



The information below is in support of the International Decedent Resolution Standards (IDRS available at 'Death.org' and is offered as a resource in conjunction with the HeirList mobile application). These descriptions and solutions will continue to be added to and refined, and please notify HeirList via our website if you have questions or suggestions. We thank you for your support. – Jay Martin & the HeirList Team

## **Question BN - Veteran**

*(Last Updated: April 5, 2021)*

### **(BN) Were they, a spouse, child or parent eligible for any Veteran related benefits?**

This Question is focused on all the areas related to veterans. Though one might think that the question should be 'were they a veteran', it is more complicated as spouses, and sometimes even children and parents, may be qualified for benefits. There are a variety of documents and tracking numbers that will help facilitate understanding the service of the veteran and also allowing the different organizations to provide accurate assistance. There may be a cemetery selection/entrance process, as well as funeral support services and items. There are a variety of possible benefits, and the Items cover those (and their sources) that we have been able to identify to date. Some of the benefits are specifically for different types of survivors. Lastly there are honors to bestow on those who served, and ensuring that their fellow veterans and former units are informed of their passing. These areas can be confusing and intimidating, and we imagine that we will add additional clarifying information, as well as possible Items that we have missed.

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## **Items**

### **Items for Question BN - Veteran**

- 798** Find, secure, understand all documents and information on veteran or survivor status.
- 799** Find Military service papers, including discharge records.
- 800** Find the Veterans' benefit records & VA number (Veteran Affairs Identification Number).
- 801** Search for additional information (e.g. military unit, groups, ships). Decide on informing.
- 802** Determine if Veteran Cemetery desired by deceased or family. Request evaluation to qualify.
- 803** Arrange for Veteran headstone, marker or medallion for their grave.
- 804** Request Burial Plot Interment Allowance. The form is VA 21P-530.
- 805** Request Military Honors at the burial, including a burial flag.
- 806** Request Veteran's Insurance (examples are VGLI, FSGLI, VMLI, SGLI, S-DVI).
- 807** Request Veteran's Administration (VA) Survivor Benefits. (e.g. Survivors Pension)
- 808** Close out or transfer their PX (Post Exchange) account(s).
- 809** Contact Casualty Assistance Office if they died on active duty.
- 810** Investigate and obtain Wartime Service Pension (if applicable).
- 811** Investigate and request Dependency & Indemnity Compensation.
- 812** Contact Veteran Service Organizations (VSO) to check for benefits. (e.g. AMVETS, VFW)

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- 813 Notify DFAS (Defense Finance & Accounting Service) with respect to any benefits administered.
  - 814 Determine if they had a Survivor Benefit Plan (SBP).
  - 815 Determine if survivors can continue to receive healthcare (e.g. TRICARE).
  - 816 Investigate and apply for tax forgiveness, if available.
  - 817 Review Department of Veteran Affairs information to find any other benefits.
  - 818 Contact other military organizations for support (e.g. AER, AFAS, NMCRS).
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## **798 - Find, secure, understand all documents and information on veteran or survivor status.**

### **Are there any documents or other information relating to possible veteran status or eligibility?**

Determine and identify if the Deceased was a veteran or had veteran survivor status. A veteran would be any individual who has served in any of the branches of the military including the Army, Navy, Air Force, Marine Corps and Coast Guard. Veteran survivor status would be either a qualified surviving spouse or unmarried dependent child of an identified veteran.

Searching through the Deceased's electronic and paper files, contacting family, friends, co-workers, neighbors or doing an online search on the Deceased may all help identify if they were a veteran or had veteran survivor status. Upon determining if the Deceased was a veteran or had veteran status, secure, record and understand all documents associated with such a label. Consider looking for documents such as military service records, armed forces identification cards, a statement of service, discharge or separation certificates and documents, known as Form DD 214, enlistment or reenlistment documents, known as a Form DD 4, retirement orders or registers and even GI bill documents, if the Deceased was a veteran. If the Deceased had surviving status, consider looking for documents such as Dependency and Indemnity Compensation agreements, Survivor Benefit Plan documents, Special Survivor Indemnity Allowance agreements and Servicemembers' Group Life Insurance documents. Record, review and store documents found accordingly.

### **Have all files and records been searched for veteran related information?**

## **799 - Find Military service papers, including discharge records.**

### **Did they have service records or discharge that need to be obtained?**

Determine and identify if the Deceased was a veteran and obtain their service or discharge records. Service records could indicate the Deceased's enlistment date, rank, assignments and duty stations, training and qualifications, awards and medals earned and any disciplinary actions, if applicable. Discharge records could illustrate when the Deceased was released from their obligations to the military and how they were released, either honorably, under bad conduct or dishonorably.

Searching through the Deceased files and records, electronically and physically, contacting family, friends, co-workers and other individuals that served with the Deceased may help identify if the Deceased had any service or discharge records. If service or discharge records are unavailable, consider contacting your local Veterans Administration's office, the National Archives in Washington D.C. or accessing records through the National Personnel Records Center. Military records are public information and can often be obtained from the National

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Personnel Records Center. Most military records are public information and can be accessed through the National Personnel Records Center. Such requests can be made online, by mail or by fax. If requesting by mail or fax, one will likely have to fill out, request and submit a Standard Form 180 (SF-180), a Request Pertaining to Military Records to the National Personnel Records Center located at 1 Archives Drive, St. Louis Missouri 63138. The form may be found online on the National Archives website or through the regional Veterans Administration office. If the form is to be faxed in, the fax number is 314-801-9195. Response time for obtaining such record can vary and are dependent on the complexity of the request, availability of the records and the workload at the National Personnel Records Center. Upon obtaining the Deceased's records, review them, understand them and secure them in a safe place.

### **Have the proper service records related to the Deceased or their relative been obtained?**

## **800 - Find the Veterans' benefit records & VA number (Veteran Affairs Identification Number).**

### **Is there a veteran's benefit record or VA account number that we still need to obtain?**

Determine and identify if the Deceased received any veteran's benefits and obtain the Deceased's VA account number. Not all veteran's or their surviving spouses and children are eligible for VA benefits and for some that are eligible, their benefits might be partial benefits or deemed as low priority benefits.

Sorting through the Deceased's records and files and contacting the Deceased's family, friends or others that served with the Deceased may help identify if benefits were being received. Searching specifically for records related to benefit statements, letters about claims, medical treatment, or a Form 10-10EZ, which is the application to apply for VA medical and health benefits as well as and documents related to CHAMPVA can help secure benefit records. CHAMPVA is a medical insurance program that is available to dependents and survivors of curtailed disabled veterans. A veteran's surviving spouse and dependent children are eligible for CHAMPVA if the veteran was deemed totally or permanently disabled as the result of a service related disability, if the veteran died as a result of a VA rated service related disability or if the veteran was VA rated as totally and permanently disabled at the time of death.

Regarding a veteran's eligibility for benefits, there is generally a minimum duty requirement that needs to be met with the following exceptions: if the veteran was discharged as a result of a service related disability, or were discharged for a hardship or "early out", or served prior to September 7, 1980. Furthermore, benefits are priority driven based on service-related disability, other disabilities and the income of the veteran.

Upon securing the Deceased's benefit records, view the statements to identify the VA account number and reconcile any amounts that may be past due on the account. If the Deceased's benefit records are unavailable, consider contacting the Veteran's Association (VA) to obtain a copy. This can be done electronically through the VA's website and eBenefits portal, by visiting a local VA office or by mailing in such a request. In addition, submitting a Standard Form 180, a copy of the Deceased's death certificate as well as personal identification and a power of attorney from the delegated trustee, beneficiary or executor of the Deceased's estates may be required. Once the benefit records have been received, record the account number, review the records and send a copy to the executor of the Deceased's estate.

### **Have we obtained the relevant (i.e. if not the Deceased) veteran benefit record and VA account number?**

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## **801 - Search for additional information (e.g. military unit, groups, ships). Decide on informing.**

### **Did the Deceased serve in a military unit that should be contacted, and do we want to contact them?**

Identify, determine and confirm what branch of the military the Deceased belonged to and if they were part of any unit, team, ship or other group that needs to be contacted and updated. There are numerous units throughout the various military branches which are generally operational divided such as military intelligence, combat engineers or special forces.

Searching through the Deceased's belongings such as pictures, old files and documents, specifically service records as well as contacting family, friends, neighbors, co-workers and other service members that the Deceased served with may help identify which branch of the military the Deceased belonged to, or was related to in the event that the Deceased was a surviving spouse or dependent of a veteran, and what units, teams or groups they served with and were assigned to. If this information is unavailable, it may be obtained by receiving a copy of the Deceased's military records. Copies of such records can be obtained from the National Personnel Records Center either online, by mail or by fax. Other options may include searching for the Deceased online, through sites like Military.com or Military connections. Upon identifying the units, team and group the Deceased served with, consider contacting the unit leader or other individuals who served alongside the Deceased to inform them of the Deceased's passing. It is not mandatory to report a veteran's death to their military unit but might be a good idea based on the relationship the Deceased had with their unit. If contact information for the Deceased's unit is unavailable, consider contacting the local VA's office or military recruitment center and doing an online search for such contact information.

### **Have all former military units that we wished to contacted been informed of the passing?**

## **802 - Determine if Veteran Cemetery desired by deceased or family. Request evaluation to qualify.**

### **Did the veteran, or does the family, want a veteran cemetery eligibility evaluation?**

Identify and determine if the Deceased, or the Deceased's family, wished to be buried at a veteran cemetery and if they qualify. According to the VA, there are 138 veteran cemeteries with available space and most veterans or spouses, and dependent children of veterans qualify to be buried in such a cemetery, with a few exceptions. The burials are usually free of charge and research indicates that most veterans choose such an option.

Sorting through the Deceased's records and files, such as the Deceased's Will, enlistment paperwork or military records, contacting family, friends, co-workers and other service members that the Deceased served with may help determine if the Deceased wished to be buried at a veteran cemetery. Speaking with family members will help determine if the family wants such a wish. If the Deceased did not have a Will and military records are unavailable, consider obtaining a copy of the Deceased's military records from the National Personnel Records Center. If the Deceased had no family, friends or acquaintances, consider contacting the local VA's office and sorting through options.

Upon determining if the Deceased will be buried at a veteran cemetery, confirm that the Deceased is eligible by reviewing the eligibility requirements and contacting the local VA's office. In general, most veterans and their surviving spouses or dependent children qualify if the veteran was honorably discharged or died while actively serving. However, there are exceptions, such as those that were drafted but never served, veterans who were

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dishonorably discharged, veterans who have been convicted of a capital, sex related crime or subversive activities and surviving spouses or children who don't qualify based on marital status.

Considering obtaining, reviewing and understanding the VA Survivors and Burial Benefits Kit as well, which outlines what is included in a burial. Keep in mind that spouses and children of veterans may be eligible to be buried in national cemeteries, even if the veteran is still alive. To schedule a burial at a veteran cemetery, contact the Department of Veterans Affairs National Cemetery, which can be done online through the National Cemetery Association website or via mail and phone. Eligibility documentation will need to be submitted to the National Cemetery Association, which can be done by mail, fax or online by sending such documentation to [NCA.Scheduling@va.org](mailto:NCA.Scheduling@va.org). IF further arrangements or confirmations need to be made, one may also call the National Cemetery Scheduling Office at 1-800-535-1117.

**Has eligibility for the veteran been determined, and if eligible are arrangements being made?**

### **803 - Arrange for Veteran headstone, marker or medallion for their grave.**

**Is a military funeral headstone, marker or a medallion desired?**

Determine if the Deceased wanted a military funeral headstone, marker or a medallion. Often, burial benefits will include such a marker and are free of charge. Research indicates that nearly all veterans or veteran's spouses and dependent children who are buried at veteran cemeteries chose to have such a marking, with a headstone being the most popular choice.

Review the Deceased's military records and paperwork as well as the Deceased's Will to see if any designation was identified. Consider contacting family, friends and others that served with the veteran to find out if such things were discussed or if a preference was mentioned. If there are no preferences, consider using the default option that the VA may have to offer. Once it has been determined if a headstone, marker or medallion will be used, contact the National Cemetery Association's Memorial Programs Service (MPS) to inform them of the choice as that they are responsible for administering such markers. To request a Government provided headstone, marker, or medallion, one must submit a VA Form 40-1330, Claim for Standard Government Headstone or Marker or VA Form 40-1330M, Claim for Government Medallion to the VA along with proof of military service. It is important to note that the Branch of Service Medallion is only issued to persons who purchased a private headstone or marker. VA issued headstones or markers are not eligible for the medallion, as the veteran's branch will be identified on the headstone or marker. Researching requirements and what is covered by the government can be done online at sites such as Militay.com or by contacting the local or regional VA office.

**Has a military funeral headstone, marker or a medallion been ordered or decided against?**

### **804 - Request Burial Plot Interment Allowance. The form is VA 21P-530.**

**Can the family receive for Burial and Plot Interment Allowance?**

Determine and identify if the Deceased is eligible for VA benefits and if the Deceased's family can receive burial and plot interment allowances. These are flat-rate monetary allowances based on the type of death, service-related or non-service related, and when the Deceased died which help cover funeral and burial costs.

In order to be eligible for such allowances, the veteran must have a discharge other than dishonorable and was either disabled as a result of service, receiving compensation, such as full military retirement or disability pay, or a pension from the VA at the time of death, died while under VA care, had an original or reopened claim for VA compensation or pension pending at the time of death or died on or after October 9, 1996 while a patient at a VA-

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approved state nursing home. If the Deceased is eligible for such allowances and the surviving spouse had not been automatically paid, the VA will pay whoever files a claim first, which could include the Deceased's children, parents or executor of the Deceased's estate. To apply for a Burial and Plot Interment Allowance, a VA Form 21P-530, Application for Burial Benefits must be filled out and submitted. This form may be found online through the VA website, or can be obtained by contacting the VA regional benefit office in your state. When submitting the form, include a copy of the Deceased's death certificate and discharge documents. If a death certificate is not available, one may be obtained by contacting the Office of Vital Records in the county that the Deceased resided in at the time of death. If discharge documents are not available, consider contacting the VA regional benefits office or requesting a copy from the National Personnel Records Center. It is important to note that the allowances are generally paid at the maximum amount allowed by law and the allowances include a transportation reimbursement, which may require submittal of applicable receipts.

### **Has any qualifying Burial and Plot Interment Allowance been received?**

## **805 - Request Military Honors at the burial, including a burial flag.**

### **Are military funeral honors at the burial desired?**

Identify and determine if the Deceased or the Deceased's family desired any military funeral honors at the burial. These could include the firing of volley shots as a salute, drumming, the use of guards of honor and a flag draping over the Deceased's coffin. The federal government states that all veterans who have been discharged, other than dishonorably, are eligible for military honors.

Secure a copy of the Deceased's discharge documents to determine if they are eligible for such military honors. It is important to know that when a spouse or dependent child of a current member or veteran of the Armed Forces is buried, the branch of which the serving member served or is currently serving in will provide a casket, team and chaplain, but no other military honors will be provided unless the spouse served as well. Once determining eligibility and what services the Deceased is eligible for, in order to receive the services evidence must be provided by submitting and securing a DD Form 214, Certificate of Release or Discharge from Active Duty. This form can be found online through the VA benefits portal or by contacting the National Personnel Records Center. If the Deceased is a spouse or dependent child of an actively serving member of the Armed Forces, this document is not relevant.

Regarding arranging military funeral honors, there are two options for military funerals. The Deceased could be buried in a national cemetery or a private cemetery. If buried at a national cemetery, the funeral director would likely take care of all the arrangements having the government covering most of the expenses directly. If buried at a private cemetery, the funeral director would likely take care of all arrangements and a reimbursement for expenses by the government may need to be submitted. In addition to submitting a DD Form 214, a VA Form 21-530, Application for Burial Benefits as well as copies of receipts will likely need to be submitted to the VA for such reimbursements. Other things to consider in a private ceremony are markers and headstones, which would require the submittal of VA Form 40-1330, Application for Standard Government Headstone or Marker for Installation in a Private Ceremony or State Veteran's Cemetery or a presidential memorial certificate, which would require completing and submitting VA Form 40-0247, Presidential Memorial Certificate Request Form. As for requesting of a burial flag at a private cemetery, a VA Form 21-2008, Application for United States Flag for Burial Purposes will have to be submitted. These forms can be obtained from a Veterans Administration regional office or online. A copy of the Deceased's death certificate may also be required.

### **Have all military funeral honors of interest been arranged?**

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## **806 - Request Veteran's Insurance (examples are VGLI, FSGLI, VMLI, SGLI, S-DVI).**

### **Did they have any veteran's insurance policies?**

Determine and identify if the Deceased had any veteran's insurance policies. Part of a veteran's or surviving spouse and dependent's benefit plan includes life insurance. Some examples include VGLI (Veteran's Group Life Insurance), FSGLI (Family Service members' Group Life Insurance), TSGLI (Traumatic Injury Group Life Insurance), S-DVI (Service Disabled Veterans Insurance), VMLI (Veteran's Mortgage Life Insurance), and SGLI (Serviceman's Group Life Insurance).

Searching through the Deceased records and files for insurance documents, reviewing the Deceased's military records, if applicable, and contacting family, friends or other individuals who served with the Deceased are all ways to help identify if such insurance policies existed. Secure such documents, review the policies, contact the appropriate issuing agency to inform them of the Deceased's passing and collect the insurance payouts. If the Deceased was actively serving in the Armed Forces, then the Serviceman's Group Life Insurance (SGLI) would be applicable. The Office of Servicemembers' Group Life Insurance (OSGLI) would be the agency that pays out the proceeds to the service member's beneficiaries and can be paid out in a lump sum or in 36 equal monthly installments as directed by the policy and service members election. If a beneficiary was not delegated, the law states that the proceeds would be paid out in the following order: surviving spouses, children in equal share, parents in equal share, a duly appointed executor or administrator of the Deceased's estate and next of kin.

If the Deceased were a veteran and was eligible to receive benefits, the most common insurance policy that would have been held would be the Veteran's Group Life Insurance (VGLI). This policy would mimic and be a continuation of the SGLI policy that the veteran had while serving in the Armed Forces and would remain effective as long as the policy premiums were paid. If the Deceased were a service member's spouse or dependent child, the Family Service members' Group Life Insurance (FSGLI) would be applicable. The active service member would be the only beneficiary of this policy. The Traumatic Injury Group Life Insurance (TSGLI) policy is applicable to actively servicing members and is an add on to the SGLI policy which would provide additional coverage to the beneficiary if the service member suffered a qualifying loss and survived for a period of not less than seven full days from the date of the traumatic injury. The premium payouts and beneficiary designations would work like those of the SGLI policy. If the Deceased was a veteran and had a service-related disability as well as meets a few other eligibility requirements, then Service-Disabled Veterans Insurance (S-DVI) may be applicable. Veteran's Mortgage Life Insurance (VMLI) is an insurance policy provides home mortgage insurance to veterans and service members who are severely disabled as a result of a service-related occurrence and meet the other requirements. VMLI pays up to \$200,000 on an outstanding mortgage to help with relief.

Upon determining which policies are applicable to the Deceased, obtain a copy of the policies, confirm they are active and who the beneficiaries are. This can be done by either contacting the policy issuer, the U.S. Department of Veterans Affairs' Veterans Benefits Administration or the local VA's office.

### **Have all veteran's insurance policies been found and benefits secured?**

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## **807 - Request Veteran's Administration (VA) Survivor Benefits. (e.g. Survivors Pension).**

### **Are any survivor's eligible for the VA's survivor benefits?**

Identify and determine if the Deceased's beneficiaries are eligible for any VA survivor benefits. This would include a non-service-related disability pension, or improved pension and the additional monthly special benefit, or aid and attendance. Eligibility would likely be based on when the veteran served, for how long and what type of discharge from the Armed Forces was granted.

Search through the Deceased's files and record looking for discharge paperwork, separation documents, military records and any other documents that are related to pensions. Contact the Deceased's family, friends, co-workers and other individuals who served with them to find out if the Deceased was honorably or dishonorably discharged and what time periods the veteran was actively serving in the military. If military records and discharge paperwork is unavailable, contact the National Personnel Records Center, the National Archives or the local VA's office to obtain copies. Once copies have been secured, review the to determine eligibility of receiving survivor benefits. A veteran or surviving spouse would qualify for the benefits if the veteran were honorably discharged, served during WWII, Vietnam or the Korean conflict and is at least 65 years of age. If the veteran or surviving spouse is eligible, confirm the eligibility and request the benefits. Contacting and notifying the Social Security Administration, the Defense Enrollment Eligibility Reporting System (DEERS), the Defense Finance and Accounting Service (DFAS) and the Veterans Administration (VA) are all ways to confirm and request the benefits.

### **Have survivor's benefits or pensions been confirmed and secured?**

## **808 - Close out or transfer their PX (Post Exchange) account(s).**

### **Did they have a PX (Post Exchange) account?**

Identify and determine if the Deceased had a PX (Post Exchange) account. A PX is a retail store operating on military reservations around the world offering goods and services to active duty, reserve and retired members of the Armed Forces. Veterans are allowed to use and shop at all PX's online and at some in person.

Sorting through the Deceased's personal belongings, looking for a MILITARY STAR card, and bank or credit card statements, illustrating any charges made to either a PX or funding to a MILITARY STAR card, could help identify if they had a PX account. The MILITARY STAR Card and its use is only applicable to military personnel and their families. Contacting family, friends and other service members that the veteran served with or performing an online search on the Deceased could also help determine if such an account existed. There is an online exchange shop that all PX account holders are able to use which holds a registry for PX accounts. Knowledge of the Deceased's username and password will likely be needed to access the account. Another viable option is to visit the local PX and attempt to obtain the Deceased's account information. Once the PX accounts have been identified, review the transactions, reconcile any outstanding balances, make payments to the account for any amounts that are past due and determine if the account will be transferred to a surviving spouse or dependent child or if it will be closed out. If the account is to be transferred, ensure that it is transferred to the correct beneficiary and update contact as well as billing information on the account. If the account is to be closed, inform the PX and ensure that any monies in the account are collected and remitted to the Deceased's estate or beneficiaries. Accessing, transferring or closing a PX account may require a copy of the Deceased's death certificate as well as personal identification and a power of attorney from the designated trustee, beneficiary or executor of the Deceased's estate.

### **Have all PX accounts been transferred or reconciled and closed out?**

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## **809 - Contact Casualty Assistance Office if they died on active duty.**

### **Did the veteran die on active duty or the result of combat?**

Determine if the Deceased died on active duty, and if they did, consider contacting the Casualty Assistance Office. The Casualty Assistance Office is a department within the Department of Defense (DOD) which offers assistance and support to surviving spouses and dependents of members who died while actively serving in the Armed Forces.

If the Deceased passed away while on active duty, the Casualty Assistance Office will assign the Deceased's file to a Casualty Assistance Calls Officer (CACO) who will contact the Deceased's family within 48 hours of the service member's death. The officer and office will likely be near the service member's home that is on the service member's file. The officer will help the surviving spouse and dependents understand what benefits the service member had, what benefits are available to the surviving spouse and dependents and what applicable forms need to be filled out to file, apply and obtain such benefits. Furthermore, the officer can help identify the circumstances around the service member's death, will help in the return and disposition of the service member's remains and answer any questions that may be had. In most cases, the officer will contact the surviving spouse or next of kin, if this hasn't been done within 48 hours of the service member's death, there is a good chance the member's records were not updated to reflect any major life changes such as a recent marriage, divorce or birth of a child. If the surviving spouse or next of kin is aware of the service member's death and has not been contacted by a Casualty Assistance Calls Officer, one can be found by doing an online search, contacting the DOD or even referring to other online resources such as Military OneSource.

### **Has a Casualty Assistance Calls Officer helped arrange for any eligible benefits?**

## **810 - Investigate and obtain Wartime Service Pension (if applicable).**

### **Did they have a Wartime Service Pension?**

Identify and determine if the Deceased was eligible for Wartime Service Pension. Wartime Service Pensions are applicable for veterans who served during a time of war, met certain service requirements, are over the age of 64 years old, are considered to have low income and are permanently disabled for reason that are not service-related. Searching through the veteran's records and files for military and service records as well as discharge paperwork may help determine if the veteran is eligible for a Wartime Service Pension. These records and documents when the veteran served, for how long the veteran served and if the veteran was honorably or dishonorably discharged. In addition to age requirements, eligibility requirements include the veteran being discharged in any way other than dishonorably, the veteran serving as least 90 days of active military with a minimum of one day during a war time, the veteran having family income of below the yearly limits set by law and the veteran being disabled not due to the veteran's own willful conduct. Once eligibility has been determined, in order to start obtaining the pension benefits a VA Form 21-534, Application for Dependency and Indemnity Compensation Or Death Pension by Surviving Spouse or Child will have to be submitted. This form can be found online or through a local VA office. In addition to the form, one may need to submit dependency records such as marriage certificates and birth certificates of the veteran's children.

### **Have the benefits for their Wartime Service Pension been arranged?**

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## **811 - Investigate and request Dependency & Indemnity Compensation.**

### **Are the survivors eligible for any Dependency & Indemnity compensation?**

Determine and identify if the Deceased's survivors are eligible for dependency and indemnity compensation. This compensation is paid to eligible survivors of active duty service members and survivors of veterans whose deaths are determined to be service-related.

Searching through the veteran's records and files for military and service records as well as contacting other individuals who served with the Deceased may help determine if the survivors are eligible for dependency and indemnity compensation. Eligibility requirements are set by Congress and for spouses are determined by when they married the veteran or active duty member, how long they have been married for, their living arrangements and if they have had children together; for children eligibility includes such things as the marital status of the child, age of the child, if the service member died while on active duty or as a result of a service-related illness and if the service member was a veteran how much time passed between the veterans discharge and death. Eligibility requirements can be tedious, it is advisable to contact the VA for confirmation and clarity.

Upon confirming eligibility, it is important to apply for such benefits. To apply, one must complete VA Form 21P-534ez, Application for Dependency and Indemnity Compensation, Death Pension and/or Accrued Benefits by a Surviving Spouse or Child and DD Form 1300, Report of Casualty. Once the forms are completed, submit them to the VA office and mail the form to the Pension Management Center that serves your state. Keep records of all forms that are submitted in the event that any future issues arise.

### **Has all Dependency & Indemnity compensation been received or arranged to be received?**

## **812 - Contact Veteran Service Organizations (VSO) to check for benefits. (e.g. AMVETS, VFW).**

### **Could survivors possibly receive assistance and benefits from VSOs?**

Determine if the Deceased's survivors could receive any assistance from Veteran Service Organizations (VSOs). VSOs are organizations which help protect the entitlements for veterans and their survivors. Some of the largest VSOs include the AMVETS, VFW, The American Legion, Disabled American Veterans and Paralyzed Veterans of America.

Search through the Deceased's records and files to determine if they belonged to any Veteran Service Organizations or had any relationship to one. Contacting family, friends, co-workers, neighbors and other acquaintances as well as searching for the Deceased online may also help identify if they belonged to any such organizations. If one is unsure about the Deceased's relationship with a VSO, consider researching the various VSOs by going through the list of VSOs on the U.S. Department of Veteran Affairs website. Upon identifying if the Deceased belonged to a VSO, contact the VSO, inform them of the Deceased's passing and ask them if there are any benefits or assistance programs available for survivors. Some assistances they provide include education through scholarships and grants, home loan information and support, medical claims assistance, job training and counseling. In some cases, memberships to such organizations come with benefits such as supplemental life insurance for survivors or death benefits for funeral costs. If benefits are available, confirm their availability for the survivors, document such benefits and arrange for receipt of the benefits.

### **Has the VSO been contacted and any benefits understood or arranged for receipt?**

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## **813 - Notify DFAS (Defense Finance & Accounting Service) with respect to any benefits administered.**

### **Did they have any benefits administered by the Department of Defense (DoD)?**

Determine and identify if the Deceased had any benefits being administered by the DOD and if they did, notify DFAS. DFAS oversees administering and managing payments for active duty service members as well as retired service members, such as veterans. DFAS provides support in regards to accounting, payroll and retirement services on behalf of the DOD.

Search through the Deceased's records and files, specifically looking for documentation dealing with payroll, retirement accounts and other financial documents which the DFAS may have been managing. Contacting the Deceased's family members and other fellow service members or veterans is also a way to help identify if any benefits were being administered by DFAS. Upon identifying the benefits managed by DFAS, contact DFAS, inform them of the Deceased's passing and obtain any relevant documents related to the benefits being administered. This will require knowledge of the Deceased's name, social security number, date of death, manner of death, marital status as well as names and addresses of next of kin. This information should be available on the Deceased's military and service records, if available. Contacting DFAS and sharing this information may be done online through the DFAS website, by mail or by phone. Note that upon informing the DFAS of the Deceased's death, monthly benefit payments will cease, and the DFAS will send out a SF1174 Claim for Unpaid.

Compensation of Deceased Member of the Uniformed Service, to claim any payments owed to the Deceased that are in arrears as well as a copy of annuity account forms and instructions. Once these have been received, complete the SF1174 form and return it along with a copy of the Deceased's death certificate and cause of death. If the Deceased was enrolled in the Survivor Benefit Plan or the Retired Serviceman's Family Protection Plan, complete DD Form 2656-7 and send it in with supporting documents.

### **Has DFAS been notified regarding any benefits and the impacts from the passing?**

## **814 - Determine if they had a Survivor Benefit Plan (SBP).**

### **Did they have a Survivor Benefit Plan?**

Identify and determine if the Deceased had a Survivor Benefit Plan (SBP). A SBP allows veterans to allocate a portion of their pension, or retirement pay, to a spouse or other eligible beneficiary after their death. If a veteran has an eligible spouse or dependent child, enrollment in the SBP is automatic at 55 percent of the member's retired pay.

Searching through the Deceased's records and files, searching specifically for retirement and pension statements, plan documents and other documents related to such items will help determine if a Survivor Benefit Plan was held. Contacting the Deceased's family, other service members that they served with and even the Department of Defense (DOD) can help identify if a SBP was in place. The DOD allows retirees to opt into the SBP retirement annuity program when they retire. Upon identifying if the Deceased held an SBP, confirm with the DFAS that it is active, review the account and determine who the beneficiary on the plan is. Keep in mind that the SBP election does not automatically entitle the beneficiary named for SBP to Arrears of Pay (AOP) and that a separate AOP designation will need to be made in order to designate the desired beneficiary to receive the benefits of the SOP. If the beneficiary needs to be changed, one must submit a DD 2656-6, Survivor Benefit Plan Election Change Certificate, to the DFAS. Also, it is important for the beneficiary to beware that the monthly payment received from the SBP will be deemed a taxable annuity. Keep records of all forms that have been submitted and make sure that the plans have been transferred correctly to the new beneficiaries.

### **Have any eligible SBP plans been transferred to the new beneficiaries?**

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## **815 - Determine if survivors can continue to receive healthcare (e.g. TRICARE).**

### **Can any survivors continue to receive health care?**

Identify and determine if any of the Deceased's survivors are able to continue to receive health care benefits. TRICARE is the health benefits program provide to U.S Armed Forces military personnel, military retirees, and their dependents. If eligible, survivors can continue to receive such benefits for a defined period of time. Search through the Deceased's medical records, files and military records to determine if they were participating in TRICARE. Contacting TRICARE directly or the Defense Health Agency can also help identify coverage. Once coverage has been identified, inform TRICARE or the Defense Health Agency about the Deceased's passing, confirm the coverage and who was covered under the Deceased's policy. Regarding continuation of benefits, if the Deceased and their survivors were covered under TRICARE, then the survivors would be eligible to continue coverage after the Deceased's passing. If the Deceased was an active duty service member, the survivors may continue to receive coverage as active duty family members for three years after the Deceased's passing at the active duty rate at no additional cost, after the three years the retiree family member rates will kick in and require a premium to be paid. If the Deceased was a veteran, the survivor's coverage will remain intact and whatever premiums that were being paid will continue. If the Deceased was a Guard or Reserve member, the survivor's benefits will be determined by the Deceased's status at the time of death. Specifics when it comes to age limitations on the Deceased's children and other possible restrictions can be found on the TRICARE website.

### **Have any healthcare benefits been confirmed for the survivors?**

## **816 - Investigate and apply for tax forgiveness, if available.**

### **Can survivors receive tax forgiveness?**

Determine and identify if the Deceased's survivors are able to receive tax forgiveness on any of the benefits that may be received. Determination of what benefits are taxable and which ones are tax-free will be dictated by the type of benefit that is received.

Make a list of all benefits that the Deceased's survivors will receive including the issuing agency, the amount of the benefit and the type of benefit. Contact the issuing agencies, confirm the benefits along with the beneficiaries of such benefits and determine if they are taxable or not. Such benefits such as the death gratuity of \$100,000 which is paid out if a service member dies due to a service-related disability while on active duty, active duty for training, inactive duty for training or within 120 days of release from active, payments made under the Dependency and Indemnity Compensation Program and proceeds from life insurance policies including SGLI, FSGLI, TSCGLI, VGLI and S-DVI are considered tax-exempt and are eligible for tax forgiveness. Benefits such as disbursements of pay and allowances that the service member had earned, special survivor indemnity allowances and annuities or payments received from a Survivor Benefit Plan are considered taxable income to the beneficiary and therefore are not eligible for tax forgiveness. Keep in mind that tax forgiveness is generally not automatic, so one may need to submit a survivor's claim along with other supporting documentation to the IRS to ensure that the forgiveness is granted. If things get confusing, consider consulting with a tax specialist or consultant. They can be found at Military OneSource.

### **Have the applications for tax forgiveness been completed and processed?**

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## **817 - Review Department of Veteran Affairs information to find any other benefits.**

### **Can survivors receive benefits administered by other agencies or organizations?**

Identify and determine if the Deceased's survivors are eligible to receive benefits from other agencies and organizations. The Veteran Affairs has agreements and partnerships with various organizations across the nation that offer assistance and help to survivors of service members. Additional benefits may be available depending on the state, for example the Hazlewood Act in Texas supports spouses and children. The VA can provide guidance on where to look if this has not already been accomplished.

Consider contacting the U.S. Department of Veterans Administration or a local VA office to obtain documentation and information on benefits available to survivors of service members. As a surviving spouse or dependent child of a veteran or active duty service member one may qualify for a slew of programs. Some programs to consider are the VA home loan guarantee program, educational assistance programs, financial consulting programs, job placement and recruitment programs, supplemental life insurance programs and assistance programs for help with funeral costs and arrangements. From an educational standpoint, surviving spouses are eligible for educational benefits for up to 20 years after a service member's death to help pursue higher education or a trade and surviving children are able to use benefits between the ages of 18 to 26 for higher education purposes. If the service members children had impairments or the need for special care, there may be benefits for special restorative training to help overcome the impairment. As for children that are of primary and secondary school age, dependents are allowed to continue in Department of Defense Domestic Dependent Elementary and Secondary Schools (DDESS) without limitations on their physical address or school until they either graduate or other arrangements have been made. Regarding counseling, many veteran organizations offer financial counseling, and the VA Office of Readjustment Counseling Service (RCS) offers bereavement counseling. There are numerous benefits out there for survivors and most of them can be found online.

### **Is there confidence that all possible benefits from all organizations have now been found?**

## **818 - Contact other military organizations for support (e.g. AER, AFAS, NMCRS).**

### **Can survivors receive support from other military organization?**

Identify and determine if the Deceased's survivors can receive support or assistance from military organizations that they were not a part of. Many support organizations do not discriminate against the branch of the Armed Forces that the service member belonged to and merely bundle all service members in one group. They are generally non-profit organizations that are looking to provide assistance, guidance and resources to all service members and their surviving spouses or dependent children.

Contacting the VA, other surviving spouses, support groups, family, friends and sister agencies of the military branches that the Deceased did not belong to are all ways to identify if such programs exist and what type of support they offer. Some organizations to consider include the Army Emerging Relief (AER), Air Force Aid Society (AFAS), Navy-Marine Corp Relief Society (NMCRS), Coast Guard Mutual Association (CGMA), Fleet Reserve Association (FRA), Marine Corps League (MCL), Marine Corps Scholarship Foundation (MCSF) and Wings Over America (WOA), a navy association. Upon contacting these organizations, make a list including the name of the organization, contact information for the organization, what support they offer and to whom they offer support to.

### **Have all applicable other support organizations been contacted?**

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# HeirList



## THE PROBLEM

After a loved one passes, the resolution of their affairs covers the entire spectrum of the human experience. Even for those who have done it before, the enormity of the challenge and breadth of areas of expertise is overwhelming, and at a time when most are still grieving. This is a critical problem for society needing to be addressed.



## THE CORNERSTONE

The International Deceased Resolution Standards were created to assist in providing structure for this challenge. With close to 1,000 items (to do list) and 100 questions, it is a comprehensive and detailed tool for everyone to better close out the affairs of the deceased.



## THE SOLUTION



### FREE MOBILE APP

The HeirList mobile application allows one to quickly assess which of the close to 1,000 items of the IDRS applies, and manage & track your progress to their completion.

### KNOWLEDGE BASE

The Knowledge Base is a repository of PDF files supporting the mobile application by providing details on all of the questions and 'to do' items, along with how to resolve them.

# WHAT IS HEIRLIST?

## Core Features

### Group Exclusion



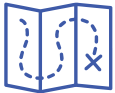
Application has 100 questions which allow for groups of items to be excluded or included for further review of relevance.

### Progress & Status



Overview of completion and status of all of the questions and items, along with percentage completions.

### Navigation



A text searching capability and a direct-to-item input option allow a user to quickly find and work on their areas of interest.

### Help Resources



The application, along with the HeirList.com website, has over 100 FAQs and dozens of help videos to support usage and resolve issues.

## Premium Members

### Collaboration



Allows multiple users to work on the same deceased account and divide up the work while having a central workspace and single individual as the coordinator.

### User Notes



Users can enter notes into the application for general comments or specific questions and items. Can assign tasks, capture key information or next steps.

### Detailed Reports



Comprehensive set of 6 reports containing close to 200 pages of details on all the inputs. Contains status on all questions, items along with date and user who input them.

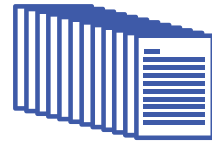
### Support



Application based support for user issues to better ensure customer success. Screen based portal to submit questions with human response for resolution.

## Knowledge Base

More Than 60 Documents.  
Over 550 Pages of "What To Do"



### Written to Answer . . .

- What exactly is this?
- How do I know if it applies?
- What do I need to do?
- How do I know if I am finished?

### For Example

- Retirement Plans
- Veteran's Benefits
- Employer
- Children
- Funeral
- Probate
- Assets
- The Will
- Taxes
- Bank
- Real Estate
- Government

## Coming in the future . . .



**IDRS Updates**  
• Add new IDRS items every year



**New Countries**  
• New countries (English speaking to start)



**Dates & Priorities**  
• Dates, timing, reminders and assignments



**Enable Voice Notes**  
• Voice recorded notes to stay inside app



**State Sheets**  
• Details of laws, rules and contacts



**Official Religious Guidance**  
• Protocols directly from religious leaders