SURVIVOR BENEFITS EDUCATION

DIC explained

Dependency and Indemnity Compensation and the concepts behind survivor eligibility.

A survivor benefit
DIC is a tax-free monetary benefit for qualifying survivors. Eligibility involves both the survivor's circumstances and a qualifying basis relating to the service member or Veteran. [1]

Who may qualify

VA publishes different requirements for surviving spouses, children, and parents. Spouse rules include relationship and marital-history requirements. Child rules include age or qualifying dependency provisions. Parents' DIC has income requirements. These categories have distinct eligibility rules. [1]

Service-connected death

Under 38 CFR 3.312, a service-connected disability may be the principal cause of death or a contributory cause. A principal cause is an immediate or underlying cause of death, or a condition causally related to it. A contributory cause must have a substantial or material causal role. The existence of a service-connected disability alone does not establish that role. [2]

A separate duration-based provision

38 CFR 3.22 addresses certain surviving spouses and children when the death was from non-service-connected causes. Subject to the regulation's other requirements, it covers service-connected total disability for one of these periods. [3]

- At least ten continuous years immediately before death.
- Continuously from release from active duty and for at least five years immediately before death.
- At least one continuous year immediately before death for a qualifying former prisoner of war. VA's overview specifies a death after September 30, 1999 for that POW provision. [1, 3]

The regulation includes total ratings based on individual unemployability. Its rules also address willful misconduct, receipt or entitlement to compensation, and surviving-spouse requirements. These periods concern the total rating. [3]

BENEFIT DISTINCTIONS

DIC and other survivor benefits

The names describe different legal benefits and different qualifying circumstances.

Benefit	General purpose
DIC	Compensation for qualifying survivors under the applicable death-related or duration-based rules. [1, 3]
Survivors Pension	Income- and net-worth-based assistance for qualifying surviving spouses and unmarried dependent children of wartime Veterans. Service and survivor requirements also apply. [4]
Accrued benefits	Benefits owed to a beneficiary at death that remained unpaid. The law determines who may receive them. [5]

How P&T fits into the discussion

Permanent and total (P&T) describes the Veteran's disability status. DIC is decided under survivor-benefit rules. The service-connected-death and duration-based provisions explain why the Veteran's rating label alone does not establish DIC entitlement. [1, 2, 3]

Why different dates appear in explanations

A total-rating effective date, separation date, death date, and relationship history describe different facts. The duration provision uses specified continuous periods, while the service-connected-death provision addresses the causal relationship to death. [2, 3]

Official references

[1] **VA DIC program overview**

[2] **38 CFR 3.312 - cause of death**

[3] **38 CFR 3.22 - duration-based DIC provisions**

[4] **VA Survivors Pension overview**

[5] **VA accrued benefits overview**

Reference titles are linked to the official publications. Source review date is shown in the footer.