



**INTEGRITY**

**FAMILY**

**SERVICE**

**RESPECT**

**who we are**



what is it that we do?

**WE HELP**



**We distribute  
state regulated  
benefits**

**We educate  
on the different  
types of insurance**

**We help fill in  
the gaps where  
Medicaid, Medicare  
& Social Security  
fall short**

**Find benefits  
and discounts  
to save you  
money**



# CERTIFICATE OF ACCREDITATION

*North American Senior Benefits,  
Inc.*

Valid Through August 2024

**THIS COMPANY UPHOLDS THE BBB STANDARDS FOR TRUST**

- Embody Integrity
- Advertise Honestly
- Honor Promises
- Safeguard Privacy
- Tell the Truth
- Be Transparent
- Be Responsive
- Build Trust



**LICENSED WITH THE STATE**

my job is pretty simple, it's to see what you may be

# ENTITLED TO AND QUALIFY FOR

**GOVERNMENT PROGRAMS**

**STATE REGULATED CARRIERS**

**PATIENT MEDICATION ASSISTANCE SERVICES**

## 5 AREAS WE HELP WITH:



**PRESCRIPTIONS**



**DENTAL**



**VISION**



**HEARING**



**FINAL  
EXPENSE**

# INTAKE DATA SHEET

INSURED : 1 2			
NAME			
DOB		AGE	
	CHECKING	DIRECT EXP	PREPAID
BANKING	1   3   _____	WED	BI-WEEKLY

FACT FIND			
SS	SSD	SSI	MEDICARE   MEDICAID
SUPPLEMENT:			FS: Y / N

UNDERWRITING		* REFER TO UNDERWRITER	
CONDITION	DATE	DRILL DOWNS	
TOBACCO	Y / N	QUITTING?	
HEART ATTACK	Y / N	CHF*	NITRO
A-FIB	Y / N	PACEMAKER	DEFIB
STROKE	Y / N		
DIABETES	Y / N	INSULIN	NEUROPATHY
CANCER	Y / N	TREATMENT WITHIN 2 YEARS?*	
COPD	Y / N	OXYGEN*	
MS/LUPUS	Y / N		
LIVER/KIDNEY	Y / N	DIALYSIS*	
HIV* / HEP	Y / N	TREATED?	/ /
BI-POLAR/SCHZ	Y / N	INHALERS	
MEMORY*	Y / N		
HOSPITALIZED	Y / N	HOW LONG?	

BENEFICIARIES
GRANDCHILDREN
BENEFICIARY/BENEFICIARIES

SAVINGS CHECKLIST
RX   DENTAL   VISION   HEARING   POLICY REVIEW
LIFE BENEFIT(S)

MEDICATIONS	
MEDICATIONS	REASON/WHY

NOTES

# BENEFITS CHECKLIST



**QUALIFY BANKING:** is Social Security paying you on time? On the 1st, or the 3rd, or one of those Wednesday-Thursdays?

**IS YOUR SOCIAL SECURITY BEING DIRECT DEPOSITED OR GOING TO THE GREEN DIRECT EXPRESS CARD?**

**QUALIFY ANNUITY/EXTRA FUNDS OPTIONS:** Were you able to retire with a retirement fund, 401k, pension or do you do any investing? *(If they say yes, they may be eligible for an annuity-maximizing assets while protecting asset loss- however ignore talking about it until the end, then revisit before you leave.)*

**QUALIFY MEDICARE/MEDICAID:** Are you on Medicare? Medicaid?

**QUALIFY PRESCRIPTIONS:** I typically start with prescriptions and a health questionnaire... which prescriptions are you taking?

**QUALIFY HEALTH:** What's your age/date of birth?

**[READ OVER BIG 7 IN HEALTH QUESTIONNAIRE]**

1. Smoking
2. Diabetes
3. Heart Attack
4. Congestive Heart Failure
5. Stroke
6. Cancer
7. COPD/Oxygen

*(Note: Check meds for any memory meds - donepezil, memantine, aricept; and additionally, please double check for any diabetic neuropathy by asking if they have been prescribed any gabapentin, neurontin, lyrica or pregabalin.)*

**HOW MUCH ARE YOU PAYING FOR YOUR PRESCRIPTIONS?**  
Review discount programs such as goodrx, wellcardrx.

**MEDICARE SAVINGS:** "You may qualify for help with Medicare Part B payment assistance - is the system taking the part B premium out of your social security check every month?" (Most states have different programs for low income individuals or couples who qualify for Medicare. The services you get depend on how much income you have. These programs pay Medicare premiums, and in some cases, Medicare deductibles and coinsurance.

In General, to be eligible for the Medicare Savings Programs, you must:

- \* Be eligible for Medicare Part A (Hospital Insurance)
- \* Be living in that state
- \* Be a U.S. citizen OR Be in satisfactory immigration status (You must provide proof of immigrant status)
- \* Have a monthly income below a certain limit.
- \* Please note: Each state has different guidelines and availability for the Part B premium assistance program - please check with your specific state's Medicaid program.

**DENTAL SAVINGS:** Do you have dental insurance?  
Review dental savings programs

**VISION SAVINGS:** Do you have vision insurance?  
How much were your glasses? Review vision savings programs.

**HEARING SAVINGS:** How is your hearing?  
Review hearing savings programs.

**RECAP & TRANSITION TO FE (5 THINGS/STEP 4)  
THOROUGH POLICY REVIEW (STEP 5)  
IN & UP/3RD PARTY CALL (STEP 6)  
VALUE-RECAP (STEP 7)  
OPTIONS (STEP 8)  
BRANDING- LEAVE BEHIND INFO (STEP 9)  
REFERRALS (STEP 10)**

**POLICY DELIVERY :** DATE \_\_\_\_\_

# GOVERNMENT PROGRAMS

## MEDICARE PRESCRIPTION DRUG LOW INCOME ASSISTANCE

**Single Person-Income less than \$1,595.00 monthly** and Resources less than \$13,110.00. *OR* **Married Person-Income less than \$2,155.00 monthly** and Resources less than \$26,160.

You will receive help paying for drug plans monthly premium, yearly deductible, copayments (generics \$2.60 and brands \$6.50), NO coverage gap (donut hole).

**Call 1-855-408-121**



## MEDICARE ADVANTAGE AND MEDICAID MEAL DELIVERY PROGRAM

Millions of seniors are eligible for free home-delivered meal programs at no cost to them, typically through either a health insurance plan under Medicare Advantage or Medicaid or through a community organization such as an Area Agency on Aging (AAA).

**How to access:** Contact your case manager to find out if you qualify to receive home-delivered meals free or at a discount.



## MEDICARE SAVINGS PROGRAMS AND STATE PHARMACY ASSISTANCE

States have programs that pay Medicare Part B premium, deductibles, coinsurance and copayments at the doctor's office and hospitalization.

**Single Person-Income less than \$1,436 monthly** and Resources less than \$7,860.00. *OR* **Married Person-Income less than \$1,940.00 monthly** and Resources less than \$11,800.00.

Call your State Health Insurance Assistance Program (SHIIP) at  
**NC 1-855-408-1212, SC 1-800-868-9095,  
VA 1-800-552-3402, GA 1-866-552-4464 ( OPTION 4),  
IN 1-800-452-4800, TX 1-800-447-7169**



## OTHER GOVERNMENT BENEFITS YOU MAY QUALIFY FOR

**[www.Benefits.gov](http://www.Benefits.gov)**

Visit this page and use the Benefit Finder questionnaire to find out what benefits you may be eligible to receive and the form will direct you to the agency to apply.







# PATIENT MEDICATION ASSISTANCE SERVICES

## FREE BRAND NAME MEDICATION FROM PHARMACEUTICAL COMPANY

Two qualifications: **Income** and **no insurance coverage** on brand name medication needed.

Call the company that makes the medication and tell them you're trying to get *"Brand medication for free"*. Income qualification varies based on drug manufacturer, for singles is usually around \$24,000 per year or less, and for couples usually around \$36,000 per year.

When you fall into the donut hole or have no prescription coverage call this number and save thousands of dollars.

**1-866-353-9377**  
**(Patient Medication Assistance)**



## AMERICAN MADE DIABETIC SUPPLIES

Tired of seeing your jobs go overseas? Do business with an American Diabetic (US Med) supply company. Not one of those shipped from some foreign country! Highest quality diabetic supplies that keep Americans working!

Shipped to your door for FREE every 3 months.

**Contact Envoy toll free 1-800-787-6331**



## OTHER PROGRAMS

### FREE NICOTINE PATCHES & SMOKING CESSATION HELP

North Carolina: **1-800-784-8669**

Georgia: **1-877-270-7867 (English)**

**1-877-266-3863 (Español)**

**1-877-777-6534 (hearing impaired)**

Nationwide: **1-800-QUIT-NOW**



### SILVER CROSS MOBILITY CHAIRS

**[www.silvercross.com](http://www.silvercross.com)** or call **1-844-352-7677**



# PRESCRIPTION SAVINGS

## GOOD RX PRESCRIPTION DISCOUNT CARD

Discounts of up to 80% on most prescription drugs at over 70,000 U.S. pharmacies including pet prescriptions.

No expiration. No fees or obligations.  
No credit card required.

[www.goodrx.com](http://www.goodrx.com)



## A PRESCRIPTION SAVINGS PROGRAM

Present this card to your pharmacy and provider.



Group ID: TMG  
Member ID: Enter  
member's 10-digit phone #, then add 2-digit person code.  
01=Member, 02=Spouse, 03=Dependent, etc.

Processor: NetCard Systems  
Bin #: 008878

Smart. Simple. Savings.

## To Use at Participating Pharmacies

- Take your card to a participating pharmacy. The card can be used for all medications; however, not all may be eligible for a discount. You'll always receive the lower cost available to you through either the pharmacy or WellCardRx.
- One card automatically covers all family members at no cost.
- You can use the card for prescriptions not covered by your insurance or excluded from Medicare Part D.



[www.OutlookVision.com](http://www.OutlookVision.com)



[www.DenteMax.com](http://www.DenteMax.com)

Present this card and your prescription to any participating pharmacy to receive your discount. At the time of purchase, you are responsible for paying the entire cost of the drug, once discount is applied.

**FIND A PHARMACY:** Call 800-562-9625 or visit [www.WellCardRx.com](http://www.WellCardRx.com)

**PHARMACIST HELP DESK:** 888-886-5822

*This is Not Insurance. It is a Prescription Discount program.  
This card is not a guarantee of benefits.  
THIS PROGRAM IS VOID WHERE PROHIBITED BY LAW.*



# DENTAL SAVINGS

## DENTEMAX

Visit: **DenteMax.com** to locate a provider OR call customer service at: 1-800-758-1547

State that you are using a WellCardRx Discount Card  
Monday-Thursday 8:15am - 7:00pm Eastern  
Friday 9:00am - 4:45pm Eastern

Make an appointment with your provider stating that you are a DenteMax member using a WellCardRx Discount Card.



## THE NATIONAL ASSOCIATION OF FREE AND CHARITABLE CLINICS

NAFCC is a non-profit that seeks to “broaden access to affordable health care for the medically underserved.” In keeping with its belief that access to health care is a right and not a privilege, the NAFCC ensures that the poor and uninsured can still avail of medical and dental services.

The organization’s has 1,200 clinics found all over the country. You can search for free care from their homepage:

**<https://nafcclinics.org>** or call **1-703-647-7427**



## DENTAL SCHOOLS

Visit: **[www.authoritydental.org/dental-schools](http://www.authoritydental.org/dental-schools)**

Dental schools offer dental care at about half the cost due to lack of expertise, so it’s a great way to cover procedures associated with dental implants for low-income patients.

Don’t worry, everything takes place under the watchful eye of a team of licensed professionals, so there is no extra risk.



## THE DENTAL LIFELINE NETWORK

Dental Lifeline Network provides comprehensive dental care to adults with special needs and seniors across the United States. These patients receive this care through the generosity of a network of volunteer dentists and laboratories.

Visit the website and find the phone and location for the dental lifeline program in your state:

**[www.dentallifeline.org](http://www.dentallifeline.org)**



# HEARING & VISION SAVINGS

## FREE HEARING AID (NORTH CAROLINA ONLY)

If you suffer from hearing loss in NC call 1-800-851-6099 for hearing exam, to get fitted and receive one FREE! Single persons \$29,700, Couples \$40,000. Hearing must be between 2 & 7 decibels



## ZENNI OPTICAL

Affordable eye glasses starting at \$6.95 just enter your prescription details or upload a copy of your Rx.

[www.zennioptical.com](http://www.zennioptical.com)



## OUTLOOK VISION AND HEARING THROUGH WELLCARDRX

Visit [www.outlookvision.com](http://www.outlookvision.com) to find a provider OR call customer service at: **1-800-342-7188**

State that you are an Outlook & Beltone member using a WellCardRx Discount Card.

Call your provider to make an appointment, stating you are an Outlook & Belltone member using a WellCardRx Discount Card.



## OUTLOOK VISION AND HEARING THROUGH WELLCARDRX

Visit [www.outlookvision.com](http://www.outlookvision.com) to find a provider OR call customer service at: **1-800-342-7188**

State that you are an Outlook member using a WellCardRx Discount Card.

Call your provider to make an appointment, stating you are an Outlook member using a WellCardRx Discount Card.



## HEARING AID PROJECT

Visit <https://hearingaidnations.org/resources> to find a list of national resources to help with hearing aid assistance.



## EYECARE AMERICA NO-COST EYE EXAM

Answer a few questions to see if you qualify for a no-cost eye exam.

[www.aaao.org/eyecare-america](http://www.aaao.org/eyecare-america)





# **THE LAST THING WE DO...**

**THE MOST IMPORTANT THING WE DO**

**IT'S WHAT WE SPECIALIZE IN**

**AND WHAT YOU REQUESTED INFORMATION ON**

**WHERE WE HELP PEOPLE SAVE THE MOST  
AMOUNT OF MONEY IN THE COMMUNITY...**

**IS HELP WITH FINAL EXPENSE - WITH THE  
STATE REGULATED LIFE INSURANCE PROGRAM**

# OTHER PROVIDERS



**AND 800+  
MORE!**



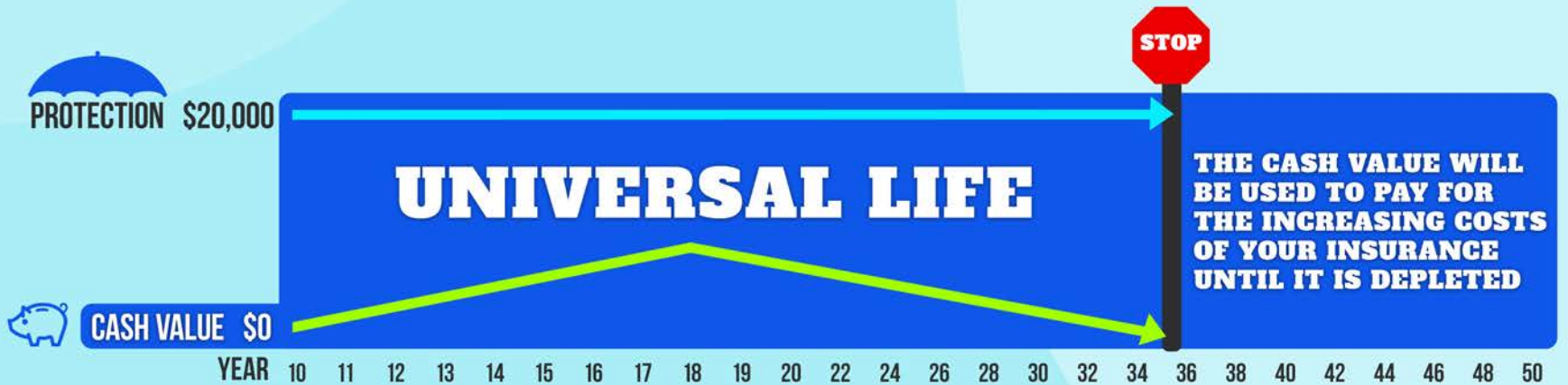
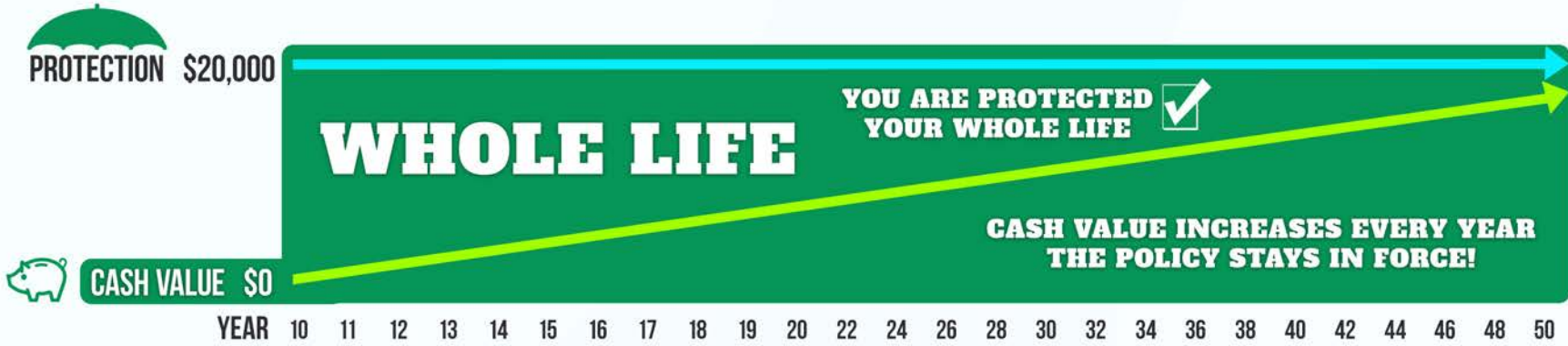
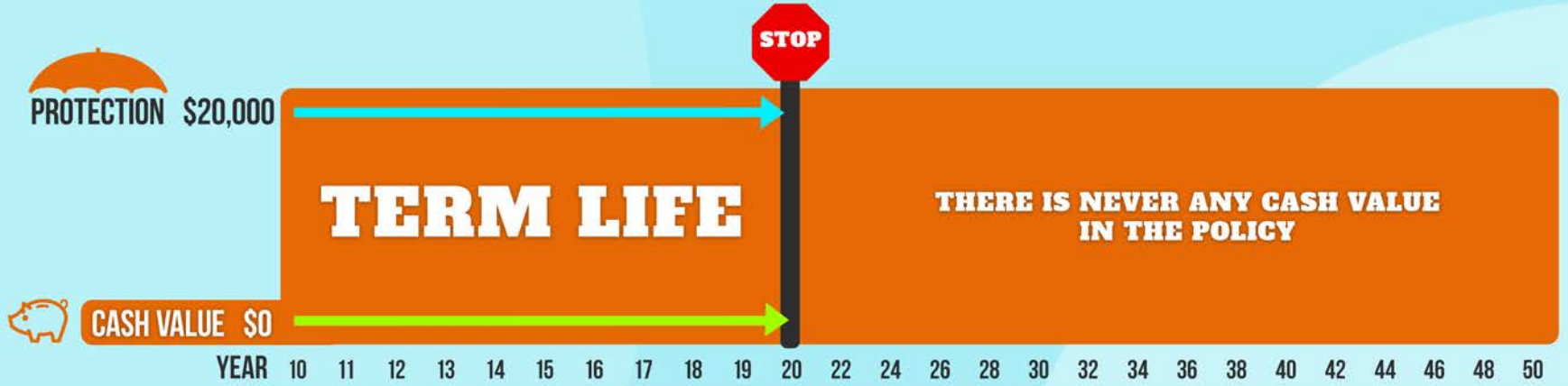
# TOP RATED PROVIDERS



**Gerber**®



# TERM LIFE vs WHOLE LIFE vs UNIVERSAL LIFE



THESE GRAPHS ARE FOR ILLUSTRATION PURPOSES ONLY AND DO NOT REFLECT ACTUAL CASH VALUES.



# WHEN IT COMES TO LIFE INSURANCE

most people fit into 1 of 3 categories

## CATEGORY 1

### WRONG TYPE OF INSURANCE

Someone who is in a Term Plan that is going up in price (increasing premiums) or going away (expiring)

May have purchased through the mail or the TV

## CATEGORY 2

### PAYING WAY TOO MUCH

Someone who has insurance but is paying too much for it

Had policy for over 2 years and may qualify for free insurance

## CATEGORY 3

### NO INSURANCE COVERAGE

Someone who has NO coverage or doesn't have enough because inflation has devalued coverage or need has changed.

THIS IS THE LARGEST CATEGORY

Which one of these *best* describes you?  
Do you have coverage?

# POLICY REVIEW



## STEP 1

ENSURE YOUR POLICY WILL  
NOT EXPIRE



## STEP 2

ENSURE YOUR PREMIUM WILL  
NOT INCREASE



## STEP 3

CHECK TO SEE IF YOU YOU ARE ENTITLED TO ANY:



FREE  
INSURANCE



DISCOUNTS



CASH  
BACK



UPGRADES



RIDERS

# POLICY REVIEW

POLICY : 1 2 3 4			
NAME			
COMPANY		POLICY #	
EFFECTIVE DATE		DRAFT DAY	
FACE AMOUNT		PREMIUM	
CASH VALUE	SURRENDER VALUE	FUTURE PREM. (TERM)	COST OF INS (UL)
LOAN BALANCE	INTEREST RATE		
REDUCED PAID UP			
BENEFICIARIES			
NOTES			

IS THIS THEIR ONLY POLICY WITH YOU?

POLICY : 1 2 3 4			
NAME			
COMPANY		POLICY #	
EFFECTIVE DATE		DRAFT DAY	
FACE AMOUNT		PREMIUM	
CASH VALUE	SURRENDER VALUE	FUTURE PREM. (TERM)	COST OF INS (UL)
LOAN BALANCE	INTEREST RATE		
REDUCED PAID UP			
BENEFICIARIES			
NOTES			

IS THIS THEIR ONLY POLICY WITH YOU?

# POLICY REVIEW

POLICY : 1 2 3 4			
NAME			
COMPANY		POLICY #	
EFFECTIVE DATE		DRAFT DAY	
FACE AMOUNT		PREMIUM	
CASH VALUE	SURRENDER VALUE	FUTURE PREM. (TERM)	COST OF INS (UL)
LOAN BALANCE	INTEREST RATE		
REDUCED PAID UP			
BENEFICIARIES			
NOTES			

IS THIS THEIR ONLY POLICY WITH YOU?

POLICY : 1 2 3 4			
NAME			
COMPANY		POLICY #	
EFFECTIVE DATE		DRAFT DAY	
FACE AMOUNT		PREMIUM	
CASH VALUE	SURRENDER VALUE	FUTURE PREM. (TERM)	COST OF INS (UL)
LOAN BALANCE	INTEREST RATE		
REDUCED PAID UP			
BENEFICIARIES			
NOTES			

IS THIS THEIR ONLY POLICY WITH YOU?

# WHOLE LIFE INSURANCE

## Coverage Benefits



**PERMANENT COVERAGE**



**NO** physical blood work, or medical exams for approval



You **CANNOT** be cancelled once you're approved-**WHOLE LIFE!**



Coverage is **NEVER** reduced due to age or health once you're approved



Build **CASH** value



**ACCIDENTAL** may be included



Your beneficiary is paid **IMMEDIATELY** with no waiting period



**TAX FREE**



Agent **SERVICE** for life



Premiums **NEVER** increase once you're approved-**LOCKED IN!**



Builds Paid Up Insurance



Carrier Specific Benefits

GOLD OPTION
\$ _____
\$ _____
\$ _____
<b>MAX COVERAGE</b> _____ / month

SILVER OPTION
\$ _____
\$ _____
\$ _____
<b>BEST VALUE</b> _____ / month

BRONZE OPTION
\$ _____
\$ _____
\$ _____
<b>MINIMUM</b> _____ / month

**YOUR PRIMARY BENEFICIARY(S):**  \_\_\_\_\_

**YOUR CONTINGENT BENEFICIARY:**  \_\_\_\_\_

**CARRIER:** \_\_\_\_\_ **CARRIER CUSTOMER SERVICE #** \_\_\_\_\_

**1ST PREMIUM DRAFT DATE:** \_\_\_\_\_

The very first draft may take 3-5 business days to draft from your account.

# AVERAGE FUNERAL COSTS



FEMALE			
AGE	LIFE EXPECTANCY	LIVE TO AGE	FUNERAL COST AT DEATH
45	36.79	81.79	\$50,968.60
46	35.87	81.87	\$48,773.78
47	34.96	81.96	\$46,673.48
48	34.05	82.05	\$44,663.62
49	33.14	82.14	\$42,740.30
50	32.24	82.24	\$40,899.81
51	31.35	82.35	\$39,138.57
52	30.46	82.46	\$37,453.18
53	29.57	82.57	\$35,840.36
54	28.69	82.69	\$35,840.36
55	27.82	82.82	\$34,297.00
56	26.94	82.94	\$32,820.10
57	26.08	83.08	\$31,406.79
58	25.22	83.22	\$30,054.34
59	24.37	83.37	\$28,760.14
60	23.53	83.53	\$27,521.66
61	22.70	83.70	\$27,521.66
62	20.88	83.88	\$26,336.52
63	21.08	84.08	\$25,202.41
64	20.28	84.28	\$24,117.14
65	19.49	84.49	\$23,078.60
66	18.70	84.70	\$22,084.79
67	17.93	84.93	\$22,084.79
68	17.17	85.17	\$21,133.77
69	16.42	85.42	\$20,223.70
70	15.69	85.69	\$20,223.70
71	14.97	85.97	\$19,352.82
72	14.27	86.27	\$18,519.45
73	13.58	86.58	\$17,721.96
74	12.90	86.90	\$17,721.96
75	12.24	87.24	\$16,958.81

MALE			
AGE	LIFE EXPECTANCY	LIVE TO AGE	FUNERAL COST AT DEATH
45	32.81	77.81	\$42,740.30
46	31.93	77.93	\$40,899.81
47	31.06	78.06	\$39,138.57
48	30.20	78.20	\$37,453.18
49	29.34	78.34	\$35,840.36
50	28.49	78.49	\$34,297.00
51	27.65	78.65	\$34,297.00
52	26.83	78.83	\$32,820.10
53	26.00	79.99	\$31,406.79
54	25.19	79.19	\$30,054.34
55	24.37	79.37	\$28,760.14
56	23.57	79.57	\$28,760.14
57	22.77	79.77	\$27,521.66
58	21.97	79.97	\$26,336.52
59	21.19	80.19	\$25,202.41
60	20.42	80.42	\$24,117.14
61	19.66	80.66	\$24,117.14
62	18.91	80.91	\$23,078.60
63	18.17	81.17	\$22,084.79
64	17.44	81.44	\$21,133.77
65	16.73	81.73	\$21,133.77
66	16.02	82.02	\$20,223.70
67	15.32	82.32	\$19,352.82
68	14.63	82.63	\$19,352.82
69	13.96	82.96	\$18,519.45
70	13.30	83.30	\$17,721.96
71	12.66	83.66	\$17,721.96
72	12.04	84.04	\$16,958.81
73	11.43	84.43	\$16,228.53
74	10.84	84.84	\$16,228.53
75	10.26	85.26	\$15,529.69

# PROJECTED FUNERAL COSTS

Year	Inflation:			Year	Inflation:	
	3.43%	4.00%			3.43%	4.00%
2011	\$8,274.40	\$8,320.00	<p><i>The average funeral in the United States averages between <b>\$8,000</b> and <b>\$12,000</b> with all associated expenses! Inflation between 1913 and 2009 has been on average <b>3.43%</b> per year*</i></p>	2036	\$19,226.47	\$22,179.76
2012	\$8,558.21	\$8,652.80		2037	\$19,885.94	\$23,066.95
2013	\$8,851.76	\$8,998.91		2038	\$20,568.03	\$23,989.63
2014	\$9,155.37	\$9,358.87		2039	\$21,273.51	\$24,949.21
2015	\$9,469.40	\$9,733.22		2040	\$22,003.19	\$25,947.18
2016	\$9,794.20	\$10,122.55		2041	\$22,757.90	\$26,985.07
2017	\$10,130.14	\$10,527.45		2042	\$23,538.50	\$28,064.47
2018	\$10,477.61	\$10,948.55		2043	\$24,345.87	\$29,187.05
2019	\$10,836.99	\$11,386.49		2044	\$25,180.93	\$30,354.53
2020	\$11,208.70	\$11,841.95		2045	\$26,044.64	\$31,568.71
2021	\$11,593.16	\$12,315.63	2046	\$26,937.97	\$32,831.46	
2022	\$11,990.80	\$12,808.26	2047	\$27,861.94	\$34,144.72	
2023	\$12,402.09	\$13,320.59	2048	\$28,817.61	\$35,510.51	
2024	\$12,827.48	\$13,853.41	2049	\$29,806.05	\$36,930.93	
2025	\$13,267.46	\$14,407.55	2050	\$30,828.40	\$38,408.17	
2026	\$13,722.54	\$14,983.85	2051	\$31,885.81	\$39,944.49	
2027	\$14,193.22	\$15,583.20	2052	\$32,979.50	\$41,542.27	
2028	\$14,680.05	\$16,206.53	2053	\$34,110.69	\$43,203.96	
2029	\$15,183.57	\$16,854.79	2054	\$35,280.69	\$44,932.12	
2030	\$15,704.37	\$17,528.99	2055	\$36,490.82	\$46,729.41	
2031	\$16,243.03	\$18,230.14	2056	\$37,742.45	\$48,598.58	
2032	\$16,800.16	\$18,959.35	2057	\$39,037.02	\$50,542.52	
2033	\$17,376.41	\$19,717.72	2058	\$40,375.99	\$52,564.23	
2034	\$17,972.42	\$20,506.43	2059	\$41,760.89	\$54,666.79	
2035	\$18,588.87	\$21,326.69	2060	\$43,193.28	\$56,853.47	
			<p><i>These figures are based on an <b>\$8,000</b> funeral today and the projected cost based on the average inflation and what may be expected in the future. This will help guide you to make sure you and your family plans for a sound future.</i></p>			

\*Source: [inflationdata.com](http://inflationdata.com)



# VA BURIAL AND PLOT-INTERMENT ALLOWANCES

## WHAT ARE VA BURIAL ALLOWANCES?

VA BURIAL ALLOWANCES ARE PARTIAL REIMBURSEMENTS OF AN ELIGIBLE VETERAN'S BURIAL AND FUNERAL COSTS. WHEN THE CAUSE OF DEATH IS NOT SERVICE RELATED, THE REIMBURSEMENTS ARE GENERALLY DESCRIBED AS TWO PAYMENTS:

(1) A BURIAL AND FUNERAL EXPENSE ALLOWANCE, AND (2) A PLOT OR INTERMENT ALLOWANCE.

## WHO IS ELIGIBLE?

YOU MAY BE ELIGIBLE FOR A VA BURIAL ALLOWANCE IF:

- YOU PAID FOR A VETERAN'S BURIAL OR FUNERAL, *AND*
- YOU HAVE NOT BEEN REIMBURSED BY ANOTHER GOVERNMENT AGENCY OR SOME OTHER SOURCE, SUCH AS THE DECEASED VETERAN'S EMPLOYER, *AND*
- 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, *OR*
- THE VETERAN WAS RECEIVING VA PENSION OR COMPENSATION AT THE TIME OF DEATH, *OR*
- THE VETERAN WAS ENTITLED TO RECEIVE VA PENSION OR COMPENSATION, BUT DECIDED NOT TO REDUCE HIS/HER MILITARY RETIREMENT OR DISABILITY PAY, *OR*
- THE VETERAN DIED WHILE HOSPITALIZED BY VA, OR WHILE RECEIVING CARE UNDER VA CONTRACT AT A NON-VA FACILITY, *OR*
- THE VETERAN DIED WHILE TRAVELING UNDER PROPER AUTHORIZATION AND AT VA EXPENSE TO OR FROM A SPECIFIED PLACE FOR THE PURPOSE OF EXAMINATION, TREATMENT, OR CARE, *OR*
- THE VETERAN 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, *OR*
- THE VETERAN DIED ON OR AFTER OCTOBER 9, 1996, WHILE A PATIENT AT A VA-APPROVED STATE NURSING HOME.

## HOW MUCH DOES VA PAY?

*SERVICE-RELATED DEATH.* VA WILL PAY UP TO \$2,000 TOWARD BURIAL EXPENSES FOR DEATHS ON OR AFTER SEPTEMBER 11, 2001. VA WILL PAY UP TO \$1,500 FOR DEATHS PRIOR TO SEPTEMBER 10, 2001. IF THE VETERAN IS BURIED IN A VA NATIONAL CEMETERY, SOME OR ALL OF THE COST OF TRANSPORTING THE DECEASED MAY BE REIMBURSED.

*NONSERVICE-RELATED DEATH.* VA WILL PAY UP TO \$300 TOWARD BURIAL AND FUNERAL EXPENSES AND A \$300 PLOT-INTERMENT ALLOWANCE FOR DEATHS ON OR AFTER DECEMBER 1, 2001. THE PLOT-INTERMENT ALLOWANCE IS \$150 FOR DEATHS PRIOR TO DECEMBER 1, 2001. IF THE DEATH HAPPENED WHILE THE VETERAN WAS IN A VA HOSPITAL OR UNDER VA CONTRACTED NURSING HOME CARE, SOME OR ALL OF THE COSTS FOR TRANSPORTING THE VETERAN'S REMAINS MAY BE REIMBURSED.

## HOW CAN YOU APPLY?

YOU CAN APPLY BY FILLING OUT VA FORM 21-530, APPLICATION FOR BURIAL BENEFITS. YOU SHOULD ATTACH A COPY OF THE VETERAN'S MILITARY DISCHARGE DOCUMENT (DD 214 OR EQUIVALENT), DEATH CERTIFICATE, FUNERAL AND BURIAL BILLS. THEY SHOULD SHOW THAT YOU HAVE PAID THEM IN FULL. YOU MAY DOWNLOAD THE FORM AT [HTTP://WWW.VA.GOV/VAFORMS/](http://www.va.gov/vaforms/)

## RELATED BENEFITS

VA NATIONAL CEMETERY BURIALS / HEADSTONES AND MARKERS / PRESIDENTIAL MEMORIAL CERTIFICATES / BURIAL FLAGS

FOR MORE INFORMATION, CALL TOLL-FREE 1-800-827-1000

OR VISIT OUR WEB SITE AT [HTTP://WWW.VA.GOV](http://www.va.gov)



# EMERGENCY CONTACT SHEET



millions of dollars of life insurance go unclaimed every year  
**DON'T LET THAT HAPPEN TO YOU!**

According to the "National Unclaimed Property Network", twenty percent of life insurance policies become lost life insurance and are turned over to state unclaimed money departments. Often these insurance policies become lost life insurance policies because the survivors never knew the policy existed. (NUPN.com)

Who do you trust to assist your family during their time of need?  
As a service to you, we will contact these people and provide them with our contact information and business card so when the time comes, your family won't be alone.

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# CLIENT REFERRALS

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