



SURVIVOR BENEFITS

A Guide

Summary

This guide is intended to inform the reader about the different types of survivors' benefits available to the dependents of a deceased veteran.

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This handout is for informational purposes only and does not replace legal or accredited representative advice.

VA Dependency and Indemnity Compensation (DIC) Benefits

For Surviving Spouses of Veterans

What is DIC?

Dependency and Indemnity Compensation (DIC) is a **monthly, tax-free benefit** paid to eligible surviving spouses (and certain children or parents) of service members or Veterans who died:

- While on active duty, active duty for training, or inactive duty training; **or**
 - From a service-connected disability or a condition related to service; **or**
 - After being rated **totally disabled (100% or TDIU)** by VA for a qualifying period before death.
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Who Can Apply?

You may be eligible if you are the **surviving spouse** of a Veteran and:

- You were **married to the Veteran at the time of death**, and
- You lived with the Veteran continuously until their passing (with some exceptions for separation not your fault), and
- You have not remarried **before age 57** (with some exceptions).

Children under 18 (or under 23 if in school) may also qualify for payments in certain cases.

How Much is the Benefit?

- **Base Monthly Rate (2025):** about **\$1,612.75** for a surviving spouse.
 - **Additional amounts** may be added if:
 - You have dependent children under 18.
 - You are **housebound or need aid & attendance** due to disability.
 - The Veteran had a high disability rating for a long period before death.
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Other Benefits You May Qualify For

In addition to monthly DIC payments, surviving spouses may also be eligible for:

- **CHAMPVA:** Health coverage through VA for dependents of certain Veterans.
- **Survivors' and Dependents' Educational Assistance (DEA):** Help paying for school or training.

- **Burial Benefits:** Reimbursement for funeral costs, headstones/markers, and burial in a VA cemetery.
 - **Home Loan Guaranty:** VA loan benefits for surviving spouses.
 - **Commissary and Exchange privileges:** (for certain survivors).
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How to Apply

1. Gather Documents:

- Veteran's death certificate.
- Marriage certificate.
- Veteran's DD-214 or discharge papers (if available).
- Children's birth certificates (if applicable).

2. Choose How to Apply:

- **Online:** Apply at [VA.gov/DIC](https://va.gov/DIC)
- **By Mail:** Complete **VA Form 21P-534EZ** ("Application for DIC, Survivors Pension, and/or Accrued Benefits") and mail to the Evidence Intake Center in Janesville, WI.

3. After You Apply:

- VA will review your claim and may request more information.
 - Processing can take several months; back pay is usually awarded to the date of application (sometimes earlier if filed within 1 year of the Veteran's death).
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Tips for Spouses

- **Apply as soon as possible** after the Veteran's death to protect your start date for benefits.
- Even if the Veteran's death certificate doesn't list a service-connected condition, you may still qualify if VA records show a link.
- Don't go through this alone—**VA accredited representatives can help.**

VA Accrued Benefits & Substitution

For Survivors of Veterans

What Are Accrued Benefits?

Accrued benefits are **unpaid VA benefits** that were **due to the Veteran at the time of death**.

Examples:

- A claim the Veteran filed but VA had not decided before death.
- Benefits the Veteran was entitled to but not yet paid.

These payments can be made to certain eligible survivors.

Who Can Receive Accrued Benefits?

Eligible recipients (in order of priority):

1. **Surviving spouse**
 2. **Dependent children**
 3. **Dependent parents**
 4. If none of the above: the person who paid the Veteran's **last expenses** (such as funeral/burial costs) may be reimbursed.
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What is Substitution?

If the Veteran **had a pending claim or appeal at the time of death**, a survivor may **step into the Veteran's place** as a **substitute claimant**.

- This allows VA to continue processing the claim **to completion** instead of just paying based on evidence in the file at death.
 - A substitute can submit new evidence, attend hearings, and continue appeals.
 - Substitution often provides **greater opportunity for a full award** than accrued benefits alone.
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Key Differences

- **Accrued Benefits Only:** VA decides based on the evidence already in the file at the date of death.

- **Substitution:** The survivor takes over the claim and can add evidence/arguments, like the Veteran could have if alive.
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How to Apply

1. Gather Documents:

- Veteran's death certificate
- Marriage certificate (if spouse) or birth certificate (if child)
- DD-214 or discharge papers

2. File the Correct Form:

- **VA Form 21P-534EZ** ("Application for DIC, Survivors Pension, and Accrued Benefits") can be used for accrued benefits.
- **VA Form 21P-0847** ("Request for Substitution of Claimant Upon Death of Claimant") must be filed to substitute into a pending claim/appeal.

3. Where to Send It:

- Mail to the **VA Evidence Intake Center**, or
 - File online through **VA.gov**, or
 - Apply with the help of an **accredited representative**
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Important Deadlines

- **Accrued Benefits:** Must apply **within 1 year** of the Veteran's death.
 - **Substitution:** Must request within **1 year of the Veteran's death** (VA Form 21P-0847).
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Other Notes

- You can request **both accrued benefits and substitution** on the same application if you are unsure which applies.
- If granted, accrued benefits are usually paid **in a lump sum**.
- If substitution is approved, the claim continues and may result in **ongoing monthly benefits** or a larger retroactive award.

Other Benefits for Survivors of Veterans

Beyond DIC and Accrued/Substitution

Burial & Memorial Benefits

- Burial in a **VA national cemetery** (no cost for gravesite, marker, or opening/closing).
 - Government-furnished **headstone, marker, or medallion**.
 - **Burial flag** provided to the family.
 - **Presidential Memorial Certificate** signed by the President.
 - **Burial allowance** to help with funeral expenses (if eligibility criteria are met).
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Education & Training

- **Survivors' and Dependents' Educational Assistance (DEA):** Provides **monthly payments** to eligible surviving spouses and children for approved education and training programs. This can include college degrees, certificate programs, apprenticeships, and on-the-job training. DEA can also cover costs for some correspondence courses, special restorative training, and in certain cases, remedial or deficiency courses.
 - **Duration of Benefits:** Children generally have up to **8 years** to use benefits, typically between ages **18–26**. Surviving spouses can usually use benefits for up to **10 years** from the date of the Veteran's death (20 years if the Veteran died on active duty).
 - **Payments:** Benefits are paid directly to the student monthly, helping with tuition, fees, housing, and other education-related costs.
 - **Fry Scholarship:** Post-9/11 GI Bill benefits for children and surviving spouses of Veterans who died in the line of duty after September 10, 2001.
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Health Care

- **CHAMPVA:** Provides comprehensive health coverage for eligible surviving spouses and children who are **not eligible for TRICARE**. It works like other health insurance — covering most necessary medical care and supplies. Families share costs through a small annual deductible and copay (25% of the allowable amount). CHAMPVA can be used alongside Medicare, Medicaid, or private insurance.
- **TRICARE:** Available to surviving spouses and children of certain **military retirees or service members who died on active duty**. TRICARE offers a wide range of coverage options depending on location (Prime, Select, Reserve Select, etc.), and it includes preventive care, hospitalization,

prescriptions, and specialty care. For some survivors, TRICARE may serve as the primary health coverage until remarriage or age limits for children are reached.

Home Loans & Housing

- **VA Home Loan Guaranty:** Certain surviving spouses may be eligible for VA-backed home loans, which allow them to buy, build, refinance, or improve a home. Benefits include **no down payment requirement**, **competitive interest rates**, and **no private mortgage insurance (PMI)**. Eligibility generally applies if the Veteran died in service or from a service-connected disability, or if the Veteran was rated permanently and totally disabled at the time of death. Surviving spouses who remarry **after age 57** may still retain eligibility.
 - **Specially Adapted Housing (SAH) grants:** While SAH grants are primarily for Veterans with severe service-connected disabilities, in some cases **surviving spouses may qualify** for assistance adapting a home. This can include modifications like wheelchair ramps, wider doorways, accessible bathrooms, or other adaptations to allow for independent living. There is also a **Special Housing Adaptation (SHA) grant** for smaller modifications. Survivors may also qualify for the **Temporary Residence Adaptation (TRA) grant** if living in a family member's home.
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Financial & Support Services

- **Social Security survivor benefits** (separate from VA).
- **Commissary and exchange privileges** for eligible survivors.
- **State and local Veterans benefits** (may include property tax exemptions, tuition waivers, or additional financial assistance).

Closing Thoughts

Navigating the loss of a loved one is never easy, and the process of applying for benefits can feel overwhelming. Remember that these programs exist to honor the service and sacrifice of Veterans by supporting their families. You do not have to go through this alone — accredited VA representatives are available to help guide you through each step. Whether you are applying for DIC, accrued benefits, or exploring other survivor programs, know that help is available and that these benefits are part of your family's earned legacy.