

PROTECTING YOUR BURIAL AND MEMORIAL BENEFITS

AVOIDING MEMORIALIZATION FRAUD

Memorialization scams are when a fraudulent company or individual provides a service that is not in the best interest of the individual. The scammer will often offer to provide services with high rates and fees. You should be aware of these schemes in case someone asks you to participate, or in case you see fraudulent activity. Indicators of potential fraud include the following:

- Upselling memorial services and funeral expenses that are not as advertised. Veterans interred in VA national cemeteries are entitled to a gravesite, opening and closing of the grave, perpetual care, a government headstone or marker, a burial flag, a Presidential Memorial Certificate, and a digital remembrance page on the Veterans Legacy Memorial at no cost to the family. These benefits were earned. They should not be purchased.
- Charging fees. VA does not charge a fee for talking to us, or for scheduling your burial in a national or grant-funded cemetery.
- Be aware of scammers who claim the deceased had unpaid debts. Ask for proof of any debt and research any entity who claims your loved one owed them money.
- False advertisements that benefits have changed when they really haven't. Double check with your VA representative if you are not expecting benefit changes.
- Offering unsolicited help. Scammers offering help advocating for your loved one's wrongful death.



DO'S

As you navigate the end-of-life benefits process, take these steps to protect yourself from memorialization scams:

- **Find out in advance** if you can be buried in a VA national cemetery. This is called a pre-need determination of eligibility—and it can help make the burial planning process easier for your family members in their time of need. Apply at: <https://www.va.gov/burials-memorials/pre-need-eligibility/>
- **Research your choice.** Whether performing a home funeral or hiring a funeral director, be familiar with your options. Most states keep a public database of disciplinary actions for licensed funeral homes and directors. Keywords such as "funeral home," "funeral director," "sanctions," and the name of the state can help find official .gov websites where any sanctions are listed.
- **Call VA** if you have questions or think benefits for a loved one are not correct.
- **Make sure your family is aware** of your end-of-life decisions and that you have documented those wishes. This guide may help with these discussions: <https://www.benefits.va.gov/BENEFITS/docs/VASurvivorsKit.pdf>



DON'TS

Even in the most personal situations, scammers will attempt to take advantage of your benefits. Consider the following items to protect you and your family:

- **Do not sign a blank form** for someone else to complete later. Always review the completed form before signing and keep a copy of the completed form for recordkeeping purposes.
- **Do not sign a contract or agreement** to pay for burial or memorial services without reviewing charges and fees. VA provides burial and memorialization items at no cost to eligible Veterans and their families. Find out more at: <https://www.va.gov/burials-memorials/>
- **Do not provide personal information**, such as your Social Security number, medical records, military service records, or other personally identifiable information, to anyone offering claims assistance with your VA benefits before confirming their credentials. Use VA's Office of General Counsel Accreditation tool at: <https://www.va.gov/get-help-from-accredited-representative/>

For suspected fraud or scams:

- **Call the VSAFE Fraud Hotline: 1-833-38V-SAFE**
- **Visit VSAFE online: www.VSAFE.gov**



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of Veterans Affairs