

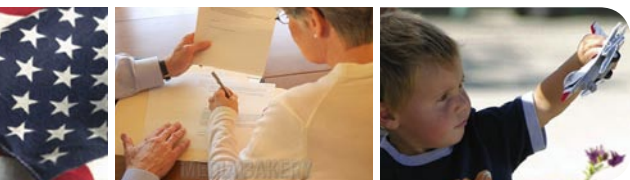


A Survivor's Guide to Benefits

TAKING CARE OF OUR OWN



Current as of 28 July 2008



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I. A MESSAGE FROM THE DEPARTMENT OF DEFENSE



Dear Family Member,

Whenever an individual makes the decision to join the Armed Services of the United States, he or she is promising to put themselves between the people of the United States, and those who would harm us. Sometimes this promise costs these brave men and women their lives. To honor this promise and sacrifice, the Department of Defense is committed to doing all that we can to support our deceased Service members' surviving families.

We know that this can be a painful and confusing time. Trying to make decisions for your deceased loved one as well as trying to address your concerns for the future can be overwhelming. To help you navigate through your benefits and entitlements, your Military Service has assigned you a casualty assistance officer.

Your casualty assistance officer is a dedicated professional. In many cases, he or she is also a member of the military. In every case, however, your casualty assistance officer is committed to helping you as he or she would like to see his or her own family cared for in similar circumstances. *During this time your casualty assistance officer's duty to you will take precedence over all other assignments.* He or she will assist you with immediate needs, funeral arrangements, and ensure you receive the benefits and privileges to which you are entitled and which you deserve.

This guide provides an introduction to the most important issues that loved ones face during this difficult time. Please read it, and share it with your family. But be assured, our assistance to you is not limited to the subjects covered here. If you need additional help, please ask and it will be provided whenever possible. Your first point of contact is your casualty assistance officer. However, if you are no longer in contact with your casualty assistance officer, the Head or Chief of your Service's casualty office is available to assist you.

In closing, all of us at the Department of Defense offer our deepest sympathy to you and your family as well as our heartfelt respect for your loved one whose service and sacrifice makes our lives as free Americans possible.

II. INTRODUCTION

This guide is intended to aid you as you work through the difficulty and pain of losing a loved one who was serving in the military.

The Department of Defense takes seriously its obligation to our Service members and their families. The days ahead will be difficult. While we cannot lessen your loss we are committed to doing everything possible to help and guide you as you deal with the details and decisions that surround the death of an active duty Service member. Every Service member's family has certain benefits, privileges, and entitlements. This guide provides a brief overview to include how to access them. Please bear in mind that those benefits, privileges, and entitlements which are mentioned may not be applicable to everyone.

This guide was designed to give you a clear idea of how the Department of Defense will assist you from your first meeting with your casualty assistance officer. It covers the planning and details of the funeral or memorial service, and continues through the application and processing of all benefits and entitlements.

This guide is revised twice annually to keep current on new policies and new laws and to ensure that you are getting the most up-to-date information. You may access the web version of this guide at <http://www.militaryhomefront.dod.mil/survivorsguide> at any time. Any comments or recommendations to help improve this guide would be most welcome and you can submit them through your casualty assistance officer or Service Casualty Office as appropriate.

III. YOUR CASUALTY ASSISTANCE OFFICER

The Military Services have different titles for their casualty assistance officers:

Army

Casualty Assistance Officer (CAO)

Marine Corps

Casualty Assistance Calls Officer (CACO)

Navy

Casualty Assistance Calls Officer (CACO)

Air Force

Casualty Assistance Representative (CAR)

Coast Guard

Casualty Assistance Calls Officer (CACO)



We understand that you and your family may face tough decisions concerning your deceased loved one in addition to your concerns for the future of your family. To make sure you receive the highest level of support, you have been assigned a casualty assistance officer. This is the person to whom you should address your questions, as he or she will be your primary connection to the Department of Defense. The different branches of Service have different titles for this person. In this booklet we will use the term casualty assistance officer.

At different times in your loved one's military career he or she has been given the opportunity to make choices with regard to notification of next-of-kin, payment of death gratuity, unpaid pay and allowances, and disposition

of remains in the event they become a casualty. The Department of Defense Form 93 (Record of Emergency Data) provides this information. The Department of Defense is bound by law to follow your loved one's instructions with regard to these benefits and entitlements. Your casualty assistance officer will assist you in seeing that these instructions are carried out.

You may wonder how long your casualty assistance officer will assist you. This will depend on your circumstances. However, your casualty assistance officer will continue to assist you until all benefits and entitlements for which you are eligible have been processed. Afterwards, your casualty assistance officer will remain available to help with your concerns. When family members are spread over several cities or states, there may be several casualty assistance officers involved.

Meeting Your Casualty Assistance Officer

Shortly after you have been notified of your loved one's death you will receive a phone call from your casualty assistance officer to arrange a visit. He or she will ask if you have any immediate problems, confirm your mailing address, and arrange to meet with you at the earliest time and place convenient to you. It is important that you meet with your casualty assistance officer as soon as possible, usually within twenty-four hours of his or her call. The first visit will be brief, probably less than an hour. The main purpose of this first visit is to exchange information. In some cases your casualty assistance officer may ask to meet with you in private. It may feel like a tremendous amount of information to deal with, coming so quickly after learning of the death of your loved one. You may want assistance from a counselor, a doctor, an interpreter, or even a member of your church. Your casualty assistance officer can help you connect with these support providers. Of course you may have other family members present if you desire.

You will be asked to provide an address where you may be reached for the next forty-five days. If this is not the same as your current mailing address, you should provide both your current and future addresses. These addresses will be used to provide you with information from your casualty assistance officer, the Department of Defense, and other concerned parties. Please, let your casualty assistance officer know immediately if this information changes.

Next-of-Kin

The person most closely related to the Service member is considered Primary Next-of-Kin (PNOK). Federal statutes provide certain benefits to a Service member's relatives and, in some cases, to non-family members. Some benefits are based upon a person's relationship to the Service member and the role he or she played in the Service member's life. Other benefits are based on choices made by the Service member.

Verifying Family Information

Your casualty assistance officer will also need to verify the accuracy of the family information in Department of Defense records. It is his or her job to confirm the status of all known family members, including the marital status of the deceased Service member, any previous marriages, divorce decrees, and child custody orders. Casualty assistance officers will not request sensitive personal data such as Social Security numbers, birth dates, or banking information over the phone. Your casualty assistance officer may ask for copies of important documents. Without these documents benefits may be delayed or denied.

It is especially important to identify all the Service member's children. Occasionally a Service member has not identified all children on the Record of Emergency Data. Please, don't be offended if your casualty assistance officer asks you whether a loved one was married before and if there are any children from that or other relationships. Also, he or she will want to know if the deceased Service member was known by a name other than the given name, such as a nickname, middle name, or maiden name.

Because of federal law and individual Service member elections, it is possible that the Primary Next-of-Kin (PNOK), the Person Eligible to Receive Personal Effects (PERE), and the Person Authorized to Direct Disposition of Human Remains (PADD) are the same person. It is equally possible that they could be three different people; therefore, each designation will be fully explained to you.

Your casualty assistance officer will schedule a follow-up visit soon after the initial visit. There will be as many follow-up visits as necessary. Depending on your Service, you may also meet with a mortuary affairs officer. During these meetings you will discuss payment of the death gratuity, preparation for the funeral, any honors due to your loved one, and any questions you may have.

Responding to the Media

Newspapers, radio, and television often report on local Service members who have given their lives in service for our country. It is your choice whether you wish to speak to the media directly, or maintain your privacy and have the military support you in your dealings with the media. If you would like assistance, your casualty assistance officer can help by putting you in touch with a public affairs officer who is accustomed to dealing with the media. You will be able to discuss whatever information you would like to share and how you would like to share it.

As a matter of policy, the Department of Defense, which includes the Military Services, will not release any casualty information to the media or the general public until twenty-four hours after the last next-of-kin has been notified. In multi-loss incidents, the twenty-four hour requirement will start after the last next-of-kin has been notified.

Remember...

Even if new issues emerge months after a Service member's death, your Service casualty assistance office remains a resource. You should feel free to call your Service casualty assistance office with any concerns you may have.



Authorization for Disclosure of Information

The Department of Defense receives many requests from private individuals, organizations, federal and state elected members of government, and other reputable sources asking for family member contact information in order to offer condolences, gifts, monetary assistance, or scholarships to families of deceased Service members. U.S. privacy laws bar the government from releasing your private information to third parties without your written consent. Individual Service policies differ on how to address this issue. Your casualty assistance officer will explain the processes in place for your particular Service, and your decision will be honored. While there may be many offers to provide condolences and gifts, each organization has its own criteria, and receipt of such gifts or offers is not automatic.

IV. FUNERAL AND/OR MEMORIAL SERVICE



Your casualty assistance officer or mortuary officer is prepared to discuss your options for a funeral as well as burial of your loved one. Your casualty assistance officer or mortuary officer will also help you understand the government entitlements and reimbursement for the costs associated with these services.

Decisions relating to funerals and burials are the responsibility of the Person Authorized to Direct Disposition of Human Remains (PADD). All Service members are required to name a PADD on their Record of Emergency Data form. A PADD must be either the spouse, a blood relative of legal age, or adoptive relatives of the deceased member. When a Service member dies while on active duty or active duty for training, the Department of Defense will assume responsibility for the preparation, casketing, and transportation of the remains to the destination chosen by the PADD. However, if you wish, you can engage a funeral director to perform these services and make private arrangements. Your casualty assistance officer or mortuary officer will be able to assist you with your decision.

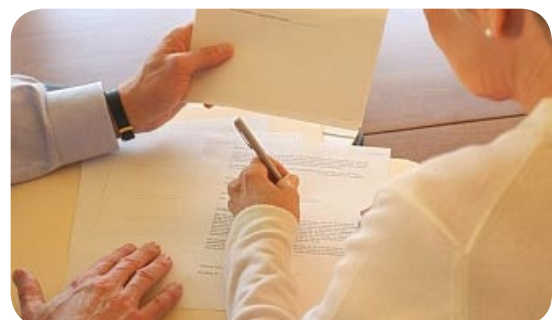
Transporting Your Loved One

There are two types of escorts authorized to accompany the remains of active duty Service members: a military member selected by the deceased member's command, or a close relative of the deceased. A family escort requires official approval. Obtaining this approval can be a lengthy process, which may cause a delay in moving the remains.

If the Service member died overseas and burial will be in the United States, the remains will be returned to the United States as soon as possible, usually within a few days depending on the circumstances and location of loss. Your casualty assistance officer or mortuary officer will be given the date and time the remains are scheduled to arrive at their final destination. Weather conditions and flight cancellations can alter schedules. For this reason, you should delay choosing a date for the funeral until the remains of your loved one have arrived. This will avoid the need to change the date of the funeral, which might add confusion and stress to this already strenuous time.

Seeing Your Loved One

You may be wondering if you will be able to see your loved one. Your casualty assistance officer or mortuary officer will be able to discuss this with you. A licensed mortician will make a recommendation concerning the viewing of remains. If seeing your loved one is likely to cause additional stress, you may have your family doctor view the remains first and then advise you whether viewing the remains is in your best interest.



Burial Location

The PADD, who is designated by the Service member, will determine where the burial will take place. If a designation is not recorded, the PADD is determined by the Service in accordance with existing laws and regulations. The Military Service will provide all necessary assistance to satisfy the PADD's decision on burial location to include burial in a national, state, private, or public cemetery. All active duty Service members are eligible for burial in Arlington National Cemetery or any national cemetery that has available space. Information on burial in a national cemetery is available from any local office of the Department of Veterans Affairs (VA). Spouses and children under 18 years old may be buried with their loved ones in VA national cemeteries. Your funeral director will assist you with burial arrangements for any cemetery in the National Cemetery System, to include Arlington National Cemetery.

Transportation of Family

The government will provide transportation to the burial site for members of the Service member's immediate family, including the surviving spouse, dependent children, siblings of the Service member, and the parents of both the Service member and the surviving spouse. If family members prefer to make their own arrangements they may be reimbursed up to the government rate. Eligible family members can be authorized to receive travel and per diem expenses to attend the funeral. We recommend that family members not make any travel plans until they have spoken with their casualty assistance officer or mortuary officer. Travel to the Service member's unit memorial service is not covered. This service is primarily for the members of your loved one's unit.

Military Honors

Your casualty assistance officer or mortuary officer will be able to discuss with you any military honors due to your Service member. If you choose a military funeral, the casualty assistance officer or mortuary officer will help plan the funeral service. This could include coordinating with military or civilian clergy, arranging for the funeral honors detail, obtaining interment flag(s) and presenting the flags, and other awards. Such honors might include posthumous citizenship, promotions, awards, or medals. During the funeral honors ceremony, the spouse of the Service member will receive a flag, as will the member's parents. Divorced parents will each receive a flag.

Gold Star Lapel Button

The Gold Star Lapel Button is authorized by Congress for the family of eligible deceased Service members. These will be presented to the spouse, parents, siblings, and children of the deceased prior to the funeral or interment service.

Private Arrangements

If you choose to make private arrangements you may be reimbursed for normal expenses. The maximum reimbursable amount depends on the conditions selected for burial. For example, when the Service arranges for preparation and casket (selected by the family) and remains are consigned directly for burial in a government cemetery, the maximum reimbursable amount is \$1,000; however, if the family chooses to arrange for preparation, casketing, and burial in a private cemetery, then the

maximum reimbursable amount is \$8,800. Transportation costs are covered by the Service. Before making any financial commitments, it is recommended that you verify with your casualty assistance officer or mortuary officer if the expense is reimbursable. We want you to be able to make informed decisions and not experience additional anguish because of any misunderstandings. Your casualty assistance officer or mortuary officer will assist the person filing the claim and ensure all required receipts and other supporting documents are attached.

Regardless of whether the family chooses military or private arrangements, your casualty assistance officer or mortuary officer will assist you and your funeral director in coordinating interment activities. This may include transporting family members, arranging lodging, and confirming departure arrangements.

Should the PADD choose to have the remains buried overseas, the Service's mortuary affairs office will arrange for transportation to the place of final burial. Specific information about burial honors can be found at: <http://www.militaryfuneralhonors.osd.mil>.

Return of Personal Effects

The prompt delivery of the deceased Service member's personal belongings is an important function of your loved one's commanding officer. Your casualty assistance officer or mortuary officer will provide specific information concerning the return of your loved one's personal effects. Whenever possible he or she will be present to help when the property is delivered.

Legal Assistance

Your casualty assistance officer will schedule an appointment with a Department of Defense legal assistance officer and will attend the meeting with you. The legal assistance officer will guide you on legal issues that can have a profound effect on the benefits and entitlements you receive. It is important to review the Service member's will and any estate planning documents before applying for insurance or other monetary benefits. These documents could have a major impact on the results of these filings.

Investigative Reports

Your casualty assistance officer can help you obtain copies of official or investigative reports. Requests for any report should include a copy of the Report of Casualty Form (DD form 1300) as well as your copy of a government issued photo ID card or state issued driver's license.



V. MONEY MATTERS

There are many agencies with a sincere interest in helping you and your family as you move through this challenging time. As surviving family of a deceased Service member, you may be eligible for an array of benefits and entitlements. Your casualty assistance officer is your guide through this sometimes overwhelming process. He or she will assist you should you need additional information or help filling out any necessary forms.

Department of Defense Benefits

Death Gratuity

The death gratuity is a lump sum payment made by the Department of Defense to the survivors or other individuals identified by the Service member prior to his/her death while on active duty, active duty for training, inactive duty for training, or within 120 days after release from active duty if the death is due to a service-related disability. The amount of death gratuity is \$100,000.00 and is tax exempt.

Effective July 1, 2008, a Service member may designate one or more persons to receive all or a portion of the death gratuity payment. The designation of a person to receive a portion of the amount will be identified by the Service member as a percentage of the total amount in 10 percent increments. Any amount not designated by the member will be paid to or for the living survivors of the member in accordance with existing law and regulation.

The death gratuity will normally be paid within seventy-two hours to the eligible beneficiary. Depending upon your Service, you may elect to receive the money via electronic fund transfer or by check. If you prefer a check, it will be delivered by your casualty assistance officer or the Service casualty office.

Disbursement of Pay and Allowances

Any pay or allowances due to the Service member at the time of death will be paid to the designated beneficiary or a legal representative. Normally, pay and allowances due to the deceased Service member will be limited to money earned during the month of death or since the last pay day. Service members

have the right to name any person as beneficiary for money remaining due at time of death. In the absence of the Service member's written instructions, money due will be paid to survivors in the order listed below:

- spouse
- children in equal shares
- parents
- duly appointed legal representative of the estate

Casualty Assistance

Casualty assistance is an open-ended process. Simply because you may no longer have direct contact with your casualty assistance officer does not mean that assistance is no longer available. After you determine that direct assistance is no longer necessary and you no longer have contact with your casualty assistance officer, the casualty headquarters office for your Military Service becomes your primary link for assistance. Please use this valuable resource for any additional assistance you may need.

This is taxable income. The Defense Finance and Accounting Center will automatically forward necessary claim forms to the beneficiaries.

Burial Benefits

The Department of Defense will care for, transport, and inter the remains of your loved one. The surviving spouse, the dependent children, siblings of the Service member, and the parents of both the Service member and surviving spouse are authorized to receive travel entitlements. If the spouse, children, or parents choose not to travel to the funeral, the Person Authorized to Direct Disposition of Human Remains (PADD) plus two close relatives may use this benefit.

Travel entitlement includes round trip transportation and two days per diem upon arrival at the interment site. It is advisable to delay making any travel plans until after speaking with your casualty assistance officer or mortuary officer. This will ensure that transportation and arrival times are coordinated for maximum support and that no unauthorized expenses are incurred with the expectation of reimbursement.

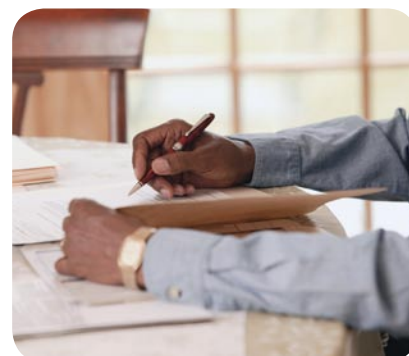
Survivor Benefit Plan

Surviving spouses of Service members who die on active duty may be entitled to Survivor Benefit Plan (SBP) payments. Your casualty assistance officer will schedule a meeting with a retirement services officer who is an experienced counselor and can provide information about survivor benefits and help you with the applications. SBP payments are equal to 55 percent of what a member's retirement pay would have been had he or she been retired at 100 percent disability. Your SBP annuity will be reduced by the amount of payments provided under the Dependency and Indemnity Compensation program (see DIC below). Spouses may choose "child only" SBP benefits. This option is helpful when the spouse's DIC is greater than the amount of SBP. SBP payments are subject to federal income taxes, although DIC payments are not. If the spouse remarries before age 55, SBP payments cease; but if the remarriage ends payments can be reinstated.

Department of Veterans Affairs (VA) Benefits

Dependency and Indemnity Compensation (DIC)

This compensation will probably be the most important part of your long-range financial planning. It is paid to eligible survivors of active duty Service members and survivors of those veterans whose deaths are determined by the VA to be service related. It is a flat monthly payment, independent of the pay grade of the veteran. The 2008 spouse DIC monthly rate is \$1,091. This payment is adjusted annually for cost of living increases and is non-taxable.



DIC for Surviving Children In the Absence of a Surviving Spouse

It is important to remember that DIC benefits, as with all other benefits, will not be paid unless you apply for them. Your casualty assistance officer can arrange for you to meet with the local VA office to file your application. Certain documents must be submitted with the application. Survivors of active duty Service members will need:

- completed VA Form 21-534a
- DD Form 1300, Report of Casualty

This benefit is payable for the life of the spouse, provided the spouse does not remarry before the age of 57. However, should a remarriage end, DIC benefits can be reinstated. Income from other sources does not affect eligibility. The only requirements are proof of relationship to the deceased Service member and that the Service member's death was service-connected.

The rate of compensation increases for a spouse with one or more children with the deceased veteran. The 2008 monthly benefit for each child is \$271. Children are eligible for this compensation under the following conditions:

- until they marry or turn 18 (or 19 if still in secondary school)
- if they are between the ages of 18 and 23 and are attending a VA approved institution of higher learning
- for life, if they are disabled

If there is no surviving spouse, DIC will be paid in equal shares to the children of the deceased veteran. The total monthly benefit will be slightly different, as shown on the table. For more information contact your local VA office, access the VA website at <http://www.va.gov>, or call 1-800-827-1000.

Surviving Children Entitlement	Lump amount	Rate for one
Number of children	Total payable	Each child share
1	\$ 462	\$ 462.00
2	\$ 663	\$ 331.50
3	\$ 865	\$ 288.30
4	\$ 1,030	\$ 257.50
5	\$ 1,195	\$ 239.00
6	\$ 1,360	\$ 226.66
7	\$ 1,525	\$ 217.85
8	\$ 1,690	\$ 211.25
9	\$ 1,855	\$ 206.11

Servicemembers' Group Life Insurance (SGLI)

Unless your loved one elected not to be covered, he or she has a life insurance policy sponsored by the VA. As of September 1, 2005, the maximum amount of SGLI is \$400,000 and is non-taxable. Service members have the option of electing full coverage, reduced coverage in increments of \$50,000, or no coverage. Payment is made by SGLI in approximately forty-five days to the beneficiary(ies) in either a lump sum payment or in 36 equal monthly installments as specified by the Service member. Eligible beneficiaries may elect to change the lump sum payment to 36 equal monthly payments; however, they can not change the 36 equal monthly payments to lump sum. If your loved one did not select a beneficiary, the law requires the insurance be paid in the following order of precedence:

- 1) spouse
- 2) children in equal shares
- 3) parent(s) in equal shares
- 4) a duly appointed executor or administrator of the estate
- 5) the next-of-kin entitled to payment under the law of the Service member's state of residence

Payment & Eligibility

Any questions concerning payment of SGLI, eligibility for FSGLI, or questions on TSGLI should be addressed to:

Office of Servicemembers' Group Life Insurance, 3rd Floor, NE Wing, 80 Livingston Avenue, Roseland, NJ 07068-1733. See also the relevant website, phone numbers, and e-mail address in the Additional Resources section.

If you are an SGLI beneficiary, your casualty assistance officer will assist you with completing the necessary claims forms. If you are not the beneficiary, privacy laws forbid the government from divulging the name of the beneficiary to you.

Family Servicemembers' Group Life Insurance (FSGLI)

FSGLI is a program extended to the spouses and dependent children of members insured under the SGLI program. FSGLI provides up to a maximum of \$100,000 of insurance coverage for spouses, not to exceed the amount of SGLI the insured member has in force, and \$10,000 for dependent children. FSGLI is a Service member benefit for which the member pays the premium and is the beneficiary of the policy.

Although child coverage cannot be converted, spouses may elect to convert their coverage to a commercial policy with a participating company within 120 days following the date of the Service member's death.

Call the Office of Servicemembers' Group of Life Insurance (OSGLI) at 1-800-419-1473 for conversion information and a list of participating companies.

Traumatic Injury Protection Under Servicemembers' Group Life Insurance (TSGLI)

All Service members who are enrolled in the Servicemembers' Group Life Insurance (SGLI) program are automatically covered for TSGLI and pay a monthly premium of \$1.00. The purpose of TSGLI is to provide financial assistance to Service members during their recovery period from a serious traumatic injury. Coverage ranges from \$25,000 to \$100,000 depending on the nature of the injury.

For a deceased Service member to be eligible for payment under the TSGLI program, he/she must have sustained a qualifying traumatic injury and survive for a period of not less than seven full days from the date of the traumatic injury. Insurance proceeds will then be paid to the beneficiary named by the Service member on his/her SGLI application. You may access the following VA website for more information on the TSGLI Program: <http://www.insurance.va.gov/sgliSite/TSGLI/TSGLI.htm>.

Beneficiary Financial Counseling Services (BFCS)

This financial counseling benefit is offered to beneficiaries of SGLI, Veterans' Group Life Insurance (VGLI), or FSGLI policies. This cost-free service is offered by Financial Point. Financial Point provides beneficiaries with valuable personalized financial information and expert consultation to ensure they have the tools necessary to manage their finances effectively. They will not try to sell you anything. Included is one year access to their toll free financial planning help line and a financial planning resource kit. Financial Point can be reached at 1-888-243-7351 or via email at FCS@financialpoint.com.

VA Home Loans

Surviving spouses who have not remarried are eligible for VA home loans which may offer better mortgage rates or terms than traditional home loans.



Transition Assistance

To help ease your transition, a monthly payment of \$250 will be paid to surviving spouses with minor children for the first two years of DIC entitlement or until the last minor child is removed from DIC benefits should that happen before the two years of eligibility are over.

Montgomery GI Bill/Veterans Educational Assistance Program (MGIB/VEAP)

If your loved one participated in MGIB/VEAP, the VA will pay a refund equal to the amount contributed under Chapter Thirty or Chapter Thirty-Two, less any benefits paid, unless the death was a result of willful misconduct. The refund will be paid to the beneficiary of SGLI proceeds. In cases involving multiple beneficiaries, each beneficiary must submit a separate refund request.

Survivor and Dependents' Educational Assistance

Surviving spouses are eligible for educational benefits for up to twenty years after the date of the Service member's death. Children are normally eligible to use their educational benefits between the ages of 18 and 26. This benefit may be used to pursue an associate, bachelors, or graduate degree; courses leading to certification, technical, or vocational school; and apprenticeships and various other educational programs. Children over the age of 14 with physical or mental disabilities may receive benefits for special restorative training to lessen or overcome impairment.

Bereavement Counseling

The VA Office of Readjustment Counseling Service (RCS) offers bereavement counseling to families of Service members who die on active duty. These services are available to you through offices at the community based Vet Centers throughout the United States, Guam, Puerto Rico, and Virgin Islands. For more information call 202-273-9116 or email vet.center@HQ.med.va.gov.

Assistance from the Social Security Administration

Monthly Social Security payments are paid to a spouse or a divorced spouse with children of the deceased Service member under the age of 16, or disabled children in their care who meet the eligibility requirements. Monthly payments are also paid to children under the age of 18 or 19 if they are full-time students, or older children who were disabled before the age of 18. The amount paid will be determined by the Social Security Administration.

Up to \$255 in Social Security Benefits may be paid to the surviving spouse living with the member at the time of death. The fact that a Service member was temporarily away from home on a military assignment will not preclude a finding of living together. If there is no surviving spouse, the sum is paid to the oldest child who is eligible for Social Security benefits for the month of death. No other

survivors are entitled to this benefit. You should make your claim through the nearest Social Security Office. Your casualty assistance officer may contact the Social Security Administration Expedited Claim Unit (tel. 1-866-777-7887) on your behalf in order for benefits to begin within twenty-four hours. Supporting documentation will be necessary within sixty days or benefits will stop. For more information, go to <http://www.ssa.gov>.



Ongoing Military Benefits

Healthcare, Commissary, and Exchange

The death of your loved one does not end your rights to certain Service benefits and privileges. You may use the base theater and some other Morale, Welfare, and Recreation (MWR) facilities. You are also eligible to continue to receive TRICARE benefits under TRICARE Prime at the active duty rate for three years at no cost, and afterwards at the retiree family member rate which will require you to pay a premium. You are also eligible to continue shopping at the exchange and commissary indefinitely unless you remarry. Unmarried children of the deceased Service member may use these privileges, at no cost, until they are 21, or 23 if enrolled in a full-time course of study in a secondary school or in a full-time course of study in an institution of higher education. Family members must ensure their information listed in the Defense Enrollment Eligibility Reporting System (DEERS) is up-to-date. DEERS identifies and validates TRICARE eligibility and address information. You may verify the information on your DEERS record or update your address by calling the DMDC Support Office (DSO) at 800-538-9552. Updates to DEERS may be done at the nearest uniformed services identification card center. To locate the nearest military ID card facility, visit the Defense Manpower Data Center (DMDC) web site at <http://www.dmdc.osd.mil/rsl>.



TRICARE Dental Program Survivor Benefit

When a military sponsor dies while on active duty for more than 30 consecutive days, surviving family members enrolled in the TRICARE Dental Program (TDP) will continue to receive TDP benefits for three years from the month following the sponsor's death.

The requirement to be enrolled in the TDP at the time of the sponsor's death is not applicable under certain limited circumstances. Eligible surviving family members not enrolled at the time of their sponsor's death are not automatically enrolled in the TDP Survivor Benefit. The surviving parent or legal guardian must contact United Concordia to elect enrollment in the TDP Survivor Benefit.

Surviving family members may be eligible for the TRICARE Retiree Dental Program (TRDP) once the three year TDP survivor benefit ends. The TRDP also may be available to surviving family members who do not qualify for the TDP Survivor Benefit. For more information about the TRDP, visit <http://www.tricare.osd.mil>.

Housing and Allowances

If you are living in government housing as an authorized dependent, you are eligible to continue living in government housing for a year from the date of your loved one's death. If you leave government housing before the 365th day from your loved one's death, you will be reimbursed for the unused days at the current rate of Basic Allowance for Housing (BAH) for your loved one's pay grade. If you desire to remain in quarters past the 365th day, a written request must be submitted to the Base Commander via the appropriate housing office. If approved, rental charges at the current rate may be applied. If you are not residing in government housing, you will be provided a lump sum payment of 365 days BAH at the Service member's current rate. If you are in leased government housing, the 365 day rule still applies. If you are a surviving spouse and also a member of the uniformed services, you are also eligible for the housing allowance as an authorized dependent.

You are also authorized one relocation move at government expense. The movement of household goods must be completed within three years following the death of the Service member. A request may be made for an extension if necessary. Please contact the transportation officer at the nearest installation. Your casualty assistance office can also help you with this request.

Legal Assistance

Should you need legal advice on benefits and entitlements, insurance, taxation, or other matters, military legal assistance can be provided. Legal services are available on all military installations and your casualty assistance officer can help arrange for an office visit or a phone conversation with a legal expert if you are not near an installation.

ID Card

In order to use the services you are entitled to, you must identify yourself as the dependent of a deceased Service member. The ID card you used when your sponsor was alive is no longer valid. You will need to apply for a new ID card. The casualty assistance office can help you with this.

Posthumous Citizenship

This is an honorary status commemorating the bravery and sacrifice of these deceased Service members. It does not convey any benefits under the Immigration and Nationality Act to any relative of the deceased Service member.

A request for the granting of posthumous citizenship to a Service member may be filed on behalf of the Service member only by the next-of-kin or by a representative (as defined by the Attorney General). If the application is approved, a Certificate of Citizenship (N-645) will be issued in the name of your loved one with citizenship as of the date of his or her death.

The Bureau of Citizenship and Immigration Services (BCIS) has a toll free number available for automated information and live assistance concerning immigration service and benefits within the U.S., Puerto Rico, Guam, and the U.S. Virgin Islands. If outside these areas please contact the closest U.S. Embassy or Consulate. The toll free number is 1-800-375-5283.

Income Taxes

Assistance with filing income taxes is available at most military installations during tax season. This service is free of charge.

For information and guidance concerning your income tax status as a survivor of a Service member, you can contact the nearest office of the Internal Revenue Service (IRS). For income tax purposes, social security benefits, the death gratuity payment, the Basic Allowance for Housing benefit, burial benefits, VA pension and compensation payment, property, and the face amount of all life insurance policies are excluded from gross income.



Combat Zone Forgiveness

If a member of the U.S. Armed Forces dies while in active service in a combat zone or from injury or disease received in a combat zone, the decedent's income tax liability is forgiven for the tax year in which the death occurred and for an earlier tax year ending on or after the first day the member served in a combat zone in active service. Forgiven tax is tax that does not have to be paid. Any forgiven tax liability that has already been paid will be refunded, and any tax liability at the date of death will be forgiven.

In addition, any unpaid taxes for prior years will be forgiven and any prior year taxes paid after the date of death will be refunded. This provision also applies to members of the Armed Forces serving outside the combat zone if the service was in direct support of military operations in the zone, and qualified the member for military pay for duty subject to hostile fire or imminent danger.



VI. ADDITIONAL RESOURCES

Military OneSource

Tel. 1-800-342-9647

<http://www.militaryonesource.com>

Military OneSource understands the needs of military family members who have lost a loved one. Surviving spouses, parents, and children can turn to Military OneSource for information, resources, and counseling support during their time of need. Help is available twenty-four hours a day, seven days a week by telephone or Internet. Services include:

- face-to-face counseling in the local community at no cost
- immediate support for those with emotional well-being issues
- referrals to appropriate Service branch agencies, aid agencies, charitable organizations, support groups, and other resources
- educational materials related to benefits, grief, and other related issues
- translation services for more than 150 languages

Additional contact information:

From Overseas Tel. 1-800-3429-6477

You must use an access code before dialing the toll free number. Access codes can be found on the Military OneSource website at "Contact Us."

From overseas, deployed, or in remote areas only, you may call collect at Tel. 484-530-5908.

En Espanol Tel. 1-877-888-0727 / TTY/TDD Tel. 1-800-346-9188

Survivor Benefits

Army Survivor Benefits

Army Casualty

Tel. 1-800-626-3317

<http://www.armycasualty.army.mil>

Navy Survivor Benefits

Navy Casualty

Tel. 1-800-368-3202

<http://www.npc.navy.mil/CommandSupport/CasualtyAssistance>

Marine Corps Survivor Benefits

Marine Corps Casualty

Tel. 1-800-847-1597

<http://www.manpower.usmc.mil>

Air Force Survivor Benefits

Air Force Casualty

Tel. 1-800-433-0048

<http://ask.afpc.randolph.af.mil>

Coast Guard Survivor Benefits

http://www.uscg.mil/HQ/psc/sbp_rcsbp.shtm

States

Some states provide benefits and support to survivors, especially to survivors of National Guard or Reserve members killed on active duty. Amounts and benefits may vary.

Arlington National Cemetery

Tel. 703-607-8585

<http://arlingtoncemetery.org>

If you wish to have your loved one buried or interred at Arlington National Cemetery you should ask your local funeral home to telephone the interment office and arrange for the interment service. This should be done while you are, or your representative is, in the funeral home.

Defense Finance and Accounting Service (DFAS)

Tel. 1-800-321-1080

<http://www.dod.mil/dfas/>

DFAS provides professional finance and accounting services for members of the Uniformed Service's and their dependents. Here you will find a wealth of information about military pay and benefits. Look under Retired Pay for information on Survivor Benefits.



Department of Veterans' Affairs (VA)

A wealth of information concerning compensation and benefits for families of deceased Service members is available from the VA.

Veterans Benefits Administration

Tel. 1-800-827-1000

TDD 1-800-829-4833

<http://www.va.gov>

Financial Point: 1-888-243-7351

Montgomery GI Bill/VEAP Refund: 1-888-442-4551

Survivor's Benefits: 1-800-827-1000

<http://www.vba.va.gov/survivors/index.htm>

Veterans Health Administration

Tel. 1-877-222-8387

<http://www1.va.gov/health/>

Bereavement Counseling: 202-273-9116

vet.center@HQ.med.va.gov

National Cemetery Administration

Tel. 1-800-827-1000

<http://www.cem.va.gov>

Memorial Programs Service: 1-800-697-6947

Presidential Memorial Certificate

Program: 202-565-4259

Head Stones and Markers: 1-800-697-6947

Armed Forces Services Corporation (AFSC)

Tel. 1-888-237-2872

<http://www.afsc-usa.com>

On behalf of the Service Relief Societies, the AFSC provides eligible family members with lifetime benefit and entitlement information and assistance at no cost. Their services include an analysis of available benefits, an annual benefit update, notification concerning changes to benefits or entitlements, insurance counseling, and other general assistance.

Military Funeral Honors

<http://www.militaryfuneralhonors.osd.mil>

Families of eligible veterans may request funeral honors through their funeral director. The funeral director must contact the appropriate Military Service to arrange for the funeral honors detail.

National Association for Uniformed Services (NAUS)

Tel. 1-800-842-3451

<http://www.naus.org>

NAUS is the only military affiliated association whose membership is open to the entire military/veteran family — Army, Navy, Air Force, Marine Corps, Coast Guard, United States Public Health Service, National Oceanic and Atmospheric Administration, and the National Guard and Reserve. NAUS serves all ranks and grades and represents a broad spectrum of interests and is affiliated with the National Society of Military Widows (see below), supporting the interests and needs of spouses and survivors.

National Military Family Association (NMFA)

Tel. 1-800-260-0218

<http://www.nmfa.org>

The goal of the NMFA is to educate military families about the rights, benefits, and services available to them, and to promote and protect the interests of military families by influencing the development and implementation of legislation and policies affecting them.

National Society of Military Widows (NSMW)

Tel. 1-800-842-3451, extension 3009

<http://militarywidows.org>

NSMW is a non-profit organization that serves the interests of women whose husbands died while on active military duty, service-connected illness, or during disability or regular retirement from the Armed Forces.

Office of Servicemembers' Group Life Insurance (SGLI)

Tel. 1-800-419-1473

Main Fax. 1-800-236-6142

Claims Fax. 1-877-832-4943

<http://www.insurance.va.gov>

SGLI is a program of low cost group life insurance available to all members of the Uniformed Services. Service members are automatically insured under SGLI unless the Service member chooses to reduce the amount, or cancel it entirely.

Social Security Administration

Tel. 1-800-772-1213

Expedited Claim Unit, Tel. 1-866-777-7887

<http://www.ssa.gov>

Social Security benefits may be available to the spouse or children of deceased Service members. Your casualty assistance officer can help you with this.

TRICARE

General number: 1-888-363-5433

North region: 1-877-874-2273

West region: 1-888-874-9378

South region: 1-800-444-5445

<http://www.tricare.osd.mil>

To understand your healthcare benefits you may ask your casualty assistance officer or contact TRICARE for more information.



Gold Star Wives of America, Inc.

Tel. 1-888-751-6350

<http://www.goldstarwives.org>

Gold Star Wives is a congressionally chartered non-profit service organization. This group is unique in that it is the only organization capable of providing services to active duty and service-connected military widows and widowers.

Gold Star Mothers, Inc.

Tel. 1-202-265-0991

<http://www.goldstarmoms.com>

Gold Star Mothers is a congressionally chartered non-profit organization. This is an organization of mothers who have lost a son or daughter in the service of our country.

Tragedy Assistance Program for Survivors (TAPS)

Tel. 1-800-959-TAPS (8277)

<http://www.taps.org>

The core of TAPS is made up of people like you, who have lost a loved one who was serving in the Armed Forces. They offer grief counseling referral, case worker assistance, and crisis information.

America Supports You

<http://www.americasupportsyou.com>

America Supports You is a nationwide program launched by the Department of Defense to recognize citizens' support for our military men and women and communicate that support to members of our Armed Forces at home and abroad. This site also provides family members with useful information on support and assistance from many different sources, community based organizations, and ongoing events in each state.

Service Specific Information

This guide is meant to provide all family members, regardless of Service, the same basic information on assistance, benefits, and entitlements. However, there may be additional benefits and resources that are Service specific. Therefore, each Military Service, at its option, may include additional information or resources at the end of this Guide that only apply to family members from their Service. A few examples would be a scholarship program that pertains only to surviving Army families or a foundation that only supports Navy families.



VII. LIST OF IMPORTANT DOCUMENTS

- civilian death certificates (can be purchased through funeral home; 12 copies recommended)
- marriage certificate
- divorce decree
- immigration documents
- naturalization papers
- adoption and or custody documents
- social security number/card for all family members
- wills and deeds of trust
- insurance policies (life, home, vehicles, etc.)
- income tax records (past three years)
- documents referring to bank accounts, loans, securities, etc.
- references to safe deposit boxes
- references to out standing debt
- vehicle title and registration



Place local contact information here