

84th Railsplitters Association End of Life Planning Guide



Foreward

From the Board of Directors of the 84th Railsplitters Association, Ltd:

Hardly a month goes by that we don't learn of the passing of one of our 84th Division colleagues. Several of our association members have received calls from concerned survivors of our veterans seeking advice on what to do next. All too often we have learned that our veterans had done little or no planning for their deaths, and their spouses/families were left with the unenviable challenge of a funeral with no idea where to start. The association board of directors is very concerned about this trend.

The board cannot offer legal advice, so we strongly encourage you to seek professional assistance as soon as possible. In addition to the legal advice you receive, we have developed this guide to assist you in your end-of-life planning. It is based on information available through formal military channels as well as input from several senior members of the Association who are knowledgeable in these matters. It is not intended to be all-inclusive, but it is a good tool to use to begin this very important task. We strongly encourage you to review the guide, develop your own plan, and then update your plan annually in order to remain current. To assist in your planning we have attached the Retired Soldier Casualty Assistance Checklist that has been provided by the Army Retirement Services Office and can be found at: http://soldierforlife.army.mil/retirement/postretirement.

No one likes discussing this, but your death is a certainty. Don't leave your loved ones with the double tragedy of the loss of your life – and no plan for them to follow. They deserve better.

The Board of Directors of the 84th Railsplitters Association, Ltd





SURVIVORS GUIDE



Your plan should start with this: **Get a will or a trust.** See Wisconsin Statute #853.55 for a legal basic will, and you can find some info on-line, but we encourage using an attorney who specializes in this area. Wills and trusts have similarities so you should look into both to see which is best for you and your family. Basic plans can start at around \$200. This is very cheap insurance. You should update these items at least every five years. Also consider a power of attorney and medical power of attorney to ensure that all your wishes are documented.

A **critically** important item is the DD214 or Statement of Service Form (Reservists/National Guard). Have several copies of this form. Your local county Veteran Service Officer (VSO) can obtain this for you from state records.

Among the first calls should be to your Funeral Home so make sure you identify the one you prefer. Funeral Directors are experienced in these matters so many questions can be answered by them. They will need to know the deceased's SSN, date of birth, branch of service (Army, Navy, etc.), rank, retirement date (military), and get several copies of the death certificate when they are available. If the deceased is entitled to military funeral honors they can be arranged through the funeral director. This might include U.S. flag folding and presentation, and taps. The firing of three ceremonial rounds can be requested and will be coordinated by staff of the state military funeral honors program from a veterans' service organization such as The American Legion or VFW, but, make these requests with the funeral director. You will be given guidance in getting these matters done. There are no costs to the family for these honors. Details are available at:

dva.wi.gov/Pages/memorialsBurials/MFHPhowToRequestHonors.aspx.

The funeral director or a family member if not using a funeral director, should then complete and submit a form WDVA 2800, Military Funeral Honors Request to the Honors Coordinators via fax number: (262) 878-5677. The veteran's discharge documents should be submitted along with the form WDVA 2800.

If you have any questions before or after submitting an "Honors Request" please contact the Military Funeral Honors Coordinators toll free at: (877) 944-6667, or website: www.honors@dva.wisconsin.gov

Army MYPAY Account: You should establish your myPay account. Include this online account access code and password available in your file. Survivors can open the account and view the last monthly Retiree Account Statement. Register by going to the website: www.MyPay.dfas.mil. Go to "New User" link and enter the DFAS system.



SURVIVORS GUIDE



Contact the Department of the Army Casualty and Mortuary Affairs Operations Center with your questions **anytime**: 800-626-3317. You will be referred to a local Casualty Assistance Center who will report the death to the Defense Finance and Accounting Service (DFAS) (800-321-1080/888-332-7411) to stop retired pay and initiate the survivor benefits process. DFAS can also verify your Survivor Benefit Plan Coverage (annuity payment eligibility – 55%/45% or zero). You should know what your survivors will receive, so ask NOW – so they won't have to.

Another resource available to you is the Retirement Service Officer at: https://www.usar.army.mil.Retirement/.

For a complete list of retiree benefits see this site: https://myarmybenefits.us.army.mil/Benefit-Library.

Other items to consider:

Is your next-of-kin current?

List all financial info such as stocks, bonds, savings, checking accounts, etc. to include numbers.

List all insurance policies to include numbers and values, name of agent to contact with phone #.

List all bank savings/checking accounts numbers and amounts.

Cancel credit cards of the deceased. You will find contact numbers on most credit cards. It is a good idea to place all your credit cards on a computer screen and print it. All your card info will be on a single page.

Decide what uniform/attire to be buried in/cremated in (mess dress, class A, Blues, etc.) and set it up with ribbons, etc. and do it now.

Decide the location of burial/internment (cemetery) and service (church, chapel, etc.)

Decide if there will be special music to be played, photos to be exhibited, who will do the eulogy, religious participation, who will conduct the service, etc. if any of this is preferable.

Ensure you have pre-registered for interment or inurnment at Veteran Cemeteries if appropriate. You may not get access (or be delayed) if not pre-approved. Go to Wisconsin Department of Veteran Affairs website at: www.dva.wi.gov, click on "Cemeteries and Honors," then "Pre-Registration Program."



SURVIVORS GUIDE



If you still have questions, you may contact your local Veteran Service Officer (VSO). Each Wisconsin County has one. He/she can guide you and/or survivors through most questions.

If any of your key information listed above is kept on a computer be sure to list the computer password and file title. It is advisable to keep a paper copy of key items just in case the computer cannot be opened, the file lost, etc. Secure important documents and information in a safe/secure area such as a fire-resistant box/safe, and list the location of the items (closet, etc.)

Finally, you should review ALL information NOW - while you are able, with at least one person (spouse, child, etc.) to ensure there is complete understanding of your intentions. Don't complicate the tragedy of your death by leaving your survivors with no idea how to put you to rest or how to secure the benefits you have earned through your military service.





Burial Flag Information

In response to recent untimely passing of two former soldiers and full time civilians of the 84th Division; I have been asked to provide information concerning the receipt of a burial flag for Army Reservists.

I have attached a Veterans Benefits Administration information sheet that provides information; however, there is some clarification needed; as the information sheet only states that eligibility is open to "Certain former members of the Selected Reserves".

What does this mean? Let me try to explain.

Someone who has completed at least one enlistment as a member of the Selected Reserve or in the case of an officer, completed the initial period of obligated service.

Was discharged before completion of the person's initial enlistment or period of initial obligation for a disability incurred in or aggravated in the line of duty.

Died while a member of the Selected Reserve

Was eligible for retirement and died before reaching age 60

The problem most face when asked is to provide proof of service when discharged from the Army Reserve since a DD214 is not usually issued.

A Reserve soldier will receive a DD214 for periods of Active Duty Training (ADT) or Active Duty for Training (ACDUTRA). Unfortunately these documents are not sufficient proof for completion of one enlistment or period of obligated service. Unless you were activated under Title 10 or enlisted on Active Duty (AD); you will not receive a DD214 that shows you qualify.

The National Guard receives a NGB Form 22 upon discharge that is not the case with an Army Reservist. Traditionally, Reservists are issued an order transferring them to the Individual Ready Reserve (IRR). When I retired, I was issued such an order; transferring me to the Retired Reserve. Upon turning age 60, I received a Certificate of Retirement (suitable for framing); but no DD214. Those were only issued for completion of Active Duty under Title 10 and for ADT over 180 days.

What does this mean? It is critical for you to maintain your military records if you are what is called a "traditional" reserve soldier. The transfer order for completion of service or retirement is your proof of service needed for the receipt of a burial flag. It is critical that documents are in order upon your death to ease the burden on those preparing for your burial.

Kim Thomas Michalowski CSM (Ret) USAR, IN

Burial Flag

Why Does VA Provide a Burial Flag?

A United States flag is provided to drape the casket of a deceased Veteran. The flag is provided at no cost. It is intended to honor the memory of a Veteran who served honorably in the U.S. Armed Forces. VA furnishes a burial flag for the following Veterans who received other than dishonorable discharge:

- Veterans who served during wartime
- Veterans who died on active duty after May 27, 1941
- Veterans who served after Jan. 31, 1955
- Peacetime Veterans who were discharged or released before June 27, 1950
- Certain people who served in the organized military forces of the Commonwealth of the Philippines while in service of the U.S. Armed Forces o Must have died on or after April 25, 1951
 - Certain former members of the Selected Reserves

Who Is Eligible to Receive the Burial Flag?

After the funeral service, the flag is given to the next-of-kin as a keepsake. When there is no next-of-kin, VA will give the flag to a friend who requests it. For VA national cemeteries with an Avenue of Flags, you can donate the flag to be flown on patriotic holidays.

How Can You Apply?

Complete VA Form 27-2008, "Application for United States Flag for Burial Purposes" to apply. You can find the form at https://www.vba.va.gov/pubs/forms/VBA-27-2008- ARE.pdf. VA regional benefit offices and some post offices are the primary issuing points for burial flags. You can find your closest regional benefit office by visiting https://www.benefits.va.gov/benefits/offices.asp. Please note, not all local post offices have burial flags on hand. Call and confirm with your local post office in advance.

Can a Burial Flag Be Replaced?

According to law, VA can issue only one flag for a Veteran's funeral. It cannot be replaced if lost, destroyed or stolen. However, some organizations or community groups may be able to help you get another flag.

How Should the Burial Flag Be Displayed?

This depends on whether the casket is open or closed. VA Form 27-2009 (https://www.vba.va.gov/pubs/forms/VBA-27-2008-ARE.pdf) provides the correct method for displaying and folding. The burial flag is not suitable for outside display. This is due to its size and fabric. The cotton can easily be damaged by weather.

Any questions can be directed to the VA at 1-800-827-1000.

Note: Links in this PDF page do not work directly, but they may be copied and pasted into your web browser for access.



May - Jul 2021

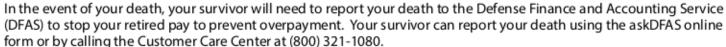
Preparing your survivor

By Patty Cruz, Army Survivor Benefit Plan Program Manager

When you made the decision to provide the Survivor Benefit Plan (SBP) coverage for your loved one you may or may not have discussed it with them. Whether you did or not, take the next step to have a conversation about how they will claim that benefit and what they might need after you die. It can be difficult but not as difficult as it will be for your survivor to navigate without you.

Prepare a folder or binder (physical or electronic) that contains all the important documents that they will need when the time comes. Take a look at the following link to a useful checklist to start your folder/binder:

https://soldierforlife.army.mil/Documents/static/Post/Retired Soldier Casualty Assistance Checklist.pdf



Once your death is reported, your survivor can then claim your Arrears of Pay and SBP annuity. Please see the link below for more detailed instructions on the DFAS website: https://www.dfas.mil/RetiredMilitary/survivors/Retiree-Death/

DFAS has some helpful tools to assist your survivor through this process to include a Form Wizard for the DD Form 2656–7 Verification for Survivor Annuity, the checklist of required forms, links to the required forms, and "How To" checklists and videos. The following webpage will provide more detailed instructions for the SBP annuity claim: https://www.dfas.mil/RetiredMilitary/survivors/ApplySBP/

Lastly, you should also let your survivor know that an Army Retirement Services Officer (RSO) is always available to assist. Contact information for the Army RSOs is located in this newsletter and on the following page: https://soldierforlife.army.mil/Retirement/rso?maps=all

How to report the death of a Retired Soldier

Contact the Department of the Army Casualty and Mortuary Affairs Operations Division anytime by calling (800) 626-3317. You will be immediately referred to a local Casualty Assistance Center, who will report the death to the Defense Finance and Accounting Service to stop retired pay and initiate the survivor benefits process. If you reside overseas and the toll free number is not available, call your Retirement Services Officer listed on page 15 for assistance. When reporting the death, please provide as much of the information below as you have:

- Full name
- Social security number and/or service number
- Date and place of birth

- Disability Rating
- · Circumstances surrounding the death
- Next of Kin (NOK) information
- Copy of death certificate
- Retirement date
- Retired rank

<u>≦</u> Burial plot information: Birth certificates/adoption papers: Real estate deeds: Medical and dental records: Investment papers (CDs, Mutual Funds, IRA, etc.): Social Security Cards: Tax returns: Safe deposit box: Retirement Orders or 20-year Letter: Death certificate(s): Divorce decree(s)/property settlements(s): Marriage certificate(s): Current retired pay statement: DD214:

PHONE NUMBERS/WEBSITES

LOCATION OF DOCUMENTS

https://www.hrc.army.mil/TAGD/Reporting%20A%20Death Soldier): 1-800-626-3317; overseas, call collect (502) 613-3317 Casualty Assistance Office (call upon the death of the Retired

Echoes or at https://soldierforlife.army.mil/retirement/rso Retirement Services Office: Listed in every copy of Army

DFAS Retired/Annuitant Pay: 1-800-321-1080 http://www.dfas.mil/retiredmilitary.html

VA: 1-800-827-1000 http://www.va.gov

Social Security: 1-800-772-1213 http://www.ssa.gov

Update ID cards: 1-800-538-9552; www.dmdc.osd.mil/rsl





army.mil/retirement/postretirement. Services Officers. It is also posted at https://soldierforlife. Services Office and may be reprinted by Army Retirement This pamphlet was prepared by the Army Retirement

sure your family knows where to find it.

Retirement Services website at http://soldierforlife.army.mil/

For more information on retirement topics, visit the Army

retirement.

RIMITRIAD SOLDHAR CASUAHAY ASSISTANCE CHECKLIST

Name: Social Security number: Date/place of birth: Date of retirement: Retired rank: SURVIVOR BENEFIT PLAN Enrolled in SBP RCSBP (Circle one) Election Category: Did you disenroll? YES NO
RCSBP
Eligible to draw VA disability compensation: YES NO
Organ donor: YES NO
SPOUSE INFORMATION Name:
Date of birth:
Social Security number:
Place (City, County, State):
Name/Date of birth:
Incapable of self-support? NO YES Which

Account #/Type: Phone/website: Bank Name: Issuer: Beneficiary: Beneficiary: Policy #:_ Account #/Type: BANK ACCOUNTS Account #/Type: Issuer: Agent phone/email: Amount: Company: Policy #:_ Agent phone/email: Amount: Company: Account #/Type: Account #/Type: ssuer: Account #/Type: INVESTMENTS

Phone #:

Help your family today by filling out this trifold and making sure your family knows where to find it.

CREDITOR

LIFE INSURANCE POLICIES

Address:

Address:	Relationship:	Name:

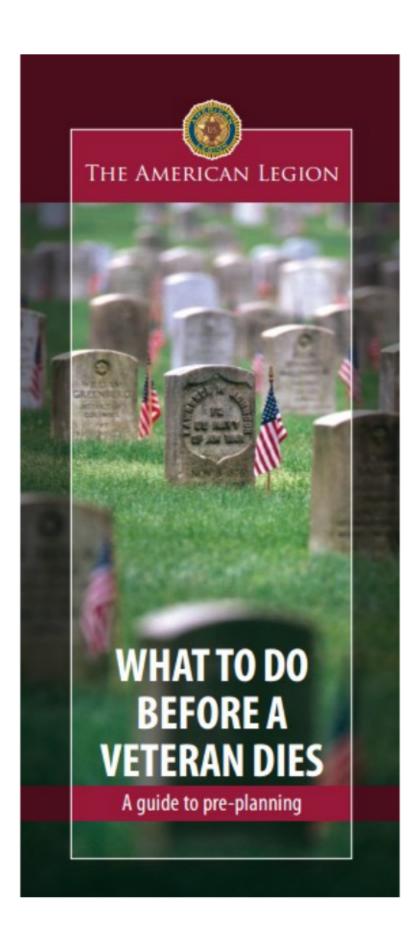
Name of cemetery where you want to be buried or have your ashes inurned:

Phone #:

If YES, where?	Do you want a funeral? YES	Do you want to be buried in your uniform? YES
	O	uniform?
		YES
		NO

/		
If YES, where?		
Do you have a preference of funeral home? YES	YES	N O
If YES, which one?		

Do you want a military honor guard? YES 8 O



What to do before a veteran dies

One of the eventualities in life that spouses and families of veterans face is the death of their loved one who served America in uniform. To help ease the burden on loved ones, veterans can make preparations in advance.

Important records

The first step is to make certain the family has easy access to important documents such as:

- The veteran's discharge certificate (DD form 214).
- · VA documents, if any, indicating a VA claim number.
- A copy of all marriage certificates and divorce decrees (if any previous marriages).
- Insurance policies, including beneficiary designation.
- A copy of the family will (not required for VA benefits).
- Location of safety deposit boxes (not required by VA).
- Business address, email address, office and cell phone numbers for local American Legion service officer.

VA burial and memorial benefits

Veterans who die on active duty, or with discharges that are other than dishonorable, are entitled by law to:

- A gravesite in any national cemetery with available space, opening and closing of the grave.
- A government headstone, marker, urn, or medallion in a national and/or private cemetery.
- A government-issued U.S. flag to drape over the casket, and for presentation to the surviving spouse or next-of-kin.
- A Presidential Memorial Certificate signed by the president of the United States.

Burial in a VA national cemetery

Every eligible veteran who is entitled to burial in a national cemetery as long as space is available and the following conditions are met:

- Veteran was discharged under conditions other than dishonorable.
- Veteran was not subsequently convicted for offenses involving prohibited weapons of mass destruction, genocide and international terrorism.
- With certain exceptions, service beginning after Sept. 7, 1980, as an enlisted person and service after Oct. 16, 1981, as an officer must have served for a minimum of 24 months or the full period for which the person was called to active duty.

For a description of requirements: www.cem.va.gov

Burial benefits in a VA national cemetery include the following: gravesite, headstone, marker or medallion, opening and closing of the grave, and perpetual care of the grave site. Many national cemeteries have columbaria or gravesites for cremated remains. Gravesites in national cemeteries cannot be reserved. Many national cemeteries are closed to new casket interments. Funeral directors or others making burial arrangements must apply at the time of death.

Spouses and minor children of eligible veterans and of servicemembers may also be buried in a national cemetery. If a surviving spouse of an eligible veteran marries a nonveteran, and remarriage was terminated by death or divorce of the non-veteran, the spouse is subsequently eligible for burial in a national cemetery.

Visit the National Cemetery Administration website at www.cem.va.gov for a listing of all national cemeteries and state veterans cemeteries. Send questions on benefits eligibility to VA at public.inquiry@mail.va.gov.

Headstones and markers

VA provides headstones and markers anywhere in the world for the unmarked graves of veterans who died before Sept. 11, 2001. For the marked graves of veterans who died on or after Sept. 11, 2001, double marking is authorized. Flat bronze, flat granite, flat marble, upright granite and upright marble type are available to mark the grave in a style consistent with the cemetery. Niche markers are also available for urns.

When burial is in a national cemetery or state veterans cemetery, the headstone is ordered by the cemetery, which will place it on the grave. When burial occurs in a private cemetery, the headstone must be applied for from VA. The headstone is then shipped at government expense. VA does not pay the cost of placing the headstone on the grave. The cost is borne by the veteran's family or other party. These charges may be included in many prepaid funeral packages. VA Form 40-1330 (application for headstone) can be obtained from most funeral home directors, through veterans service officers, or through VA. This form may also be downloaded and printed out by visiting www.cem.va.gov/hmm/.

VA rules allow for custom inscriptions on headstones. Belief symbols such as Christian Crosses, Stars of David, Islamic Crescents and others are available. However, VA has limited other graphics such as logos, military decorations and fratemal organization marks. The best way to assure that you get the desired stone or plaque is by obtaining and filling out VA Form 40-1330 (Application for Standard Government Headstone or Marker for Installation in a Private or State Veterans Cemetery) and filing it with other documents. When a spouse or child is buried in the

State Veterans Cemetery) and filing it with other documents. When a spouse or child is buried in the same grave as a veteran, VA will have a contractor inscribe the reverse side of the headstone. Twenty-year reservists are eligible for a headstone or marker.

Specific steps must be taken for authorization from The American Legion to affix an American Legion emblem onto the headstone.

Burial flags

A U.S. flag is provided, at no cost, to drape over the casket or accompany the urn of a deceased veteran who served honorably in the U.S. Armed Forces. It is furnished to honor the memory of a veteran's military service. Eligibility for former members of Selected Reserves were added by Section 517 of Public Law 105-261. The flag will be issued once only for burial purposes and will not be replaced if lost, stolen, damaged or destroyed. National cemeteries with avenues of flags, and many state veterans cemeteries, accept donations of burial flags for mass display on Memorial Day, Veterans Day and other

occasions. The standard issue burial flag is made of cotton and will not withstand continuous outdoor display. Burial flags may be obtained at VA regional offices, national cemeteries and most local post offices. Overseas, U.S. flags can be obtained from U.S. embassies or consulates VA will furnish a burial flag for veterans who served during wartime, died on active duty after May 27, 1941, who served after Jan. 31, 1955, peacetime veterans who were discharged or released before June 27, 1950, certain people who served in the organized military forces of the commonwealth of the Philippines while in service of the U.S. Armed Forces, and who died on or after April 25, 1951, and certain former members of the Selected Reserves.

Burial and plot-interment allowance

You may be eligible for a VA burial allowance if all of these conditions are met:

- · You paid for a veteran's burial or funeral.
- You have not been reimbursed by another government agency or some other source, such as the deceased veteran's employer.
- The veteran was discharged under conditions other than dishonorable. In addition, at least one of the following conditions must be met. The veteran:
- · Died because of a service-related disability.
- Was receiving VA pension or compensation at the time of death.
- Was entitled to receive VA pension or compensation, but decided not to reduce his/her military retirement or disability pay.
- Died while hospitalized by VA, or while receiving care under VA contract at a non-VA facility.
- Died while traveling under proper authorization and at VA expense to or from a specified place for the purpose of examination, treatment, or care.
- Had an original or reopened claim pending at the time of death and has been found entitled to compensation or pension from a date prior to the date of death.
- Died on or after Oct. 9, 1996, while a patient at a VA-approved state nursing home.

How much does VA pay?

For a veteran's service-related death: If the death was due to his or her service-connected disability, VA will pay up to \$2,000 toward burial expenses occurring on or after Sept. 11, 2001. For a veteran's non-service related death since Oct. 1, 2011: If the death occurred while hospitalized by VA, it will pay up to \$700 toward burial and funeral expenses. If a veteran's death was not due to a service-connected disability and the veteran was not hospitalized by VA, the veteran must meet at least one specific condition to receive up to \$300 toward burial and funeral expenses and a \$300 plot-interment allowance.

Time requirements for filing a claim

Applications for payments must be filed within two years after the burial. If the application is incomplete at the time it is originally submitted, VA is required to notify the applicant of the evidence necessary to complete the form. If such evidence is not received within a year from the date of notification, no allowance may be paid.

How to apply

The applicant can apply by filling out VA Form 21-530, Application for Burial Benefits and attach a copy of the veteran's military discharge document (DD 214 or equivalent), death certificate, funeral and burial bills. The applicant must prove the burial expenses have been paid. Downloaded the form at www.va.gov/vaforms To obtain assistance in filing a claim, find an American Legion Department Service Officer at www.legion.org/serviceofficers or call 202-861-2700.

Payment for transporting veteran remains to a VA national cemetery

Service-related deaths: If the death is related to a veteran service-connected disability, and the veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed. Non-Service Related Deaths: If the death was not related to a veteran's service-connected disability and the veteran was hospitalized at a VA facility, or at a non-VA facility at VA expense, or under VA contracted nursing home care, some or all of the costs for transporting the veteran's remains may be reimbursed.

Presidential Memorial Certificates

Presidential Memorial Certificates express the nation's recognition of a veteran's service. Certificates bearing the signature of the president are issued honoring deceased veterans with honorable discharges. Eligible recipients include next-of-kin and other loved ones. The award of a certificate to one eligible recipient does not preclude certificates to other eligible recipients. To establish honorable service, a copy of a document such as a discharge (form DD-214) must accompany requests for a certificate. A Presidential Memorial Certificate is issued when a headstone or grave marker is issued. If the certificate is lost, stolen or destroyed, a new one may be issued if requested in writing. VA regional offices can assist in applying for original or replacement certificates.

Arlington National Cemetery

Arlington National Cemetery is under the jurisdiction of the Department of the Army. Eligibility for burials is more limited than at other national cemeteries. For information on Arlington burials, write to Superintendent, Arlington National Cemetery, Arlington, VA 22211, or call (877) 907-8585. Visit the website at arlingtoncemetery.mil.

Military funeral honors

As of Jan. 1, 2000, all eligible veterans, including military retirees, are entitled to military funeral honors. The funeral honors ceremony will include the folding and presentation of the U.S. flag and the playing of Taps. At least two uniformed military personnel, in addition to a bugler, if available, shall perform the ceremony. If a bugler is not available, a high-quality recording may be used. DoD has contracted for a ceremonial bugle that does not require a trained bugler.

For information, visit www.ceremonialbugle.com.

One of the uniformed military personnel will be from the deceased veteran's parent military service and will present the flag to the next of kin. The military services may provide additional elements of honors and may use additional uniformed military personnel or other authorized providers, such as members of a veterans organization, to augment the funeral honors detail. The appropriate individual must request the funeral honors. DoD policy calls for funeral directors, rather than next-of-kin, to contact the military. This toll-free number, (877) 645-4667, has been set up for funeral directors. See va.org/arranging-military-funerals/ for details.

