ArmyFinalExpense

FREE GUIDE

Army family benefits and final costs guide (PDF)

What the VA, the military and a private policy each pay for at the end of life

For Army veterans 50 and older and their spouses. Plain words, VA pages cited, nothing promised.

What the VA may provide

For an eligible veteran, the VA lists a gravesite in a national cemetery with space, opening and closing of the grave, perpetual care, a government headstone, marker or medallion, a Presidential Memorial Certificate and a burial flag, all at no cost to the family. Military funeral honors can be requested through the funeral director. Only the VA decides who is eligible.

What usually stays with the family

- The funeral home service fee and care of the body
- A casket, or cremation and an urn
- A viewing, a service, flowers, programs and a meal
- Family travel and certified copies of the death certificate
- A private plot, opening fee and marker, if the family does not use a national cemetery

The money programs side by side

General education, not insurance, legal or tax advice. Figures are examples unless a source is named. Prices and rules vary by state and insurer.

Program	What it is	What to know
SGLI	Group life coverage while you serve	The VA says it continues 120 days after you leave, free. You can convert it to an individual policy within 120 days with no proof of good health.
VGLI	Group term life for former service members	Apply within 1 year and 120 days. Within 240 days there is no health review. Up to your SGLI amount, at most $500,000. Cost depends on age.
VALife	Guaranteed acceptance whole life for veterans with a service connected rating	Up to $40,000. A 2 year wait before the full amount pays. The rate never rises.
Survivor Benefit Plan	A Defense Department plan for retirees	Sends eligible survivors a monthly payment. The retiree pays a monthly premium. It is not a lump sum.
VA burial allowance	Repays some burial and funeral costs	Only when the VA conditions are met. It repays after a claim. Check the current amounts at va.gov.
Social Security	A one time death payment	$255 to an eligible surviving spouse or child.

Where a private policy fits

A final expense policy is small whole life coverage, often $5,000 to $25,000, that pays the person you name. Level plans pay in full from day one for clean health answers. Graded and guaranteed issue plans accept more people but usually pay a reduced amount for death from illness in the first 2 years.

$41 to $54

Sample monthly rate, $10,000 non tobacco, age 65

Women and men. A sample, not a quote.

Five steps to take this month

1. Find the DD214 and keep two copies.
2. Ask the VA for a pre-need eligibility decision for you and your spouse.
3. Write down your burial wishes and your preferred funeral home.
4. Total a funeral estimate and subtract cash you can reach within a week.
5. Price a small policy for the part that is left, and never cancel old coverage first.

> Only the VA decides who receives its benefits. ArmyFinalExpense is a private quote service with no tie to the Army, the Department of Defense or the VA.

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Sources

- VA National Cemetery Administration: Burial and memorial benefits
  www.cem.va.gov/burial_benefits/
- VA: Servicemembers' Group Life Insurance (SGLI)
  www.va.gov/life-insurance/options-eligibility/sgli/
- VA: Veterans' Group Life Insurance (VGLI)
  www.va.gov/life-insurance/options-eligibility/vgli/
- VA: Veterans Affairs Life Insurance (VALife)
  www.va.gov/life-insurance/options-eligibility/valife/
- VA: Survivor Benefit Plan
  www.va.gov/resources/survivor-benefit-plan/
- VA: Veterans burial allowance and transportation benefits
  www.va.gov/burials-memorials/veterans-burial-allowance/
- SSA: Lump sum death payment
  www.ssa.gov/personal-record/when-someone-dies/lump-sum-death-payment

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