



Department of
Veterans Affairs

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Fact Sheet

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VA Benefits for Family Members of Military Personnel Involved in Operation Iraqi Freedom or Operation Enduring Freedom

The Department of Veterans Affairs (VA) has a variety of programs to assist survivors of military personnel who die on active duty.

Summary of Benefits

Survivors receive certain burial benefits or payments regardless of whether the in-service death is due to combat, accident or disease. Financial benefits from VA primarily are a monthly payment of \$948 to a surviving spouse (or more if there are children) and life insurance, which most military members carry at the highest level, \$250,000.

Burial benefits 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, and a Presidential Memorial Certificate.

More information about how VA services apply in individual cases is available from veterans services representatives at 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 is available 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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Monthly Payments for Spouse and Children

When a service member dies while on active duty, the death is considered service-connected unless it was due to willful misconduct. VA pays at least \$948 a month to surviving spouses. In some cases VA can pay more, such as a \$237 benefit for each dependent child who is unmarried and under age 18 (or up to age 23 if studying at a VA-approved school). Under this program, called Dependency and Indemnity Compensation, the basic rate for survivors is adjusted annually and payments continue generally until the death or remarriage of the spouse. Additional information about benefits for eligible family members, which may include low-income parents of the veteran, is available at www.vba.va.gov/bln/dependents/.

Life Insurance

Most service members and reservists take VA's life insurance coverage, Servicemembers' Group Life Insurance, though a few decline coverage. Most choose government life insurance coverage at the highest levels and their designated beneficiary receives a payment of \$250,000. VA will process insurance payments for the beneficiaries of those who die on active duty generally within 48 hours of receipt of the casualty report from the Defense Department and the claim from the beneficiary. VA also offers beneficiaries free, personalized financial planning services through a nationally renowned insurance and financial services company.

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 120 national cemeteries across the nation and 87 have available grave space. More information is available at www.cem.va.gov.

Military Funeral Honors

Upon request, the Department of Defense (DoD) will provide military funeral honors. This arrangement typically is made by the funeral director. At least two uniformed service members fold and present the flag and play "Taps," usually from a recording. Additional information about funeral honors is available at www.militaryfuneralhonors.osd.mil.

Burial in a Non-VA Cemetery

Deaths of active-duty members are not covered by VA's financial burial allowance benefits from VA, since the military services provide survivors assistance 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.

Burial in a State Veterans Cemetery

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

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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.

Educational Assistance

When an active-duty service member dies, VA's Survivors' and Dependents' Educational Assistance program generally provides up to 45 months of education benefits to the unmarried surviving spouse for 10 years, or for any children aged 18 to 26. Currently the rate is \$680 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.

Refund of Service Member's Unused GI Bill Contribution

If the deceased service member 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 used in education benefits during the service member's lifetime. Most active-duty military members participate in this educational benefit, which deducts \$1,200 from their pay at \$100 monthly during their first year of service.

Home Loans

Widows and widowers of military members 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.

Presidential Memorial Certificate Program

The service member'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 service member'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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