MilitaryFinalExpense

FREE GUIDE

Military burial benefits guide

What the VA covers, what it leaves out, and who pays the rest

A plain guide for service families. It explains what a VA national cemetery provides, what a family still pays, and how to plan the cash for the difference.

The short version

For an eligible veteran, a VA national cemetery provides**a gravesite, a headstone or marker and a burial flag**. It does not provide a funeral home, a casket or urn, a viewing or a service. Those costs arrive as a separate bill, and the family pays it first.

Who provides what, and who pays

Item	Who provides it	Who pays
Gravesite	The VA	Included for an eligible person
Headstone or marker	The VA	Included for an eligible person
Burial flag	The VA	Included for an eligible person
Funeral home services	A funeral director	The family
Casket or urn	Funeral home or another seller	The family
Viewing and service	Funeral home or venue	The family
Burial allowance	The VA, in set cases	Repays the person who paid, after a claim

> The VA changes allowance amounts and pays only in set cases. Look up the current figure at va.gov and treat any payment as a bonus, not as the plan.

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

Who the VA lists as eligible

- A veteran who did not receive a dishonorable discharge
- A service member who died on active duty, active duty for training or inactive duty for training
- The spouse or surviving spouse of a veteran, even if they remarried after the veteran died
- A minor child of a veteran and, in some cases, an unmarried adult dependent child
- Some Guard and Reserve members, under rules the VA lists on its eligibility page

Eligibility rests on the discharge papers, usually the DD214. Find them now, while nobody is looking for them in a hurry.

Numbers to plan with

$8,300
Funeral with viewing and burial
2023 national median, NFDA, before cemetery costs

$6,280
Funeral with viewing and cremation
2023 national median, NFDA, before cemetery costs

Your local price may be higher or lower. Ask two or three funeral homes for a written general price list. Federal rules let you ask for prices by phone.

Where a small policy fits

A final expense policy is a small whole life policy, often a five figure amount, that pays one named person in cash. That person can hand it to the funeral home this week, with no VA claim to wait on. It sits next to every benefit above and changes none of them. Many families size it as the funeral price list plus last bills, minus savings they can reach within a week.

Next steps

1. Find the DD214 and put a copy in a folder.
2. Apply for VA pre-need eligibility to remove one question later.
3. To schedule a burial, call the National Cemetery Scheduling Office at 800-535-1117, usually through the funeral director.
4. Ask a funeral home for its general price list in writing.

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5. Keep every receipt, because a burial allowance repays the person who paid.

Sources

- VA: Eligibility for burial in a VA national cemetery
  www.va.gov/burials-memorials/eligibility/
- VA: Veterans burial allowance and transportation benefits
  www.va.gov/burials-memorials/veterans-burial-allowance/
- VA: Schedule a burial for a Veteran or family member
  www.va.gov/burials-memorials/schedule-a-burial/
- VA: Pre-need eligibility determination
  www.va.gov/burials-memorials/pre-need-eligibility/
- NFDA: funeral cost statistics
  nfda.org/news/statistics

Price a small policy in about a minute at the quote page.

militaryfinalexpense.com/quote or call (888) 635-3511

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