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## Are there World War 2 Veterans Widow Benefits Available?

Answer:

Two major veterans benefits may be available to you as the widow of a veteran, depending on your financial situation and on your husband's military experience. These may include a pension and Dependency and Indemnity Compensation (DIC).

If you have very low income, you might qualify for a pension. (It's not available to you if you're remarried, however.) Your veteran husband must have had at least 90 days of active military service, at least one day of which was during a period of war, though there's no requirement that he actually saw combat. The pension can be up to \$625 per month, depending on your financial need. The amount can go higher if you are housebound or you need regular in-home assistance.

Depending on your husband's experience in the military, you might also be eligible for Dependency and Indemnity Compensation (DIC), which pays at least \$1,091 a month. To qualify for DIC payments, your husband must have met one of the following requirements:

### The Death Gratuity

### Funeral Expenses

Veteran's widows receive a one-time, tax-free payment intended to cushion the financial blow of losing a military provider. To be eligible, the veteran must have met one or more of the following conditions: 1) was on active duty and died either in the line of duty or while traveling to it; 2) was in the Reserves and died during the course of inactive duty training; 3) was in the Reserves, activated and died either in the line of duty or while traveling to it; 4) was an ROTC member who died while under orders for more than 13 days for annual training or while on authorized travel to/from that training; 5) was an ROTC applicant who died during a practice cruise (for the Navy and Coast Guard) or field training; 6) died while traveling to/from or at the place of their final acceptance into the Armed Forces, assuming the deceased had in fact been provisionally accepted for duty.

### Military Life Insurance

The Veterans Administration (VA) grants benefits to help defray the costs of a veteran's funeral. (These figures are as of 2009.) Veterans in a service-related death on or after Sept. 11, 2001, are eligible for up to \$2,000 toward burial expenses. The deceased veteran's family is eligible for these benefits only if they are not already receiving a similar benefit from another government department and the veteran was either on active duty or had received a discharge for honorable or medical reasons. The veteran must also have met one or more of the following conditions: 1) died from a service-related disability; 2) died in a VA facility; 3) was receiving a VA pension or other VA compensation at the time of death; 4) was entitled to, but not collecting, a VA pension or other benefits. Furthermore, a veteran who dies in a non-service related manner is eligible for \$300 towards funeral expenses and a \$300 plot allowance.

### Dependency and Indemnity Compensation

Anyone serving in the Armed Forces is eligible for Servicemember's Group Life Insurance (SGLI). This life insurance is available in increments of \$10,000 for \$6.50 per increment (i.e. \$50,000 has a premium of \$32.50), up to \$400,000. (All figures are as of 2009.)

## **Health and Housing**

Service widows are eligible for Dependency and Indemnity Compensation if they meet one or more of the following conditions: 1) They were married to the departed before January 1, 1957; 2) They were married to a veteran who died while on active duty; 3) The veteran's death was caused by a service-related injury or illness, and the widow had married the departed at a date of no more than 15 years from the time of discharge; 4) They were married to the veteran for at least one year, had a child and continuously lived with the veteran for that time. If separated, the widow must not be held legally at fault and may not have remarried.

## **VA Death Pension**

Veterans' widows have continued access to the military's HMO, TRICARE, for one year after the death of the serviceperson. After that first year, the widow is required to pay the same annual membership fee required of retirees to continue access. Widows are also permitted to continue living in their on-base or off-base housing for one year after the serviceman's death.

Veterans' widows and children are eligible to receive a death pension from the VA under certain, poverty-related circumstances. Widows can claim this pension if they meet one or more of the following conditions: 1) The departed was not dishonorably discharged; 2) The departed served for at least 90 days in active duty, and at least one of those days in a war; 3) The applicant is either the surviving spouse or the unmarried child of a deceased veteran; 4) Their income is below the stated limit (for a widow with no children, this is \$7,933 as of 2009).