

# Ask the Undertaker

“Burial benefits offered to a veteran today are to provide not only a savings to the family but to honor them for their service to our country.”

By Ryan Helfenbein

One of my many roles as a partner in my family firm is to oversee our advanced planning program. Advanced planning is offered to protect people from the financial shock and emotional decision-making process that occurs at the time of death. In developing this program, it has amazed me to have found so many veterans who are unaware of what burial benefits are due them. These benefits are offered for both burial of casketed or cremated remains and memorial or funeral services.

Before we can get into what burial benefits are offered to a veteran today, let's identify who is eligible. Members of the Army, Navy, Air Force, Marine Corps and/or Coast Guard with an honorable discharge or those who have died while on active duty, can receive burial benefits. Some members of the reserves and National Guard, commissioned officers of the National Oceanic Atmospheric Administration, Public Health Service commissioned officers, World War II Merchant Marines and US citizens and aliens of the Philippine armed forces, as well as spouses and dependants, are also eligible for burial benefits, some of which result in a minimal fee. With any of these, I advise that you contact your local undertaker for further determination and eligibility.

When it comes to organizing the burial benefits, your undertaker takes charge and works closely with the branch of service in coordinating everything. The

Veterans Administration (VA) does not perform cremation and does not make funeral arrangements. That is up to your undertaker. The benefits organized through your local funeral home include a gravesite in any of the 131 national cemeteries or state veterans cemeteries with available space, opening and closing of the grave, perpetual care of the grave site, a government marker, burial flag, presidential certificate and military honors, all at no cost to the veterans' family. Some veterans are also eligible for burial allowances that are paid directly to the family. These allowances are typically paid after the services are rendered directly to the family of the deceased, not to the funeral home. I often advise families to contact the VA after a death to determine if any allowance is available. A spouse or dependant of a veteran can be offered the same burial benefits, except for the burial flag, military honors and presidential certificate. However, some benefits have a very small fee associated with them. For instance, in a state veteran's cemetery, the opening and closing of a grave is free to a veteran, but \$600 is charged for the casketed remains and \$400 for the cremated remains of a spouse or dependent.

“So Ryan, what if I am the veteran and have my wife buried in a veterans' cemetery, only to remarry later in life and decide to be buried with my new wife in a local church cemetery, would that be OK?” The short answer is no. If a veteran buries a spouse in a veterans' cemetery, then he or she must be buried in that cemetery too. If the veteran's family decides to bury him or her elsewhere, then the cemetery will contact the attorney general's office and the family will need to disinter the veteran's spouse for removal from the cemetery immediately.

One of the most powerful benefits offered to a veteran is that of the military honors. When an undertaker requests military honors for deceased veterans, the branch of service determines whether they are to receive full or standard honors. The level of honors received is based on a review of the veteran's military discharge paperwork and service to our country. Most of us are familiar with standard military honors. This is the playing of taps by a bugler, folding of the flag and presentation of the flag to the family. (Don't be surprised if, in some areas, a live bugler is not available and a recording has to be used.) Full military honors includes the same

benefits as standard, however, a firing party provides the deceased veteran a 21-gun salute and military casket bearers are typically used as well. We've even organized a flyover of military aircraft for a retired brigadier general of the United States Air Force. Most military honors can be provided at graveside, in a funeral home and in a church. As a final touch, I often recommend that the family consider adding the services of a bagpiper to play *Amazing Grace*.

Burial benefits offered to veterans today are to provide not only a savings to the family but to honor them for their service to our country. As Gen. George S. Patton, Jr. once said, “It is foolish and wrong to mourn the men who died. Rather we should thank God that such men lived.” Today, through the funeral home and military branch of service, we can all show thanks to God that such men lived by providing them with one final salute for their honorable service to our country.



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