENTS AND SURVIVORS

### BURIAL AND PLOT INTERMENT ALLOWANCE

#### WHAT ARE VA BURIAL 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. A VA regulation change in 2014 simplified the program to pay eligible survivors quickly and efficiently. Eligible surviving spouses of record are paid automatically upon notification of the Veteran's death, without the need to submit a claim. VA may grant additional benefits, including the plot or interment allowance and transportation allowance, if it receives a claim for these benefits.

#### WHO IS ELIGIBLE?

If the burial benefit has not been automatically paid to the surviving spouse, VA will pay the first living person to file a claim of those listed below:

- Veteran's surviving spouse; **OR**
- The survivor of a legal union\* between the deceased Veteran and the survivor; **OR**
- The Veteran's children, regardless of age; **OR**
- The Veteran's parents or surviving parent; **OR**
- The executor or administrator of the estate of the deceased Veteran.

\*Legal union means a formal relationship between the decedent and the survivor that existed on the date of the Veteran's death, which was recognized under the law of the State in which the couple formalized the relationship and evidenced by the State's issuance of documentation memorializing the relationship.

The Veteran must also have been discharged under conditions other than dishonorable. In addition, at least one of the following conditions must be met:

- the Veteran died as a result of a service-connected disability, **OR**
- the Veteran was receiving VA pension or compensation at the time of death, **OR**
- the Veteran was entitled to receive VA pension or compensation, but decided instead to receive his or her full military retirement or disability pay, **OR**
- the Veteran died while hospitalized by VA, or while receiving care under VA contract at a non-VA facility, **OR**
- the Veteran died while traveling under proper authorization and at VA expense to or from a specified place for the purpose of examination, treatment or care, **OR**
- the Veteran had an original or reopened claim for VA compensation or pension pending at the time of death and would have been entitled to benefits from a date prior to the date of death, **OR**
- the Veteran died on or after October 9, 1996, while a patient at a VA-approved state nursing home.



Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment and other important benefits. Ask your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors' Benefits.



U.S. Department  
of Veterans Affairs

## HOW MUCH DOES VA PAY?

### Service-Connected Death

- If the Veteran died on or after September 11, 2001, the maximum service-connected burial allowance is \$2,000.
- If the Veteran died before September 11, 2001, the maximum service-connected burial allowance is \$1,500.
- If the Veteran is buried in a VA national cemetery, VA may reimburse some or all of the cost of transporting the deceased Veteran's remains.

### Non-Service-Connected Death

- If the Veteran died on or after October 1, 2017, VA will pay a \$300 burial allowance and \$762 for a plot.
- If the Veteran died on or after October 1, 2016, but before October 1, 2017, VA will pay a \$300 burial allowance and \$749 for a plot.
- If the Veteran died on or after October 1, 2015, but before October 1, 2016, VA will pay a \$300 burial allowance and \$747 for a plot.

Effective October 1, 2011, there are higher non-service-connected death rates payable if the Veteran was hospitalized by VA when he or she died.

- If the Veteran died on or after October 1, 2017, VA will pay a \$762 burial allowance and \$762 for a plot.
- If the Veteran died on or after October 1, 2016, VA will pay a \$749 burial allowance and \$749 for a plot.
- If the Veteran died on or after October 1, 2015, but before October 1, 2016, VA will pay a \$747 burial allowance and \$747 for a plot.
- If the death occurred while the Veteran was properly hospitalized by VA, or under VA contracted nursing home care, some or all of the costs for transporting the Veteran's remains may be reimbursed.
- **Note:** If the Veteran dies while traveling at VA expense for the purpose of examination, treatment or care, VA will pay burial, funeral, plot or interment allowances, and transportation expenses.

### Unclaimed Remains

- If a Veteran dies and their remains are unclaimed, the entity responsible for the burial of the Veteran would be entitled to a \$300 burial allowance.
- If the Veteran is buried in a VA national cemetery, VA may reimburse the cost of transporting the deceased Veteran's remains. VA may also reimburse for the cost of a plot.

## HOW CAN YOU APPLY?

You can apply by filling out [VA Form 21P-530, Application for Burial Benefits](#). You should attach a copy of the Veteran's military discharge document (DD 214 or equivalent) and a death certificate. If you are claiming transportation expenses, please attach a receipt for the expenses paid.

You can call us toll-free within the U.S. by dialing 1-800-827-1000. If you are located in the local dialing area of a VA regional office, you can also call us by checking your local telephone directory. For the hearing impaired, our TDD number is 711.

---

You should mail your application to the VA regional office located in your state. You can obtain the mailing address for VA regional offices by accessing our [locations site](#). The address is also located in the government pages of your telephone book under “United States Government, Veterans.”

## **RELATED BENEFITS**

[VA National Cemetery Burials](#) / [Headstones, Markers and Medallions](#) /  
[Presidential Memorial Certificates](#) / [Burial Flags](#)



## EDUCATION AND TRAINING

### SURVIVORS' & DEPENDENTS' EDUCATIONAL ASSISTANCE



## WHAT IS SURVIVORS' & DEPENDENTS' EDUCATIONAL ASSISTANCE (DEA)?

Survivors' & Dependents' Educational Assistance (DEA) is an education benefit for eligible spouses and children of certain Veterans. Eligible persons can receive up to 45 months of full-time or equivalent benefits for:

- College, Business, Technical or Vocational Courses, High School Diploma or GED, Independent Study or Distance Learning courses
- Correspondence Courses (Spouses Only)
- Apprenticeship/On-the-Job Training
- National Exams (e.g. SAT, LSAT, GRE, GMAT)
- Remedial, Deficiency, and Refresher Training (in some cases)
- The cost of tests for licenses or certifications needed to get, keep, or advance in a job

*Note: Log onto our [GI Bill website](#) to find out if the program is approved for VA educational benefits, then click on “[Choosing a School](#)” tab and Search for approved Education and Job Training Programs at VA's [WEAMS Institution Search Tool](#).*

### WHO IS ELIGIBLE?

To be an eligible for DEA you must be the son, daughter, or spouse of:

- A Veteran who died, or is permanently and totally disabled, as the result of a service-connected disability. The disability must arise out of active service in the Armed Forces.
- A Veteran who died from any cause while such service-connected disability was in existence.
- A Servicemember missing in action or captured in the line of duty by a hostile force.

Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment and other important benefits. Ask your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors' Benefits.



U.S. Department  
of Veterans Affairs



- A Servicemember forcibly detained or interned in the line of duty by a foreign government or power.
- A Servicemember hospitalized or receiving outpatient care for a VA determined service-connected permanent and total disability may be eligible for DEA benefits.

### **HOW LONG IS THE PERIOD DURING WHICH THIS BENEFIT MAY BE USED?**

Spouses and surviving spouses generally have 10 years from the date VA establishes eligibility to use the benefit. Spouses and surviving spouses will remain eligible for 20 years if the VA rated the veteran permanently and totally disabled with an effective date of 3 years from discharge. Surviving spouses of Service members who died while on Active Duty also have 20 years from the date of the Service member's death to use the benefit.

Children may use the benefit while they are between the ages of 18 and 26.

*Note: These time limits can be extended under certain circumstances. For details, call the toll-free number or visit our website.*

### **HOW MUCH DOES VA PAY?**

The amount VA pays is based on the type of training program and training time (i.e. full-time, half-time, etc). Benefits are paid monthly and in arrears. If attendance is less than a month or less than full-time, payments are reduced proportionately. Current payment rates can be found on our website.

### **HOW CAN YOU APPLY?**

Once you find a program approved for VA training you can [apply online](#).

For more information, call toll-free 1-888-442-4551 (1-888-GI BILL 1) or visit our [GI Bill website](#).





## DEPENDENTS AND SURVIVORS

### DEPENDENCY AND INDEMNITY COMPENSATION (DIC)

## What is Dependency and Indemnity Compensation?

Dependency and Indemnity Compensation (DIC) is a monthly benefit paid to eligible survivors of:

- Servicemembers who died while on active duty, active duty for training, or inactive duty training, OR
- Veterans whose death resulted from a service-connected injury or disease, OR
- Veterans whose death resulted from a non-service-connected injury or disease, and who were totally disabled from their service-connected disabilities for
  - at least 10 years immediately preceding their death, OR
  - since the Veteran's release from active duty and for at least five years immediately preceding death, OR
  - at least one year immediately preceding death if the Veteran was a former prisoner of war who died after September 30, 1999.

#### WHO IS ELIGIBLE?

##### SURVIVING SPOUSE

You may be eligible for DIC benefits if you are a surviving spouse who:

- was married to a military Servicemember who died on active duty, active duty for training, or inactive duty training, OR
- married the Veteran before January 1, 1957, OR
- married the Veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the Veteran's death began or was aggravated, OR
- was married to the Veteran for at least one year, OR
- had a child with the Veteran, AND
- cohabited with the Veteran continuously until the Veteran's death or, if separated, was not at fault for the separation, AND
- is not currently remarried.\*

You may be eligible to continue receiving DIC benefits if you remarried on or after December 16, 2003, and were at least 57 years of age.



Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment and other important benefits. Ask your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors' Benefits.



U.S. Department  
of Veterans Affairs



## SURVIVING CHILD

You may be eligible for DIC if you are the surviving child of a military Servicemember who died in the line of duty or a Veteran whose death resulted from a service-connected injury or disease.

Additionally, you must be:

- unmarried AND
- under age 18, or between the ages of 18 and 23 and attending school.\*

Certain helpless adult children may be entitled to DIC. Please call the toll-free number 1-800-827-1000 for the eligibility requirements.

## PARENTS

You may be eligible for DIC if you are the surviving parent of a military Servicemember who died in the line of duty or a Veteran whose death resulted from a service-connected injury or disease. Find additional information regarding [Parents' DIC](#).

## HOW MUCH DOES VA PAY?

- [Benefit rate tables for surviving spouses and children](#)
- [Benefit rate tables for parents](#)

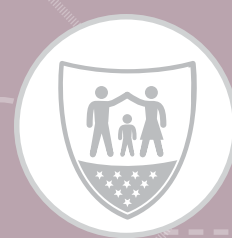
## HOW CAN YOU APPLY?

You may apply for DIC benefits by filling out

- [VA Form 21-534EZ](#) or [VA Form 21-534](#), Application for DIC, Death Pension and Accrued Benefits by a Surviving Spouse or Child, or
- [VA Form 21-535](#), Application for Dependency and Indemnity Compensation by Parent(s),

The completed form should be mailed to the [Pension Management Center](#) that serves your state and has jurisdiction over your claim. If you do not know which PMC has jurisdiction over your claim, you may submit your request to the VA regional office closest to your current residence. A directory of VA regional offices is available at [Directory of VA Regional Offices](#).





## LIFE INSURANCE

## SERVICE-DISABLED VETERANS INSURANCE

### WHAT IS SERVICE-DISABLED VETERANS INSURANCE (S-DVI)?

S-DVI is life insurance for Veterans who have received a service-connected disability rating by the Department of Veterans Affairs. The basic S-DVI program, commonly referred to as “RH Insurance”, insures eligible Veterans for up to \$10,000 of coverage. Veterans who have the basic S-DVI coverage and are totally disabled are eligible to have their premiums waived. If a premium waiver is granted, policyholders may apply for additional coverage of up to \$30,000 under the Supplemental S-DVI program. Premiums for Supplemental S-DVI coverage, however, cannot be waived.

### WHO IS ELIGIBLE?

You are eligible for S-DVI if:

- You were released from service under other than dishonorable conditions on or after April 25, 1951 **AND**
- VA has notified you that you have a service-connected disability (even one rated 0%) **AND**
- You are healthy except for your service-related disability **AND**
- You apply within two years of being notified of your service-connected disability

You are eligible for Supplemental S-DVI if:

- You have an S-DVI policy **AND**
- The premiums on your basic coverage are being waived due to total disability **AND**
- You apply within one year of being notified of the waiver **AND**
- You are under 65 years of age



Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment and other important benefits. Ask your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors' Benefits.



U.S. Department  
of Veterans Affairs

**REMINDER: Applying for Coverage - VA strives to inform all Veterans who are rated for new disabilities about their eligibility for S-DVI, but it remains your responsibility to apply within the prescribed time limits even if you do not receive an application in the mail.**

***Waiver of Premiums*** - you may be eligible for a waiver if you become totally disabled (unable to work because of your disability) before your 65th birthday and remain disabled for at least six consecutive months. (Premiums for Supplemental S-DVI can't be waived.) Your VA rating for a service-connected disability—even 100%--does not automatically qualify you for a waiver of your premiums.

## HOW MUCH DOES IT COST?

The cost varies depending upon age, type of plan (term or permanent), and the amount of coverage.

## HOW CAN YOU APPLY FOR S-DVI?

You can apply by using the following forms:

- [VA Form 29-4364](#) to apply for S-DVI or by [applying online](#)
- [VA Form 29-357](#) to apply for a total disability waiver of S-DVI premiums
- [VA Form 29-0188](#) to apply for Supplemental S-DVI (or you may submit a letter, over your signature, requesting Supplemental S-DVI)

For More Information, Call Toll-Free 1-800-669-8477 or Visit Our [Insurance Website](#)



## DEPENDENTS AND SURVIVORS

### SURVIVORS PENSION BENEFIT

## WHAT IS SURVIVORS PENSION?

Survivors pension (formerly death pension) is a needs-based benefit paid to surviving spouses and children of wartime Veterans, who meet certain age, disability, and marriage requirements.

### WHO IS ELIGIBLE?

You may be eligible if:

- the deceased Veteran was discharged from service under other than dishonorable conditions, AND
- he or she served 90 days or more of active duty with at least 1 day during a period of war\*, AND
- you are the unmarried surviving spouse (or previously married and the marriage was terminated prior to November 1, 1990); OR
- you are the unmarried child of the deceased Veteran who is under 18, who became permanently helpless before 18, or is between 18 and 23 and pursuing a course of instruction at an approved educational institution, AND
- your countable income is below the amount listed in the chart below, AND
- you meet the net worth limitations.

\*If the deceased Veteran entered active duty after September 7, 1980, he or she must have served at least 24 months of active duty service. If the total length of service is less than 24 months, the Veteran must have completed their entire tour of active duty.

For the current maximum annual pension rate, visit our [Survivors Pension Rate Table](#).

### HOW MUCH DOES VA PAY?

VA calculates annual pension by first determining for your particular circumstances the Maximum Annual Pension Rate (MAPR), an amount set by Congress. For example, if you are a surviving spouse with no dependent children, the MAPR is \$8,630. Next VA determines your countable income. VA determines countable income by subtracting from your total annual income the amount of those exclusions provided by law. VA then subtracts from the MAPR your countable income; the difference



Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment and other important benefits. Ask your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors' Benefits.



U.S. Department  
of Veterans Affairs

---

is your yearly pension entitlement. VA divides this amount by 12 and rounds down to the nearest dollar, this is the approximate amount of your monthly pension payment.

VA deducts certain expenses paid by you, e.g., unreimbursed medical expenses, from your annual household income, which will decrease your countable income and increase your monthly pension payment. A complete list of these exclusions is provided in [section 3.272 of title 38, Code of Federal Regulations](#).

## HOW CAN YOU APPLY?

You may apply for survivors' pension by filling out [VA Form 21-534EZ, Application for DIC, Death Pension, and/or Accrued Benefits](#), and mailing it to the [Pension Management Center \(PMC\)](#) that has jurisdiction over your claim. If you do not know which [PMC](#) has jurisdiction over your claim, you may submit your application to the VA regional office closest to your current residence. See our [directory of VA regional offices](#).

We ask that you provide a copy of the Veteran's death certificate with your claim.

