



Caring for Our Veterans

A GUIDE FOR SERIOUSLY ILL VETERANS,
THEIR FAMILIES, AND CAREGIVERS



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Introduction

Being a caregiver for a veteran can be a tough job. Seriously ill vets may have special needs. You may feel stressed or alone. We are here to support you.

This guide describes challenges vets may face if they get very ill. The worksheet on pages 7-11 will help you collect info. Some common benefits for vets are also explained.

Benefits vary widely for each vet. Some vets and their families may qualify for benefits that are not listed. We suggest working with a VA agent or the VA to make sure you are getting all of the support you've earned (see pages 15-16).

You may be a caregiver, a family member, or a friend of a vet. You may be a vet yourself. In any case, use this guide as a tool. Please call us with questions.



We owe all vets respect and thanks
for defending our freedoms.
Now in their time of need,
we have a chance to honor them.

Common Symptoms and Challenges

There are symptoms many veterans share. This section explains how a vet may have been changed by service. This info can help guide the vet's care plan.

Personality changes, depression, or drug abuse

The military values strength, self-control, and honor. Soldiers take orders and work as a team. They live by the code "no one is left behind." This may change the way a vet connects with others after service.

Combat or being on duty for a long time can also change the way a vet acts. This may lead to depression, drug or alcohol abuse, homelessness, or suicide.

What you can do:

- Let us know if the vet struggles with any of these issues. We can help find the support you need.
- Listen to the vet and give support as needed. Help fill out the worksheet on pages 7-11 if you are caring for a vet. This can start a conversation.
- Give the vet time to get used to life at home. It's hard for some vets to find a sense of "normal" after service.
- Give the vet time to grieve. They might grieve the loss of a friend, a life they took, or their life before service. Grief can make a vet feel shocked, angry, guilty, or empty. Healing from grief can take years.
- Find other vets and families for support. You could start with a group like The American Legion (see page 15).
- Get into a healthy routine. Work out, eat well, drink water, and get sleep. This can help with anxiety and depression.
- Stretching, yoga, massage, or meditation can ease stress.
- Prayer may be helpful if the vet is religious.

"Grief is not a disorder, a disease, or a sign of weakness. It is an emotional, physical, and spiritual necessity....The only cure for grief is to grieve."

— Rabbi Earl A. Grollman, PhD, author of *Living When a Loved One Has Died*

Job (occupational) hazards

Vets from all war eras may have been exposed to dangers on the job, such as:

- **Working with fuel, smoke, lead, or other toxins:** May cause cancer, harm to organs/nerves/tissues, or other health issues
- **Loud noise from weapons or machines:** May cause hearing loss and ringing in the ears
- **Using heavy machines that vibrate:** May cause constant tingling, numbness, or pain over time

PTSD (post-traumatic stress disorder) and MST (military sexual trauma)

It's normal to feel fear or shock after a trauma. These feelings often fade in time. A person might have PTSD if the shock lasts for weeks or more. Many combat vets suffer from PTSD. Symptoms include:

- Depression, acting numb, or shutting down
- Pulling back from friends and loved ones
- Not able to enjoy life
- Always being alert for danger; not feeling safe
- Not sleeping well, having bad nightmares
- Mood swings, being angry a lot
- Re-living events over and over (flashbacks)
- Sounds, sights, or smells that cause the same fear as the trauma (triggers)
- Going to great lengths to avoid triggers, like refusing to drive or watch TV (avoidance)

Sexual assault victims can also get PTSD. PTSD from sexual assault during service is called MST. Men and women can be victims.

What you can do:

- Let us know if the vet has ever had MST or PTSD from service. Mark this in Part 3 of the About the Veteran Worksheet on page 10. The VA gives free support.
- Avoid the vet's triggers. Treatment may help if this disrupts daily life.
- Know that signs of PTSD that have not shown for years may come back if the vet gets very sick.

Combat wounds

Some vets may have grave wounds from guns, bombs, or hand-to-hand combat. Blasts can lodge toxic objects in the body (shrapnel). These wounds can cause:

- Infections
- Loss of sight
- Loss of limbs (amputation)
- Harm to organs, nerves, tissues, spine/brain
- Loss of movement (paralysis)

Exposure to the elements (extreme weather)

Cold injuries like frostbite, trench foot, or hypothermia can cause:

- Heart disease
- Loss of limbs
- Problems with hands and feet
- Skin cancer in wound scars
- Constant pain, tingling, or numbness
- High blood sugar (diabetes)
- Joint swelling (arthritis)

Heat injuries like sunburn, heat stroke, and heat exhaustion can cause:

- Skin cancer
- Higher chance of heat injuries later in life

Chemical, biological, and nuclear weapons exposure

Vets may have worked with weapons through combat or tests. This can cause cancer or harm to organs/nerves/tissue.

Disease

Vets may have been exposed to diseases that can lead to many health issues. These diseases can be spread person to person or by animals. Some were more common during certain war eras.

POWs (Prisoners of War)

At best, treatment of POWs is harsh. At worst, POWs face terrible cruelty. This can make it harder for POWs as they age or get very ill. PTSD is common.

POWs may have suffered from:

- Lack of food and water
- Slave labor
- Lack of shelter
- Watching executions
- Dirty food, water, or shelter
- Beatings or torture
- Forced marches
- Madness or loss of hope

Non-combat vets

Non-combat vets may also feel some effects of service. Some may have been exposed to hazards on base. Some train for combat but never fight. Other vets serve in support roles. They may not be exposed to danger. Some non-combat vets may feel unsure about their place of honor. **No matter their role, ALL veterans deserve respect and honor for their service to our country.**

Women in the military

Women served in wars as nurses, cooks, or in support roles for centuries. Many military jobs and benefits were not open to them. But women's roles grew over time. They worked as spies, mechanics, drivers, and pilots. Today, women fight in combat. These vets may face challenges such as:

- Lack of respect from peers
- Trouble balancing work and family
- Higher risk of MST
- Poor access to women's health care
- Higher rates of divorce
- Not recognized for their service

Hazards by War Era

World War II (1941 – 1946)

WWII saw big changes in warfare and medicine. The nuclear arms race began near the end of this war. Many WWII vets are now aging and frail. Some hazards of this war:

- Loud noise
- Mustard gas
- Swelling in lungs (tuberculosis)
- Radiation
- Cold injuries
- Liver disease (hepatitis)

Cold War (1945 – 1991)

The Cold War was a long time of tension between the U.S. and the Soviet Union. It nearly led to nuclear war. Many of these vets may not have seen battle. They may still have been exposed to hazards during weapons tests:

- Chemical, biological, or nuclear weapons
- Other job hazards

Korean War (1950 – 1955)

The Korean War was the first battle of the Cold War. It is known as the “Forgotten War.” Some hazards of this war:

- Loud noise
- Cold injuries
- Nuclear weapons tests

Vietnam War (1961 – 1975)

Protests broke out against this unpopular war and its draft. Soldiers were not welcomed home as heroes. Some hazards of this war:

- Heroin use or addiction
- Liver disease (hepatitis C)
- HIV/AIDS
- Agent Orange (a chemical used to kill plants)

Gulf War/Afghanistan and Iraq Wars (1990 – Present)

The Gulf War (1990-1991) freed Kuwait from Iraq. This war included Operation Desert Shield and Operation Desert Storm.

The missions of the Afghanistan and Iraq Wars (2001-present) were to remove the Taliban and Saddam Hussein from power. These wars include Operation Enduring Freedom (OEF), Operation Iraqi Freedom (OIF), Operation New Dawn (OND), and Operation Freedom’s Sentinel (OFS). These missions will continue until the region is more stable.

Some hazards of these wars:

- Loud noise
- Disease
- Heavy smoke/dust
- Pollution
- Sand storms
- Unsafe food and water
- Heat or cold injuries
- Toxic paint or metal
- Blast and shrapnel wounds
- Chemical and biological weapons

About the Veteran

The worksheet on the next pages will help you record the vet's background. It will give the care team info to help build the vet's care plan. The worksheet will also help you gather information needed to apply for benefits.

Worksheet tips:

- Take one section at a time. Fill out what you know and come back to the rest later. Update this worksheet as you find answers. You might need the info again.
- Use a pencil so things can be changed or added. Use a blank sheet of paper if you need more space.
- **Write N/A ("not applicable") if a field does not apply. Write "unknown" if you can't find an answer. You will also want to do this on VA forms. Blank fields could delay the VA's reply.**
- You may need other info that is not listed on this worksheet.
- Keep this guide in a safe place.



“In war, there are no unwounded soldiers.”

— José Narosky, Argentine writer

About the Veteran Worksheet

Part 1 — Veteran’s Personal Info	
Full name (last, first, middle):	
Nickname:	
Did the vet serve under a maiden name or other name (alias)? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, list the other name(s) here:	
Address (street, city, state, zip, county):	
Phone #:	Email:
Social Security # (SSN):	Service # (if not known, use SSN):
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other: _____	
Race (check all that apply): <input type="checkbox"/> Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black, African American <input type="checkbox"/> Native American <input type="checkbox"/> Hispanic, Latino/a <input type="checkbox"/> Pacific Islander <input type="checkbox"/> White/Caucasian <input type="checkbox"/> Other: _____	
Date of birth:	Place of birth:
Is the vet deceased? <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of death:
Place of death (city, state, county, or country):	
What is most important to the vet right now? What are the vet’s goals?	
Does the vet worry about the future? What fears does the vet have?	
Does the vet have spiritual or cultural beliefs the care team should know about?	

About the Veteran Worksheet

Part 2 — Military Service History			
*Branch	*Period	*Military Rank	*Service
	Date Entered	<input type="checkbox"/> Enlisted <input type="checkbox"/> Officer	<input type="checkbox"/> Active <input type="checkbox"/> Reserve <input type="checkbox"/> National Guard
	Date Left	Grade/Rank/Rating:	
	Date Entered	<input type="checkbox"/> Enlisted <input type="checkbox"/> Officer	<input type="checkbox"/> Active <input type="checkbox"/> Reserve <input type="checkbox"/> National Guard
	Date Left	Grade/Rank/Rating:	
	Date Entered	<input type="checkbox"/> Enlisted <input type="checkbox"/> Officer	<input type="checkbox"/> Active <input type="checkbox"/> Reserve <input type="checkbox"/> National Guard
	Date Left	Grade/Rank/Rating:	
*Service role/career (engineering, accounting, combat, cyber, communications, leadership, administration, construction, counseling...):			
*Military bases and/or place(s) of service (region, country, or city):			
*List any missions, operations, or projects that the vet served in:			
*Did the vet earn a military award? <input type="checkbox"/> Yes <input type="checkbox"/> No *If yes, mark the award(s) below: <input type="checkbox"/> Medal of Honor <input type="checkbox"/> Distinguished Service Cross <input type="checkbox"/> Navy Cross <input type="checkbox"/> Air Force Cross <input type="checkbox"/> Silver Star <input type="checkbox"/> Bronze Star <input type="checkbox"/> Purple Heart List other awards here:			
Is the vet a former POW? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Did the vet suffer trauma while in service? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, describe:			

Items with an * can be found in the vet's DD214 (see page 13)

About the Veteran Worksheet

Part 2 — Military Service History (continued)

Did the vet leave the military with an illness or wound from service? Yes No
If yes, describe in Part 3 on the next page.

How did military service end?

- Retired (20+ years of active duty) Honorable Discharge Other Than Honorable
 General Discharge Entry Level Separation Other: _____

What are positive memories the vet has about service?

What are negative memories the vet has about service?

What is the vet's overall view of his/her time in service?

About the Veteran Worksheet

Part 3 — Symptoms, Illnesses, and Injuries												
<p>Check all that apply (or have applied) to the vet after service:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top; padding: 2px;"><input type="checkbox"/> Feeling weak (fatigue)</td> <td style="width: 50%; vertical-align: top; padding: 2px;"><input type="checkbox"/> PTSD (Post Traumatic Stress Disorder)</td> </tr> <tr> <td style="vertical-align: top; padding: 2px;"><input type="checkbox"/> Can't sleep (insomnia)</td> <td style="vertical-align: top; padding: 2px;"><input type="checkbox"/> MST (military sexual trauma)</td> </tr> <tr> <td style="vertical-align: top; padding: 2px;"><input type="checkbox"/> Constant pain due to illness or wound from service</td> <td style="vertical-align: top; padding: 2px;"><input type="checkbox"/> High-risk habits (like reckless driving or gambling)</td> </tr> <tr> <td style="vertical-align: top; padding: 2px;"><input type="checkbox"/> Depression or worry (anxiety)</td> <td style="vertical-align: top; padding: 2px;"><input type="checkbox"/> Angry often, short temper, or physically abusive</td> </tr> <tr> <td style="vertical-align: top; padding: 2px;"><input type="checkbox"/> Thoughts of suicide</td> <td style="vertical-align: top; padding: 2px;"><input type="checkbox"/> Unemployed</td> </tr> <tr> <td style="vertical-align: top; padding: 2px;"><input type="checkbox"/> Drug or alcohol abuse</td> <td style="vertical-align: top; padding: 2px;"><input type="checkbox"/> Homeless</td> </tr> </table>	<input type="checkbox"/> Feeling weak (fatigue)	<input type="checkbox"/> PTSD (Post Traumatic Stress Disorder)	<input type="checkbox"/> Can't sleep (insomnia)	<input type="checkbox"/> MST (military sexual trauma)	<input type="checkbox"/> Constant pain due to illness or wound from service	<input type="checkbox"/> High-risk habits (like reckless driving or gambling)	<input type="checkbox"/> Depression or worry (anxiety)	<input type="checkbox"/> Angry often, short temper, or physically abusive	<input type="checkbox"/> Thoughts of suicide	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Drug or alcohol abuse	<input type="checkbox"/> Homeless
<input type="checkbox"/> Feeling weak (fatigue)	<input type="checkbox"/> PTSD (Post Traumatic Stress Disorder)											
<input type="checkbox"/> Can't sleep (insomnia)	<input type="checkbox"/> MST (military sexual trauma)											
<input type="checkbox"/> Constant pain due to illness or wound from service	<input type="checkbox"/> High-risk habits (like reckless driving or gambling)											
<input type="checkbox"/> Depression or worry (anxiety)	<input type="checkbox"/> Angry often, short temper, or physically abusive											
<input type="checkbox"/> Thoughts of suicide	<input type="checkbox"/> Unemployed											
<input type="checkbox"/> Drug or alcohol abuse	<input type="checkbox"/> Homeless											
<p>List all other service-related exposures, illnesses, or injuries:</p>												
<p>List other illnesses, injuries, or special care needs that are not listed above or may not be due to service:</p>												

Part 4 — VA Benefits Info	
<p>Is the vet enrolled in the VA? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Does the vet get VA benefits? <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
<p>Preferred VA medical center:</p>	
<p>Preferred VA doctor (name, phone #):</p>	
<p>Has the vet ever filed a VA claim? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, write VA file # here:</p>	
<p>Have the vet's survivors ever filed a VA claim? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, write VA file # here:</p>	

About the Veteran Worksheet

Part 5 — Veteran’s Family Info	
Father’s full name:	If deceased, date of death:
Mother’s full maiden name:	If deceased, date of death:
Vet’s current marital status: <input type="checkbox"/> Married <input type="checkbox"/> Never married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced	
If married, spouse’s full name:	
Spouse’s address, if different from vet’s:	
Spouse’s date of birth:	Spouse’s SSN:
Date of marriage:	Did spouse serve in the military? <input type="checkbox"/> Yes <input type="checkbox"/> No
Type of marriage: <input type="checkbox"/> Ceremonial <input type="checkbox"/> Common Law <input type="checkbox"/> Proxy <input type="checkbox"/> Other: _____	
Place of marriage (city, state, or country):	
If in a relationship but not married, partner’s name:	
Children (dependents) — List full name; date of birth; city/state of birth; SSN:	
Previous marriage(s) — List full name; start/end dates; place of marriage; ended (by death or divorce):	

Part 6 — Legal Representation	
Name of vet’s legal agent (lawyer, VSO agent, or other licensed agent):	
Phone #:	Email:
If the agent is from a VA-recognized VSO (see page 15), list the VSO here:	

Other information

Here is a list of more items you might need. Keep a file to store papers. Put this guide with the file in a safe place. Check the item below once you have it. This will help you keep track of what you have in the file.

A. Military Records

- Vet's discharge papers: **Form DD214** (see next page)

B. Vet's Vital Records

- Birth certificate
- Naturalization papers
- Social Security card
- Marriage certificate
- Divorce papers/court order for separation
- Death certificate

C. Insurance Info (group name, address, phone, policy holder, policy #, group code)

- Health (private, Medicare, Medicaid, disability, long-term care)
- Life
- Property (home, auto, real estate)
- Proof of insurance or cards

D. Financial

- Earnings (wages, business) for vet, spouse, children
- Value of bank accounts and assets (property, IRA, stocks, bonds)
- Bank account info (account numbers, type of account)
- Deeds and titles
- Debts (credit cards, loans) and health costs
- College costs and loans for the vet and/or children
- Spouse support (alimony) and child support paid
- Bills (electric, gas, water, sewer/trash, phone, internet)
- Funeral costs
- Latest tax return(s), W-2 form, city/county/state tax bills
- Online account logins/passwords (email, social media, phone passcodes)

E. Estate, Other

- Living will, durable power of attorney for health care (forms that name a person to make health care decisions for the vet if he/she can't make them)
- Court order naming the vet's legal guardian, if any
- Power of attorney for legal agent of the vet
- Up-to-date will, trust info, contact info for executor
- SSN, address, and phone # for heirs
- Other info for the vet's children (such as adoption date, address, college info)
- Names of the vet's church, VSO, and other fraternal or civic groups

- _____
- _____
- _____

Discharge papers: Form DD214

The vet's **DD214 (also called discharge papers or Report of Separation)** confirms service. It is an important form. You will need it to apply for benefits and services. Form DD214 lists the vet's:

- Job and duties
- Status (active or discharged)
- Rank, performance, training
- Awards, medals, badges
- Dates/places service began/ended
- Reason for leaving service
- Discipline or misconduct
- Discharge (honorable, general, etc.)

The vet should get this form when service ends. Copies can be ordered if it was lost (see below). Vets, their next-of-kin, or the vet's legal agent can get a free copy of Form DD214. Call the VA for help with this form.

To get a copy of the vet's DD214, you will need:

- ✓ **Standard Form 180 — Request Pertaining to Military Records**
- ✓ Info from Parts 1 and 2 of the About the Veteran Worksheet
- ✓ Next of kin will need to send proof of death
- ✓ Legal guardians or agents must send copy of court order or power of attorney

Other things to note:

- You can also order records online at www.archives.gov/veterans.
- It can take up to 3 months to process. Call **1-314-801-0800** if you need the DD214 sooner.
- A fire in 1973 burned millions of records. It may take longer if the vet was in the Army or Air Force from 1912–1964.
- The UNDELETED copy will be needed to apply for benefits. Do not check the "I want a DELETED copy" box.
- Standard Form 180 can also be used to request OMPF (official military personnel file) and STR (medical records/service treatment records).
- This form must be signed by the vet, next of kin, or a legal agent if the record is less than 62 years old.
- Records 62 or more years old are open to the public. The form does not need to be signed. Fees may apply.

This form can be sent to:

Mail: National Personnel Records Center
1 Archives Drive
St. Louis, MO 63138
Fax: 1-314-801-9195

The VA
(U.S. Department of Veterans Affairs)
www.va.gov
1-844-698-2311

The VA is a federal agency that serves U.S. veterans and their families. The VA has 3 main branches:

Health Care: VHA (Veterans Health Administration)

www.va.gov/health

Phone: 1-877-222-VETS (8387)

Benefits: VBA (Veterans Benefits Administration)

www.va.gov/benefits

Phone: 1-800-827-1000

Burials and Memorials: NCA
(National Cemetery Administration)

www.cem.va.gov

Phone: 1-800-827-1000 (for information)

1-800-535-1117 (to schedule a burial)

More contact info for the VA is on page 31. Benefits can be managed through the VA's websites. Surfing these sites can be confusing. There are experts who can help you (see pages 15–16).

- www.va.gov
The main VA website. This site has the most complete info about the VA, its benefits, and support.
- www.eBenefits.va.gov
This is an older VA website used to manage benefits. Vets can open an account to apply for benefits, order drugs, and reach their VA care team.

Support for Veterans

There are a lot of benefits for veterans. Sorting through them all can be confusing. There are plenty of ways to get help. You could start with your local VA center. You can also choose to name a legal agent to file VA claims for you. This could be a VSO, veteran service officer, licensed lawyer, or claims agent. Call the VA if you have questions.

Vet centers

Vet centers help combat vets adjust to life after service. They provide support and help with PTSD. Staff can answer questions about some benefits. Services are free. To find your local center, go to www.va.gov/find-locations. For help after local office hours, call **1-877-WAR-VETS (927-8387)**.

VSOs (Veterans Service Organizations)

VSOs are non-profit groups that support vets and their families. VSOs have trained staff that can help you file claims with the VA. There are VSOs to support vets from many different backgrounds.

“VA-recognized” VSOs can be named as a legal agent for a vet. Once named, the VSO can file claims for you. **This service should be free. You do not need to be a member of a VSO to name it as your legal agent.** “Non-recognized” VSOs can’t be named as a legal agent.

The vet must qualify to be a member of a VSO. Members must also pay a fee (about \$25-\$50 per year). Some VSOs have a larger one-time fee for vets who want to join for life.

What you can do:

- Think about joining a VSO if you qualify. The 3 biggest recognized VSOs are named below. A full list can be found online at www.va.gov/vso. Call the VSO of your choice to find an office near you.
- Call a recognized VSO if you want them to file claims for you. They can help you get set up.

The American Legion

www.legion.org
1-800-433-3318

DAV (Disabled American Veterans)

www.dav.org
1-877-426-2838

VFW (Veterans of Foreign Wars of the U.S.)

www.vfw.org
1-816-756-3390

To name a VSO as your legal agent, you will need:

- ✓ **VA Form 21-22 — Appointment of Veterans Service Organization as Claimant’s Representative** (the VSO should help you fill this out)
- ✓ Info from Parts 1 and 4 of the About the Veteran Worksheet
- ✓ Name and email address of the VSO
- ✓ Name and job title of a VSO contact person (this is just contact info; you are not naming this person as your agent)

Other things to note:

- This form must be signed by you and the VSO contact. It does not need to be notarized.

This form (and Form 21-22A, below) can be mailed to:

Department of Veterans Affairs
Claims Intake Center
PO Box 4444
Janesville, WI 53547-4444

Veteran service officers

Veteran service officers are agents who work for the state. They are trained to help vets file claims. Their services are free. A list of officers can be found at www.legion.org/serviceofficers. Or search for “veteran service officer” and your county. Call the officer to set up a meeting.

Lawyers and claims agents

A lawyer or claims agent must be VA approved to file claims for a vet. They must pass a test and take classes every 1-2 years to keep their license. Most licensed lawyers and claims agents charge for their services.

To name a veteran service officer, lawyer, or claims agent as your legal agent, you will need:

- ✓ **VA Form 21-22A — Appointment of Individual as Claimant’s Representative** (the agent should help you fill this out)
- ✓ Info from Parts 1, 2, and 4 of the About the Veteran Worksheet
- ✓ Name and an email address for your agent

Other things to note:

- This form must be signed by you and the agent. It does not need to be notarized.

VA Benefits for Veterans

Common VA benefits are listed below. Qualified vets should get them automatically. Honorable discharge is needed for most benefits. Other factors may apply. **We suggest working with a licensed agent (see pages 15–16). They can find out if you qualify and file claims for you.**

Vets with “bad paper” (other than honorable discharge) may not get benefits. The VA does approve some benefits case by case, like mental health care. Some of these vets might be able to upgrade their discharge. There is support for vets with bad paper. Call your VA agent or the VA with questions.

Financial support

Disabled vets may get tax-free money if they were hurt in service. Higher pay may be given to these vets who are very disabled (Special Monthly Compensation). More payments may be made to disabled vets who:

- Lose use of organs or limbs
- Need special clothing or cars
- Need dental or vision care for the injury
- Are in the hospital for a long time
- Need time to heal from surgery
- Have kids with certain birth defects
- Are not able to keep a job
- Need help with daily tasks like bathing, eating, or dressing

Health care

The VA pays for health care services at VA health care centers, such as:

- Basic health care
- Physical therapy
- Drugs
- Equipment
- Mental health
- Surgery/specialty care
- Assisted living
- Skilled nursing care
- Home health care
- Palliative care
- Hospice care
- and more...

Benefits will vary. VA health care for an illness from service is free. The vet may need to pay a small fixed fee (co-pay) for other services. Insurance may lower out-of-pocket costs. The VA covers cost of care outside of a VA center in some cases.

The vet’s spouse and children may get health benefits through programs like TRICARE or CHAMPVA. Some birth defects and illnesses in family members are covered. Caregivers of vets may also get payments. Call your VA agent or the VA with questions about these benefits.

Other benefits

The VA offers qualified vets more benefits for school, work, housing, retirement, life insurance, burial, and more. Some survivors may get the same benefits. Call your VA agent or the VA for more info.

Honoring Veterans

There are many ways to honor veterans for their service. Saying “thank you” and “welcome home” can mean a lot. We also celebrate holidays such as Memorial Day, Veterans Day, and the 4th of July.

People meet for parades and other activities to honor vets. Some groups give vets quilts, pins, and awards. Some people donate time and money. Other ways to honor vets are listed in this section.

Awards and badges

Military awards are symbols of a vet’s success during service. There are dozens of awards for all branches, roles, and skills. These honors are special to many vets. Top awards are:

- **Medal of Honor:** The highest honor for risking life beyond the call of duty. Each branch has its own version.
- **Service Cross Medals:** The second-highest honor for courage in the line of duty. Each branch has its own version.
- **Silver Star:** The third-highest honor for courage in the line of duty.
- **Bronze Star:** An award for soldiers who served in combat. A small “V” pin is added to the ribbon for acts of courage.
- **Purple Heart:** An award for soldiers who were hurt in combat.

What you can do:

- Make a keepsake display. Use awards, flags, pictures, and other items from the vet’s time in service. Place them where they can be seen.
- Vets, next of kin, or the vet’s legal agent can order awards for free if they are lost. Awards may also be bought online.

To order awards and badges, you will need:

- ✓ **Standard Form 180 — Request Pertaining to Military Records** (see page 13 for info you will need)

Other things to note:

- In section 2 of the form, check the “Other” box and list the awards you are requesting.
- The National Personnel Records Center confirms the info and sends the request to the branch. The awards are sent from the vet’s branch of service. Requests for Coast Guard awards should be sent directly to the Coast Guard.
- Go to www.archives.gov/veterans/replace-medals for more info.

Record a legacy

Another way to honor veterans is to record their life stories. Scrapbooks, journals, or recordings can be shared with others. There are government programs that also help share a vet's story:

- **Veterans History Project (www.loc.gov/vets/):** This project collects and shares stories of vets from all war eras. The project stores interviews, journals, letters, photos, drawings, and more.
- **The Veterans Legacy Program (www.cem.va.gov/cem/legacy/):** This program shares the stories of vets who are laid to rest in national cemeteries. The public is welcome to learn about these sacred places.

Grant a wish

Some seriously ill veterans might have wishes they want to carry out before they get too sick. There are groups that can help. Some vets might take a trip, see a special person, or fulfill a dream.

What you can do:

- Call a VSO, vet center, or hospice. They might have volunteers who can help grant wishes.
- Call the Honor Flight Network (www.honorflight.org). This group flies vets to Washington, D.C., for free. Vets can visit the places that honor their service.



Caring for Seriously Ill Veterans

Service may leave some veterans with physical wounds. This can lead to major health issues. Many vets have more than one long-term health problem. They also may have special mental health needs if they suffered trauma.

These vets do not have to suffer with pain and other symptoms. Palliative (comfort) care – and later, hospice care – can help. These care teams work with the vet’s VA care team. They treat the whole person physically, spiritually, and emotionally. Care teams focus on:

- Respect and honor
- Listening and sharing info
- Pain relief
- Care plans and medicine
- Emotional and spiritual support
- Personal care needs
- Helping caregivers
- Family support

Specially trained doctors and nurses work with the vet to build a care plan. Care is based on the vet’s needs. Most teams also have therapists, specialists, and volunteers (who may be fellow vets). Social workers can help find legal, social, and financial support for the vet and family.

Spiritual care is a big part of whole-person care. “Spiritual” does not mean “religious.” Support is based on the vet’s values. Chaplains know that vets have special emotional needs (see page 22). They can guide talks about hope and spiritual growth.

Social workers or chaplains can also meet with the vet before care starts. They can help ease worries the family might have about care.

What you can do:

- Fill out the worksheet on pages 7–11. Share it with the care team. This info can help guide the vet’s care plan.
- Think about goals of care. Is the focus on cure? Is it to maintain the vet’s health? What if there is no cure? Is comfort the main goal?
- Talk about care choices. What care does the vet want? What is not wanted?
- Talk about the vet’s end-of-life wishes. It is never too soon to make plans. It’s hard to talk about death. But it is important for people who are very ill.
- Fill out an advance directive based on the vet’s care choices. This is a form that notes the vet’s wishes in case they can’t speak for themselves. Let us know if you have questions about advance directives.
- Start palliative care or hospice care as soon as the vet qualifies. This gives care teams more time to help vets work through tough emotions. Caregivers also get more support.
- Some vets might refuse care or meds. The vet’s choices should be honored.

Palliative care

Palliative care is whole-person care for patients who have pain or symptoms that disrupt daily life. They can be any age or in any stage of an illness. Palliative care can be given while seeking a cure. You, your doctor, or a loved one can suggest palliative care.

The VA covers the cost if care is ordered by a doctor. Some insurance, Medicare, and Medicaid may also cover costs. Let us know if you have questions about palliative care.

Hospice care

Hospice care is whole-person care for patients in the last phase of life. Treatments to cure are stopped in most cases. Comfort and quality of life are the focus.

Hospice care can be given at home, in a long-term care center, or any place the vet calls home. You, your doctor, or a loved one can suggest hospice care.

The vet's doctor and a hospice doctor decide if the vet can enroll. Both doctors must agree that the vet likely has 6 months or less to live. The VA covers the cost of hospice care. Some insurance, Medicare, and Medicaid may also cover costs. Let us know if you have questions about hospice.



Emotional and spiritual support

Seriously ill vets may have special emotional needs. The vet's family culture and time in service may shape his or her feelings. Feelings can get stronger near the end of life. Some common themes are:

- **Forgiveness:** Vets may need to forgive themselves, forgive others, or be forgiven.
- **Complicated grief:** Some vets can have traumatic grief from the sudden loss of a friend. They may feel deep anger or survivors guilt over the loss. These vets may be at risk of PGD (prolonged grief disorder). PGD is a constant feeling of grief that does not get better over time.
- **Return of PTSD:** PTSD symptoms (see page 3) can come back even if they haven't shown in years. It's hard for a sick vet to fight PTSD. Their focus is on pain and other symptoms. PTSD symptoms can get worse as the illness gets worse.
- **Moral distress:** Shame or guilt from harming others in the past can surface when a vet is very sick. Some vets may fear what happens after death if they took a life.

What you can do:

- Let us know if the vet struggles with these or other feelings. A chaplain, counselor, or treatment may help.
- Ask if a member of the vet's faith community can visit. This can bring comfort.
- Let the vet talk about their time in service, if they wish. Listen without judgment.
- Keep in mind some vets may not wish to talk. Just being there can help.
- Look for signs of worry or pain in vets who will not or can't talk. Being tense, frowning, or moaning could be signs the vet is in distress. Let the care team know if you see these signs.
- Offer to help the vet with tasks to help find a sense of peace (or closure). For example, write letters to people who are alive or those who have died. This can bring comfort even if the letters aren't read.

“Military training focuses on the idea that emotions can put a mission at risk. Soldiers are taught to hide their feelings and not show fear. Veterans may use the same approach when faced with the end of life.”

— Adapted from: Volunteer training for “We Honor Veterans” program

Burial and Memorial Planning for the Veteran

Death can feel like a shock even if it is expected. Having a memorial service may bring closure for loved ones. Some plan a public service. Others plan a small private event. Do your best to honor the vet's wishes. It's okay to keep plans simple if that is better for you.

Planning the vet's memorial service

The first step is to choose a funeral home. They can help with planning and filling out VA forms. Cost varies by type of service. You must pay these fees out of pocket. The VA may cover certain costs in some cases (see page 25).

Funeral home services may include:

- Pick up, prepare, and store the body.
- Arrange details with the cemetery and the VA.
- Order death certificates* and file forms.
 - * You will need copies of the death certificate to file VA and other claims. Certified copies can cost about \$5-\$20 each. The VA suggests getting 10-15 copies. Ask the funeral director or your VA agent how many you should get.
- Help plan the service.
- Bring the remains to the burial site.
- Provide a chaplain for the service, if needed.

The funeral home may ask for info such as:

- Contact info for the person in charge of funeral plans
- Info from Parts 1, 2, and 5 of the About the Veteran Worksheet
- A copy of the vet's DD214
- If the body will be buried or cremated
- Type of service (wake, open casket, or other)
- Place of service (place of worship, funeral home, or other)
- Place of burial
- Choice of urn/casket, grave stone, and engraving
- Choice of clothes for the vet, music, readings, poetry, flowers
- Person leading the service, other speakers, and pallbearers
- Wording and photo for the obituary

Choosing a cemetery

Choose a cemetery right away if the vet plans to be buried. Other plans may need to be made if the cemetery of choice does not have space. Cremated remains and caskets are laid to rest in the same way. Some options:

- **Private cemeteries:** Many vets are buried in private cemeteries. Most will allow military grave stones and honors. Be sure to ask about this.
- **VA national cemeteries:** These are run by the VA. Vets must qualify to be buried in one. www.cem.va.gov/cem/cems/allnational.asp
- **Arlington National Cemetery:** This cemetery is run by the U.S. Army. Vets who won top awards, died on duty, retired from service, and others who qualify are buried here. www.arlingtoncemetery.mil
- **State vet cemeteries:** These are run by the states. Vets must qualify to be buried in one. This could be an option if the vet's state does not have a VA national cemetery. www.cem.va.gov/grants/state.asp

What you can do:

- Call the VA or funeral home if the vet wants to be buried at a military cemetery. They can help you find out if the vet qualifies.
- Apply for pre-need approval for VA cemeteries if the vet or family member is living. This may help make planning easier later. Call your VA agent or funeral home for help.

To apply for pre-need approval for burial in a national cemetery, you will need:

- ✓ **VA Form 40-10007 — Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery**
- ✓ Info from Parts 1 and 2 of the About the Veteran Worksheet
- ✓ A copy of the vet's DD214
- ✓ Personal info and SSN for family members who are applying

Other things to note:

- The vet's spouse and children can be buried with the vet (even if they die before the vet). Each one must fill out a form.
- It can take up to 3 months to process. To check status, call **1-800-827-1000**. Once approved, a letter and info will be mailed. Keep the letter for burial planning later.
- **Approval does not hold a certain spot at a VA cemetery.** That will be scheduled at the time of need. It also doesn't mean you must be buried at a VA cemetery. You can change your mind later.

This form can be sent to:

Mail: National Cemetery Scheduling Office
PO Box 510543
St. Louis, MO 63151
Fax: 1-855-840-8299

VA burial benefits

The NCA (National Cemetery Administration) gives free burial benefits to qualified vets and their families.

- Benefits for burials in a VA cemetery are:
 - Grave site and grave liner
 - Opening/closing of the grave
 - Grave site care
 - Burial of deceased spouse and children with the vet; grave site care
 - The family members' names and birth/death dates engraved on the vet's grave stone
 - Engraved headstone or marker
 - Burial flag
 - Presidential Memorial Certificate
- Benefits for burials in private cemeteries are:
 - Free grave stones, flags, and certificates
 - Payment to cover some funeral costs

What you can do:

- Call your VA agent or the VA to see if you can get burial benefits. This link may also help: www.va.gov/burials-memorials/eligibility/.
- Be prepared to pay most funeral costs out of pocket. The VA will pay you back for any costs they cover.
- If you are not working with a VA agent, call the VBA at **1-800-827-1000**.

To apply for a one-time payment to cover some burial costs, you will need:

- ✓ **VA Form 21P-530 — Application for Burial Benefits**
- ✓ Info from Parts 1 and 2 of the About the Veteran Worksheet
- ✓ A copy of the vet's DD214
- ✓ A copy of the vet's death certificate or other proof of death
- ✓ Legal guardians or agents must send copies of court appointment or power of attorney
- ✓ Detailed invoices for costs being covered

Other things to note:

- Claims for non-service-related burials must be filed within 2 years after the vet's burial or cremation. There is no time limit for service-related burials.

This form can be sent to:

Your state's Regional Benefit Office: www.va.gov/directory

Military funeral honors

Having military funeral honors at the service can be a special way to show respect. They can be arranged at a national or private cemetery. Urns are given the same honors as a casket. The funeral home can help request the honors.

The Department of Defense provides these honors to qualified vets for free:

- Honor guard of at least 2 members of the armed forces
- 1 member is from the vet's branch of service
- Fold and hand the burial flag to the next of kin
- Play "Taps" on a bugle or by recording

To order military funeral honors, you will need:

- ✓ To call your funeral home (the process is different for each state and branch; the funeral director can help)
- ✓ Info from Part 1 of the About the Veteran Worksheet
- ✓ If the burial is at a VA cemetery, funeral honors can be ordered with **VA Form 10-2065 — Funeral Arrangements** (contact the funeral home, your VA agent, or the VA for help)



Memorial items

Getting memorial items can be another way to honor the vet. The VA provides them to qualified vets for free. The funeral home can order them. You can also order them on your own.

- **Military headstone, marker, or niche cover:** These will be engraved with the vet's name, service branch, and birth/ death years. Nicknames, awards, symbols of faith, and other info may be added with approval.

To order a grave stone, you will need:

- ✓ **VA Form 40-1330 — Claim for Standard Government Headstone or Marker**
- ✓ Info from Parts 1 and 2 of the About the Veteran Worksheet
- ✓ A copy of the vet's DD214
- ✓ The type of grave stone you want
- ✓ The person applying and cemetery must both sign
- ✓ Contact person, address, and phone number of the cemetery

Other things to note:

- There are 6 styles to choose from in granite, marble, or bronze. Pictures are on the form. Write other info you want engraved in block 27 ("Remarks") on the form. Must be approved.
- The VA does not pay to install grave stones in private cemeteries.
- Vets may get a headstone/marker or a medallion, but not both.
- Call 1-800-697-6947 to check the status of your order if it is not delivered within 60 days.

This form (and Form 40-1330M, below) can be sent to:

Mail: Memorial Products Service (41B)
Department of Veterans Affairs
5109 Russell Road
Quantico, VA 22134-3903
Fax: 1-800-455-7143

- **Medallion:** These are metal emblems that can be attached to privately marked graves. They come in small, medium, and large sizes. The medallion is shipped to the person applying. Hardware and steps to install are included.

To order a medallion, you will need:

- ✓ **VA Form 40-1330M — Claim for Government Medallion for Placement in a Private Cemetery**
- ✓ Info from Parts 1 and 2 of the About the Veteran Worksheet
- ✓ A copy of the vet's DD214

- **Burial flag:** Burial flags must be handled with care. One flag is given to the next of kin for each vet. The VA will not replace lost or damaged flags.

To order a burial flag, you will need:

- ✓ **VA Form 27-2008 — Application for U.S. Flag for Burial Purposes**
- ✓ Info from Parts 1 and 2 of the About the Veteran Worksheet
- ✓ A copy of the vet's DD214

Other things to note:

- Next of kin, in order: spouse, children (oldest to youngest), parents, sisters/brothers, aunts/uncles, nieces/nephews, cousins, grandparents. A friend may keep the flag if there is no next of kin.
- The form explains how to properly use, fold, and drape the flag.
- There is no need to apply for a flag for burials in military cemeteries. One will be supplied.

This form can be sent to:

- Your local post office (call first to see if they have flags).
- Your state's Regional Benefit Office: www.va.gov/directory.

- **Presidential Memorial Certificate:** A certificate that recognizes the vet's service. It is signed by the current U.S. President.

To order a certificate you will need:

- ✓ **VA Form 40-0247 — Presidential Memorial Certificate Request Form**
- ✓ Info from Part 1 of the About the Veteran Worksheet
- ✓ A copy of the vet's DD214

Other things to note:

- More than one certificate may be ordered for vets who are buried in a national cemetery.
- It can take up to 4 months to process. To check on the status of a request, call 1-202-632-7300 or email pmc@va.gov.

This form can be sent to:

Mail: Presidential Memorial Certificates (41B3)
National Cemetery Administration
5109 Russell Road
Quantico, VA 22134-3903

Fax: 1-800-455-7143

Financial Support for Survivors

Benefits for veterans do not stop at the end of life. The VA gives support to qualified survivors. Benefits include healthcare, education, housing, pensions, life insurance, and more.

Call your VA agent for more info about survivor's benefits. They can help you file claims. Call the OSA (Office of Survivors Assistance) if you are not working with a VA agent: **1-202-461-1077**. Email: **officeofsurvivors@va.gov**.

Living parents, spouses, or children of vets who died from an illness from service may get tax-free money. This is called DIC (dependency and indemnity compensation).

Survivors may also get money for pensions or school. Finding out if you qualify and filing claims for financial support can be very confusing. Call your VA agent or the OSA for help.

To apply for DIC payments or a pension, you will need:

- ✓ **VA Form 21P-534 — Application for Dependency and Indemnity Compensation, Death Pension and/or Accrued Benefits by a Surviving Spouse or Child**
- ✓ Info from Parts 1, 2, and 5 of the About the Veteran Worksheet
- ✓ A copy of the vet's DD214
- ✓ Next of kin will need a copy of the vet's death certificate or other proof of death
- ✓ Legal guardians or agents must send copies of court appointment or power of attorney
- ✓ All proof/papers needed to support your claim (the form lists what you need for each claim)
- ✓ Marriage certificate for spouses or birth/adoption certificate for children filing the claim

Other things to note:

- Parents' DIC is based on wages. Parents of vets filing for DIC must give their earnings info.
- Other proof may be needed to apply. All proof must be sent in with the claim.

The form can be sent to:

- Your state's Regional Benefit Office: **www.va.gov/directory**.

Grief Support for Survivors

The time right after the death of the vet can be hard. You may feel sad, angry, shocked, or empty. You might have head, chest, or stomach pain. You may forget things or have trouble staying focused. The list of tasks that need to be done after the vet's death can seem like too much.

Grief is a normal response to loss. It's the way we cope with losing someone in our life. It is important to give yourself time to grieve. Each person's grief journey will be different. There is no right or wrong way to grieve.

What you can do:

- Let us know if you struggle with grief. A grief (bereavement) counselor or chaplain can give emotional support. Local hospices, vet centers, or churches also give free grief support.
- Reach out for help. Give tasks to others. Make lists of things you need help with. Get help from family, friends, and neighbors.
- Take as long as you need to grieve. Be gentle with yourself. Grief is a process, not an event.
- Be aware of grief attacks. Huge waves of grief can be triggered by something that reminds you of the vet. They can also come out of nowhere. This is normal.
- Avoid harmful habits. Alcohol or drug abuse may only delay the grieving process.
- Try to rest, work out, and eat healthy. Cry when you need to cry. Take quiet time when you need it. Take life one moment, one step at a time.
- Talk with someone you trust about your feelings. Connect with your faith community. Find a support group.

**“Grief is like the ocean. It comes in waves ebbing
and flowing. Sometimes the water is calm.
And sometimes it is overwhelming.
All we can do is learn to swim.”**

— Vicki Harrison

At-a-Glance Contact Info

For Veterans	
Support for veterans in crisis	www.veteranscrisisline.net Phone: 1-800-273-8255, press 1
Main contact info for the VA	www.va.gov Phone: 1-844-698-2311
Find a Veterans Service Organization (VSO)	www.va.gov/vso
Find a veteran service officer	www.legion.org/serviceofficers
Get help with vet health care benefits (VHA)	www.va.gov/health Phone: 1-877-222-VETS (8387)
Get help with other vet benefits, including burial and memorials (VBA)	www.va.gov/benefits Phone: 1-800-827-1000
Manage your benefits online	www.va.gov or www.eBenefits.va.gov
Find the closest VA medical center, vet center, or national cemetery	www.va.gov/find-locations Phone: 1-877-WAR-VETS (927-8387)
For Survivors	
Request military records from the National Archives	www.archives.gov Phone: 1-314-801-0800 Fax: 1-314-801-0764
Get help with survivors benefits from the Office of Survivors Assistance (OSA)	www.va.gov/survivors Phone: 1-202-461-1077
Schedule a burial at a national cemetery	www.cem.va.gov Phone: 1-800-535-1117
Find a national cemetery	www.cem.va.gov/cem/cems/allnational.asp
Find a state cemetery	www.cem.va.gov/cems/allstate.asp

We hope this guide has helped prepare you for what to expect when a veteran is seriously ill. If you have any questions about this guide, please contact us.

If you have questions about benefits, please contact your VA agent or the VA.

Links to VA Forms

All VA forms can be found at www.va.gov/vaforms/search_action.asp. Please note the forms are updated from time to time. The forms may be provided by your care team, VSO, VA agent, or funeral home.

Standard Form 180 — Request Pertaining to Military Records (to request DD214)
www.archives.gov/files/research/order/standard-form-180.pdf

VA Form 21-22 — Appointment of Veterans Service Organization as Claimant's Representative
www.vba.va.gov/pubs/forms/vba-21-22-ARE.pdf

VA Form 21-22A—Appointment of Individual as Claimant's Representative
www.vba.va.gov/pubs/forms/vBA-21-22A-ARE.pdf

VA Form 40-10007 — Application for Pre-Need Determination of Eligibility for Burial in a VA National Cemetery
www.va.gov/vaforms/va/pdf/VA40-10007.pdf

VA Form 21P-530 — Application for Burial Benefits
www.vba.va.gov/pubs/forms/vBA-21P-530-ARE.pdf

VA Form 10-2065 — Funeral Arrangements
www.va.gov/vaforms/medical/pdf/vha-10-2065-fill.pdf

VA Form 40-1330 — Claim for Standard Government Headstone or Marker
www.va.gov/vaforms/va/pdf/va40-1330.pdf

VA Form 40-1330M — Claim for Government Medallion for Placement in a Private Cemetery
www.va.gov/vaforms/va/pdf/VA40-1330M.pdf

VA Form 27-2008 — Application for United States Flag for Burial Purposes
www.vba.va.gov/pubs/forms/vBA-27-2008-ARE.pdf

VA Form 40-0247 — Presidential Memorial Certificate Request Form
www.va.gov/vaforms/va/pdf/VA40-0247.pdf

VA Form 21P-534 — Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child (including Death Compensation if applicable)
www.vba.va.gov/pubs/forms/VBA-21P-534-ARE.pdf

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