Veterans Benefits Administration
Benefits Workshop

VETERANS BENEFITS ADMINISTRATION

U.S. Department of Veterans Affairs

Veterans Benefits Administration

Contact Information

•Request an Interview with a Guam-based Benefits Counselor:	(671) 489-3793
•Send a Request to the Public Contact Mailbox:	pctc.vbahon@va.gov
•Contact the Veteran Readiness & Employment Office:	(808) 433-0566
•Send a Request to the Veteran Readiness & Employment Office:	VRC.VBAHON@va.gov
•Contact VA Home Loan Guaranty:	1-877-827-3702
•Send a Request to Hawaii-based VA Home Loan Guaranty Office:	LGY.VBAHON@va.gov
•VA National Call Center	1-800-827-1000

Overview

1. Compensation
2. Pension
3. Education and Training
4. Dependency and Indemnity Compensation
5. Survivors Pension
6. Home Loan Guaranty
7. Veteran Readiness and Employment
8. Burial and Plot Internment Allowance
9. Burial Flags
10. Service-Disabled Veterans Insurance

Department of Veterans Affairs

Veterans Benefits Administration

All non-medical VA benefits: Compensation, Pension, Education, Home Loan Guaranty, Vocational Rehabilitation and Employment, Life Insurance

Administered by VA Regional Offices

Telephone: 1-800-827-1000

Veterans Health Administration

All VA health care services administered by VA Medical Centers, Ambulatory Care & Community Base Outpatient Clinics

Telephone: 1-800-214-1306

National Cemetery Administration

National Cemeteries

Support to State Veterans Cemeteries

Headstones & Markers

Presidential Memorial Certificates

Telephone: 1-800-535-1117 or 1-800-697-6947

VA Disability Compensation

VA Disability Compensation

WHAT IS VA DISABILITY COMPENSATION?

Disability compensation is a benefit paid to Veterans because of injuries or disease that happened during active duty. In some cases, an existing disease or injury was worsened due to active military service. The benefit is tax-free.

WHO IS ELIGIBLE?

You may be eligible for disability compensation if:

- You have a service-related disability or illness
- Your discharge was not dishonorable

HOW MUCH DOES VA PAY?

The amount of benefit pay varies depending on your disability. You may be paid additional amount if:

- You have very severe disability(ies) or loss of limb(s)
- Your have a spouse, child(ren) or dependent parent(s)
- You have a seriously disabled spouse

Department of Veterans Affairs

VA Disability Compensation

HOW IS SERVICE CONNECTION ESTABLISHED?

Direct, Aggravated, Presumptive, Secondary

HOW CAN YOU APPLY?

VA Form 21-526EZ, Application for Disability Compensation and Related Compensation Benefits

(Obtain from: http://vaww.va.gov/vaforms/)

Fax To:
VA Evidence Intake Center
1-844-531-7818 or (248) 524-4260

Mail To:
Department of Veteran Affairs
Evidence Intake Center
PO Box 4444
Janesville, WI 53547-4444

VA Pension (Non-Service Related)

Department of Veterans Affairs

VA Pension (Non-Service Related)

WHAT IS VA PENSION?

Pension is a needs-based benefit program for wartime Veterans, who are age 65 or older or have a permanent and total non-service connected disability, and who have limited income and net worth. Veterans who are more seriously disabled may qualify for pension at the increased "housebound or aid and attendance" rates.

WHO IS ELIGIBLE?

You may be eligible if:

- You were discharged from service under other than dishonorable conditions, **AND**
- You served 90 days or more of active duty with at least 1 day during a period of war time,* **AND**
- Your countable income is below the maximum annual pension rate (as of 12/01/2019 $13,752), **AND**
- You meet the net worth limitations, **AND**
- You are age 65 or older, **OR**, you have a permanent and total non-service-connected disability, **OR**, you are a patient in a nursing home due to mental or physical incapacity, **OR** you are receiving Social Security disability benefits

Department of Veterans Affairs

VA Pension (Non-Service Related)

*Veterans who entered active duty after September 7, 1980, must serve at least 24 months of active-duty service. If the length of service is less than 24 months, the Veteran must have completed their entire tour of active duty.

HOW CAN YOU APPLY?

VA Form 21P-527EZ, Application for Pension
(Obtain from: http://vaww.va.gov/vaforms/)

Fax To:
VA Claims Intake Center
1-844-655-1604

Mail To:
Department of Veteran Affairs
Claims Intake Center
Attention: St. Paul Pension Center
PO Box 5365
Janesville, WI 53547-5365

Department of Veterans Affairs

VA Pension (Non-Service Related) Periods of War

Mexican Border Period	May 9, 1916 – April 5, 1917
World War I	April 6, 1917 – November 11, 1918 April 6, 1917 – April 1, 1920 (service in Russia)
World War II	December 7, 1941 – December 31, 1946
Korean Conflict	June 27, 1950 – January 31, 1955
Vietnam Era	August 5, 1964 – May 7, 1975 (did not serve in country) February 28, 1961 – May 7, 1975 (served in country)
Gulf War	August 2, 1990 through a date to be set by law or Presidential Proclamation

Education and Training

Department of Veterans Affairs

Post-9/11 GI Bill

WHAT IS THE POST 9/11 GI BILL?

An education benefit program for individuals who served on active duty and received an honorable discharge. Benefits may be used for graduate and undergraduate degrees, vocational or technical training, on-the-job training, flight training, correspondence training, licensing and national testing programs, entrepreneurship training and tutorial assistance. All training must be approved.

WHO IS ELIGIBLE?

Individuals who serve at least 90-days of total service after 09/10/2001 and have an Honorable discharge.

To be eligible for 100 percent of the benefit, one of the following must be true:

- You served 36 months of active duty
- You were discharged after 09/10/2001 for a service-connected disability after 30 days of continuous service

Note: Active duty service time required by graduates of a service academy or ROTC does NOT count toward the three years necessary to qualify for full benefits.

Post-9/11 GI Bill

If you served fewer than 36 months, your percentage of benefits ranges from 40 to 90 percent:

- 90%: 30 total months, including active duty in entry level and skill training
- 80%: 24 total months, including active duty in entry level and skill training
- 70%: 18 total months, excluding active duty in entry level and skill training
- 60%: 12 total months, excluding active duty in entry level and skill training
- 50%: 6 total months, excluding active duty in entry level and skill training
- 40%: 90 or more days, excluding active duty in entry level and skill training

For example, an individual with five months of qualifying service could receive 40 percent of the tuition benefit and monthly housing allowance, and money for books and supplies.

Department of Veterans Affairs

Forever GI Bill

Signed into law on August 17, 2017, the Forever GI Bill...

- Eliminated the 15-year time limit for using Post-9/11 GI Bill Benefits
  - This applies to Veterans who left active duty on or after January 1, 2013 and have qualifying dependents
    - This includes Fry Scholarship children who became eligible on or after January 1, 2013 and all Fry Scholarship spouses
- If eligible under the Reserve Education Assistance Program (REAP) and lost it, that service will be credited toward the Post-9/11 GI Bill program
- Certain work-study is permanently authorized. Previously, it had to be reapproved by Congress every few years
- VA will help Veterans identify schools that offer priority enrollment

Department of Veterans Affairs

Forever GI Bill

- If you use the Post-9/11 GI Bill after January 1, 2018, you will receive a monthly housing allowance (MHA)
  - The amount is based on the Department of Defense basic housing allowance
- As of August 1, 2018, Service members and honorably discharged Veterans who were awarded a Purple Heart on or after September 11, 2001, are entitled to Post-9/11 GI Bill benefits. These benefits are at the 100-percent benefit level for up to 36 months

Department of Veterans Affairs

Forever GI Bill

HOW CAN YOU APPLY?

VA Form 22-1990, Application for VA Education Benefits (Obtain from: http://vaww.va.gov/vaforms/)

Fax To:
VA Evidence Intake Center
1-844-531-7818 or (248) 524-4260

Mail To:
Department of Veteran Affairs
Evidence Intake Center
PO Box 4444
Janesville, WI 53547-4444

- Apply online at: https://www.benefits.va.gov/gibill - takes you to the Education and Training website
- https://www.va.gov/education/apply-for-education benefits/application/1990/introduction - takes you directly to the on-line application
- Call 888-442-4551 (888-GI BILL 1)

Dependency and Indemnity Compensation (DIC)

Dependency and Indemnity Compensation (DIC)

WHAT IS DIC?

DIC is a tax-free monetary 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 who did not die as a result of a service-connected injury or disease, but were totally disabled by a service-connected disability:
    - For at least 10 years before death, OR
    - Since their release from active duty and for at least five years before death, OR
    - For at least one year before death, if they were a former prisoner of war and died after September 30, 1999

Dependency and Indemnity Compensation (DIC)

WHO IS ELIGIBLE?

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

- Married a Servicemember who died on active duty, active duty for training or inactive duty training, OR
- Married the deceased Veteran before January 1, 1957, OR
- Married a Veteran who died from a service-connected injury or disease, as long as the marriage began within 15 years of discharge, OR
- Married the deceased Veteran for at least one year, OR
- Had a child with the Veteran and cohabitated with the Veteran until their death

  - Note: If you have a child with the Veteran but were separated, you must not be at fault for the separation and not be remarried in order to be eligible
    - If you remarried on or after December 16, 2003 and were at least 57 years old, you may still be eligible

Department of Veterans Affairs

Dependency and Indemnity Compensation (DIC)

WHO IS ELIGIBLE CONTINUED?

Surviving Children: If you are a surviving child, you may be eligible for DIC if the Veteran parent…

- Died in the line of duty, OR
- Died as a result of a service-connected injury or disease

You also must be unmarried and either:

- Under the age of 18, OR
- Between the ages of 18 and 23 and currently attending school

Certain helpless adult children may also be eligible.

You can call 800-827-1000 for eligibility requirements.

Dependency and Indemnity Compensation (DIC)

WHO IS ELIGIBLE CONTINUED?

Parents: If you are a surviving parent, you may be eligible for DIC if the Veteran child…

- Died in the line of duty, OR
- Died as a result of a service-connected injury or disease

You can find more information about Parents' DIC at:
www.benefits.va.gov/COMPENSATION/types-dependency_and_indemnity_parents.asp

Department of Veterans Affairs

Dependency and Indemnity Compensation (DIC)

HOW CAN YOU APPLY?

You may apply for DIC benefits by completing one of the following forms:

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

(Obtain from: http://vaww.va.gov/vaforms/)

Fax To:
VA Claims Intake Center
1-844-655-1604

Mail To:
Department of Veteran Affairs
Claims Intake Center
Attention: St. Paul Pension Center
PO Box 5365
Janesville, WI 53547-5365

Survivors Pension Benefits (Formerly Death Pension)

Survivors Pension Benefits (Formerly Death Pension)

WHAT IS SURVIVORS PENSION?

Survivors Pension is a tax-free benefit payable to a low-income, un-remarried surviving spouse or unmarried child(ren) of a deceased Veteran with wartime service.

WHO IS ELIGIBLE? You may be eligible if:

- The deceased Veteran was discharged under other than dishonorable conditions, AND
- He or she served 90 days or more of active duty, with at least one day during a time of war*, AND
- Your income is below the amount listed in the Survivors Pension Rate Table ($9,224 without dependent child as of 12/01/2019), AND
- Your net worth meets the limits set for the Community Spouse Resource Allowance (CSRA) established by Congress for Medicaid., AND

Survivors Pension Benefits (Formerly Death Pension)

WHO IS ELIGIBLE CONTINUED?

- You are one of the following:
- The unmarried surviving spouse (or you were previously married, and the marriage ended November 1, 1990); OR
- You are the unmarried child of the deceased Veteran who is under 18, became permanently disabled before 18, or between 18 & 23 years old and enrolled in an approved educational institution

** 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 length of service is less than 24 months, the Veteran must have completed their entire tour of active duty.

Department of Veterans Affairs

Survivors Pension Benefits (Formerly Death Pension)

HOW CAN YOU APPLY?

VA Form 21P-534EZ , Application for DIC, Death Pension and Accrued Benefits
(Obtain from: http://vaww.va.gov/vaforms/)

Fax To:
VA Claims Intake Center
1-844-655-1604

Mail To:
Department of Veteran Affairs
Claims Intake Center
Attention: St. Paul Pension Center
PO Box 5365
Janesville, WI 53547-5365

Home Loan Guaranty

Department of Veterans Affairs

Home Loan Guaranty

WHAT IS A VA GUARANTEED LOAN?

A VA-guaranteed loan can be used to:

- Buy a home as a primary residence (This can be either existing or new construction)
- Refinance an existing loan

BENEFITS OF A VA GUARANTEED LOAN:

- No down payment, unless:
  - It is required by the lender
- The purchase price is more than the reasonable value of the property
- No mortgage insurance
- Reusable
- One-time VA funding fee (can be included in the loan)
  - If you receive VA disability compensation, you are exempt from a VA funding fee

Home Loan Guaranty

BENEFITS OF A VA GUARANTEED LOAN CONTINUED:

- Minimum property requirements
  - Ensure the property is safe, sanitary and sound
- VA staff assistance if you become delinquent on your loan
- Can be assumed by qualified persons
- Equal opportunity for all qualified Veterans

Department of Veterans Affairs

Home Loan Guaranty

WHO IS ELIGIBLE?

In general, the following people are eligible:

- Veterans who meet service length requirements
- Servicemembers on active duty who have served a minimum period
- Certain Reservists and National Guard members
- Certain surviving spouses of deceased Veterans

HOW CAN YOU START THE PROCESS?

VA provides policy, guidelines and oversight of the program. Lenders provide financing for eligible Veterans. The guaranty allows Veterans to obtain a loan without a down payment or mortgage insurance premiums. Veterans need to obtain a Certificate of Eligibility (COE) to prove entitlement. You can obtain the COE online through eBenefits at www.ebenefits.va.gov. Lenders also have the ability to request the COE on your behalf.

Department of Veterans Affairs

Home Loan Guaranty

NATIVE AMERICAN DIRECT LOANS (NATIVE HAWAIIAN QUALIFIES)

The Native American Veteran Direct Loan (NADL) program began in 1992. Eligible Native American Veterans can use the program to finance the construction, purchase, or improvement of a home on Federal trust land.

- VA makes direct loans to Native Americans living on Trust Land (reservations, homelands)
- Veteran must be a qualifying Native or must have a meaningful ownership interest
- Occupancy is a requirement
- Maximum loan limit is the same as for VA guaranteed loans
- Veteran must meet credit and income qualifications

Department of Veterans Affairs

Home Loan Guaranty

MORTGAGE SERVICING ASSISTANCE

- If a borrower is having a difficult time making VA loan payments, call 1-877-827-3702
- If a borrower had a foreclosure/deed in-lieu/short sale, they must repay VA to get their full entitlement back
- VA Foreclosure Listing: http://listings.vrmco.com/
- Purchasing a VA foreclosed property is the same process as a regular VA loan
- To find out more about VA home loans, visit us at: https://www.benefits.va.gov/homeloans/veteran_borrowers.asp
- To find out more about Federal loan limits, visit the Federal Housing Finance Agency website at: https://www.fhfa.gov/DataTools/Downloads/Pages/Conforming-Loan-Limits.aspx

Department of Veterans Affairs

Home Loan Guaranty

Blue Water Navy Vietnam Veterans Act of 2019 and VA Loan Guaranty Services

The following applies to all loans closed on, or after January 1, 2020, regardless of when the loan was disbursed or when the Loan Guaranty Certificate was issued.

- The maximum amount of guaranty entitlement for loans above $144K, made to purchase, refinance (cash-out refi), or construct a home is as follows:
- For Veterans with full entitlement, the maximum amount of guaranteed entitlement for a loan above $144K is 25% of the loan amount
- For Veterans who have previously used entitlement that has not been restored, the maximum amount of guaranty entitlement for a loan above $144K is 25% of the Freddie Mac conforming loan limit, reduced by the amount of entitlement previously used and not restored

Department of Veterans Affairs

Home Loan Guaranty

Blue Water Navy Vietnam Veterans Act of 2019 and VA Loan Guaranty Services Cont.

- When a Veteran and spouse, who is also a Veteran, use dual entitlement to guaranty a loan above $144K, the maximum amount of guaranty shall be 25% of the loan amount, as long as one Veteran has full entitlement
  - VA will charge entitlement for married Veterans according to their preference
  - If both Veterans have partial entitlement, the maximum amount of guaranty may not exceed the lesser of 25% of the loan amount, or 25% of the Freddie Mac CLL

- When more than one Veteran (Vet-Vet) uses their entitlement on a loan above $144K, if at least one Veteran has partial entitlement, the maximum amount of guaranty may not exceed the lesser of 25% of the loan amount, or 25% of the Freddie Mac CLL

- VA will charge entitlement to each Veteran equally. However, unequal charge of entitlement may be made with a signed written agreement from the Veterans; if provided to VA prior to the issuance of the VA guaranty

Department of Veterans Affairs

Home Loan Guaranty

Blue Water Navy Vietnam Veterans Act of 2019 and VA Loan Guaranty Services Cont.

- If all Veterans seeking to use their entitlement on a loan above $144K have full entitlement, then the maximum amount of guaranty shall be 25% of the loan amount. All other existing VA policies regarding joint loans, such as Veteran/Non-Veteran joint loans, remain the same

- Members of the Armed Forces serving on active duty who have been awarded the Purple Heart, are eligible for a funding fee waiver, even if the Purple Heart was awarded during a prior period of military service
  - Must provide evidence of having been awarded the Purple Heart on-or-before the loan closing date

Department of Veterans Affairs

Home Loan Guaranty

HOW CAN YOU APPLY?

Apply at www.ebenefits.va.gov to determine your eligibility or call 877-827-3702 for more information.

VA Form 26-1880, Request for Certificate of Eligibility (Obtain from: http://vaww.va.gov/vaforms/)

Fax To:
1-808-433-0383

Email:
LGY.VBAHON@va.gov

Mail To:
Department of Veterans Affairs
Loan Guaranty (26)
459 Patterson Road, E-Wing
Honolulu, Hawaii 96819

Veteran Readiness & Employment (VR&E)

Department of Veterans Affairs

Veteran Readiness & Employment (VR&E) Chapter 31

The VR&E program is authorized under Title 38, U.S. Code, Chapter 31. It is referred to as the Chapter 31 program. It assists entitled Veterans with service-connected disabilities and an employment handicap to prepare for, find, and maintain a job. It also helps entitled transitioning Servicemembers.

If you are a Veteran or Servicemember with a service-connected disability and not currently able to work, VR&E also offers services to help you live as independently as possible.

BASIC PERIOD OF ELIGIBILITY:

There is a 12-year basic period of eligibility for VR&E services. The period begins on the latter of the following dates:

- Date of separation from active duty
- Date you were first notified of a service-connected disability rating

Veteran Readiness & Employment (VR&E) Chapter 31

WHO IS ENTITLED TO RECEIVE VR&E SERVICES?

Active-duty Servicemembers who:

- Expect to receive an honorable discharge
- Obtain a VA memorandum rating of 20 percent or more
- Are participating in the Integrated Disability Evaluation System (IDES) or have an injury or illness that prevents them from performing military duties
  - Servicemembers participating in IDES are presumed entitled
- Are determined by VR&E to need vocational rehabilitation services

Veteran Readiness & Employment (VR&E) Chapter 31

WHO IS ENTITLED TO RECEIVE VR&E SERVICES CONTINUED?

Veterans who:

- Have received an honorable or other than dishonorable discharge
- Have a VA service-connected disability rating of:
  - 10 percent with a serious employment handicap, or
  - 20 percent or more with an employment handicap
- Are determined by VR&E to need rehabilitation services

Veteran Readiness & Employment (VR&E) Chapter 31

HOW IS ENTITLEMENT ESTABLISHED?

A Vocational Rehabilitation Counselor (VRC) will work with you to determine entitlement.

The evaluation will:

- Assess your interests, aptitudes and abilities
- Assess your service-connected disability and your ability to hold a job
- Include vocational exploration activities and goal development
  - Used to determine suitable employment and maximize independent living
- Explore labor markets and wage information
- Select a VR&E program track
- Develop an individualized rehabilitation plan

Veteran Readiness & Employment (VR&E) Chapter 31

WHAT IS A REHABILITATION PLAN?

This plan provides a detailed outline of VR&E program services. It is individualized to meet the needs of the Veteran or Servicemember. The plan is a signed agreement between the recipient and VA. The following service delivery options may be included in a rehabilitation plan:

- Re-employment
- Rapid employment services for new employment
- Self-employment
- Employment through long-term services
- Independent living services

Veteran Readiness & Employment (VR&E) Chapter 31

WHAT OTHER BENEFITS MAY BE PROVIDED?

After the plan is enacted, the VRC will provide ongoing counseling, assistance and coordination of services. These include:

- Tutorial assistance
- Job-seeking skills training
- Medical and dental referrals to the Veterans Health Administration
- Adjustment counseling
- Payment of training allowance
- Other services required to help achieve a career and live as independently as possible

Department of Veterans Affairs

Veteran Readiness & Employment (VR&E) Chapter 31

HOW CAN YOU APPLY?

Apply at:
https://www.ebenefits.va.gov/ebenefits/about/feature?feature=vocational-rehabilitation-and-employment
to determine your eligibility. or call 877-827-3702 for more information.

VA Form 28-1900, Disabled Veterans Application for Vocational Rehabilitation
(Obtain from: http://vaww.va.gov/vaforms/)

Fax To:
VA Evidence Intake Center
1-844-531-7818 or (248) 524-4260

Mail To:
Department of Veteran Affairs
Attn: Vocational Rehabilitation & Employment
459 Patterson Road, E-Wing
Honolulu, Hawaii 96819

Burial and Plot Internment Allowance

Burial and Plot Internment Allowance

WHAT ARE VA BURIAL ALLOWANCES?

VA burial allowances are flat-rate monetary benefits. They help cover eligible Veterans' burial and funeral costs. Generally, they are paid at the maximum amount allowed by law.

Effective 2014, eligible surviving spouses are paid automatically. This happens upon notification of the Veteran's death. There is no need to submit a claim.

However, VA may grant additional benefits after receiving a claim. These include plot or interment allowance and transportation allowance.

Burial and Plot Internment Allowance

WHO IS ELIGIBLE

If the surviving spouse has not been automatically paid, VA will pay whoever files a claim first of the following:

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

*Legal union means a formal relationship that continued up until the Veteran's death. The couple needs to have formalized the relationship under the law of the state. There should be state-issued documentation of the relationship.

Burial and Plot Internment Allowance

The Veteran must have a discharge other than dishonorable. The Veteran must also have met one of the following conditions:

- Death as the result of a service-connected disability
- Receiving VA pension or compensation at time of death
- Entitled to receive VA pension or compensation at time of death, but instead received full military retirement or disability pay
- Died while hospitalized by VA or while receiving care under VA contract
- Died while traveling under the following circumstances:
  - Under proper authorization and at VA expense
  - To or from a place for the purpose of examination, treatment or care

Burial and Plot Internment Allowance

Continued:

- Had an original or reopened claim for VA compensation or pension pending at the time of death
  - Only if the Veteran would have been entitled to benefits from a date prior to the death date
- Died on or after Oct. 9, 1996, while a patient at a VA-approved state nursing home

Burial and Plot Internment Allowance

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

Burial and Plot Internment Allowance

HOW MUCH DOES VA PAY

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
- If the death occurred while the Veteran was 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.

Burial and Plot Internment Allowance

NON-SERVICE-CONNECTED DEATH CONT.

Effective October 1, 2011, there are higher non-service-connected death rates payable if the Veteran was hospitalized by VA at the time of death.

- 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

Burial and Plot Internment Allowance

NON-SERVICE-CONNECTED DEALTH CONT.

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 remains are unclaimed, the entity responsible for the burial can receive 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
  - The cost of a plot

Department of Veterans Affairs

Burial and Plot Internment Allowance

HOW CAN YOU APPLY?

VA Form 21P-530, Application for Burial Benefits
(Obtain from: http://vaww.va.gov/vaforms/)

Note: 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.

Fax To:
VA Evidence Intake Center
1-844-531-7818 or (248) 524-4260

Mail To:
Department of Veteran Affairs
Evidence Intake Center
PO Box 4444
Janesville, WI 53547-4444

Burial Flags

Department of Veterans Affairs

Burial Flags

WHY DOES VA PROVIDE A BURIAL FLAG?

A United States flag is provided, at no cost, to drape the casket of a deceased Veteran. It is intended to honor the memory of a Veteran who served honorably in the U.S. Armed Forces. VA furnishes a burial flag for the following Veterans who received other than dishonorable discharged:

- Veteran who served during wartime
- Veteran who died on active duty after May 27, 1941
- Veteran who served after January 31, 1955
- Peacetime Veteran who were discharged or released before June 27, 1950
- Certain people who served in the organized military forces of the Commonwealth of the Philippines while in service of the US Armed Forces and died on/after April 25, 1951
- Certain former members of the Selected Reserves

Burial Flags

WHO IS ELIGIBLE TO RECEIVE A BURIAL FLAG?

After the funeral service, the flag is given to the next-of-kin as a keepsake. When there is no next-of-kin, VA will give the flag to a friend who requests it. For VA national cemeteries with an Avenue of Flags, you can donate the flag to be flown on patriotic holidays.

CAN A BURIAL FLAG BE REPLACED?

According to law, VA can issue only one flag for a Veteran's funeral. It cannot be replaced if lost, destroyed or stolen. However, some organizations or community groups may be able to help you get another flag.

Burial Flags

HOW CAN YOU APPLY?

VA Form 27-2008, Application for United States Flag for Burial Purposes
(Obtain from: http://vaww.va.gov/vaforms/)

You may get a flag at any VA Regional Office or U.S. Post Office. Generally, the funeral director will help you obtain the flag.

Service Disabled Veterans Insurance (S-DVI)

Department of Veterans Affairs

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.

Service-Disabled Veterans Insurance (S-DVI)

WHO IS ELIGIBLE FOR S-DVI?

You are eligible for S-DVI if ALL of the following are true:

- You were released from active duty under other than dishonorable conditions on or after April 25, 1951
- You were rated for a service-connected disability (even one rated 0%)
- You are in good health <u>except</u> for any service-related condition
- You apply within 2 years from the date VA notifies you of your grant of a new service-connected disability

YOU ARE ELIGIBLE FOR SUPPLEMENTAL S-DVI IF ALL OF THE FOLLOWING ARE TRUE:

- You have a basic S-DVI policy
- Your basic coverage premiums were waived due to total disability
- You apply within one year of being notified of the waiver
- You are under 65 years of age

Service-Disabled Veterans Insurance (S-DVI)

HOW MUCH DOES IT COST?

The Cost varies based on:

- Age
- Type of plan (term or permanent)
- Amount of coverage

HOW DO YOU APPLY?

- VA Form 29-4364, Application for Service-Disabled Veterans Insurance
- VA Form 29-357, Claim for Disability Insurance
- VA Form 29-0189, Application - Supplemental Service-Disabled Veterans Life Insurance

(Obtain from: http://vaww.va.gov/vaforms/)

- Apply online:

https://www.insurance.va.gov/Sdvi/AreYouEligible/e8590a76-2ea0-41f7-a949-00c92f24c3d1

For more information, call 800-669-8477 or visit https://www.benefits.va.gov/insurance

Department of Veterans Affairs

THANK YOU FOR YOUR SERVICE!

Veterans Benefits Administration

Contact Information

•Request an Interview with a Guam-based Benefits Counselor:	(671) 489-3793
•Send a Request to the Public Contact Mailbox:	pctc.vbahon@va.gov
•Contact the Veteran Readiness & Employment Office:	(808) 433-0566
•Send a Request to the Veteran Readiness & Employment Office:	VRC.VBAHON@va.gov
•Contact VA Home Loan Guaranty:	1-877-827-3702
•Send a Request to Hawaii-based VA Home Loan Guaranty Office:	LGY.VBAHON@va.gov
•VA National Call Center	1-800-827-1000