AirForceFinalExpense

FREE GUIDE

The Air Force veteran's family guide to final expenses

What VA, SBP, VGLI, VALife and a small policy each do

One short briefing for an Air Force retiree, veteran or spouse planning ahead. Use it to see what is already covered and what is not, then check each rule at the source named beside it.

The five pieces and what each leaves open

Piece	What it does	What it leaves open
VA national cemetery	For an eligible veteran: gravesite, opening and closing, a government headstone or marker, perpetual care. A spouse may be eligible too.	The funeral home, the casket or urn, travel.
VA burial flag and allowance	A burial flag for the next of kin. An allowance only in certain cases, such as a service connected death.	Most deaths do not qualify for the allowance.
SBP (retirees)	A monthly annuity to an eligible survivor after DFAS processes the claim.	It is income, not a lump sum, and the first payment takes time.
VGLI or VALife	VGLI is term coverage priced by age band. VALife is up to $40,000 of guaranteed whole life for a rated veteran.	VGLI premiums step up. VALife pays full benefits after 2 years.
Small whole life policy	A level lump sum paid to the person you name, usually within days to weeks of a clean claim.	Waiting periods on graded and guaranteed plans.

General education, not insurance, legal or tax advice. Figures are examples unless a source is named. Prices and rules vary by state and insurer.

> Social Security pays a one time $255 death payment to an eligible spouse or child. It is a small help, not a funeral fund.

Dates to put on a calendar

- SGLI gives 120 days of free coverage after you leave the military.
- VGLI: apply within 1 year and 120 days of leaving. Apply within 240 days and no health review is required.
- VALife: veterans with a service connected rating, even 0%, can apply at age 80 or younger. Full coverage begins 2 years after approval.
- VGLI premium holiday: eligible veterans owe no premium from November 1, 2026 through January 31, 2027. Coverage continues.

The first week after a death

1. Call the funeral home. Ask for a written General Price List and an estimate.
2. Ask the funeral director to request the national cemetery burial and a burial flag.
3. Report the death to DFAS if the veteran received retired pay, and file for SBP if it was elected.
4. Call Social Security about the one time $255 payment.
5. File the life insurance claim with the death certificate.
6. Keep every receipt for a possible VA allowance.

What does a funeral cost?

$8,300
National median, viewing and burial
NFDA, 2023, before cemetery costs

$6,280
National median, viewing and cremation
NFDA, 2023, before cemetery costs

A funeral home must give prices on request under the FTC Funeral Rule. Compare two or three before you decide.

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This guide is from a private quote service. It is not part of the Air Force, the Department of Defense or VA.

Sources

- VA: Eligibility for burial in a VA national cemetery
  www.va.gov/burials-memorials/eligibility/
- VA: Veterans burial allowance and transportation benefits
  www.va.gov/burials-memorials/veterans-burial-allowance/
- VA: Veterans' Group Life Insurance (VGLI)
  www.va.gov/life-insurance/options-eligibility/vgli/
- VA: Veterans Affairs Life Insurance (VALife)
  www.va.gov/life-insurance/options-eligibility/valife/
- Social Security: Survivors benefits
  www.ssa.gov/benefits/survivors/
- NFDA: Funeral cost statistics
  nfda.org/news/statistics

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