



CHEROKEE COUNTY VETERAN END OF LIFE BENEFIT REFERENCE GUIDE

September 11, 2017

ABSTRACT

This guide is designed to help veterans of Cherokee County plan for life events and to understand what benefits they have available to them. This information is copyrighted by the section authors. Information provided is subject to change.

This document was developed and written by local veterans with the assistance of our business partners, the Georgia Department of Veteran Services, and content from various public websites.

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Introduction

Veteran;

We want to thank you for your service to our country.

Planning for your last years is often overlooked, and as a result you may not be aware of the benefits and services that you earned as a result of serving in one of the branches of the military service. You owe it to yourself and to your spouse and family to review and share the information provided in this document.

Regardless of whether you are a Military Retiree or served two, four, six years or more on active duty, you are entitled to certain benefits, and your surviving spouse may be entitled to survivor's benefits. For military retirees there are specific responsibilities the surviving spouse needs to be aware of to ensure his/her spouse does not continue to receive any further monthly retirement/retainer payments following your death which would burden the surviving spouse with financial problems.

It is important to note the Veteran's DD-214 is required to apply for any Veterans benefits. Upon the death of the Veteran, a certified death certificate will also be required for death benefits for both the deceased and if there is a surviving spouse. Upon the death of a Veteran and the presentation of the Veterans DD-214, the Funeral Director should have all the information required to arrange for burial if the family requests burial in a National Cemetery and/or the requesting of military honors by the deceased member's branch of service. Additional information is located within this document.

The information presented herein is for information purposes, and is extrapolated from the most current U. S. Government documents available as well as from many other local businesses that provide services to our Veterans on various topics. The information contained herein may change from time to time and if you should have any questions/clarifications pertaining to any Veteran's Benefits please contact the Veterans Administration or the local office of the Georgia Department of Veteran Services either at their office at 100 Main Street Canton or by calling them at 770-720-3538.

VA Aid and Attendance

VA Aid and Attendance is a special monthly pension benefit offered for war time Veterans and their surviving spouse and/or dependent child to help pay for care.

a. Eligibility Requirements

- You must have served 90 days of consecutive active duty
- At least 1 day during a war time (did not have to be in combat and do not have to be injured)
- Any type of discharge besides dishonorable

b. Period of War

- WWI: 04/06/1917 – 11/11/1918
- WWII: 12/07/1941 – 12/31/1946
- KOREA: 06/27/1950 - 01/31/1955
- VIETNAM ERA: The period beginning on February 28, 1961, and ending on May 7, 1975, inclusive, in the case of a Veteran who served in the Republic of Vietnam during that period. The period beginning on August 5, 1964, and ending on May 7, 1975, inclusive, in all other cases.
- GULF WAR: 08/02/1990 – TBD

c. Medical Requirements

- Over 65 years of age, blind or disabled
- Require help with 2 activities of daily living (your physician will be required to fill out VA form 21-2680)
- Paying to receive care

d. Income and Asset Requirements

- Income limitations are related to cost of care
- Asset limitations are based upon age, life expectancy and cost of care
(If you have questions regarding these limitations please speak with a VA specialist or a VA accredited attorney)

e. Benefit

- Single Veteran can earn up to \$1,794.00 per month
- Married Veteran can earn up to \$2,127.00 per month
- Surviving Spouse can earn up to \$1,153.00 per month
- Changes can be made annually

The money is paid directly to the Veteran or surviving spouse.

f. What Can/Is the Benefit Used For

- Caregivers in your home
- Personal care homes
- Assisted living communities
- Adult day care

g. Required Documents

- DD214 or General Discharge papers
- Copies of all your financial statements
- Copies of Medicare Card, ID card, Social Security card and Supplemental insurance card
- Birth Certificate
- Death Certificate (if applicable)
- Marriage Certificate(s)

h. Frequently Asked Questions

- If I have long-term care insurance can I still get the benefit?
 - Possibly but we would need to discuss how long the policy lasts and what the daily rate of payment is.
- If I divorced the Veteran do I still qualify for the benefit?
 - No, you lose the right to apply.
- Can I receive the benefit if I am a surviving spouse of a Veteran but I remarry?
 - No, unless your new spouse is also a Veteran and they meet the above qualifications.
- How much in income and assets is too much?
 - Unfortunately, you will need to meet with a VA specialist to determine what is too much. It really depends on your age and cost of care.

i. Case Studies

Case Study 1

Mr. Smith served in the Navy from 1945 to 1948, he has an honorable discharge and he is currently living at home, but his wife helps with bathing and dressing. He currently has income of \$1,800 per month and \$40,000 in assets.

Under this case Mr. Smith does not currently qualify for the benefit because he is not paying for care. Your spouse cannot qualify as a caregiver for this particular benefit.

Case Study 2

Mr. Jones served in the Army from 1950 to 1953, he has an honorable discharge, and he is currently living in an assisted living community and pays \$3,000/month. He needs help with bathing and medications. His monthly income is \$2,800 and he has \$120,000 in assets.

Under this case he qualifies for VA because he is living in assisted living and paying more in rent than his income each month. However, he has too much in assets and would need to speak with a VA accredited attorney in order to help figure out how much is too much.

Case Study 3

Mrs. Wells is a surviving spouse of a war time Veteran. She is 85 years of age. Her husband served in the Marines from 1965 to 1970. He has an honorable discharge. She is living in assisted living paying \$2,500 per month. She needs help with grooming and toileting. Her monthly income is \$2,000 and her assets are \$50,000.

Under this case she qualifies because she is paying more for her care each month than her income and she has below the asset level she would need in order to qualify for this benefit.

j. Reference information:

This section was created by Nelson Elder Care Law. If you have any questions regarding this benefit please call them at (678) 250-9355 to schedule a free consultation.

*There are many other benefits offered by the Department of Veterans Affairs. If you have questions regarding any other benefits, pensions, or compensation please contact your local Veterans Affairs office.

Georgia Department of Veteran Services War Veteran Nursing Home

The Georgia Department of Veterans Services is separate from the U. S Department of Veteran Services and as such they provide some services to Veterans funded by the State of Georgia. The GDVS operates two skilled nursing care homes for eligible war Veterans located in Georgia. One is in Augusta and the other is in Milledgeville. The primary mission of these homes is to provide high quality skilled nursing care to Veterans while seeking to improve their quality of life and overall health.

a. Eligibility Requirements

- The Veteran must be a current Georgia resident and meet one of the following conditions:
 - Resided in Georgia two years immediately preceding the date of application
 - Resided in Georgia five or more of the past 15 years
- The Veteran must have a discharge under other than dishonorable conditions.
- The Veteran must be approved as eligible for skilled nursing care by the U.S. Department of Veterans Affairs (VA).
- The Veteran must be free of contagious infectious disease and behavioral and psychiatric problems.
- The Veteran must not need to be sustained by line-operated mechanical means.

b. Period of War

- The Veteran must have served on active duty in the U.S. armed forces during one of the following wartime periods:
 - World War II: December 7, 1941 – December 31, 1946
 - Korea: June 27, 1950 – January 31, 1955
 - Cold War: January 31, 1955 – Aug. 1, 1990
 - Vietnam era: The period beginning on February 28, 1961, and ending on May 7, 1975, inclusive, in the case of a Veteran who served in the Republic of Vietnam during that period. The period beginning on August 5, 1964, and ending on May 7, 1975, inclusive, in all other cases.
 - Persian Gulf: August 2, 1990 – present

c. Miscellaneous

A nominal daily fee is charged. Eligible Veterans may apply for the federal Aid & Attendance benefit to help offset this fee. For Veterans with a service-connected disability rating of 70 percent or higher or whose admission is due to a service-connected condition, the daily fee is paid in full by VA.

d. Georgia Department of Veteran Services War Veteran Nursing Home Contact Information

To apply for admission, contact the Admissions Office of one of the homes or any GDVS Veterans Field Service Office.

- Georgia War Veterans Nursing Home – Augusta

The Georgia War Veterans Home in Augusta is a 192-bed skilled nursing care facility located adjacent to the campus of Augusta University, across from the Charlie Norwood VA Medical Center. It is operated under an interagency agreement between the GDVS and Augusta University.

Dedicated in 1969, the home was the first of its kind built with federal financial grant assistance. It is one of a select group of such institutions accredited by The Joint Commission.

Along with the provision of skilled nursing care, the home serves as a teaching facility to acquaint medical, dental, pharmacy, and allied health students with the medical conditions and diseases of the aged. This provides students with practical experience and helps them gain expertise in treating the disabled and the elderly.

Additionally, the home contains a GDVS Veterans Field Service Office to assist Veterans in the area.

Georgia War Veterans Nursing Home
1101 15th Street, Augusta, GA 30901
706-721-2405.1

Veterans.ga.gov/gwvnh-augusta

- Georgia War Veterans Home – Milledgeville

The Georgia War Veterans Home is a 550-bed skilled nursing care facility comprised of four buildings located on approximately 17 acres. The home provides skilled nursing care and specialty care for Alzheimer's residents.

The home is operated through an agreement with United Veteran Services of Georgia, an affiliate of UHS-Pruitt Corporation.

Additionally, the home contains a GDVS Veterans Field Service Office to assist Veterans in the area.

Georgia War Veterans Home
2249 Vinson Highway, Milledgeville, GA 31061
478-445-4295

Veterans.ga.gov/gwvh-milledgeville

k. Reference information:

This information was provided by the Georgia Department of Veteran Services (GVDS). This information is subject to change, but if you have questions about this section you can contact the local office of the GVDS which is located at 100 Main Street, Canton in the old stone courthouse. Office hours are M-F from 9-12 and from 1-4:30.

Hospice

Caring for a loved at the end of life is one of the most physically and emotionally demanding situations a family member may ever face. There is a sense of loss and sadness that begins when a family learns of a serious or life-limiting illness. And the levels of stress can continue to grow throughout an illness. There can be a financial toll that caring for a dying loved one brings. Even when the role of caregiver ends, there are new issues that arise as the person incorporates the loss in their life and faces living without their loved one.

For family members thrust into the role of caregiver without warning or little preparation, the experience can be frightening. Yet care exists that address many of these concerns: Hospice.

In addition to expert medical care and pain management, hospice focuses on the quality of life for patients and families. They help the people they serve live life to its fullest. The wishes of the patient and family are always a priority and hospice brings hope, dignity and peace to all they care for.

Support, caregiving training and assistance are made available by hospice professionals and trained volunteers. The entire hospice team brings compassion and empathy when they are needed most.

a. Eligibility Requirements

Many families concerned with the costs of care are often surprised to find out that hospice is fully covered by Medicare, Medicaid, and most private insurance plans and HMOs also provide for hospice care.

Many people do not understand the support and comfort that hospice provides to patients at the end of life's journey. A partnership is created between family caregivers and hospice staff that is most noted for its deep compassion and caring.

b. Frequently Asked Questions

- When should a decision about entering a hospice program be made and who should make it?
 - At any time during a life-limiting illness, it's appropriate to discuss all of a patient's care options, including hospice. By law the decision belongs to the patient. Most hospices accept patients who have a life-expectancy of six months or less and who are referred by their personal physician.
- Should I wait for our physician to raise the possibility of hospice, or should I raise it first?
 - The patient and family should feel free to discuss hospice care at any time with their physician, other health care professionals, clergy or friends.
- Is all hospice care the same?
 - No. Many communities have more than one hospice. Medicare requires certified hospices provide a basic level of care but the quantity and quality of all services can vary significantly from one

hospice to another. To find the best hospice for your needs, ask your doctor, healthcare professionals, clergy, social workers or friends who have received care for a family member.

- Can a hospice patient who shows signs of recovery be returned to regular medical treatment?
 - Certainly. If the patient's condition improves and the disease seems to be in remission, patients can be discharged from hospice and return to aggressive therapy or go on about their daily life. If the discharged patient should later need to return to hospice care, Medicare and most private insurance will allow additional coverage for this purpose.
- What does the hospice admission process involve?
 - One of the first things the hospice program will do is contact the patient's physician to make sure he or she agrees that hospice care is appropriate for this patient at this time. (Most hospices have medical staff available to help patients who have no physician.) The patient will be asked to sign consent and insurance forms. These are similar to the forms patients sign when they enter a hospital. The form Medicare patients sign also tells how electing the Medicare hospice benefit affects other Medicare coverage.
- Is there any special equipment or changes I have to make in my home before hospice care begins?
 - Your hospice provider will assess your needs, recommend any equipment, and help make arrangements to obtain any necessary equipment. Often the need for equipment is minimal at first and increases as the disease progresses. In general, hospice will assist in any way it can to make home care as convenient, clean and safe as possible.
- How many family members or friends does it take to care for a patient at home?
 - There's no set number. One of the first things a hospice team will do is to prepare an individualized care plan that will, among other things, address the amount of caregiving needed by the patient. Hospice staff visit regularly and are always accessible to answer medical questions.
- Must someone be with the patient at all times?
 - In the early weeks of care, it's usually not necessary for someone to be with the patient all the time. Later, however, since one of the most common fears of patients is the fear of dying alone, hospice generally recommends someone be there continuously. While family and friends do deliver most of the care, hospices may have volunteers to assist with errands and to provide a break and time away for primary caregivers.

- What specific assistance does hospice provide home-based patients?
 - Hospice patients are cared for by a team consisting of a physician, a nurse, social workers, counselors, home health aides, clergy, therapists, and volunteers. Each one provides assistance based on his or her own area of expertise. In addition, hospices provide medications, supplies, equipment, and other services related to the terminal illness.
- Does hospice do anything to make death come sooner?
 - Hospice neither hastens nor postpones dying. Just as doctors and midwives lend support and expertise during the time of child birth, hospice provides its presence and specialized knowledge during the dying process.
- Is caring for the patient at home the only place hospice care can be delivered?
 - No. Hospice patients receive care in their personal residences, nursing homes, hospital hospice units and inpatient hospice centers.
- How does hospice “manage pain”?
 - Hospice believes that emotional and spiritual pain are just as real and in need of attention as physical pain, so it can address each. Hospice nurses and doctors are up to date on the latest medications and devices for pain and symptom relief. In addition, physical and occupational therapists can assist patients to be as mobile and self sufficient as they wish, and they are sometimes joined by specialists schooled in music therapy, art therapy, massage and diet counseling. Finally, various counselors, including clergy, are available to assist family members as well as patients.
- Will medications prevent the patient from being able to talk or know what’s happening?
 - Usually not. It is the goal of hospice to have the patient as pain free and alert as possible. By constantly consulting with the patient, hospices have been very successful in reaching this goal.
- Is hospice affiliated with any religious organization?
 - No. While some churches and religious groups have started hospices (sometimes in connection with their hospitals), these hospices serve a broad community and do not require patients to adhere to any particular set of beliefs.
- Is hospice care covered by insurance?
 - Hospice coverage is widely available. It is provided by Medicare nationwide, by Medicaid in 47 states, and by most private insurance providers. To be sure of coverage, families should, of course, check with their employer or health insurance provider.

- If the patient is eligible for Medicare, will there be any additional expense to be paid?
 - The Medicare Hospice Benefit covers the full scope of medical and support services for a life-limiting illness. Hospice care also supports the family and loved ones of the person through a variety of services. This benefit covers almost all aspects of hospice care with little expense to the patient or family.
- If the patient is not covered by Medicare or any other health insurance, will hospice still provide care?
 - The first thing hospice will do is assist families in finding out whether the patient is eligible for any coverage they may not be aware of.
- Does hospice provide any help to the family after the patient dies?
 - Most hospices provide continuing contact and support for caregivers for at least a year following the death of a loved one. Many hospices also sponsor bereavement groups and support for anyone in the community who has experienced a death of a family member, a friend, or similar losses.

c. Reference information:

This section was prepared by Georgia Mountains Hospice. Georgia Mountains Hospice is a nonprofit hospice organization serving the community since 1993. For more information about Georgia Mountains Hospice please call them at 800-692-7199.

Report of Retired Military Veteran's Death

We're sorry for your loss. Though this is a difficult time, it's crucial to report the death of a military retiree promptly. Most importantly, following the death of the Veteran, call the Defense Finance Accounting Service (DFAS), 1 888 332 7411, as soon as possible. Upon notification of death, DFAS will stop monthly payments to prevent overpayment. Please have the decedent's Social Security Number and the date of death when you call. This will help avoid delay and possible financial hardship to surviving beneficiaries, family members or executors, who will be required to return any unearned military retirement payments. Eligibility for military retired pay ends with the death of the retiree. Therefore, if a retired pay payment was issued for the month in which the retiree died the bank will be notified to return the payment upon notification of death. The beneficiary of the AOP may be due a prorated amount for the month of death. Never return money yourself unless specifically asked. Following the notification to DFAS, also follow the information below to report the death.

a. What You Need

- Retiree's name, social security number and date of death
- Manner of death: natural, suicide, accident, homicide
- Retiree's marital status upon death
- Names, address of retiree's designated beneficiaries or next of kin living and deceased

b. Things To Do

- Gather important documents for claims processing (e.g., birth certificate, will, etc.)
- Begin to make funeral and burial arrangements
- Start claim process for applicable benefits (e.g., SBP, VA life insurance, Social Security)
- Determine immediate and short-term financial needs and income sources
- Arrange for help with legal affairs of the deceased
- Notify joint account agencies (e.g., credit cards, banks, auto registration home/auto insurance)
- Review survivor's own legal documents for possible revision
- Obtain multiple certified death certificates (6-12 copies)

c. Other Agencies You May Need to Contact

When a military retiree passes away, there are several steps you should take to ensure his or her pay and benefit accounts are closed out properly and loved ones are cared for properly. After notifying DFAS, you may also need to notify the following agencies.

- Social Security Administration
800-772-1213
- Defense Enrollment Eligibility Reporting System
800-538-9552

- Department of Veterans Affairs (VA)
800-827-1000
(if the retiree received disability compensation)
 - Office of Personnel Management
888-767-6738
(if the military retiree also was a current or retired federal civilian employee)
 - VA
800-669-8477
(if the retiree was enrolled in a VA-sponsored life insurance policy, such as Veterans' Group Life Insurance or National Service Life Insurance)
 - Office of Service Member's Group Life Insurance
800-419-1473
(if the retiree was enrolled in Service member's Group Life Insurance)
- d. Related Links
- Bureau of Navy Medicine (Burial at Sea information)
(888) 647-6676 (Option 4)
 - Department of Defense (Military funeral honors)
(877) 645-4667
 - Veterans Administration (Funeral or Burial benefits) 800-827-1000
 - Within 7-10 business days after reporting the death to DFAS, you should receive a letter containing the following documents:
 - SF1174 Claim for Unpaid Compensation of Deceased Member of the Uniformed Service
 - Annuity account forms and instructions (if the decedent was enrolled in the Survivor Benefit Plan or the Retired Serviceman's Family Protection Plan)
 - Complete the forms you received with your letter and return them with a copy of the retiree's Death Certificate that includes cause of death to:
 - Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200
 - Defense Finance and Accounting Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1300

If you need assistance completing your claim forms, please call DFAS at 800-321-1080.

- e. Tips to Assist in Making a Claim/Miscellaneous
- When requesting the deceased retiree's 1099R, please submit a copy of the certificate of death (COD). The 1099R cannot be issued until the date of death (DOD) is confirmed.
 - If you are not the spouse or designated beneficiary, please ensure Part C of the SF1174 is completed. The lack of information provided in Part C may delay the claim.
 - U.S. and Foreign citizens with an OCONUS mailing address will have to submit IRS form W-8BEN to verify citizenship status. If the arrears of pay are due they cannot be issued until this is complete and on file.
 - If making a claim as Trustee of a Trust, that has not been designated, please ensure a full copy of the trust and Will are submitted with your claim.
 - Ensure ALL applicable sections of the SF1174 are completed, especially the two required witness signatures. Having an incomplete SF1174 can create an additional delay in receiving your payment. Also, please keep in mind, that the purpose of the witness signatures are to declare that the witnesses are acquainted with the claimant and that they witnessed the claimant complete and sign the form. If the witness signatures are signed and dated prior to the claimant's signature, then the claim will be invalid.
 - If a minor is due AOP, the parent/guardian will need to sign the SF1174 in support of the minor. DD Form 2790 will also need to be completed and submitted by the parent/guardian of the child.
- f. Reference information:
The content for this section was created from the www.dfas.mil website.

Military Funeral Honors

By law, as of 1 January 2000, Congress guaranteed Veterans' Funeral Honors. All eligible Veterans are entitled to military funeral honors signifying America's gratitude for their honorable service. Upon request, two service members will fold and present the American flag to surviving family members, and a bugler will sound "Taps." If a bugler is not available, a high-quality CD or digital bugle will be used. At least one member of the funeral detail will be from the deceased Veteran's parent military service. The other may be from the same service or another military service. Other authorized providers, such as members of a Veteran's organization, may be used to augment the military detail. No particular rank is specified in the law, but the services by tradition have ensured the person presenting the flag to the family is at least the grade of the deceased Veteran.

a. Authorized Provider Partnership Program (AP3)

To ensure all deceased Veterans receive military honors the Department of Defense (DOD) recognizes the valuable role that members of Veteran's Service Organizations (VSO) play in honoring our Veterans. Section 1491(b) of Title 10, United States Code authorizes members of VSO, as well as other approved organizations, to participate with the Military Services in providing Funeral Honors. VSO and Authorized Provider Partnership Program (AP3) are able to augment the legislated two-person uniformed member detail by providing additional detail elements for Veteran funerals.

The DOD initiated program, known as the AP3, focuses on using volunteers. This program trains volunteers to assist in providing MFH as "Authorized Providers." AP3 is designed to promote cooperation between the DOD and VSO to enable all eligible Veterans to receive military funeral honors as prescribed by legislation. The partnership of DOD, VSO and AP3 promotes community involvement and supports the family and friends of the deceased Veteran. In addition, the combined funeral honor detail symbolizes the continuity of respect for deceased Veterans from those who are serving and those who have served in the Armed Forces.

Military Funeral Honors are provided by the Department of Defense at no cost to the family.

b. Eligibility/Ineligibility

The Veterans Administration verifies eligibility in accordance with Title 38 USC 2301. Your funeral director will assist you in obtaining a flag. More information is available at: <http://www.cem.va.gov/cem/bbene/bflags.asp>

- Eligibility - Who is eligible for Military Funeral Honors?
 - Military members who died while on active duty or in the Selected Reserve
 - Former military members who served on active duty or in the Selected Reserve and were discharged under other than dishonorable conditions

- Former military members who completed at least one term of enlistment or period of initial obligated service in the Selected Reserve and were discharged under other than dishonorable conditions
- Ineligibility- Who is NOT eligible for Military Funeral Honors?
 - Any person separated from the Armed Forces under dishonorable conditions or whose character of service results in a bar to Veteran's benefits
 - Any person who was ordered to report to an induction station, but was not actually inducted into military service
 - Any person discharged from the Selected Reserve prior to completing one term of enlistment or period of initial obligated service for reasons other than a disability incurred or aggravated in the line of duty
 - Any person convicted of a Federal capital crime and whose conviction is final (other than a person whose sentence was commuted by the President)
 - Any person who has been convicted of a State capital crime and whose conviction is final (other than a person whose sentence was commuted by the Governor of a State)
 - Any person who
 - is found to have committed a Federal capital crime or a State capital crime, as set forth in section 2411(c) of title 38, but,
 - has not been convicted of such crime by reason of such person not being available for trial due to death or flight to avoid prosecution

- How do I establish Veteran eligibility?

The preferred method is to provide the member's DD Form 214, Certificate of Release or Discharge from Active Duty. If the DD Form 214 is not available, any discharge document showing honorable service can be used. The DD Form 214 may be obtained by completing a Standard Form 180; once the DD Form 214 is received send it to:

National Personnel Records Center (NPRC)

9700 Page Blvd.

St. Louis, MO 63132

If requested, the NPRC can provide a Standard Form 180 by mail, or it can be downloaded from the Internet at: <http://www.archives.gov/Veterans/military-service-records/standard-form-180.html>

c. Benefit

By law, military units are required to provide, at a minimum, a two-person uniformed detail to present the core elements of the Funeral Honors ceremony. The core elements of the funeral honors ceremony, which will be conducted are:

- Playing of Taps
- Flag folding
- Flag presentation

The Veteran's parent Service representative will present the flag.

The VA authorizes only one flag and the order of precedence is: surviving spouse, children according to age, parents (including adoptive, stepparents, and foster parents), brothers or sisters (including brothers or sisters of half-blood), uncles or aunts, nephews or nieces, and others such as cousins or grandparents.

When there is no next-of-kin, VA will furnish the flag to a friend making a request for it. If there is no living relative or one cannot be located, and no friend requests the flag, it must be returned to the nearest VA facility. The VA is not able to provide replacement burial flags even for lost or damaged flags.

In the case of in-service deaths (active duty), the Defense Department provides a U.S. flag to drape the casket or to be presented at a memorial service. After the service, the flag is given to the next of kin.

You may apply for the burial flag by completing VA Form 27-2008, Application for United States Flag for Burial Purposes found at <http://www.vba.va.gov/pubs/forms/VBA-27-2008-ARE.pdf>. You may get a flag at any VA regional office or U.S. Post Office. Generally, the funeral director will help you obtain the flag.

- Burial flags are provided at no cost.
- After the burial, the flag will be presented to the Veteran's next of kin. If no claim is made for the flag by the next of kin, it may be given, upon request, to a close friend or associate of the deceased Veteran.
- Additional information can be obtained from the VA's website

d. Frequently Asked Questions

- How many Funeral Honors ceremonies can a Veteran receive?
 - Veterans are entitled to one Funeral Honors ceremony only.
- How does a family request Funeral Honors?
 - Families of eligible Veterans should request Funeral Honors through their funeral director.
- How much notice should be provided for the Funeral Honors request?
 - The Services request at least 48-hours in order to organize the Funeral Honors detail.
- Where can I write to obtain copies of my military records to verify my entitlement for Funeral Honors?
 - If you wish to obtain copies of your military records, you may submit a request following the guidance on the VETRECS website: <http://vetrecs.archives.gov> (Note: VA website identifies NOK for this purpose as Surviving Spouse that has not remarried, Father, Mother, Son, Daughter, Sister, Brother)

- To whom can I write to express comments or concerns about the Military Funeral Honors program?
 - You may write to the following address for a Department of Defense response, or to the individual Service address provided on the Military Service Coordinators page if you would prefer to address your comments to a specific Service.
Deputy Assistant Secretary of Defense
(Military Community and Family Policy)
1500 Defense Pentagon
Washington, DC 20380-1500
 - What additional Funeral Honors elements could be provided if personnel and resources are available?
 - Additional elements that could be provided as part of the Funeral Honors ceremony include:
 - Rifle detail
 - Color guard
 - Pallbearers
 - Caisson
 - Military flyover
 - How do I request a grave headstone or marker?
 - Your funeral director will assist you if you have questions about grave markers. Family members can also write to the VA at:
Memorial Programs Service (41B)
Department of Veterans Affairs
5109 Russell Road
Quantico, VA 22134-3909
For additional assistance you may contact the: Applicant Assistance Unit- Toll Free number: 1-800-697-6947, or via e-mail at mps.headstones@va.gov.
- e. Military Funeral Honors Coordinators
- Air Force
1-800-531-5803
AFMAO/MA@us.af.mil
Air Force Military Funeral Honors
116 Purple Heart Drive
Dover AFB, DE 19902

- Army
 Military Funeral Honors Team
 1-800-325-4986
usarmy.knox.hrc.mbx.tagd-cmaoc-funeral-honors@mail.mil
 U.S. Army Human Resources Command
 The Adjutant General Of the United States Army
 Casualty and Mortuary Affairs Operations Center
 AHRC-PDC-P
 1600 Spearhead Division Avenue
<http://www.uscg.mil>
 Commander CG Personnel Service Center PSC
 ATTN: CASUALTY CHIEF, PSC-PSD-FS-CASUALTY
 US Guard Stop 7200
 2703 MARTIN LUTHER KING JR AVE SE
 WASHINGTON DC 20593-7200
 - Marine Corps
 Military Casualty Matters Coordinator
 1-866-826-3628
 Headquarters, U.S. Marine Corps
 Attn: MFPC (Funeral Honors)
 2008 Elliot Road
 Quantico, VA 22134
 - Navy
 Commander, Navy Installations Command
 1-866-826-3628
 Headquarters, U.S. Marine Corps
 Attn: MFPC (Funeral Honors)
 Quantico, VA 22134
- f. Reference information:
 The content for this section was created from the www.manpower.usmc.mil,
www.military.com, www.va.org, and amvets.org websites.

Veterans Administration National Cemetery

The VA takes special care to pay lasting tribute to the memory of Veterans who served and sacrificed and that of their families. VA meticulously maintains 135 VA national cemeteries in 40 states and Puerto Rico and is working to increase access to accommodate Veterans and eligible family members close to home. In a few years, 95 percent of Veterans will have a burial option in an open VA, state or tribal Veterans cemetery located within 75 miles of their home. Some benefits are also available for Veterans who choose burial in a private cemetery.

Veterans with a qualifying discharge are entitled to VA burial benefits. Spouses and dependent children are eligible too, even if they predecease the Veteran.

- For Burial in a National Cemetery

Burial benefits available include a gravesite in any of our 135 national cemeteries with available space, opening and closing of the grave, perpetual care, a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Some Veterans may also be eligible for Burial Allowances. Cremated remains are buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains.

Burial benefits available for spouses and dependents buried in a national cemetery include burial with the Veteran, perpetual care, and the spouse or dependents name and date of birth and death will be inscribed on the Veteran's headstone, at no cost to the family. Eligible spouses and dependents may be buried, even if they predecease the Veteran.

The Veterans family should make funeral or cremation arrangements with a funeral provider or cremation office. Any item or service obtained from a funeral home or cremation office will be at the family's expense.

Gravesites in Department of Veterans Affairs (VA) national cemeteries cannot be reserved in advance.

You should advise your family of your wishes and where your discharge papers are kept. These papers are very important in establishing your eligibility. Upon request, VA will make eligibility determinations for burial in a VA national cemetery in advance of need.

At the time of need your family would contact a funeral home who will assist them with making burial arrangements at the national cemetery. You may wish to make pre-need arrangements with a funeral home.

- For Burial in a Private Cemetery

Burial benefits available for Veterans buried in a private cemetery may include a Government headstone, marker or medallion, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Some Veterans may also be eligible for Burial Allowances. There are not any VA benefits available to spouses and dependents buried in a private cemetery.

a. Eligibility Requirements

- Eligibility for Burial Benefits

If the burial benefit has not been automatically paid to the surviving spouse, VA will pay the first living person to file a claim of those listed below:

- The Veteran's surviving spouse, OR
- The survivor of a legal union* between the deceased Veteran and the survivor, OR
- The Veteran's children, regardless of age, OR
- The Veteran's parents or surviving parent, OR
- The executor or administrator of the estate of the deceased Veteran

*Legal union means a formal relationship between the decedent and the survivor existed on the date of the Veteran's death, which was recognized under the law of the State in which the couple formalized the relationship and evidenced by the State's issuance of documentation memorializing the relationship.

The Veteran must have been discharged under conditions other than dishonorable. In addition, at least one of the following conditions must be met:

- The Veteran died as a result of a service-connected disability, OR
- The Veteran was receiving VA pension or compensation at the time of death, OR
- The Veteran was entitled to receive VA pension or compensation, but decided to receive his or her full military retirement or disability pay, OR
- The Veteran died while hospitalized by VA, or while receiving care under VA contract at a non VA facility, OR
- The Veteran died while traveling under proper authorization and at VA expense to, or from, a specified place for the purpose of examination, treatment, or care, OR
- The Veteran had an original or reopened claim for VA compensation or pension pending at the time of death and would have been entitled to benefits from a date prior to the date of death, OR
- The Veteran died on, or after, October 9, 1996, while a patient at a VA-approved state nursing home.

The Department of Veterans Affairs (VA) furnishes upon request, at no charge to the applicant, a Government headstone or marker for the unmarked grave of any deceased eligible Veteran in any cemetery around the world, regardless of their date of death. VA may also furnish a headstone or marker for graves marked with a private headstone or marker, for Veterans who died on or after Nov. 1, 1990.

Any deceased Veteran discharged under conditions other than dishonorable and any member of the Armed Forces of the United States who dies on active duty may be eligible. Service after Sep. 7, 1980 must be for a minimum of 24 months continuous active duty or be completed under special circumstances (e.g., death on active duty). Persons who have only limited active duty service for training while in the National Guard or Reserves are not eligible unless there are special circumstances (e.g., death while on active duty or as a result of training). Reservists and National Guard members who, at the time of death, were entitled to retired pay, or would have been entitled, but for being under the age of 60 are eligible. Reservists called to active duty other than training and National Guard members who Federalized and who serve for the period are called are eligible. Service prior to World War I requires detailed

documentation (e.g., muster rolls, extracts from State files, military or State organization where served, pension or land warrant, etc.).

Spouses and dependents are not eligible for a Government-furnished headstone or marker unless they are buried in a national, state Veterans', or military post/base cemetery.

- Eligibility for a Medallion

VA furnishes a medallion, upon request, to be affixed to an existing, privately purchased headstone or marker to signify the deceased status as a Veteran.

This device is furnished in lieu of a traditional Government headstone or marker for Veterans who served on or after Apr. 6, 1917, and whose grave in a private cemetery is marked with a privately purchased headstone or marker.

Any deceased Veteran discharged under conditions other than dishonorable who served in the Armed Forces on or after Apr. 6, 1917 or any member of the Armed Forces of the United States who dies on active duty, and is buried in a private cemetery in a grave marked with a privately purchased headstone or marker may be eligible. Service after Sep. 7, 1980 must be for a minimum of 24 months continuous active duty or be completed under special circumstances (e.g., death on active duty). Persons who have only limited active duty service for training while in the National Guard or Reserves are not eligible unless there are special circumstances (e.g., death while on active duty or as a result of training). Reservists and National Guard members who, at the time of death, were entitled to retired pay, or would have been entitled, but for being under the age of 60 are eligible. Reservists called to active duty other than training and National Guard members who are Federalized and who serve for the period called are eligible.

Spouses and dependents are not eligible for a medallion.

- b. VA Burial Allowances

VA burial allowances are flat-rate monetary benefits that are generally paid at the maximum amount authorized by law for an eligible Veteran's burial and funeral costs. A VA regulation change in 2014 simplified the program to pay eligible survivors quickly and efficiently. Eligible surviving spouses of record are paid automatically upon notification of a Veteran's death, without the need to submit a claim. VA may grant additional benefits, including the plot or interment allowance and transportation allowance, if it receives a claim for these benefits.

How much does the VA pay?

- Service-Connected Death

If the Veteran died on or after September 1, 2001, the maximum service-connected burial allowance is \$2,000. If the Veteran died before September 11, 2001, the maximum service-connected burial allowance is \$1,500. If the Veteran is buried in a VA national cemetery, VA may reimburse some or all of the costs of transporting the deceased Veteran's remains.

- Non Service-Connected Death

If the Veteran died on or after October 1, 2016, VA will pay a \$300 burial allowance and \$749 for a plot. If the Veteran died on or after October 1, 2015, but before October 1, 2016, VA will pay a \$300 burial allowance and \$747 for

a plot. If the Veteran died on or after October 1, 2014, but before October 1, 2015, VA will pay \$300 for burial allowance and \$745 for a plot.

Effective October 1, 2011, there are higher non-service-connected death rates payable if the Veteran was hospitalized by VA at the time of his or her death.

If the Veteran died on or after October 1, 2016, VA will pay a \$749 burial allowance and \$749 for a plot. If the Veteran died on or after October 1, 2015, but before October 1, 2016, VA will pay a \$747 burial allowance and \$747 for a plot. If the Veteran died on or after October 1, 2014, but before October 1, 2015, VA will pay a \$745 burial allowance and \$745 for a plot.

If the death occurred while the Veteran was properly hospitalized by VA, or under VA contracted nursing home care, some or all of the costs for transporting the Veteran's remains may be reimbursed. Note: If the Veteran dies while traveling at VA expense for the purpose of examination, treatment, or care, VA will pay burial and plot allowances and transportation expenses.

- Unclaimed Remains

If a Veteran dies and their remains are unclaimed, the entity responsible for the burial of the Veteran would be entitled to a \$300 burial allowance. If the Veteran is buried in a VA national cemetery, VA may reimburse the cost of transporting the deceased Veterans remains. VA may also reimburse for the cost of a plot.

- c. Applying for Burial Benefits

You can apply by completing VA Form 21P-530 Application for Burial Benefits. You should attach a copy of the Veteran's military discharge document (DD Form 214 or equivalent) and a death certificate. If you are claiming transportation expenses, please attach a receipt for the expenses paid. You can call Veterans Affairs Benefits and Services toll-free within the U.S. by dialing 1-800-827-1000. If you are located in the local dialing area of a VA regional office, you can also call us by checking your local telephone directory. For the hearing impaired, our TDD number is 711.

To schedule a burial, first fax all discharge documentation to the National Cemetery Scheduling Office at 1-866-900-6417 or scan and email the documentation to NCA.Scheduling@va.gov with the name of the decedent in the subject line. Follow-up with a phone call to 1-800-535-1117 and have the following information readily available when you call:

- Cemetery of choice
- First or subsequent burial (Veteran or dependent already buried)
 - If subsequent interment, who is already interred, section and site number (if known)
- Decedent's:
 - Full name;
 - Gender;
 - Social Security Number (SSN);
 - Date of death;
 - Date of birth; and

- Relationship (Veteran or dependent)
 - Funeral director's contact information:
 - Funeral director's name;
 - Funeral home's name;
 - Address; and
 - Email address of the funeral home
 - Next of kin information:
 - Name;
 - Relationship to deceased;
 - SSN;
 - Telephone number; and
 - Address
 - Type of religious emblem for headstone (if known)
 - Did the decedent reside within 75 miles of requested cemetery?
 - ZIP code of decedent at time of death
 - County of decedent at time of death
 - Type of burial:
 - Casket;
 - Casket size/liner size
 - Cremation
 - Urn size/urn vault size
 - Marital status of deceased (if Veteran is buried in a private cemetery, must provide documentation of marital status of spouse at time of death)
 - Is surviving spouse a Veteran?
 - Any disabled children for future interment (must provide name and date of birth). If requesting immediate interment (must provide marital status, doctor's statement stating type of illness, date of onset of illness and capability of self-support).
 - Military Honors requested
- d. Reference information:
The content for this section was created from the www.va.org website.

Funeral

A funeral is a meaningful event that can help ease the pain of separation that naturally accompanies the passing of a loved one. It is a time of sharing good memories and experiences with friends and family. Your Funeral Director will help you coordinate all the funeral or cremation details, and will explain all your options.

a. Selection of Cemetery and Burial Property

Before getting too far into the subject, it should be mentioned that a family member may have already chosen and purchased a burial plot or mausoleum crypt. It's also very possible a distant relative purchased a large section in a local cemetery intended for the future burial of family members. In either of those situations, you'll need to obtain the documents necessary to prove ownership of burial rights and then bring them to the initial meeting with the funeral director. What if there is no such pre-plan in place? Then you will need to locate a cemetery and select the burial property on your own. And while today's consumers are smart and have access to more information about products and services than ever before, the purchase of cemetery property isn't a commonly-made transaction. Here is some information to help make a decision:

- Unlike a house purchase (where the structure and the land are yours to do with as you like); when you buy a cemetery property, such as a burial plot, mausoleum crypt or columbarium niche; you are merely buying the right to inter (or bury) an individual (or individuals) in that location. The property you now have the rights over remains the property (and the responsibility) of the cemetery administration.
- A stated portion of the money you pay for these interment rights will be contributed to an irrevocable fund used in the on-going care of the cemetery grounds.
- The burial, as well as any future commemorative visits you make to the location will be subject to the specific by-laws as written by the cemetery administration.
- Similar to a house purchase, burial property rights range widely in price, depending on the exact location of the plot, crypt or niche. If you have time, you can certainly find resale "deals" on cemetery property; but if you're not shopping far in advance of need, this may not be of help to you.
- There are other costs involved with the burial of a loved one, such as the fees charged by the cemetery for the "opening and closing" of the site, the headstone or grave marker and its installation, and the purchase of a casket and burial vault.

Because the Funeral Director has strong working relationships with local cemetery administrators, he/she will want to help you with this part of the process.

b. Choosing a Casket and Vault

You'll typically read that the casket is the single most expensive purchase you'll need to make during this time. And while a Funeral Director can't really disagree with that statement, the Funeral Director will tell you that the purchase doesn't

have to cost you more than you can afford. The Funeral Director has a wide selection of caskets and burial vaults to choose from, and will work closely with you to keep the cost of your loved one's graveside service within your family's budget.

The cost of a casket aside, the type of casket you select will be based largely on personal preference. Would you prefer a casket of fine hardwood or metal? There are caskets of walnut, cherry, maple, oak, pine and other species of wood. Metal caskets come in varying thicknesses and a wide array of finishes. The Funeral Director doesn't want you to guess what's best for your situation; instead he/she would like to assist. The Funeral Director has the experience to guide you in the selection of the most appropriate casket and vault for your needs.

c. Planning the Details of the Graveside Service

The details really depend on your priorities and emotional needs. If simplicity is your primary focus, then the burial service the Funeral Director designs could look very different from one which is guided by religious doctrine.

And while you could think of your loved one's graveside service as a modified version of a typical funeral, with a member of the clergy leading attendees in standard hymns or prayers; you can let go of your expectations. That way, you can come to the planning process with no limitations to creativity. Together with the Funeral Director, you can determine the best date and time for the burial service, and select the most meaningful readings, songs and activities to be featured in their service.

The Funeral Director will discuss who you would like to lead the event; it could be your funeral director, a member of the clergy, a celebrant, family member, or close friend. Certainly, the selection of the cemetery and burial plot are practical decisions; but planning the service format is where the heart can take over. Your funeral director will sit with you for as long as it takes to bring love and memories into the event. He will explore your loved one's life with you to find the essence of who they were, all in the effort to craft a fitting graveside service.

d. Traditional Funeral Services

Traditional funeral services include:

- Visitation: This is often called a viewing or a wake. Guests come to pay their respects to the deceased by viewing their casketed body and spending time with the grieving family. A visitation can occur at any time before the funeral service.
- Funeral Service: This event commonly takes place at the funeral home, a church, or at the graveside. It can include music, the reading of literary or religious passages, a eulogy, testimonies, prayer, and the singing of hymns.
- Committal Service: If the family plans to bury the deceased, this stage involves the vehicle procession to the cemetery.
- Funeral Reception: Many choose to host this post-service gathering (or repast) at a reception hall or a friend's home. This is considered a time to share memories, laughter, and support.

A funeral service, whether traditional or more modern (memorial service or celebration-of-life), has two functions: to acknowledge the death and lifetime achievements of an individual and to bring grieving family members and friends together in support of one another during this difficult time.

e. Green Burial Options

A natural burial (or green burial) is a simplified and natural way of returning the body to the earth. Natural Burials are low impact, use less energy, and consume fewer resources than traditional burials. ‘Going green’ often does not involve embalming and is instead focused on making more natural choices such as simple, biodegradable caskets.

If you have decided upon natural burial in a green cemetery, then you’ll choose a naturally-finished casket made of biodegradable materials or a simple shroud. Some green cemeteries require that the selected casket, urn or shroud are made from materials that are biodegradable, non-toxic and harvested in a sustainable manner.

f. What is Cremation?

Part of making funeral arrangements on behalf of a loved one involves choosing between burial of the body, or cremation. Certainly this is a big decision, based on any number of factors: religious or spiritual beliefs, finances, or ecological awareness are just some of the reasons people choose cremation. Before you can make the choice, you need to know exactly what it is you’re considering.

g. What is a Memorial Service?

Unlike a traditional funeral, a memorial service is a gathering where a casket is not present (although the urn with the cremated remains may be on display).

A memorial service can be held weeks or even months after the death. A memorial service can be held in a church, the funeral home or a community hall, or somewhere of importance to the deceased and family. There is usually music, selected readings, and a eulogy. Memorial services can be further personalized as a celebration-of-life.

h. Memorial Service Ideas

Experience has shown that many of today’s families want more than a traditional funeral. This can be done by bringing more of the personality and lifestyle of the deceased into the arrangements. By displaying photographs or staging the event around a favorite pastime, a memorial service can become more personal and meaningful.

If a personalized memorial service suits the needs of your family, here are some questions you may want to think about:

- What did your loved one like to do?
- What was he or she like as an individual?
- What was their profession and how did that shape their life?
- Was your loved one spiritual?
- Was he or she proud of their cultural or ethnic heritage?

i. Why a Memorial Service?

Rather than opting to do things “the same old way”, many families today want to celebrate the life of a loved one. Many funeral service professionals see this change as one of the many contributions to social change made by ‘Baby Boomers’. The National Funeral Directors Association notes, “As baby boomers age and find themselves having to plan funerals for loved ones and themselves, they are making funeral choices based on values that are different than previous generations. Baby boomers see funerals as a valuable part of the grieving process and are seeking ways to make them meaningful.” If you too desire to make the funeral for a loved one more engaging and personally meaningful, a celebration-of-life may be the perfect concept to build on.

j. How Does a Celebration-of-Life Differ from a Traditional Funeral?

As mentioned in the page Traditional Funeral Services, there are four basic components which make up the conventional approach to funerals:

- A Visitation
- The Funeral Service
- A Committal Service
- The Funeral Reception

A traditional funeral then is a series of events; it’s a ritualized process where the deceased, and the attendees, pass from one social status to another; a process where the torn fabric of a family and community is repaired. According to the online article “Six Characteristics of Helpful Ceremonies”, by William Hoy, Director of Grief Connect, this is done by including:

- Symbols of shared significance intended to communicate beyond words
- Ritual actions shared by a group of individuals
- Gathered people providing comfort to one another
- Connection to heritage through recognized readings
- Increased physical contact between attendees provide comfort
- Witnessing the transition of the body through burial or cremation

In knowing these characteristics, you can design a celebration-of-life—as unique as the life of your loved. Learn how to create a Celebration of Life.

k. Celebrations-of-Life

Many families today want a service which celebrates the life of their loved one. The Funeral Director introduces them to the concept of a celebration-of-life, and provides support in designing a celebration-of-life that is as unique as the life of their loved one.

The Funeral Director always enjoys working together with families in planning a celebration-of-life for their loved one. While it can be a challenge to put together an event that both pays tribute to, and celebrates the life and spirit of, a complex individual; it’s also one of the most rewarding things any one of us can do for someone we’ve loved and lost.

Sarah York, opens her beautifully-crafted book, *Remembering Well*, with the very personal story about how her family chose to pay tribute to her mother. “My mother died in April 1983. . . she didn’t want a funeral. ‘Get together and have a

party,' she had said when the topic was allowed to come up." However, she was quick to tell readers that the survivors did not honor the request. "We needed the ritual. We needed to say good-bye, but we also needed a ritual that would honor her spirit and would be faithful to her values and beliefs."

When Ms. York acknowledged the position of her family; that they needed not a party but a ritual; she teaches us all something important: the celebration-of-life events planned with families should be shaped as much by their own emotional and spiritual needs, as their desire to celebrate the life lived.

While celebrations-of-life are not burdened by social expectations—they can be pretty much anything you want them to be—it's important to realize that the event you're planning should meet the emotional needs of the guests. So, think about exactly who will be there, and what they're likely to want or need. Then, bring in those unique lifestyle and personality characteristics of the deceased; perhaps add live music or refreshments, and you've got the beginnings of a remarkable celebration-of-life.

l. Funerals vs. Celebrations of Life

It's interesting; funerals and celebrations-of-life have much in common, yet they often appear very different. Each is a ceremony; a gathering of people who share a common loss. It's just that one is more rooted in tradition, while the other is the result of recent changes in social values. But both serve to do three things:

- Help the bereaved family, and their community, publicly acknowledge the death of one of their own.
- Support the grieving family by surrounding them with caring friends, co-workers, and neighbors.
- Move the deceased from one social status to another.

Yet they achieve those things in very different ways. First, let's take a closer look at what most of us commonly see as very traditional funerals.

m. The Funeral

It's not surprising funerals have been around for a very long time. Composed of three activities, the visitation, the funeral service, and the committal service, performed at the graveside; this funeral is the one we'd easily recognize from contemporary literature and film.

The Visitation: Held prior to the funeral, often the night before but sometimes on the same day, the visitation (or viewing) is a time when people come to support the family and, more importantly, pay their respects to the deceased. This often involves stepping up to the casket to view the body; either in the company of a member of the surviving family or on your own.

The Funeral Service: Commonly held in the funeral home or church, the traditional funeral service is led by an officiant of one kind or another; most commonly a pastor or the funeral director. This individual follows a very predictable funeral order of service which includes the singing of hymns; and invocations, Bible recitations, Scripture readings, and prayers led by the officiant.

The Committal Service: This takes place at the cemetery, after a slow and respectful automobile procession from the place where the funeral was held. The committal service ends when the casketed remains are lowered into the ground, and final prayers are said.

n. Celebrations-of-Life

While a funeral has more to do with the orderly and often spiritually-defined; a celebration-of-life is more concerned with telling the story of the deceased. Celebrations-of-life are just that: a time people come together more to celebrate the unique personality and achievements of the deceased than to merely witness or mark the change in their social status. Celebrations-of-life are similar to memorial services, which can be described as a hybrid event; combining the flexibility of a celebration-of-life with many of the activities of a traditional funeral order-of-service.

There's more room for creativity in a celebration of-life than a funeral. Since celebrations-of-life are commonly held after the individual's physical remains have been cared for through burial or cremation; there is much more time available to plan the event. And without doubt, this allows you to make better decisions about how you'd like to celebrate the life of someone you dearly loved.

o. Veteran Services

The Funeral Director is deeply committed to providing families with exceptional Veteran's services and can assist you in securing military burial benefits.

p. Funeral Pre-Arrangement Process

Take care of all the funeral pre-arrangement details and give you and your family the peace-of-mind you deserve.

q. The Basics of Planning

Here's a break-down of the process:

- Set goals
- Review limitations
- Look at available options
- Weigh the pros and cons of each option
- Talk to others about the best options
- Arrive at a final decision

In the case of funeral pre-arrangement, another two important steps are involved:

- Write out your plan with as many details as possible.
- Send your plan to the funeral home and provide a copy to your executor.
- There are two ways for you to complete your funeral pre-arrangement plan.

r. Taking Care of Finances and Property

- Create a contact list of everyone who should be notified in a medical emergency or death including the name of your funeral home.
- Give your executor(s) a copy of your will and the contact list.
- Give your executor(s) a list of bank and investment accounts, creditors, mortgage or lien information, insurance policies, retirement plans, safe deposit boxes, real and personal properties of value, and all related telephone numbers.

- If you are receiving benefits from Social Security or the Veterans' Administration, your executor needs that information to suspend benefit payments.
 - Select someone you trust to deal with your online accounts: email, online memberships, and social media. Include all relevant information and whether or not they should delete, close, or keep any of the accounts.
- s. Taking Care of Funeral-Related Details
- The Funeral Director suggests the following:
- Make note of all the details you want mentioned in your obituary. You could even take this one step further and write your own obituary.
 - State, in writing, your preferences for burial or cremation.
 - If burial is preferred, provide the details of the cemetery arrangements. If you have not purchased a burial plot, this is the time to do so.
 - If you have chosen burial, what type of casket would you like? Should it be made of wood, metal, or composite materials?
 - If you choose cremation, what do you want done with the ashes?
 - Would you like a traditional funeral, memorial service, or celebration-of-life?
 - If you'd like a celebration-of-life, what location would you suggest for this event?
 - What special activities would you prefer at a celebration-of-life?
 - What music or special readings would you prefer?
 - What type and colors of flowers would you prefer?
 - Would you like to select a charitable organization to receive donations in your name?
 - If you're a Veteran, would you like to receive full military honors as part of your service? Would you like to be buried in the grounds of a Veterans' cemetery?
- t. Taking Care of Your Pets
- If you share your life with animal companions, you should think about who you would like to take care of your pets. Consult with the person to see if this is something they are interested in doing for you and then write down your intentions and include all contact information. This should be signed and witnessed, and then given to your executor.
- u. Reference information:
- This section was created with information provided by Poole Funeral Home. If you would like further information, please contact them at (678) 932-2097.

Appendix

a. Report of Retired Military Veteran's Death

The checklist below is provided in an effort to assist you with completing a timely claim (SF1174 Claim for Unpaid Compensation of Deceased Member of the Uniformed Forces) for the arrears of pay. The checklist outlines the most common errors made by a claimant (you) that may cause delays in processing your claim. Please use as a reference in completing your claim.

Arrears of Pay Beneficiary Checklist

Below are some of the most common items that can greatly delay payment, if not present when SF 1174 is submitted.

SF 1174

- Did you complete Part A, ensuring your name, SSN, relationship, retiree's name, retiree's SSN, and date of death is present?
- If you are not a designated beneficiary or spouse, did you complete Part C with all Next-of-Kin information? If claiming as a child or sibling of the member, please include all children or siblings, living and deceased. Also, include any children living that are the descendants of the deceased child or sibling.
- If you are claiming as an executor or personal representative of the deceased's estate, did you complete Part D? Also, submit copy of court documents confirming appointment to estate.
- Did you sign and include your address in Part F? The address in Part F should be the address that you desire the payment to be mailed to.
- Did you have TWO witness signatures in Part G? The signatures in Part G cannot be your own and should be two people that personally witnessed you completing the claim form. Witness signatures cannot be signed prior to your signature in Part F.

COD

- Is the date of death provided? If the date of death could not be determined, please provide autopsy report. If autopsy was not performed, please provide a statement from at least one disinterested person attesting to the last time they personally saw the retiree alive.
- Has the manner of death been determined and stated? If manner of death is pending, payment cannot be issued until manner of death is established. If manner of death is undetermined, please provide copy of autopsy and/or police report along with claim.

Minor Claimants

- If the beneficiary for AOP is a minor, Form DD 2790 Custodianship Certificate of Minor Child must be completed by parent/guardian of minor and submitted with SF 1174. The SF 1174 also must be signed by the parent/guardian, in support of the minor. Refer to <http://www.dfas.mil/retiredmilitary/forms.html> for DFAS-Retired and Annuitant Pay related forms.

Foreign Citizen

- If you are a foreign citizen without a social security number or an already established TIN, you will need to complete IRS Form W-7 to obtain a taxpayer identification number. AOP cannot be issued without a SSN, TIN or EIN. Form should be submitted to IRS for TIN assignment. Once TIN is assigned by the IRS, SF 1174 can be submitted for payment, using the TIN issued by the IRS. Please DO NOT send the application for a TIN to DFAS. IRS Forms are available on <http://apps.irs.gov/app/picklist/list/formsPublications.html>
- If you have a foreign address, please complete the IRS Form W-8BEN to declare your citizenship status for taxability purposes.

b. Reference information:

This checklist was taken from the www.dfas.mil website.