

Prepare Now: VA's End-of-Life Benefits

All three of VA's administrations offer end-of-life benefits to qualifying Veterans and their family members. These benefits support Veterans and their loved ones by providing financial, health care and burial assistance. **Preparing now can help ensure you receive the benefits you have earned.**

Apply now for VA benefits

If you're a Veteran aged 80 or under, with any level of service-connected disability rating, consider applying for **VALife**. **This program offers guaranteed acceptance whole life insurance coverage up to \$40,000**, in increments of \$10,000. Eligible Veterans can enroll in VALife online and receive an instant decision. **Learn more or apply online now at www.va.gov/life-insurance/options-eligibility/valife/.**



Veterans' Group Life Insurance (VGLI) is an affordable option for those who have recently separated from military service and had Servicemembers' Group Life Insurance. **VGLI is term insurance, available in increments up to \$500,000.** **Learn more or apply online now at www.va.gov/life-insurance/options-eligibility/vgli/.**

Veteran's Pension with Aid and Attendance provides **monthly benefits for wartime Veterans who meet certain income requirements.** Medical expenses, such as assisted living or nursing home fees, can be used to offset your income to qualify for these benefits. **To apply for Veteran's Pension visit: www.va.gov/pension/eligibility/.** **To learn more about Aid and Attendance visit: www.va.gov/pension/aid-attendance-housebound/.**

Advance Care Planning (ACP) supports adults in **identifying and sharing their personal values, goals and preferences regarding their future health care.** ACP helps Veterans receive care that is consistent with their preferences during unexpected events, such as accidents, injury, and illnesses. Any Veteran eligible for VA health care is eligible for ACP. **Learn more at www.ethics.va.gov/for_veterans.asp or ask anyone on your care team to get started.**

Dependency and Indemnity Compensation (DIC) is a **tax-free monthly benefit paid to eligible survivors** of a service member who died in the line of duty or a Veteran who died from a service-connected injury or illness. **Download and complete an application to keep with your end-of-life documents by visiting www.va.gov/disability/dependency-indemnity-compensation/.**

VA offers no-cost **burial benefits and burial allowances** for Veterans, including **a gravesite in any of VA's national cemeteries with available space, perpetual care of the gravesite, opening and closing of the grave, a burial flag** and more. **File a Pre-Need Eligibility application now to determine your eligibility for burial benefits at www.va.gov/burials-memorials/pre-need-eligibility/.**

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Plan ahead for future VA benefits

If VA owed a Veteran money or benefits at time of passing, **survivors may be eligible for a one-time payment**, called an **Accrued Benefit**. Eligibility is based on the survivor's relationship to the Veteran when the benefit was due. Accrued Benefits may also be paid based on reimbursement for a claimant who paid the expenses of the last illness and burial of a beneficiary. **Access the application by visiting** www.benefits.va.gov/BENEFITS/factsheets/general/Accrued.pdf.

VA Survivors Pension is a **monthly payment available for low-income survivors** of a Veteran whose death was not service-related. Eligible survivors include un-remarried spouses and some unmarried children. **Learn if you qualify at** www.va.gov/pension/survivors-pension/.

Family members can preserve a Veteran's legacy with the **Veterans Legacy Memorial (VLM)**, **an online platform dedicated to the memory of Veterans** interred in VA's national cemeteries and VA-funded state, territorial and tribal cemeteries. **Preserve a Veteran's legacy by posting tributes and photos, sharing their military service and achievements, and more at** www.va.gov/remember/.

