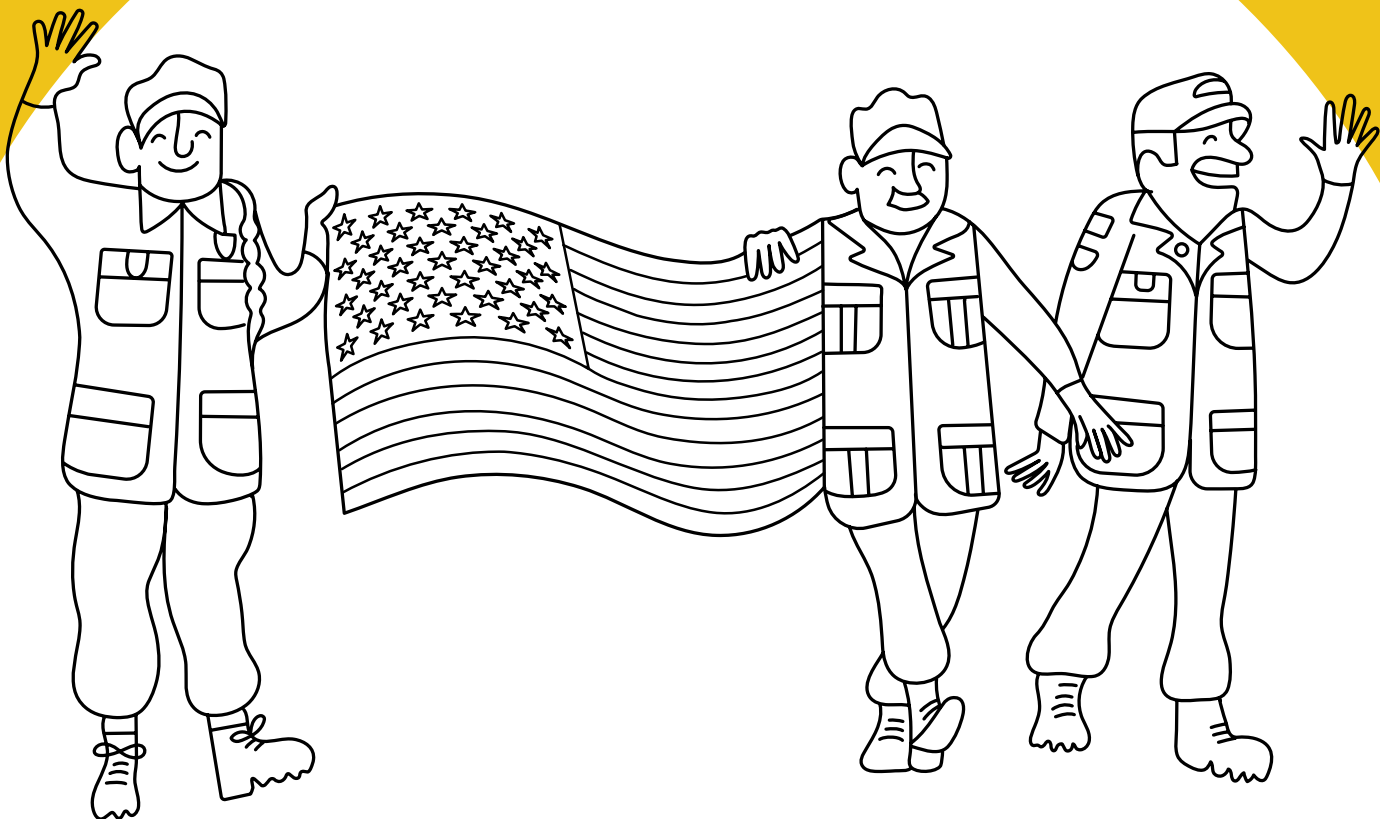


wellabe®

Veterans Memorial Benefits Guide

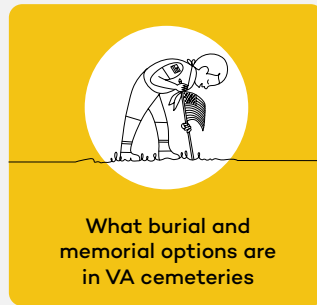


How do you want to be remembered? Who will tell your story?

As a veteran, you have an interesting story to tell. No one knows more about your life than you, and no one knows how you would like your story told. Preplanning a funeral allows you to make your final wishes known.

A funeral home partner can help you take full advantage of the veterans benefits that are available to you. The U.S. Department of Veterans Affairs (VA) is responsible for providing dignified military funeral honors to veterans who have defended our nation. Government funds are available to assist with veterans' funeral expenses, and free services and programs support relatives left behind.

To start prearranging a funeral that honors you and your service, you'll need to learn:



Military benefits available to you

Before you start preplanning your final arrangements, remember: the key to securing your military benefits is your discharge papers. To help your family secure your benefits after your passing, let them know where your discharge papers are now.

MILITARY FUNERAL HONORS

The VA will furnish a U.S. burial flag to memorialize:

- Veterans who served during wartime or after Jan. 31, 1955.
- Veterans who were entitled to retired pay for service in the Reserve or National Guard or would have been entitled if over age 60.
- Members or former members of the Selected Reserve who served their initial obligation, were discharged for a disability incurred or aggravated in the line of duty, or died while a member.

Your funeral director can make arrangements for this ceremony if you include it in your preplanning documents.

VETERAN'S HEADSTONE OR GRAVE MARKER

Even if you choose to be buried in a private cemetery, the VA will furnish a veteran's headstone or grave marker to your family at no cost. Headstones and markers in bronze, granite, or marble are available. If you decide to purchase your own headstone or marker, you can request a free bronze medallion to affix to it. Medallions are inscribed with the word "Veteran" at the top and include the individual's branch of service at the bottom.

FINANCIAL ASSISTANCE

The VA may provide your family with an allowance to help pay for your burial, plot, and funeral costs. The amount provided is dependent on whether the death was connected to service, if hospitalization by the VA occurred, and other factors. The amount ranges from \$300 to \$2,000, depending on the circumstances. Your loved ones will need to complete VA Form 21P-530, Application for Burial Allowance, to receive funds.



To find out how to apply for the burial benefits you've earned, visit va.gov/burials-memorials.



Burial and memorial options in VA cemeteries

VA NATIONAL CEMETERIES

You, your spouse, and your dependents will qualify for a free burial in a VA national cemetery, provided you weren't dishonorably discharged. National cemetery benefits include the opening and closing of the grave, a burial liner provided by the government, a headstone or grave marker, and perpetual care of the gravesite.

Interment is authorized in any of the national cemeteries the VA maintains across the country. VA's National Cemetery Scheduling Office or local national cemetery directors verify eligibility for burial. VA national cemetery plots can't be reserved in advance. Final arrangements can only be made through a funeral home after a veteran has passed. However, it is possible to clarify your eligibility in advance by applying for a preneed determination of eligibility. The preneed determination applies only to national cemeteries. If you'd prefer to be buried in a state or tribal veterans' cemetery, contact the specific cemetery directly to discuss options.

PRIVATE OR STATE VETERANS' CEMETERIES

If you would like to be placed in a private or state veterans' cemetery, your funeral home partner can make advance arrangements with the cemetery of your choice, and you'll still receive your full benefits. Before adding the cemetery to your preplanning documents; however, check with the cemetery to ensure that the government-furnished headstone or marker will be accepted. If it will, complete VA Form 40-1330, Claim for Standard Government Headstone or Marker for Installation in a Private or State Veterans' Cemetery, in advance and place it with your military discharge papers for use at the time of need.

The VA National Cemetery Administration maintains 156 national cemeteries in 42 states and Puerto Rico, as well as 34 soldier's lots and monument sites. Every state does not have a VA national cemetery, but many states have state veterans' cemeteries. Eligibility is similar to VA national cemeteries but may include residency requirements.



To find a national or state veterans cemetery near you, visit the VA's website, cem.va.gov/find-cemetery

How to fund what your military benefits won't cover

Unfortunately, military benefits may not cover everything, but your funeral home partner can connect you with payment options to help protect your family from undue financial stress during the grieving process.

A common method to fill in the gaps of military benefits is Preneed Funeral insurance. When you create a Preneed policy, you consult directly with your funeral home partner to determine in advance what kind of military service and burial you would like. The funeral home partner totals the costs, and that amount is the basis for your Preneed insurance plan. Upon your death, the funds are used to pay the funeral home for your funeral.

Preplanning the details gives you an opportunity to shape how you'll be remembered at your military funeral and alleviate the financial burden for your family.

HOW TO PREPARE FOR YOUR PREPLANNING APPOINTMENT

Your funeral home partner will walk you through the steps to preplan your funeral, but your preplanning appointment will go smoother if you consider what features you want included at your memorial before you go. Ask yourself questions like:

- Do you want a burial or cremation?
- Do you want a traditional military service or a celebration of life?
- Do you know where you want the services to be held?

You'll also want to make a list of questions to ask your funeral home partner, such as:

- What are my options for creating a meaningful, unique service?
- Can we have a funeral if we are choosing cremation?
- Can we hold the funeral service somewhere other than the funeral home?
- Can you explain what's covered and what's not covered with my policy?
- What if my family wants to make a change?
- What if we move away and need to use a different funeral home?



How to receive a Presidential Memorial Certificate

A Presidential Memorial Certificate (PMC) is a gold-embossed paper certificate, signed by the current president, to honor the memory of a deceased veteran.

HISTORY

This program was initiated in March 1962 by President John F. Kennedy and has been continued by all subsequent presidents.

ADMINISTRATION

The VA administers the PMC program by preparing the certificates that bear the current president's signature and express the country's grateful recognition of the veteran's service in the United States Armed Forces.

ELIGIBILITY

Eligible recipients include the next of kin and loved ones of honorably discharged, deceased veterans. More than one certificate may be provided.

APPLICATION

Eligible recipients, or someone acting on their behalf, may apply for a PMC in person at any VA regional office, by mail, or toll-free fax. Requests cannot be sent via email. Enclose copies of the veteran's discharge and death certificate to verify eligibility. Submit copies only because original documents will not be returned.





Let's do more, worry less, and make every day better

Since 1929, we have provided solutions to help people protect their health and financial well-being. Every day, we show we care through our shared values and doing what's right. We'll always be here helping people be well so they can prepare for tomorrow and live better today.

Visit wellabe.com/regionals to find a funeral partner near you.



Medicare Supplement • Preneed • Hospital Indemnity
Dental • Short-term Care • First Diagnosis Cancer