

# Office of Survivors Assistance

## Advocating for Survivors of America's Veterans

### History

The Office of Survivors Assistance (OSA) was established in October of 2008, and is the primary advisory to the Secretary of Veterans Affairs on all matters related to policies, programs, legislative issues, and other initiatives affecting Veterans' survivors and dependents.

### How We Help

OSA honors the commitment made to our Veterans and military members by serving as a resource regarding all benefits and services furnished by VA to Survivors and dependents of deceased Veterans. OSA ensures that surviving spouses, children and parents of deceased Veterans have access to all applicable benefits and services under the law and serves as an advocate.

- Criteria/Eligibility information
- Assistance in navigating the system
- Support
- Resource for families prior to and after immediate need

Please use this guide to learn more about VA benefits for Survivors. Throughout the next few pages you will see a variety of information on various programs, however due to space constraints, not everything is covered. OSA would like to encourage you to investigate further by visiting our Web site at [www.va.gov/survivors](http://www.va.gov/survivors).

### Bereavement Counseling

VA Vet Centers provide bereavement counseling to all family members including spouses, children, parents and siblings of Servicemembers who die while on active duty. This includes federally activated members of the National Guard and reserve components. Bereavement services may be accessed by visiting [www.vetcenter.va.gov](http://www.vetcenter.va.gov).

### Additional Counseling Options

Bereavement counseling is available through any Veterans Health Administration medical center to immediate family members of Veterans who die unexpectedly 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.



U.S. Department  
of Veterans Affairs





## Dependents and Survivors Benefits \*\*\*

For more information please visit [www.vba.va.gov](http://www.vba.va.gov) or call 800-827-1000

### Financial Benefits

#### Dependency and Indemnity Compensation

- For a Survivor to be eligible for Dependency and Indemnity Compensation (DIC), the Veteran's death must have resulted from one of the following causes:
  - ▶ A disease or injury incurred or aggravated in the line of duty while on active duty or active duty for training.
  - ▶ An injury, heart attack, cardiac arrest or stroke, incurred or aggravated in the line of duty while on inactive duty for training.
  - ▶ A service-connected disability or a condition directly related to a service-connected disability.
- 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 5 years immediately preceding death.
  - ▶ A former POW who died after September 30, 1999, and who was continuously rated totally disabled for a period of at least one year immediately preceding death.
- Payments will be offset by any amount received from judicial proceedings brought on by the Veteran's death.

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

#### Death 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, or under age 23 if attending a VA-approved school, or have become permanently incapable of self-support because of disability before age 18.
  - ▶ The Veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least one day of which was during a period of war, or 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 death pension may be payable if the Veteran completed at least two years of honorable service.
  - ▶ Children who become incapable of self-support because of a disability before age 18 may be eligible as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit.
  - ▶ 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 is permanently housebound.

#### Home Loan Guaranties

- A VA loan guaranty to buy a home may be available to:
  - ▶ An unmarried spouse of a Veteran or Servicemember who died as a result of service-related disabilities.
  - ▶ A surviving spouse who remarries after age 57.
  - ▶ A spouse of a Servicemember officially listed as MIA or who is currently a POW for more than 90 days (limited to one loan).

#### Life Insurance

##### VGLI/SGLI

- The Veterans Group Life Insurance & Servicemembers Group Life Insurance (VGLI/SGLI) are life insurance products offered to Veterans and active duty personnel. Both programs are voluntary and may be opted out of by the Servicemember or Veteran.
- Not all surviving family members may file a claim on this benefit.

- If your loved one had VGLI/SGLI coverage and you would like to file a claim, or if you have questions about your policy, call the Office of Servicemembers Group Life Insurance (OSGLI) at 800-419-1473.

### **Department of Defense Death Gratuity**

- The Department of Defense extends a death gratuity payment to beneficiaries identified by the Servicemember prior to deployment.
- The DoD Death Gratuity is a total of \$100,000 paid to the identified beneficiaries of those whose death is a result of hostile actions and occurred in a designated combat operation or combat zone or while training for combat or performing hazardous duty.

## **Education Benefits \*\*\***

*For more information please visit [www.gibill.va.gov](http://www.gibill.va.gov)*

### **Dependents Education Assistance**

- The spouse or child of a Servicemember or Veteran who either died of a service-connected disability, or has permanent and total service-connected disability or who died while such a disability existed.
- The spouse or child of a Servicemember 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 Servicemember 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 Servicemember is likely to be discharged from military service.

### **Marine Gunnery Sergeant John David Fry Scholarship**

Children of those who die in the line of duty on or since September 11, 2001, are potentially eligible to use Post-9/11 GI Bill benefits of the sponsoring Veteran.

- Are entitled to 36 months of benefits at the 100% level
- Have 15 years to use the benefit beginning on their 18<sup>th</sup> birthday
- May use the benefit until their 33<sup>rd</sup> birthday
- Are not eligible for the Yellow Ribbon Program

### **Education Benefits for Persons with Special Needs**

- Dependents over age 14 with physical or mental disabilities that impair their ability to pursue an education may receive specialized vocational or restorative training, including speech and voice correction, language retraining, lip reading, auditory training, Braille reading and writing, and similar programs.
- Certain disabled or surviving spouses are also eligible.

## **Montgomery GI Bill Death Benefit**

- VA will pay a special Montgomery GI Bill (MGIB) death benefit to a designated Survivor in the event of the service-connected death of a Servicemember while on active duty or within one year after discharge or release.
- The deceased must either have been entitled to educational assistance under the MGIB program or a participant in the program who would have been so entitled but for the high school diploma or length-of-service requirement.
- The amount paid will be equal to the participant's actual military pay reduction, less any education benefits paid.

## **Health Insurance \*\*\***

*For more information please call 800-733-8378*

### **Civilian Health and Medical Program of the Department of Veterans Affairs**

- 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:
  - ▶ Inpatient, outpatient
  - ▶ 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 DoD) and must be one of the following:

  - ▶ The spouse or child of a Veteran who 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 service and in the line of duty, not due to misconduct. However, in most of these cases, these family members are eligible for TRICARE, not CHAMPVA.

*Please visit [www.va.gov/survivors](http://www.va.gov/survivors) to learn about additional VA Benefits for Survivors*

## Burial and Memorial Benefits \*\*\*

For more information visit [www.cem.va.gov](http://www.cem.va.gov)  
or call 1-800-827-1000

Veterans discharged from active duty under conditions other than dishonorable and Servicemembers who die while on active duty, active duty for training, or inactive duty training, as well as spouses and dependent children of Veterans and active duty Servicemembers, may be eligible for VA burial and memorial benefits.

### VA Burial and Memorial Benefits

#### Presidential Memorial Certificate (PMC)

VA will provide a PMC to recognize the United States military service of honorably discharged deceased Veterans. For information visit [www.cem.va.gov](http://www.cem.va.gov) or call 1-800-827-1000.

#### Burial in a VA National Cemetery

VA will provide burial services for eligible Veterans, their spouses, and dependents, at no cost to the family, including the gravesite, grave-liner, opening and closing of the grave, and perpetual care as part of a national shrine. For information visit [www.cem.va.gov](http://www.cem.va.gov) or call 1-800-827-1000.

#### Headstones/Markers and Medallions

VA will provide an inscribed headstone or marker at no cost to the family for:

- Eligible Veterans, active duty Servicemembers, and retired Reservists and National Guard Servicemembers buried in any cemetery worldwide.
- Eligible spouses and dependent children buried in a national or State Veterans cemetery.

For eligible Veterans who died on or after November 1, 1990, VA may provide a headstone/marker or medallion even if the grave in a private cemetery is already marked with a private headstone or marker.

## Outside Agencies and NGO's Offering Support to Survivors \*\*\*

#### Department of Defense

Offers extensive services to the surviving family of Servicemembers who die on active duty. <http://osd.dtic.mil/mapcentral/casualty.html>

#### Social Security Administration

Offers benefits to surviving family based upon the earnings history of the deceased. [www.ssa.gov](http://www.ssa.gov)

#### Office of Personnel Management

Extends Veterans preference hiring status to the spouses and surviving spouses of: 1) Active Duty military, 2) 100% Disabled Veterans and 3) Veterans killed in action or who have passed due to a service-connected injury or illness.

[www.fedshirevets.gov](http://www.fedshirevets.gov)

#### Internal Revenue Service

The majority of VA benefits available to Survivors and dependents are tax exempt. [www.irs.gov](http://www.irs.gov)



HOW TO REACH US  
Office of Survivors Assistance (OSA)  
(202) 461-1077  
[officeofsurvivors@va.gov](mailto:officeofsurvivors@va.gov)  
[www.va.gov/survivors](http://www.va.gov/survivors)