Losing a Loved One
A Guide for Families

Practical information to help get you through difficult days and tough decisions
The staff of the Richard L. Roudebush VA Medical Center is here to support you and your family during this difficult time. The death of someone you love and care about can be a challenging, confusing, lonely, and painful experience.

It may be difficult for you to make decisions at this time. However, there are likely a number of decisions which must be made.

This booklet contains information to help guide you through the often overwhelming job of dealing with the tasks that follow every death.

Few people are aware of the complexity and cost involved in making final arrangements. We hope, with the help of this planning guide, you and your family can be spared some of this burden.

**Discharge/Separation Papers (DD214)**

A Veteran’s DD214 or military separation paperwork is an important document and will be needed when applying for any Veteran benefits.

If you are unable to locate your loved one’s DD214, you can request a replacement through the National Archives. Urgent requests are processed within two business days.

To request a replacement DD214 follow these steps:

1. Obtain Standard Form 180 (SF180) from the archives website or request a copy from the VA Decedent Affairs Office.

2. Complete SF180 and write “urgent need for funeral” in the purpose section.

3. Fax SF180 to the National Archives at (314) 801-0764.

For further questions you can reach the customer service department of the National Archives at (314) 801-0800 or visit their website:

www.archives.gov/veterans/military-service-records/
Initial Tasks After A Loss

Notify others of your loved one’s death

- Relatives
- Friends
- Funeral Director
- Cemetery
- Clergy
- Attorney/Executor of the Estate
- Employer of the deceased
- Employer of family members
- Insurance agents (life, health, etc.)
- Retirement/pension sources
- Social Security
- VA Regional Office
- Credit cards
- Any accounts in the deceased’s name
- Organizations the deceased was a member of
- Newspapers/subscriptions
- Utilities

Begin to assemble important documents

- Social Security card
- Military discharge/separation papers (DD214)
- Birth certificate/passport
- Marriage certificate (if applicable)
- Birth certificate of any minor children
- Life insurance policies
- Will and trust documents
- Bank books
- Deeds to property
- Bill of sale for car
- Income tax returns
- Disability and pension claims
Final Arrangements

Initial Decisions

☐ Select mortuary/crematory and location for service
☐ Select cemetery
☐ Select Clergy/Officiant
☐ Check will for any special wishes

Additional Decisions

☐ Decide on time and location of services
☐ Determine if there is to be a viewing
☐ Is the mortuary coordinating the military honors?
☐ Is the mortuary coordinating burial at a National Cemetery?
☐ Select pallbearers
☐ Select clothing/jewelry for the deceased
☐ Decide on any readings and music
☐ Gather information/stories for eulogy
☐ Identify special recognitions and honors
☐ Select photograph(s) to be displayed (if desired)
☐ Identify agency for memorial contributions

Questions to Consider

☐ Is jewelry to be worn or removed prior to interment?
☐ Are glasses to be worn or removed before interment?

As you begin making final arrangements, obtain itemized receipts of all expenses for your records
Anticipated Expenses

- Embalming/Cremation/Preparation
- Casket/Urn
- Clergy/Officiant
- Florist
- Organist/Music
- Obituaries
- Headstone (VA can provide one, see benefits page)
- Additional Mortuary/Funeral Home Expenses
  - Funeral director, use of funeral home, care of remains, guestbook, programs, prayer cards, burial permit, grave site setup, graveside services, weekend or two day services often have additional fees
- Transportation
  - Hearse or funeral coach, lead vehicle, service/flower car, police escort from funeral to cemetery
- Cemetery Services
  - Plot, opening/closing of grave, vault, marker
- Death Certificates (obtain multiple)
  - Certified death certificates may be needed for Social Security, VA claims, insurance claims, bank accounts, DMV, loans, etc. The county charges a fee for these certificates and must be ordered through the mortuary.

Many companies offer funeral/burial packages. If you choose a package, obtain a list of all included items so you can plan for the additional expenses that are not part of that package.

Some funeral homes accept assignment of the proceeds on life insurance policies as payment. However, the funeral home may keep a percentage/fee for processing the claim.
VA Benefits

1. VA will pay for burial in a VA National Cemetery for a Veteran and their spouse if the Veteran received a discharge other than dishonorable from military service. Burial includes the gravesite, grave liner, opening and closing the grave, a headstone or marker, and perpetual care. Burials at any National Cemetery are scheduled by calling the centralized scheduling facility at (800) 535-1117.

   Local National Cemeteries open for new interments
   Marion, IN National Cemetery (765) 674-0284
casketed and cremated remains
   Danville, IL National Cemetery (217) 554-4550
casketed and cremated remains
   New Albany, IN National Cemetery (502) 893-3852
cremated remains only

   State Veteran Cemetery
   Indiana Veteran’s Memorial Cemetery: Madison, IN
Call (812) 273-9220, email ivmc@dva.in.gov, or visit www.in.gov/dva/2328.htm for more information.

2. A VA burial allowance may be available to assist with burial expenses if certain criteria are met. http://www.benefits.va.gov/BENEFITS/factsheets/burials/Burial.pdf

3. Most veterans are eligible for a burial flag. These can be obtained through the U. S. Post Offices or the VA Regional Office.

4. For Veterans who die while hospitalized in a VA Medical Center, certain costs associated with the transportation of the Veteran may be covered by VA.

5. Veterans may be entitled to a VA provided headstone, marker, or medallion.

6. A Presidential Memorial Certificate can be issued to recognize the military service of an honorably discharged Veteran.

7. A spouse or dependent of a deceased Veteran may be eligible to receive a pension or Dependency and Indemnity Compensation check.

8. Survivors may be entitled to receive various benefits, depending on the status of the Veteran. For more information:
Social Security Benefits

Death Benefits

When a person dies, a lump sum of $255 is payable to the widow/widower if they were living together at the time of death. If the widow/widower is not living with the person at the time of their death, the payment may be made to a spouse living elsewhere or children based on the deceased’s earning record. Otherwise the benefit is not payable.

To facilitate receiving Social Security benefits, the person’s survivor will need the following documents:

- Marriage Certificate
- Birth Certificate of Deceased
- Birth Certificate of Applicant
- Birth Certificate for any minor children
- Social Security number of the deceased
- Social Security number of the spouse
- Death Certificate
- Most recent W-2 form/Schedule “C”

Survivor’s Benefits

If an insured person dies, the widow, dependent widower, children and dependent parents of that person may be eligible for monthly survivor benefit. To receive a free booklet detailing survivors benefits contact the Social Security Administration.

Social Security Administration
1(800) 772-1213
www.ssa.gov
Taking Care of Yourself and Others

Some common grief responses include yearning, denial, anger, guilt, frustration, overwhelming sadness, numbness and/or depression. It can be especially difficult if there are unresolved issues or conflicts. You may be on a roller coaster of emotions in the months ahead. You may experience despair, poor concentration, forgetfulness, restlessness, anxiety or irritability. You may also feel quite normal or even relieved.

Grieving is never completely over because our love never dies. Your daily routines may change, as death and grief disrupt our lives. Generally, people learn to live with loss and eventually return to their daily pattern of life.

Children need to grieve as well. Depending on age and situation, children could be included in the memorial services.

Do not expect too much of yourself. Take time for things that you find relaxing or soothing. Accept the comfort and support of others. For some, comfort may be found by writing a letter to your lost loved one or by visiting a favorite place.

Bereavement support can be found with family, friends, clergy and local support groups. The VA offers bereavement counseling and/or referral to support groups in your community. For information contact our Palliative Care Team at 317-988-9424.

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Palliative Care Coordinator: 317-988-9424
Chaplain Service: 317-988-4355
Decedent Affairs: 317-988-2386
After hours (MAA): 317-988-2735