

Ask the Undertaker: Benefits Go Unclaimed

By Ryan Helfenbein

www.LastingTributesFuneralCare.com

Today, the services offered by funeral homes have evolved considerably from what was being provided years ago. The image of an undertaker as a buzzard, as Uncle Remus would depict him in his Br'er Rabbit stories, has truly become a thing of the past. Funeral home employees are no longer just driving the hearse or planning the service.

Today funeral homes not only assist with the services of a loved one, they additionally provide things such as catered "after-parties," grief counseling and some are even providing veterans benefit coordinators to help families determine if they qualify for Department of Veterans Affairs benefits *before* as well as *after* death occurs. We're not referring here to burial benefits at the local veterans' cemetery; all funeral homes offer that service. We're talking about ongoing veteran's benefits. The days of providing the same old traditional burial or cremation ceremony are slowly slipping by the wayside.

Undertakers know that through Veterans Affairs, there are financial benefits for individuals who were war-time veterans or spouses of war-time veterans. By partnering with the right benefit coordinators, undertakers can help clients in qualifying for what the VA calls the Improved Pension and the Aid and Attendance benefits. These two benefits are designed to provide supplemental income to disabled (not related to active duty service) or elderly veterans who have low income or high medical expenses.

It is unfortunate how many qualified veterans and spouses are missing out on these two benefits. At one time, a VA analysis found that only one in four veterans and about one in seven widows who were likely

eligible for these benefits are getting them. Veterans and their spouses often miss out because they don't know these benefits are available or they misunderstand why the benefits are granted.

So, how much are we talking about here? It is actually a substantial amount. A veteran and spouse can receive up to \$23,396 per year, a single veteran can get up to \$19,736 per year or a surviving spouse can be entitled to as much as \$12,681 per year. Oh, and get this, it is tax-free!

Eligibility for these benefits is several-fold:

1. Did the veteran or the surviving spouse serve at least 90 days of active military service, with at least one day served during a time of war. Was the veteran honorably discharged?
2. Does the veteran or surviving spouse require the aid of another person in order to perform personal functions? Is the veteran bedridden, cared for in a nursing home or blind?
3. The third qualification is financial. This has typically been the stopping point for most individuals. Fortunately,

funeral homes can refer clients to a network of VA-appointed advisers and financial service professionals who have been trained to assess eligibility – even adjusting monthly income to qualify for the benefits, if necessary.

Applying for any financial benefit can be a daunting task. It typically requires complicated forms to be completed and documented acceptance from legal professionals. This is why the funeral industry is starting to step in and lend a hand. They are beginning to partner themselves with VA attorneys and financial consultants who have the expertise to help. Why you might ask? It is the least a funeral home or anyone can do to assist veterans who served their country.

If the image of the undertaking buzzard has faded, perhaps the slogan of the Digby "Digger" O'Dell character in the 1950s sitcom "The Life of Riley" more truly defines the modern-day funeral professional: "Your friendly undertaker."

To learn more, contact your local funeral home, visit the nearest Veterans Affairs office in your area or Google veteranaid.org

Ryan, owner, supervising mortician and pre-planning counselor at Lasting Tributes on Bestgate Road in Annapolis, offers residents a complementary service in qualifying for veterans benefits and pre-planning. He can be reached at 410 897-4852 or Ryan@LastingTributes-FuneralCare.com



POLISHING
Brass • Copper • Silver
Gifting • Graduation • Weddings
MOMS, DADS, GRANDPARENTS,
FAMILY, AND FRIENDS!
Brass Artcrafts Company
143 Gibraltar Street, Annapolis, MD
410.263.9254