End-of-Life Planning: Prepare for the Future

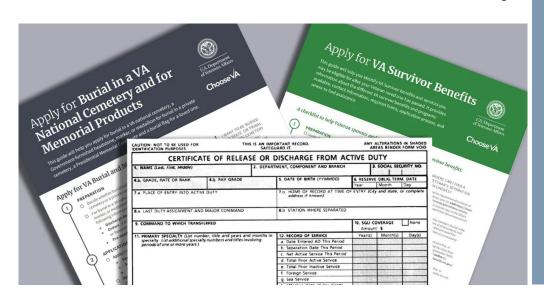
Talking about end-of-life planning is never easy, but it's essential. VA provides a variety of benefits and services to help Veterans and their loved ones prepare. From life insurance to burial costs, learn how you can plan ahead with VA benefits.

Provide financial protection

VA offers life insurance to help Veterans prepare for the future and protect those who matter most. <u>Veterans Affairs Life Insurance</u> (<u>VALife</u>) offers guaranteed acceptance whole life coverage up to \$40,000 for Veterans with service-connected disabilities. With <u>Veterans' Group Life Insurance (VGLI)</u>, you can convert and keep your <u>Servicemembers' Group Life Insurance (SGLI)</u> coverage amount after you leave the military. Learn about the two programs and <u>find the right coverage for you</u>.

Prepare vital documents

In the event you're not able to make your end-of-life care wishes known, it's important to have them written down so someone else can represent them on your behalf. To help with this, VA offers Advance Care Planning (ACP), in which a Veteran can clarify their preferences for future health care based on personal values and beliefs. As part of Continued on Page 2



"In the end it's not the years in your life that count. It's the life in your years."

- Abraham Lincoln

In This Issue

- End-of-Life Planning: Prepare for the Future
- Healthy Aging Month
- Suicide Prevention There is Hope
- Upcoming Events

Continued...

ACP, you can also nominate an individual to advocate for your care preferences and make decisions on your behalf, if you're unable to do so.

Get started on your plans for the future with help from VA. You can talk to your primary care team member to determine what your first step should be, meet with a social worker to discuss advance care planning and answer your questions, or participate in Advance Care Planning via Group Visits (ACP-GV) where you and your loved ones can talk with other Veterans and caregivers about how to plan for the future.

Take care of surviving family

Eligible dependents of a Veteran who died from a condition related to service or who died in the line of duty may be eligible for survivor benefits, such as <u>Dependency and Indemnity Compensation (DIC)</u>. DIC is a tax-free monetary benefit that some surviving family members may qualify for. When applying for DIC, include the Veteran's DD214 and death certificate indicating the cause of death.

Other benefits available to survivors include:

- <u>Survivors Pension</u>, which offers monthly payments to qualifying spouses and unmarried dependent children of wartime Veterans who meet certain income and net worth requirements.
- Month of Death Benefit, which is the final monthly payment of any VA compensation or pension benefits the Veteran was receiving.
- <u>Accrued Benefits</u>, which are unpaid benefits the Veteran was due before passing.
- <u>Burial Allowance</u>, which are monetary benefits to help pay for the Veteran's burial and funeral costs.

Burial and memorial benefits

<u>VA burial and memorial benefits</u> preserve and honor a Veteran's legacy. Veterans and their families can apply in advance to find out if they can be buried in a VA national cemetery by submitting an online <u>pre-need eligibility application</u>. The burial and memorial benefits available to Veterans include a <u>designated final resting place</u>, <u>headstone or marker</u>, <u>burial flag</u>, <u>Presidential Memorial Certificate</u> and perpetual care of the gravesite.

Keep it all together

Create a folder that has a copy of your DD214, Advance Care Plan, life insurance policy and pre-need burial eligibility decision letter. Ensure loved ones know where to find it and what actions they need to take after your death. Having important VA documents organized and easily accessible to your loved ones will relieve some stress after you pass.

For more information on planning for the future, visit VA.gpv/plan-ahead.



Healthy Aging Month

September is Healthy Aging Month, a time to celebrate the positive aspects of growing older and embrace the opportunities that come with aging. Healthy aging encompasses both physical and mental health. With increased longevity the need for sustained physical and mental wellness becomes even more crucial.

As people age, they may face various challenges such as retirement, loss of loved ones, chronic illness, or social isolation. These challenges can lead to stress, anxiety, depression, or loneliness, impacting quality of life and overall health. However, aging also brings positive changes like wisdom, resilience, gratitude, and a sense of purpose. By prioritizing physical and mental wellness, individuals can enhance their ability to cope with life's transitions, enjoy their golden years, and contribute to their communities.

Mental health and well-being are essential for older adults to enjoy life and maintain their independence. They can improve their mental health and wellbeing in various ways, such as staying connected, learning new skills, practicing gratitude, seeking help, and taking care of themselves. These tips can also help older adults prevent or cope with common mental health issues like depression, anxiety, or cognitive decline. Celebrating Healthy Aging Month is a reminder that aging is not a barrier to happiness or fulfillment. Older adults can thrive and flourish by nurturing their mental health and well-being.

Suicide Prevention - There is Hope

September is Suicide Prevention Month. Suicide is not the inevitable outcome if you're going through a crisis. There are things you can do to decrease your risk of suicide and help lower the risk for Veterans. Here are six ways to help decrease suicide risk.

Understand that 24/7 support is available

No matter what you're going through, qualified Veterans Crisis Line responders are ready to listen and help, day or night. You can Dial 988 then Press 1, chat at VeteransCrisisLine.net/Chat, or text 838255 to reach responders trained in military culture and crisis intervention. Support doesn't end after the call, chat or text. Afterward, you may be connected with your local suicide prevention coordinator (SPC) who will contact you the next business day for continued support.

Find the resources you need

SPCs are available in each VA medical center across the country and can connect Veterans to the counseling and services they need. No matter what you're experiencing, they are there to connect you with resources and support systems to help. Use the <u>resource locator</u> to find VA medical facilities and benefits offices. You can also check out <u>VA's app</u> <u>store</u> to download free apps to help manage the stresses of daily life with PTSD and create a custom, step-by-step plan to stay safe when experiencing thoughts about suicide.

Learn the steps involved in suicide prevention

<u>VA S.A.V.E. Training</u> provides information that will help you act with care and compassion if you come across a Veteran who is in crisis or having thoughts or suicide. The acronym S.A.V.E. helps your remember the important steps involved in suicide prevention:

- Signs of suicidal thinking should be recognized
- Ask the most important question of all: Are you thinking of killing yourself?
- Validate the Veteran's experience
- Encourage treatment and expedite getting help

Use free self-help tools

The <u>Veteran training</u> self-help portal provides tools to help Veterans work on problem-solving, managing anger, developing parenting skills and more. The free tools are based on best practices that have been successful with Veterans and their families.

Prioritize your wellness

Many Veterans tend to help others before asking for support for themselves. Prioritizing yourself isn't selfish, it's necessary to stay healthy. Whether you need help with an everyday struggle or something more complicated, there are resources specifically for you. "Don't wait. Reach out." allows you to explore VA resources by category, like career, education, money, relationship and health challenges, feeling of depression or isolation, life transitions and experiencing grief or loss.

Connect with stories of help and hope

If you need support, it doesn't mean you're a burden. There are people who care about you and want to help. You, and your story, matter.

At MakeTheConnection.net, you can watch, read and listen to Veterans and their family members share real stories of strength and recovery. With 800 videos available, it'll only take a few minutes to find a story you can relate to. You can also find useful information and local mental health resources and explore ways to show your support. If you're in crisis or having thoughts of suicide, VA offers tools and resources to help keep you safe. Whether you're a Veteran or concerned about one, we're here for you whenever you need us, no matter what challenges you're facing.

upcoming Events



CLOSES AT 11:59PM ON SUNDAY, SEPTEMBER 9, 2024

WWW.WISVETSSPORTS.COM

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VVA CHAPTER 437

POW/MIA

REMEMBRANCE CEREMONY

SEPTEMBER 21, 2024 @ 1:00 PM ★ SOUTH PARK WAR ★ MEMORIAL

> GUEST SPEAKER: JONATHAN PLYPIV



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For a list of more events, check out our calendar!