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## Enhance Veterans' Survivor Benefits

Dependency and Indemnity Compensation (DIC) is a monthly benefit paid to eligible survivors of veterans who passed away due to a service-connected condition or from a nonservice-connected condition if the veteran had a totally disabling service-connected condition for a period of time, generally 10 years, before their death. This benefit was intended to protect against spousal impoverishment after the loss of their veteran spouse. To ensure that these survivor's benefits continue to provide for the veteran's loved ones, DAV urges Congress to increase the DIC rates, eliminate the arbitrary 10-year criteria for DIC eligibility, reduce the remarriage age to 55, and remove the 10-year delimiting date for spouses and surviving spouses to utilize Dependents Educational Assistance, which is an educational benefit for dependents and survivors.

### Increase DIC Rates

While DIC has assisted many survivors of disabled veterans, the value of the current benefit is insufficient to provide meaningful support to survivors of severely disabled veterans. A veteran who is receiving 100% disability compensation today would receive approximately \$3,279 a month, whereas the current DIC benefit is only \$1,340 a month.

When a veteran receiving compensation passes away, not only does the surviving spouse have to deal with the heartache of losing their loved one, but they also have to contend with the loss of approximately \$24,000 a year. This loss of income to a survivor's budget is devastating, especially if the spouse was also the veteran's caregiver and dependent on that compensation as their sole income source.

The rate of compensation paid to survivors of service members who die in the line of duty or veterans who die from service-related injuries or diseases was established in 1993 and has been minimally adjusted since then. In contrast, monthly benefits for survivors of federal civil service retirees are calculated as a percentage of the civil service retiree's Federal Employees Retirement (FERS) or Civil Service Retirement System (CSRS) benefits, up to 55 percent. This difference presents an inequity for survivors of our nation's heroes compared to survivors of federal employees.

- **Congress should enact S.1047 or H.R. 3221, as both would increase DIC rates to 55% of 100 percent disability compensation and provide parity with other federal programs. We urge Congress to index these rates for inflation.**

### Eliminate the 10-Year Rule

If the veteran passes away due to a nonservice-connected condition before the veteran has reached 10 consecutive years of being totally disabled, their dependents are not eligible for any DIC benefit, even though many of these survivors were caregivers who sacrificed their own careers to take care of the veteran and could potentially be left destitute. The DIC program would be more equitable for all survivors if they were eligible for a partial DIC benefit starting at five years of the veteran being totally disabled and reaching full entitlement at 10 years.

- **We urge Congress to enact legislation to change DIC to a graduated benefit to make survivors eligible at five years for 50% of the full benefit amount, increasing proportionally to 100% at 10 years.**

### Reduce the Remarriage Age

Surviving spouses also face another unfair burden. Under the existing DIC law, a surviving spouse loses their benefit if they remarry before age 57, whereas the Civil Service Retirement System as well as the Survivor Benefit Plan (SBP) allow surviving spouses to remarry at age 55 without a loss of benefits.

- **Congress should enact H.R. 1911, which would, in part, reduce the remarriage age for a surviving spouse to 55 to provide parity with other federal programs.**

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## **Remove the Dependents Educational Assistance Delimiting Date**

Spouses and surviving spouses eligible for educational benefits under Dependents Educational Assistance, also referred to as Chapter 35, only have a 10-year period to apply for and complete these programs of education beginning either from the date the veteran is rated permanently and totally disabled or the date of the veteran's death. However, in many instances, most notably in the case of caregivers, family obligations and the need to care for the veteran, requires spouses and surviving spouses to defer using these benefits for years, leaving many unable to apply in a timely manner, resulting in a loss of earned educational opportunities.

- **We urge Congress to remove the 10-year delimiting date for spouses and surviving spouses to use their Dependents Educational Assistance benefits.**