

Caring for Our Veterans

A GUIDE FOR SERIOUSLY ILL VETERANS, THEIR FAMILIES, AND CAREGIVERS

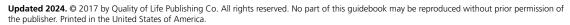
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Introduction

Caring for a seriously ill veteran can be a difficult job. This guidebook describes the challenges these veterans may face and explains some benefits the U.S. Department of Veterans Affairs (VA) provides for veterans and their families.

The worksheet on pages 7–11 will help you collect information needed to guide the veteran's care plan and apply for benefits. Links to more information are provided throughout and links to the printable forms mentioned are at the back of the booklet.

Benefits vary widely for each veteran. Some veterans and their families may qualify for benefits that are not listed. We suggest working with a VA agent or the VA to ensure you get all the support you've earned (see pages 15–16).

We hope this guide prepares you for what to expect when a veteran is seriously ill. If you have any questions about this guide, please contact us. If you have questions about benefits, please contact the VA or your VA agent.



We owe all veterans respect and gratitude for defending our freedoms.

Now in their time of need,
we have a chance to honor them.

Common Challenges

Knowing more about the common challenges all veterans might face can help form your veteran's care plan and get them the support they need.

<u>Personality changes, depression, or substance abuse</u> For some veterans, prolonged combat or being on duty for a long time can change their behavior and how they connect with others after service. Sometimes, these personality changes (especially with post-traumatic stress disorder; see the next page) can lead to depression, drug or alcohol abuse, unemployment, homelessness, suicidal thoughts, or death by suicide.

What you can do:

- Let us know if the veteran struggles with any of these issues. We can help you find the support you need.
- **Listen to the veteran and give support as needed.** Completing the worksheet on pages 7–11 can help start important conversations.
- Find other veterans and families for support. You could start by contacting a Veterans Service Organization (VSO), such as The American Legion (see page 15).
- Encourage the veteran to maintain healthy habits, like exercise, eating well, drinking plenty of water, and getting good sleep. Stretching, yoga, or massage can also ease stress, anxiety, and depression.
- Encourage the veteran to practice spirituality. If the veteran is religious, keep them involved with their spiritual community. If the veteran is not religious, meditation, connecting to nature, or focusing on a hobby can also help ease emotional distress.
- Give recently-returned veterans time to adjust to life at home. It can be hard for some veterans to find a sense of "normal" after service. They may also be grieving the loss of a friend, a life they took, or their life before service. Grief can make a veteran feel shocked, angry, guilty, or empty. Processing grief can take years.

Occupational hazards Veterans from all war eras may have been exposed to dangers on the job, the most common are listed below.

- Working with fuel, smoke, lead, or other toxins may cause cancer, harm to organs, nerves, and tissues, and other health issues.
- Loud noise from weapons or machines may cause hearing loss or ringing in the ears.
- <u>Vibration from heavy machinery</u> may cause constant tingling, numbness, or pain.

<u>Combat wounds</u> Veterans may have suffered grave wounds from guns, bombs, other weapons, shrapnel, or hand-to-hand combat. These wounds can cause infections, blindness, deafness, loss of limbs, damage to organs/nerves/tissues/the spine/brain, or paralysis.

Post-traumatic stress disorder (PTSD) / military sexual trauma (MST)

People who experience shock or fear for several weeks or more after a traumatic event may have PTSD, a mental disorder that must be diagnosed by a medical professional. PTSD from sexual assault during service is known as MST. Common symptoms of PTSD include:

- **<u>Depression:</u>** Acting numb, shutting down, pulling away from friends and loved ones, or not being able to enjoy things they once enjoyed.
- <u>Hyperarousal</u>: Always alert for danger, not feeling safe, having big mood swings, being easily angered, or not sleeping well.
- Re-experiencing symptoms: Having flashbacks (reliving events over and over), triggers (when sounds/sights/smells cause the same fear as the initial trauma), or intense nightmares.
- **Avoidance:** Going to great lengths to avoid triggers; for example, refusing to drive, watch TV, or be in large crowds.
- Worsened physical symptoms: PTSD can worsen physical symptoms such as pain or shortness of breath during serious illness.

What you can do:

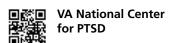
- Let us know if the veteran has been diagnosed with PTSD or MST from service or if the veteran has any of the above symptoms. Mark this in Part 3 of the About the Veteran Worksheet on page 10. We can provide resources for support and treatment.
- **Avoid the veteran's triggers,** if possible. If triggers disrupt daily life, treatments and therapy are available that may help.
- Be aware PTSD symptoms can appear as a serious illness progresses. It is normal for symptoms to worsen or reappear after many years. Some veterans who didn't know they had PTSD may show symptoms for the first time toward the end of life.
- For more information, visit www.va.gov/health-care/health-needs-conditions/ mental-health/ptsd/ or www.ptsd.va.gov.

<u>Moral injury</u> Moral injury (MI) occurs when a person believes they have done, witnessed, or failed to stop an act that violates their deeply held beliefs. MI for veterans is often the result of being in combat and is common among veterans with PTSD.

While MI shares some PTSD symptoms, it is not considered a mental disorder. **If a doctor does not believe the veteran has PTSD but they are having similar symptoms with intense feelings of shame, guilt, distrust, or disgust, the veteran may be struggling with MI.** Things that can help ease MI include:

- Healthy habits like eating healthy, exercising, and avoiding drugs and alcohol
- Practicing mindfulness and optimism
- Spending time with loved ones, joining a support group, or adopting an emotional support animal
- Working with a counselor or therapist





Exposure to elements, diseases, and weapons During service, members of the military may be exposed to many things that can cause health issues after service. Common exposures are listed below. Specific health concerns by war era are listed on the next page.

- Cold injuries like frostbite, trench foot, and hypothermia can cause heart disease; loss of limbs; loss of feeling in hands and feet; skin cancer in wound scars; constant pain, tingling, or numbness; diabetes (high blood sugar); or arthritis (joint swelling).
- <u>Heat injuries like sunburn, heat stroke, and heat exhaustion</u> can cause skin cancer and put the veteran at higher risk of heat injuries later in life.
- <u>Diseases like malaria, tuberculosis, leishmaniasis, West Nile virus, hepatitis C,</u> and many others can cause various health issues. Some diseases were more common during certain war eras.
- <u>Chemical, biological, and nuclear weapons exposure</u> from combat or weapons tests can cause cancer, damage to organs/nerves/tissues, or congenital disabilities (disorders present from birth) in veterans' children.

<u>Prisoners of War (POWs)</u> Many POWs have faced unspeakable cruelty, suffering from lack of food, water, and shelter; forced marches or slave labor; beatings, torture, or watching executions; and madness or loss of hope. PTSD is common, making it difficult as POWs age or become seriously ill.

Non-combat veterans Non-combat veterans can be affected by service by being injured in training or exposed to hazards on base. Others serving in support roles may not have been directly exposed to danger but may have emotional effects from service. Some non-combat veterans may feel unrecognized or unsure about their place of honor. Regardless of their role, ALL veterans deserve respect and recognition for serving our country.

Marginalized veterans People from marginalized groups (women, racial/ethnic/religious minorities, the LGBTQIA+ community, etc.) have served honorably in the military for hundreds of years. Though there have been advances in creating inclusion and equity in the military, these veterans may have faced extra challenges, such as:

- <u>Higher risk of harassment</u>, threats, bullying, lack of respect from peers, exclusion, discrimination, assault, or MST.
- Non-recognition of service, denial of roles and promotions, or wrongful discharge.
- **Denial of benefits and poor access to health care.** In recent years, the VA returned full benefits to veterans who received an "other than honorable discharge" due to sexual orientation, gender identity, or HIV status.
- <u>Disabled veterans</u> or veterans suffering mental and emotional effects from service may face discrimination as they adjust to civilian life after service.

"In war, there are no unwounded soldiers."

— José Narosky, Argentine writer

Health Concerns by War Era

Each war era has other specific health concerns among its veterans, listed below. The VA may cover all or some healthcare costs related to illnesses caused by many of these hazards. For more information, visit: www.va.gov/health-care/health-needs-conditions/health-issues-related-to-service-era/

World War II (1939–1945)

- Loud noise
- Mustard gas poisoning
- Tuberculosis (swelling in the lungs)
- Radiation
- Cold injuries
- Hepatitis (liver disease)
- Surviving veterans are aging and frail

Korean War (1950–1953)

- Loud noise
- Cold injuries
- Nuclear weapons exposure
- Occupational hazards
- Though it had significant casualties and a lasting impact, the Korean War is known as the "Forgotten War"

Cold War (1945–1991)

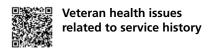
- Occupational hazards
- Chemical hazards
- Biological hazards
- Nuclear or radiation exposure
- Illnesses from certain projects or missions (e.g., Camp Lejeune, Fort McClellan, Edgewood/Aberdeen Experiments, etc.)

Vietnam War (1965-1975)

- Loud noise
- Occupational hazards
- Heroin use or addiction
- Liver infection or Hepatitis C (liver disease)
- Agent Orange exposure (a toxic chemical used to kill plants)
- Vietnam veterans were not welcomed home as heroes in this controversial war

Persian Gulf War (1990–1991), the Iraq War (2003–2011), and the War in Afghanistan (2001—2021)

- Occupational hazards
- Loud noise
- Heat or cold injuries
- Infectious disease, rabies
- Exposure to heavy smoke/dust, pollution, or sand storms
- Unsafe food/water
- Exposure to toxic paint, uranium, chromium, chemical smoke, or sulfur fire
- Explosives, blast and shrapnel wounds
- Exposure to pesticides and chemical or biological weapons
- For benefit purposes, the VA considers veterans from these wars (and active military duty in surrounding areas from 1990–present) as Gulf War veterans
- Veterans of these wars have many similar health concerns, with some specific differences—check the VA web page above for more information



About the Veteran

The worksheet on the following pages will help you record the veteran's background to help build the veteran's care plan. The worksheet can also help you gather information needed to apply for benefits.

Worksheet tips:

- Take one section at a time. Fill out what you know and come back to the rest as you find answers. Use a pencil so things can be changed or added, and add a blank sheet of paper if you need more space.
- Write N/A ("not applicable") if a field does not apply. Write "unknown" if you can't find an answer. You will also want to do this on VA forms. Blank fields could delay the VA's reply.
- **Be aware you may need other information** not listed on this worksheet when applying for some benefits.
- Keep this guide secure once you have started filling in personal information.



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About the Veteran Worksheet

Part 1—Veteran's Personal Information		
Full name (last, first, middle):		
Nicknames and/or desired salutations (Sir, Ma'an	n, or veteran's rank):	
Did the veteran serve under a maiden name or o If yes, list the other name(s) here:	ther name (alias)?	
Address (street, city, state, zip code, county):		
Phone #:	Email:	
Social Security # (SSN):	Service # (if not known, use SSN):	
Gender:	Pronouns:	
Race (check all that apply): ☐ Alaska Native ☐ As☐ Hispanic, Latino/a/x ☐ Pacific Islander ☐ White/Ca		
Date of birth:	Place of birth:	
Is the veteran deceased? ☐ Yes ☐ No	Date of death:	
Place of death (city, state, county, or country):		
What is most important to the veteran right now	v? What are the veteran's goals?	
Does the veteran worry about the future? What	fears does the veteran have?	
Does the veteran have spiritual or cultural beliefs the care team should know about?		
Does the veteran have likes/dislikes, hobbies/talents/passions, or other things about themselves they would like to share with the care team?		

About the Veteran Worksheet

Part 2—Military Service History				
*Branch	*Period	*Ra	nk	*Service
	Date Entered	☐ Enlisted	☐ Officer	☐ Active
		Grade/Rank/Rating:		☐ Reserve
	Date Left			☐ National
	D . E . I	D.F.P.	D 0":	Guard
	Date Entered	☐ Enlisted	□ Officer	☐ Active☐ Reserve
	Date Left	Grade/Rank/Rating:		☐ National
				Guard
	Date Entered	☐ Enlisted	☐ Officer	☐ Active
		Grade/Rank/Rating:		☐ Reserve
	Date Left			☐ National
				Guard
place(s) of service (city, region, or country): *List any missions, operations, or projects that the veteran served in:				
*Did the veteran earn a military award? ☐ Yes ☐ No *If yes, mark the award(s) below:				
				er Star
☐ Bronze Star ☐ Purple Heart List other awards here:				
Is the veteran a former POW?	Yes 🗖 No			
Did the veteran suffer trauma while in service? ☐ Yes ☐ No If yes, describe:				

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About the Veteran Worksheet

Part 2—Military Service History (continued)

Did the veteran leave the military with an illness or wound from service? Yes No If yes, describe in Part 3 on the next page.
How did the veteran's military service end? □ Retired (20+ years of service) □ Honorable Discharge □ Other Than Honorable □ General Discharge □ Entry Level Separation □ Other:
What are positive memories the veteran has about service?
What are negative memories the veteran has about service?
What is the veteran's everall view of their time in service?
What is the veteran's overall view of their time in service?
Does the veteran want to be recognized or honored for their service (such as a pinning ceremony or other recognition of service)? Yes No
When the time comes, does the veteran want a military funeral, flag draping, or other military burial ritual performed? ☐ Yes ☐ No

About the Veteran Worksheet

Part 3—Symptoms, Illnesses, and Injuries			
Check all that apply (or have applied) to the vete Feeling weak (fatigue) Can't sleep (insomnia) Constant pain due to illness or wound from service Depression or worry (anxiety) Thoughts of suicide Drug or alcohol abuse	ran after service: PTSD (Post Traumatic Stress Disorder) MST (military sexual trauma) High-risk behavior (reckless driving, gambling, etc.) Angry often, short temper, or physically abusive Unemployed Homeless		
List other illnesses, injuries, or special care needs that are not listed above or may not be due to service:			
Part 4—VA Benefits Information			
Is the veteran enrolled in the VA? ☐ Yes ☐ No	Does the veteran get VA benefits? ☐ Yes ☐ No		
Preferred VA medical center:			
Preferred VA doctor (name, phone #): Has the veteran ever filed a VA claim? \(\text{Yes} \) No If yes, write VA file # here:			
Have the veteran's survivors ever filed a VA claim? ☐ Yes ☐ No If yes, write VA file # here:			

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About the Veteran Worksheet

Part 5—Veteran's Family Information		
Father's full name:		If deceased, date of death:
Mother's full maiden name:		If deceased, date of death:
Vet's current marital status: □ Never married □	Married ☐ Separated ☐	☐ Widowed ☐ Divorced
If married, spouse's full name:		
Spouse's address, if different from veteran's:		
Spouse's date of birth:	Spouse's SSN:	
Date of marriage:	Did spouse serve in the n	nilitary? ☐ Yes ☐ No
Type of marriage: □ Ceremonial □ Common La	w 🗖 Proxy 🗖 Other:	
Place of marriage (city, state, country):		
If in a relationship but not married, partner's nam	ne:	
Non-dependent children—List full names:		
Previous marriage(s)—List full name; start/end dates; place of marriage; ended (by death or divorce):		
Part 6—Legal Representation		
Name of veteran's legal agent (lawyer, VSO agent, or other licensed agent):		
Phone #: Email:		
If the agent is from a VA-recognized VSO (see page 15), list the VSO here:		

Other information

Here is a checklist of more items you might need. Start a file to store papers with this worksheet and keep it in a secure place.

Α.	Mi	litary Records		
		Veteran's discharge papers: DD214 (see next	page	2)
В.	Ve	teran's Vital Records Birth certificate Naturalization papers Social Security card		Marriage certificate Divorce papers/court order for separation Death certificate
C.		curance Information (group name, address, Health (private, Medicare, Medicaid, disability, long-term care) Life		ne, policyholder, policy #, group code) Property (home, auto, real estate) Proof of insurance or cards
D.		Value of bank accounts and assets (property, IRA, stocks, bonds) Bank account information (account numbers, type of account) Deeds and titles Debts (credit cards, loans) and health costs College costs and loans for the veteran and children Spouse support (alimony) and child support paid Bills (electric, gas, water, sewer/trash, phone, internet, etc.) Funeral costs Latest tax return(s), IRS Form W-2, city/county/state tax bills		
E.	Estate, Other Living will and durable power of attorney for health care (forms that name a person to make healthcare decisions for the veteran if they can't make them) Court order naming the veteran's legal guardian, if any Power of attorney for the legal agent of the veteran Up-to-date will, trust information, contact information for the executor SSN, address, and phone # for heirs Other information for the veteran's children (such as adoption date, address, college information, etc.) Names of the veteran's church, VSO, and other fraternal or civic groups Up-to-date will, trust information, contact information for the executor SSN, address, and phone # for heirs Other information for the veteran's children (such as adoption date, address, college information, etc.)			

Discharge papers: DD214

The veteran's **DD214** (DD Form 214, certificate of release, discharge papers, or Report of Separation) is an important form needed to apply for benefits and services. A DD214 confirms the veteran's:

- Job and duties
- Status (active or discharged)
- Rank, performance, training
- Awards, medals, badges

- Dates/places service began/ended
- Reason for leaving service
- Discipline or misconduct
- Discharge (honorable, general, etc.)

All veterans receive this form when service ends. Veterans, their next of kin, or the veteran's legal agent can order a free copy of a DD214 if it was lost (see below). Contact the VA or your VA agent if you need help with this form. For more information, visit **www.va.gov/records/get-military-service-records/**.

To get a copy of the veteran's DD214, you will need:

- ✓ Standard Form 180—Request Pertaining to Military Records
- ✓ Information from Parts 1 and 2 of the About the Veteran Worksheet
- ✓ Next of kin will need to send proof of death
- ✓ Legal guardians or agents must send a copy of a court order or power of attorney

Other things to note:

- You can order records online at https://vetrecs.archives.gov/VeteranRequest/home. html. We recommend contacting an expert who can help you process requests with the VA (see pages 15–16).
- Requests can take up to three months to process. Check your request status online at https://vetrecs.archives.gov/VeteranRequest/status.html or call 1-314-801-0800.
- It may take longer if the veteran was in the Army or Air Force from 1912–1964; a fire destroyed millions of records from this time period.
- You will need the UNDELETED copy to apply for benefits. <u>Do not</u> check the "I want a DELETED copy" box.
- Standard Form 180 can also be used to request an official military personnel file (OMPF) and medical records/service treatment records (STR).
- This form must be signed by the veteran, next of kin, or a legal agent if the record is less than 62 years old.
- Records 62 or more years old are open to the public. The form does not need to be signed.
 Fees may apply.

This form can be sent to:

Mail: National Personnel Records Center

1 Archives Drive St. Louis, MO 63138

Fax: 1-314-801-9195



To request a copy of DD214 (and other service records) online



More information about requesting service records



Check the status of a records request

U.S. Department of Veterans Affairs (the VA)

www.va.gov

1-800-MyVA411 (698-2411)

The VA is a federal agency serving U.S. veterans and their families through three branches:

Health Care: Veterans Health Administration (VHA)

www.va.gov/health

Phone: 1-877-222-VETS (8387)

Benefits: Veterans Benefits Administration (VBA)

www.va.gov/benefits

Phone: 1-800-827-1000

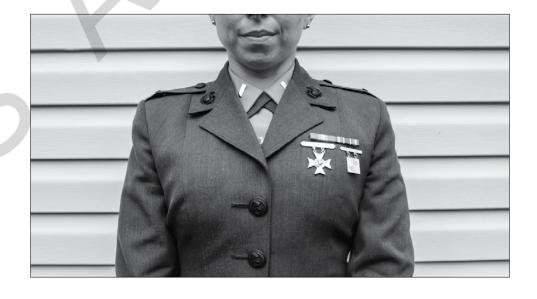
Burials and Memorials: National Cemetery Administration (NCA)

www.cem.va.gov

Phone: 1-800-698-2411 (for information) 1-800-535-1117 (to schedule a burial)

For any questions about all VA benefits and services, call the MyVA411 phone line. A 24-hour call center will help answer questions or direct you to the right department. This booklet provides tips for submitting common VA forms by mail if you wish to apply for benefits on your own. You can also apply for benefits online at www.va.gov.

Navigating benefits can be very confusing. **We encourage you to contact experts who can guide you through the process** (see pages 15–16). More contact information for the VA and links to the forms are listed in the back of this booklet.



Support for Veterans

It can be overwhelming to manage a veteran's benefits. If you need help, consider contacting the VA, your local VA location, or naming a legal agent to file VA claims for you. Legal agents include Veterans Service Officers*, Veterans Service Organizations*, licensed lawyers, or claims agents.

For more information, visit www.va.gov/get-help-from-accredited-representative/.

* Veterans Service Officers and Veterans Service Organizations are both known as "VSOs." In this booklet, "VSO" means "Veterans Service Organization."

Veterans Service Officers

Veterans Service Officers are individuals who work for VSOs and local government offices. They can be named as a legal agent and file claims for the veteran. **Their services are free.** Find the service officer nearest you at **www.legion.org/serviceofficers**. Or search online for "Veterans Service Officer" and your county. Contact the officer directly to set up a meeting.

Veterans Service Organizations (VSOs)

VSOs are non-profit groups that support veterans of all backgrounds and their families and help file claims. Veterans must qualify to be members of a VSO and may have to pay a fee (about \$25–\$50 per year).

Only "VA-recognized" VSOs can be named as legal agents and file claims for the veteran. This service is free. You do not need to be a member to name a VSO as your legal agent.

What you can do:

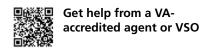
- Contact a recognized VSO if you want them to file claims for you. Consider becoming a member of the VSO if you qualify and can pay the fees, if applicable.
- The largest recognized VSOs are listed below. You can also search for other recognized VSOs at www.benefits.va.gov/vso/varo.asp.

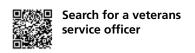
The American Legion www.legion.org 1-800-433-3318

Disabled American Veterans (DAV) www.dav.org 1-877-I AM A VET (426-2838) Veterans of Foreign Wars (VFW) www.vfw.org 1-833-VFW VETS (839-8387)

Lawyers and claims agents

A lawyer or claims agent must maintain a license to be VA-approved to file claims for a veteran. Most licensed lawyers and claims agents charge for their services.







To name a Veterans Service Organization (VSO) as your legal agent, you will need:

- ✓ VA Form 21-22—Appointment of Veterans Service Organization as Claimant's Representative (the VSO should help you fill this out)
- ✓ Information from Parts 1 and 4 of the About the Veteran Worksheet
- √ Name and email address of the VSO
- ✓ Name and job title of a VSO contact person (this is just contact information; you are not naming this person as your agent)

Other things to note:

- Contact the VSO before submitting the request. They may be able to help you apply.
- Requests can also be made online through the eBenefits website.
- You and the VSO contact must sign this form. It does not need to be notarized.

This form (and Form 21-22A, below) can be submitted online at https://eauth.va.gov/accessva/ or mailed to:

Department of Veterans Affairs Evidence Intake Center PO Box 4444 Janesville, WI 53547-4444



Submit this form online through AccessVA

To name an individual Veterans Service Officer, lawyer, or claims agent as your legal agent, you will need:

- ✓ VA Form 21-22A—Appointment of Individual as Claimant's Representative (the agent should help you fill this out)
- ✓ Information from Parts 1, 2, and 4 of the About the Veteran Worksheet
- ✓ Name and email address of your agent

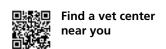
Other things to note:

• You and the agent must sign this form. It does not need to be notarized.

Vet centers

Vet centers can answer questions about standard benefits and provide free support for combat veterans and support for PTSD. Find the center near you at www.va.gov/find-locations, enter your location information, and choose "Vet Centers" under "Facility type."

For 24-hour support, combat veterans and their families can call the confidential call center at **1-877-WAR-VETS (927-8387)** to talk about the challenges they are facing due to service.



VA Benefits for Veterans

Veterans should automatically get the benefits they qualify for, but it's a good idea to work with an agent (see pages 15–16) to help you determine eligibility and apply for benefits. Contact us if you need help with benefits; we can refer you to the right people.

Most benefits require honorable discharge, though the VA may approve veterans with other-than-honorable discharge ("bad paper") for certain benefits (such as mental health services). Widely known VA benefits are described below.

Health care www.va.gov/health-care/

The VA may pay for primary health care, medications, equipment, and other healthcare services at VA healthcare centers, such as:

- Physical therapy
- Mental health
- Surgery/specialty care
- Assisted living
- Nursing home care
- Skilled nursing care
- Home health care
- Palliative care
- Hospice care

The VA may cover all or some of the cost of health care. Insurance can lower out-of-pocket costs. The veteran's spouse and children may also get health benefits through programs like TRICARE or CHAMPVA. Certain disabilities and illnesses in family members are covered. Veterans from specific war eras may be eligible for added or extended benefits for illnesses related to service (see page 5).

Disability benefits www.va.gov/disability/

The VA may provide tax-free money to qualified disabled veterans for service-connected injuries or illnesses. Seriously disabled veterans may receive higher payments (Special Monthly Compensation). Disabled veterans may also receive payments for:

- Loss of use of organs or limbs
- Help with activities of daily living
- Special clothing, cars, or dental/vision care needed for the injury
- Inability to keep a job
- Long hospital stays or time needed to heal from surgery
- Children born with specific disabilities

Qualified veterans may also be eligible for:

- Monthly pension to pay for assisting living/nursing home care/etc. (Aid and Attendance benefits, Housebound allowance)
- Care at home (Home Based Primary Care, Homemaker Home Health Aide Care)

Other benefits The VA offers qualified veterans benefits for education, work, housing, retirement, life insurance, limited-income pensions, burial, and more. Survivors may also be eligible to receive these benefits in some cases. For more information about all VA benefits, go to www.va.gov and browse "VA Benefits and Health Care."



Explore VA health care benefits

Explore VA disability benefits

Honoring Veterans

Celebrating holidays such as Memorial Day, Veterans Day, and the 4th of July, or simply saying "thank you" or "welcome home" are easy ways to honor veterans. Some donate time, money, or their talents to groups that honor veterans with quilts, pins, and awards.

Some veterans may not want to be honored or recognized for their service. If the veteran answered "no" to the second-to-last question on page 9, find ways to celebrate the veteran's life outside of service. Other ways to honor veterans are listed below.

Awards and badges

Military awards are symbols of a veteran's success during service and are special to many veterans. There are dozens of awards for all branches, roles, and skills. Top awards include:

- Medal of Honor: The highest honor for risking life beyond the call of duty. Each branch has its own.
- **Service Cross:** The second-highest honor for courage in the line of duty.
- <u>Silver Star:</u> The third-highest honor for courage in the line of duty.
- **Bronze Star:** An award for members of the military who served in combat. A "V" pin is added to the ribbon for acts of courage.
- Purple Heart: An award for military members who were wounded in combat.

What you can do:

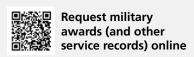
- Make a keepsake using awards, flags, pictures, and other items from the veteran's time in service. Display these where they can be seen.
- Veterans, next of kin, or the veteran's legal agent can order awards from the VA for free if they are lost. Awards may also be bought online.

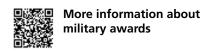
To order awards and badges, you will need:

✓ **Standard Form 180—Request Pertaining to Military Records** (see page 13 for the information you will need and where to send the completed form)

Other things to note:

- In section 2 of the form, check the "Other" box and list the awards you are requesting.
- The National Personnel Records Center confirms the information and sends the request to the branch. The awards are sent from the veteran's branch of service. Send requests for Coast Guard awards directly to the Coast Guard.
- You can order records online at https://vetrecs.archives. gov/VeteranRequest/home.html. Go to www.archives. gov/veterans/replace-medals for more information.





Record a legacy

Another way to honor veterans is to record their life stories in scrapbooks, journals, or recordings you can share with others. There are government programs that also help share a veteran's story:

- <u>Veterans History Project:</u> This project collects and shares stories of veterans from all war eras. The project stores interviews, journals, letters, photos, drawings, and more. https://www.loc.gov/programs/veterans-history-project/about-this-program/
- The Veterans Legacy Program: This program shares the stories of veterans laid to rest in national cemeteries. The public is welcome to tour and learn about these sacred places. www.cem.va.gov/cem/legacy

Grant a wish

Some veterans might have wishes they want to carry out before they get too sick, such as taking a trip, seeing someone special, or fulfilling a dream.

What you can do:

- Contact a VSO, veteran center, or hospice. These organizations might have volunteers who can help grant wishes or contacts for groups that can help.
- Contact the Honor Flight Network (www.honorflight.org). This group flies veterans to Washington, D.C., for free to visit places that honor their service.









Caring for Seriously III Veterans

Service may leave some veterans with physical and emotional wounds that can lead to major health issues. Many veterans also have more than one long-term health problem. **Veterans do not have to suffer from pain and other symptoms.** Palliative (comfort) care—and, later, hospice care—can help. These care teams address the veteran's physical, spiritual, and emotional needs by focusing on:

- Respect and honor
- Listening and sharing information
- Pain relief
- Care plans and medicine

- Emotional and spiritual support
- Personal care needs
- Helping caregivers
- Family support

Specially trained doctors and nurses will work with the veteran and family to build a care plan based on the veteran's needs. Most care teams also have therapists, volunteers (who may also be veterans), social workers (who help with legal, social, and financial needs), and spiritual care professionals.

What you can do:

- Fill out the worksheet on pages 7–11 and share it with the care team. This information can help guide the veteran's care plan.
- **Decide what the veteran's goals of care are.** Is the focus on a cure? Is it to maintain the veteran's health? If there is no cure, is comfort the main goal?
- Talk about healthcare choices and treatment options. What type of care or treatment does the veteran want? What is not wanted?
- Talk about the veteran's end-of-life wishes. It is never too soon to make plans. It
 can be hard to talk about death, but it is an important conversation—especially for
 seriously ill veterans.
- **Fill out an advance directive based on the veteran's care choices.** This form notes the veteran's wishes if they can't speak for themselves. Let us know if you have questions about advance directives. If the veteran cannot complete an advance directive, discuss their care choices and end-of-life wishes with family, caregivers, and the care team.
- Start palliative care or hospice care as soon as the veteran qualifies. This gives care teams more time to help veterans work through challenging emotions. Caregivers also get more support.
- Always honor the veteran's choices if they cannot speak for themselves. Family members must put aside their beliefs and try to make decisions as the veteran would have, even if they have different opinions.
- Reach out for help when you need it. Caregivers need support, too. You may be eligible for monthly payments, health insurance, mental health services, respite care, and more. Talk to your VA agent to see if you are eligible for these benefits. Find more caregiver support at www.caregiver.va.gov/Care_Caregivers.asp.



Palliative care

Palliative care is whole-person care for patients at any age or stage of an illness with pain or symptoms that disrupt daily life. Palliative care can be given while seeking a cure. You, your doctor, or a loved one can suggest palliative care.

The VA covers the cost of care if it is ordered by a doctor. Some insurance, Medicare, and Medicaid may also cover costs. Let us know if you have questions about palliative care.

Hospice care

Hospice care is whole-person care for patients in the last phase of life. Curative treatments are often stopped so the veteran can focus on comfort and quality of life. Hospice care can be given at home, in a long-term care center, or any place the veteran calls home. You, your doctor, or a loved one can suggest hospice care, but the veteran's doctor and a hospice doctor must both agree that the veteran likely has six months or less to live.

The VA covers the cost of hospice care. Some insurance, Medicare, and Medicaid may also cover costs. Let us know if you have questions about hospice.



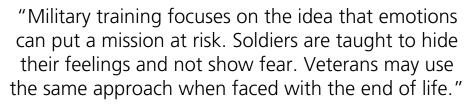
Emotional and spiritual support

Spiritual care is an essential part of palliative care and hospice care. "Spiritual" does not mean "religious." Instead, support is based on the veteran's values, cultural background, and time in service. Spiritual care professionals know veterans have special emotional needs and can help guide conversations about healing, hope, and spiritual growth. Common themes for seriously ill veterans are listed below.

- Forgiveness: Veterans may need to forgive themselves and others or be forgiven.
- Complicated grief: Some veterans can have traumatic grief during service. They may feel
 deep anger, shame, or survivor's guilt. These veterans may be at risk of prolonged grief
 disorder (PGD), a constant feeling of grief that does not improve over time.
- **Return of PTSD:** PTSD symptoms (see page 3) can return even if they haven't shown in years. It can be challenging to cope with PTSD when the veteran is focused on pain and other physical symptoms. PTSD symptoms can get worse as the illness gets worse.
- Moral distress: Shame or guilt from harming others in the past can surface when a veteran is seriously ill. Some veterans may fear what happens after death if they took someone's life.

What you can do:

- Let us know if the veteran struggles with these or other feelings. A spiritual care professional, therapist, or treatment may help.
- **Ask a member of the veteran's faith community to visit.** This can bring comfort to religious veterans.
- Let the veteran talk about their time in service and listen without judgment. Some veterans may not want to talk; just being present can help.
- Look for signs of worry or pain in veterans who will not or cannot talk. Being tense, frowning, or moaning could signal the veteran is in distress. Let the care team know if you see these signs.
- Offer to help the veteran complete tasks to help find a sense of peace. For example, write letters to people who are alive or have died. This can bring comfort even if the intended person doesn't read the letters.



— Adapted from volunteer training for NHPCO's "We Honor Veterans" program

Burial and Memorial Planning for the Veteran

If you have lost a beloved veteran, we are so sorry for your loss. A memorial service can help loved ones begin their journey toward peace and healing, but planning can be especially overwhelming for military families.

Some families plan a big public service, while others plan a small private event. Do your best to honor the veteran's wishes, but it's okay to keep plans simple if that is better for you. This section provides information about military burials and memorial planning. Knowing what to expect may help make the process easier.

Planning the veteran's memorial service

The first step is to choose a funeral home to help plan and fill out VA forms. Cost varies by type of service, and these fees are out of pocket. **The VA may sometimes reimburse certain costs** (see page 25). Standard funeral home services are listed below.

- Pick up, prepare, and store the body
- Arrange details with the cemetery and the VA
- Order death certificates* and file VA forms
 - * You will need copies of the death certificate to file VA and other claims. Certified copies can cost about \$5–\$20 each. The VA suggests getting 10–15 copies. Ask the funeral director or your VA agent how many copies you should get.
- Help plan the service
- Bring the remains to the burial site
- Provide a chaplain for the service if needed

The funeral home may ask for information such as:

- Contact information for the person in charge of funeral plans
- Information from Parts 1, 2, and 5 of the About the Veteran Worksheet
- A copy of the veteran's DD214
- If the body will be buried or cremated
- Type of service (wake, open casket, or other)
- Place of service (place of worship, funeral home, or other)
- Place of burial
- Choice of urn/casket, gravestone, and engraving
- Choice of clothes for the veteran, music, readings, poetry, flowers
- Person leading the service, other speakers, and pallbearers
- Wording and photo for the obituary

Choosing a cemetery

Choose a cemetery right away if the veteran wishes to be buried. Be aware other plans may need to be made if the preferred cemetery does not have space. Cremated remains and caskets are laid to rest in the same way. Options for military burials are listed below.

• **Private cemeteries:** Most private cemeteries allow military gravestones and honors, but confirm with the cemetery.



- <u>VA national cemeteries:</u> Veterans must qualify to be buried in one of these VA-run cemeteries. www.cem.va.gov/cem/cems/allnational.asp
- <u>Arlington National Cemetery:</u> Veterans who won top awards, died on duty, retired from service, and others who qualify are buried here. <u>www.arlingtoncemetery.mil</u>





- <u>VA grant-funded cemeteries</u> are run by states, territories, or tribes. These cemeteries could be a good option if a national cemetery is not available. www.cem.va.gov/find-cemetery/all-grant-funded.asp
- <u>Burial at sea:</u> If a Navy veteran wishes to be buried at sea, you must contact the U.S. Navy to make arrangements. Email mill_NAVMORT.fct@navy.mil or visit www.mynavyhr.navy.mil/Support-Services/Casualty/Mortuary-Services/Burial-at-Sea/.



What you can do:

- **If the veteran/family member is already deceased,** contact the funeral home or National Cemetery Scheduling Office (1-800-535-1117) to get help with scheduling.
- If the veteran/family member is still living, apply for pre-need approval for VA cemeteries (see below) to help make planning easier. Call your VA agent or funeral home for help with this process.

To apply for pre-need approval for burial in a national cemetery, you will need:

✓ VA Form 40-10007—Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery or complete the form online at:

www.va.gov/burials-and-memorials/pre-need/form-10007-apply-for-eligibility/introduction

- ✓ Information from Parts 1 and 2 of the About the Veteran Worksheet
- √ A copy of the veteran's DD214
- ✓ Personal information and SSN for family members who are applying

Other things to note:

- The veteran's spouse and children can be buried with the veteran (even if they die before the veteran). A separate form must be submitted for each family member.
- Requests can take up to three months to process. To check status, call **1-800-827-1000**. Once approved, a letter will be mailed. Keep the letter for burial planning later.
- Approval does not guarantee burial at a VA cemetery. Burials must be scheduled at the time of need. It also doesn't mean you must be buried at a VA cemetery. You can change your mind later.

This form can be sent to:

Mail: NCA Intake Center PO Box 5237

Janesville, WI 53547

Fax: 1-855-840-8299



Apply for pre-need eligibility online

VA burial benefits

The National Cemetery Administration (NCA) gives qualified veterans and their families the following free burial benefits:

• Benefits for burials in a VA cemetery:

Gravesite and grave liner

- Engraved headstone or marker

Opening/closing of the grave

Burial flag

Gravesite care

Presidential Memorial Certificate

- Burial and gravesite care for the veteran's deceased spouse and children
- Family members' names and birth/death dates engraved on the veteran's gravestone

• Benefits for burials in private cemeteries:

- Free gravestones, flags, and certificates
- Payment to cover some funeral costs

What you can do:

- Contact your VA agent or the VA to see if you qualify for burial benefits, or go to www.va.gov/burials-memorials/eligibility/ for information.
- **Be prepared to pay most burial costs out of pocket.** The VA will pay you back for expenses they cover.
- If you are not working with a VA agent, call the VBA at 1-800-827-1000.

To apply for a one-time payment to cover some burial costs, you will need:

- ✓ VA Form 21P-530EZ—Application for Burial Benefits or complete the form online at: www.va.gov/burials-and-memorials/application/530
- ✓ Information from Parts 1 and 2 of the About the Veteran Worksheet



Apply for burial benefits online

- ✓ A copy of the veteran's DD214
- ✓ A copy of the veteran's death certificate or other proof of death
- ✓ Legal guardians or agents must send copies of court appointment or power of attorney
- ✓ Detailed invoices for costs being covered

Other things to note:

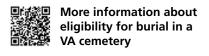
• Claims for non-service-related burials must be filed within two years after the veteran's burial or cremation. There is no time limit for service-related burials.

This form can be sent to:

Your state's Regional Benefit Office. To find your state's office, go to **www.va.gov/directory** to search for your state's office. Click your state on the map, scroll down to "Regional Benefit Office" under the Veterans Benefits Administration section, then click the regional office's link.



Find your state's Regional Benefit Office



Military funeral honors

Military funeral honors at the service can be a special way to show respect. Funeral honors can be arranged at a national or private cemetery. Urns are given the same honors as a casket. Contact the funeral home or your local American Legion, AMVETS, or VFW for help requesting the honors.

The Department of Defense provides these honors to qualified veterans for free:

- Honor guard of at least two members of the armed forces
- One member is from the veteran's branch of service
- Fold and hand the burial flag to the next of kin
- Play "Taps" on a bugle or by recording

Some veterans may not want military funeral honors. If the veteran answered "no" to the last question on page 9, do not include military honors in the memorial plans.

To order military funeral honors, you will need:

- ✓ To call your funeral home (the process is different for each state and branch; the funeral director can help)
- ✓ Information from Part 1 of the About the Veteran Worksheet
- ✓ If the burial is at a VA cemetery, the National Cemetery Administration (NCA) can assist with arranging military funeral honors. See page 14 for NCA contact information.



Memorial items

Getting memorial items such as a headstone, medallion, or burial flag can be another way to honor the veteran. **The VA provides these memorial items to qualified veterans for free.** The funeral home can order them for you, or you can order them on your own.

The forms and supporting documents can be sent by mail, fax, or on the AccessVA website. Contact your VA agent or the VA for help with this tool. https://eauth.va.gov/accessva/

• <u>Military headstone, marker, or niche cover:</u> These are engraved with the veteran's name, service branch, and birth/death years. Nicknames, awards, symbols of faith, and other information may be added with approval from the cemetery.

To order a headstone, marker, or niche cover, you will need:

- ✓ VA Form 40-1330—Claim for Standard Government Headstone or Marker
- ✓ Information from Parts 1 and 2 of the About the Veteran Worksheet
- ✓ A copy of the veteran's DD214
- ✓ The type of gravestone you want
- ✓ The person applying and the cemetery must both sign
- ✓ Contact person, address, and phone number of the cemetery

Other things to note:

- There are styles in granite, marble, or bronze. Pictures are on the form. On the form, write other information you want to be engraved in block 33 ("Remarks"). Must be approved.
- The VA does not pay to install gravestones in private cemeteries.
- Veterans may get either a headstone/marker or a medallion, but not both.
- Call **1-800-697-6947** to check the status of your order if it is not delivered within 60 days.

This form (and Form 40-1330M, below) can be sent to:

Mail: NCA FP Evidence Intake Center

PO Box 5237 Janesville, WI 53547

Fax: 1-800-455-7143

• <u>Medallion:</u> These are metal emblems that are attached to privately marked graves. They come in small, medium, and large sizes. The medallion is shipped to the person who applies for it. Hardware and steps to install are included.

To order a medallion, you will need:

- √ VA Form 40-1330M—Claim for Government Medallion for Placement in a Private Cemetery
- ✓ Information from Parts 1 and 2 of the About the Veteran Worksheet
- ✓ A copy of the veteran's DD214

• **Burial flags**: Burial flags are draped over the veteran's casket or placed with the veteran's urn. Like all U.S. flags, burial flags must be handled with great care. Only one flag is issued for each eligible veteran and is given to the veteran's next of kin. The VA will not replace lost or damaged flags.

To order a burial flag, you will need:

- √ VA Form 27-2008—Application for U.S. Flag for Burial Purposes
- ✓ Information from Parts 1 and 2 of the About the Veteran Worksheet
- ✓ A copy of the veteran's DD214

Other things to note:

- Next of kin to receive the veteran's burial flag: spouse, children (oldest to youngest), parents, sisters/brothers, aunts/uncles, nieces/nephews, cousins, and grandparents. A friend may keep the flag if there is no next of kin.
- The form explains how to use, fold, and drape the flag properly.
- There is no need to apply for a flag for burials in military cemeteries. One will be supplied.

This form can be sent to:

- Your local post office (call first to see if they have flags).
- Your state's Regional Benefit Office: www.va.gov/directory.



Find your state's Regional Benefit Office

• <u>Presidential Memorial Certificate (PMC):</u> A certificate that recognizes the veteran's service. It is signed by the current U.S. president.

To order a certificate, you will need:

- √ VA Form 40-0247—Presidential Memorial Certificate Request Form
- ✓ Information from Part 1 of the About the Veteran Worksheet
- ✓ A copy of the veteran's DD214

Other things to note:

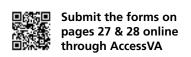
- Veterans buried in a military cemetery will automatically receive a PMC. The VA will accept multiple requests for a PMC if you want more than one.
- It can take up to four months to process. To check on the status of a request, call **1-202-632-7300**.

This form can be sent to:

Mail: NCA FP Evidence Intake Center

PO Box 5237 Janesville, WI 53547

Fax: 1-800-455-7143



Financial Support for Survivors

Benefits for veterans do not stop at the end of life. The VA gives support to qualified survivors. Survivor benefits may include health care, education, housing, pensions, life insurance, and more.

Living parents, spouses, or children of veterans who died from an illness from service may get tax-free payments called "dependency and indemnity compensation" (DIC). Survivors may also receive money for pensions or school.

Finding out if you qualify and filing claims for financial support can be very confusing. Contact your VA agent for more information about survivor benefits and help filing claims. If you are not working with a VA agent, email the Office of Survivors Assistance (OSA) at officeofsurvivors@va.gov. Find more information at www.va.gov/survivors/.

To apply for DIC payments or a pension, you will need:

- √ VA Form 21P-534—Application for Dependency and Indemnity Compensation, Survivors Pension, and Accrued Benefits by a Surviving Spouse or Child
- ✓ Information from Parts 1, 2, and 5 of the About the Veteran Worksheet
- ✓ A copy of the veteran's DD214
- ✓ Next of kin will need a copy of the veteran's death certificate or other proof of death
- ✓ Legal guardians or agents must send copies of court appointment or power of attorney
- ✓ All proof/papers needed to support your claim (the form lists what you need for each claim)
- ✓ Marriage certificate for spouses or birth/adoption certificate for children filing the claim

Other things to note:

- Parents' DIC is based on wages. Parents of veterans filing for DIC must give their earnings information.
- Other proof may be needed to apply. All proof must be sent in with the claim.

The form can be sent to:

 Your state's Regional Benefit Office: www.va.gov/directory.



Find your state's Regional Benefit Office



Grief Support for Survivors

The time right after the death of the veteran can be very difficult. You may feel sad, angry, shocked, or empty. You might have head, chest, or stomach pain. You may forget things or have trouble staying focused. The list of tasks that need to be done after the veteran's death can seem very overwhelming.

These are all normal signs of grief, and grief is a normal response to loss. It's the way we cope with losing someone in our life. It is important to give yourself time to grieve. Each person's grief journey will be different. There is no right or wrong way to grieve.

What you can do:

- Let us know if you struggle with grief. A grief counselor or spiritual care professional can give emotional support. Hospices, veteran centers, and churches all provide free support.
- **Reach out for help.** Give tasks to others. Make lists of things you need help with. Get help from family, friends, and neighbors.
- **Take as long as you need to grieve.** Nobody grieves on the same timetable. Be gentle with yourself and remember that grief is a process, not an event.
- **Be aware you may have grief attacks.** Grief attacks are big waves of grief triggered by something that reminds you of the person who has died. They can also seem to come out of nowhere. Grief attacks are common.
- Avoid harmful habits. Alcohol or drug abuse may only delay the grieving process.
- **Focus on healthy habits.** Try to rest, work out, and eat healthy. Cry when you need to cry and take quiet time if you need it. Take life one moment, one step at a time.
- Talk with someone you trust about your feelings. Talk with family or friends, connect with your faith community, or find a support group.

"Grief is not a disorder, a disease, or a sign of weakness. It is an emotional, physical, and spiritual necessity...The only cure for grief is to grieve."

— Rabbi Earl A. Grollman, PhD, author of Living When a Loved One Has Died

At-a-Glance VA Contact Information

For Veterans		
Main contact information for the VA	www.va.gov/contact-us/ Phone: 1-800-MyVA411 (698-2411)	
Support for veterans in crisis	www.veteranscrisisline.net Phone: 988 then press 1 or text 838255	
National Center for PTSD	www.ptsd.va.gov Non-emergency email: ncptsd@va.gov	
Find a Veterans Service Organization (VSO)	www.benefits.va.gov/vso/varo.asp	
Find a Veterans Service Officer	www.legion.org/serviceofficers	
Get help with healthcare benefits (VHA)	www.va.gov/health Phone: 1-877-222-VETS (8387)	
Get help with disability and other benefits (VBA)	www.va.gov/benefits Phone: 1-800-827-1000	
Manage your benefits online	www.va.gov or www.eBenefits.va.gov	
Find the closest VA medical center, veteran center, or national cemetery	www.va.gov/find-locations Phone: 1-877-WAR-VETS (927-8387)	

For Caregivers and Survivors			
VA Caregiver Support Program	www.caregiver.va.gov Phone: 1-855-260-3274		
Request military records from the National Archives	www.archives.gov/veterans Phone: 1-314-801-0800 Fax: 1-314-801-9195		
Get help with survivor benefits from the Office of Survivors Assistance (OSA)	www.va.gov/survivors Email: officeofsurvivors@va.gov		
Schedule a burial at a national cemetery	www.cem.va.gov Phone: 1-800-535-1117		
Find a national cemetery	www.cem.va.gov/find-cemetery/all- national.asp		
Find a VA grant-funded cemetery	www.cem.va.gov/find-cemetery/		

Search all VA forms

Links to VA Forms

VA forms may be provided by your care team, VSO, VA agent, or funeral home. If they are not, links to all VA forms mentioned in this booklet are listed below. Be aware the VA may occasionally update these forms and web links. These and all other VA forms can be found at www.va.gov/find-forms.



Standard Form 180—Request Pertaining to Military Records (to request DD214) www.archives.gov/files/research/order/standard-form-180.pdf

VA Form 21-22—Appointment of Veterans Service Organization as Claimant's Representative—www.vba.va.gov/pubs/forms/vba-21-22-ARE.pdf





VA Form 21-22A—Appointment of Individual as Claimant's Representative www.vba.va.gov/pubs/forms/vBA-21-22A-ARE.pdf

VA Form 40-10007—Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery—www.va.gov/vaforms/va/pdf/VA40-10007.pdf





VA Form 21P-530EZ—Application for Burial Benefits www.vba.va.gov/pubs/forms/VBA-21P-530EZ-ARE.pdf

VA Form 40-1330—Claim for Standard Government Headstone or Marker www.va.gov/vaforms/va/pdf/va40-1330.pdf





VA Form 40-1330M—Claim for Government Medallion for Placement in a Private Cemetery—www.va.gov/vaforms/va/pdf/VA40-1330M.pdf

VA Form 27-2008—Application for United States Flag for Burial Purposes www.vba.va.gov/pubs/forms/vBA-27-2008-ARE.pdf





VA Form 40-0247—Presidential Memorial Certificate Request Form **www.va.gov/vaforms/va/pdf/VA40-0247.pdf**

VA Form 21P-534—Application for Dependency and Indemnity Compensation, Survivors Pension and Accrued Benefits by a Surviving Spouse or Child (including Death Compensation if applicable)—**www.vba.va.gov/pubs/forms/VBA-21P-534-ARE.pdf**



