Preparing for the unthinkable

While survivors can never be fully prepared for the news their loved one has died in the line of duty, certain preparations can and should be made to assure casualty assistance is rendered and benefits are awarded as quickly and as compassionately as possible. This fact sheet outlines available major benefits, resources assisting survivors, and websites educating about military survivor benefits. It also highlights in *italics* some recent legislative changes that will affect benefits received by survivors.

Service members should not wait until a pre-deployment brief or a change in family status to make sure critical documents are current and in order. It is important to regularly review and update the service member and family information used to determine eligibility for and the distribution of the components of the survivor benefit package. Has the service member recently married or divorced? Has the service member changed the primary next of kin or added or changed beneficiaries of the Servicemembers’ Group Life Insurance (SGLI)? Has the family updated a will or designated guardians if there are minor children? Keep a dated copy of the submitted information form as a reminder and a comparison to help determine when updates should be made.

Securing and Maintaining Survivor Benefits

When a death on active duty occurs next of kin will be assigned a casualty assistance officer (CAO, Army), casualty assistance representative (CAR, Air Force) or casualty assistance calls officer (CACO, Navy or Marine Corps) to help with arrangements and entitlement paperwork at this difficult time. The CAO, CAR or CACO is there to help, but family members are the ones who make the final decisions.

It is important for survivors to keep an up-to-date address on file with the Casualty Assistance Office in order to continue to receive information concerning benefits. Contact the Service Specific Casualty Assistance Office to make address changes and make sure the changes are made to DEERs as well. Casualty Assistance Office information is included below.

Eligibility for many Department of Defense (DoD) and Department of Veterans Affairs (VA) benefits may be affected by changes in the marital status of a surviving spouse or in the age of a surviving child. These changes are discussed in the appropriate sections below.

Department of Defense Benefits

**Death Gratuity:** Usually paid within a few days of the member’s death, the death gratuity is intended to assist the survivors in their readjustment and to aid them in meeting immediate expenses. Public Law 109-163 permanently increased the death gratuity from $12,420 to $100,000 for all active duty deaths resulting from wounds, injuries, or illnesses that are incurred in the line of duty, not just those occurring
in combat-related situations. This payment is not taxable. For deaths occurring between October 7, 2001 and the January 6, 2006 enactment of the law, DoD will make retroactive payment of the difference between the original death gratuity survivors received and the new $100,000 amount. Public Law 110-181, effective January 28, 2008, allows service members to designate a person other than the primary-next-of-kin (PNOK) to receive up to 100 percent of the death gratuity in 10 percent increments. The balance of the payment will be made to the PNOK. It also requires notification of a spouse if a service member chooses a designee other than the spouse.

Burial Benefits: DoD will process, transport, and inter remains. It provides a casket, vault and headstone for interment in a government cemetery or may reimburse costs of up to $7,700, if the family elects to make private arrangements. Transportation to the burial for the immediate family is provided by the government at no charge, or may be reimbursed up to the government rate. It is recommended that family members make no travel arrangements until they have spoken with their casualty assistance officer. The casualty assistance officer will guide the family through the specific requirements and paperwork for the particular branch of service involved. Specific information about burial benefits and military honors is available at: www.militaryfuneralhonors.osd.mil.

Servicemembers’ Group Life Insurance (SGLI): According to the P.L.109-13, enacted May 11, 2005, the maximum amount of the Servicemembers’ Group Life Insurance (SGLI) increased from $250,000 to $400,000, effective September 1, 2005. A service member is enrolled for the maximum amount unless the service member explicitly declines the insurance or purchases lower levels of coverage. There is an increased premium for the increased amount. P.L.109-364 contained a provision mandating that DoD pay the premium cost of the maximum amount of SGLI while a service member is serving in a combat operation or combat zone. SGLI will be paid to the individual designated on the service member SGLI election and certificate form. If no beneficiary is elected by the service member, by law, the proceeds are paid first to the surviving spouse; if none, the child(ren) (natural, adopted or illegitimate) in equal shares; if none, to the parents (natural or adopted). P.L.109-163 expanded the payment of a “special death gratuity to survivors of all active duty deaths that occurred after October 7, 2001 and prior to the SGLI increase from $250,000 to $400,000. They will receive the additional $150,000 SGLI payment as well as the increased death gratuity. If the service member had not elected SGLI, the $150,000 will be paid in equal shares according to the precedence established in law. More information can be found at the SGLI website: www.insurance.va.gov/sgliSite/default.htm.

Military Health Care Benefits: All otherwise eligible spouses and children remain eligible for military health care coverage. Surviving spouses remain eligible for three years from the date of death for TRICARE benefits at active duty dependent rates. This is called transitional survivor status. After three years in transitional survivor status, the surviving spouse is considered in survivor status and the cost of TRICARE Prime and TRICARE co-pays and cost shares rise to those of retirees. Surviving spouses will be notified approximately 6 months before the end of transitional survivor status so they can be aware of the upcoming change in status and plan accordingly. Under recent changes included in Public Law 109-163 and implemented November 1, 2006, surviving children remain eligible for transitional survivor status and active duty dependent coverage under TRICARE until they reach age 21 or 23 if enrolled in college. This enhanced benefit is retroactive for survivors of deaths occurring since October 7, 2001. Children who previously were converted to survivor status have been automatically restored to transitional survivor status, but their TRICARE health plan (Prime or Standard) was not changed. Children who have been restored to transitional survivor status are eligible for all TRICARE programs at active duty family member payment rates, which includes no Prime enrollment fee or co-payments). Families may also be eligible to register a disabled family member for the Extended Care Health Option (ECHO). Past claims and enrollment fees may be reprocessed, and families may be due a refund. Family members should to contact their TRICARE
For more details and contact information about health care benefits for survivors, go to the TRICARE Survivor web page at www.tricare.osd.mil/survivors/ and search the subheadings on the right side for specific subjects.

Military Dental Care Benefits: Surviving spouses and children enrolled in the TRICARE Dental Program (TDP) at the time of the service member’s death will have premium-free coverage for three years from the death. After three years, family members will be notified of their disenrollment and their eligibility for the TRICARE Retiree Dental Program (TRDP). Surviving families who are assigned overseas at the time of death and who had disenrolled from the TDP because care was available in a military dental facility may reenroll and receive the same benefit. Surviving children under age 4, who are not enrolled in the TDP at the time of the service member’s death because they had not reached the minimum age for enrollment, are also eligible for coverage. For more information, consult the TRICARE Fact Sheet “Survivors – Dental Benefits are Covered” at http://www.tricare.osd.mil/survivors/Dental.cfm.

Note: The spouse’s eligibility for military health care and dental care terminates upon remarriage and may not be reinstated unless the marriage is annulled.

Survivor Benefit Plan (SBP): Surviving spouses of service members who die on active duty are entitled to SBP benefits. SBP payments equal 55% of what the member’s retired pay would have been had the member been retired at 100% disability. SBP payments are offset by Dependency and Indemnity Compensation (DIC; see below, under Department of Veterans Affairs). P.L. 108-136 allows spouses to chose “child only” SBP benefits. This option is helpful when the spouse’s DIC payment is greater than the amount of SBP. P.L.109-364 extended the “child only” option retroactively to the survivors of all members who died on active duty since October 7, 2001. SBP is automatically adjusted annually for cost of living increases and payments are subject to federal income taxes. If the spouse remarries before age 55, SBP payments cease. If that subsequent marriage ends in death, divorce, or annulment, SBP may be reinstated. If the spouse remarries after age 55, SBP payments continue. If that marriage occurs before age 57, the surviving spouse who was also receiving DIC will lose the DIC payments but the SBP payments will rise to the full SBP amount available.

Other Benefits: P.L.109-163 made permanent the extended time that surviving families may occupy government quarters or be paid housing allowances from 180 to 365 days. Those eligible for Basic Allowance for Housing (BAH) will be paid in one lump sum. Survivors are also authorized one relocation move at government expense which must be completed within one year following the death of the service member. Spouses are eligible for Commissary, Exchange, and Morale, Welfare and Recreation activities privileges indefinitely unless they remarry. Children maintain eligibility until age 18 or 23, if still enrolled full-time in college. Military exchanges forgive Military Star credit card debt owed by families when their service member is killed in combat. Survivors are also eligible for legal assistance advice on benefits and entitlements, insurance or taxation.

Dual Military: P.L.109-364 authorized, in the case of a member dying on active duty, continued payment of the deceased member’s housing allowance at the without-dependents rate for up to one year to a survivor who is also a service member. P.L.109-163 specifically expanded the eligibility for survivor benefits under the TRICARE Dental Program (TDP) to include the active duty spouse of a member who dies while serving on active duty for a period of more than 30 days.
For more in-depth Service specific information concerning Survivor Benefits visit the following websites:

- **DoD**
  - A Survivor’s Guide to Benefits – Taking Care of Our Own

- **Army**
  - US Army Human Resources Command, Casualty Assistance, (866) 272-5841
    https://www.hrc.army.mil/site/active/TAGD/CMAOC/cmaoc.htm
  - Army Long-Term Family Case Management (ALTFCM), 1-866-272-5841 (toll free)
    http://www.altfcm.army.mil/, altfcm@conus.army.mil

- **Navy**
  - Navy Personnel Command Casualty Assistance

- **Marine Corps**
  - Manpower and Reserve Affairs Casualty Assistance
    https://www.manpower.usmc.mil/portal/page?_pageid=278,1938196&_dad=portal&_schema=PORTAL

- **Navy and Marine Corps:**
  - Lifelines: http://www.lifelines.navy.mil, Click on “Casualty and Death”

- **Air Force**
  - Air Force Personnel Center: http://ask.afpc.randolph.af.mil/, Click on “Personnel Services, Disability/Casualty” at the top of the page.

- **Coast Guard**
  - Work/Life Office http://www.uscg.mil/hq/g-w/g-wk/wkw/index.htm, Click on “Crisis Management”

Surviving family members should also remember that their casualty assistance officer remains a resource, even if new issues emerge months after the service member’s death. They should feel free to contact the casualty assistance officer when they have questions. Make sure to update your address with your casualty assistance officer if you relocate. **If you cannot contact your casualty assistance officer, you may contact the Service specific Casualty Assistance Offices:**

- **Army POC:** LTC Harry Wilkes, (703)325-9201
- **Navy POC:** Mrs. Dale Armstrong, (800)368-3202
- **Marine Corps POC:** Mr. Gerry Castle, (703)784-9512 or (800)-847-1597
- **Air Force POC:** Mr. Scott Hand, (210)565-3505
- **Coast Guard POC:** Lt Terrance Walsh, (202)475-5391

**Department of Veterans Affairs Benefits**
The Department of Veterans Affairs publishes an annual booklet called “Federal Benefits for Veterans and Dependents” with up-to-date dollar amounts for each benefit and a more in-depth explanation of all VA benefits for surviving family members. It is also available on the VA website at www.va.gov. The phone number for the local VA office may be found in the blue pages of your local phone book under U.S. Government Offices.

**VA Survivors Web Page:** In late 2005, the VA created a special web page devoted to issues pertaining to survivors. This page also offers information from other federal agencies and organizations
offering related benefits and services to survivors and dependents and may be accessed at www.vba.va.gov/survivors/index.htm.

**Dependency and Indemnity Compensation (DIC):** Surviving spouses, children, and some dependent parents are eligible to receive DIC, a monthly flat-rate payment of a base amount determined periodically by specific Congressional action and not based on the pay grade of the member. The rate has been adjusted annually for cost of living increases. The DIC payment is non-taxable. The 2007 DIC monthly spouse rate is $1,067. Additional amounts, also adjusted annually, are authorized for a surviving spouse with minor children. The current monthly benefit is $265 for each child. Unmarried children are eligible for the benefit until they reach the age of 18 (19 if still in secondary school), between 18 and 23 if attending a VA approved institution of higher learning, or for life if they are disabled. Children of a deceased member who had no spouse at the time of death receive a different monthly benefit. For more specific information contact your local VA office or access the VA website (www.va.gov).

If a spouse remarries before age 57, payment of the spouse DIC ends. If that subsequent marriage ends in death, divorce, or annulment, DIC will be re-instated. Payment of the children's DIC is not affected by a change in the marital status of the surviving spouse.

**Transition Assistance:** A monthly payment of $250 will be paid to surviving spouses with minor children for the initial two years of entitlement to DIC or until the last minor child is removed from the benefit, if earlier than two years. This transitional benefit is payable for all original DIC awards commencing on or after January 1, 2005.

**Survivors’ and Dependents’ Educational Assistance Program:** Surviving spouses and children are eligible for up to 45 months of education benefits. Education benefits may be used in pursuit of associate, bachelor, or graduate degrees; courses leading to a certificate or diploma from business, technical or vocational schools; apprenticeships and various other educational programs. Benefits may also be paid to a child over age 14 with a physical or mental disability that impairs the pursuit of a regular education program for special restorative training to lessen or overcome the impairment. Beginning July 1, 2005, the surviving spouse of a service member killed on active duty has an extended eligibility for education benefits of up to 20 years after the date of the member’s death (P. L.108-454). Surviving spouses of military retirees or veterans who die of service-connected causes have 10 years after the member’s death to use their education benefits. Children are normally eligible to receive educational benefits between their 18th and 26th birthdays. The current monthly education benefit is $860 per recipient for full time attendance at an educational facility. The education benefit has been increased from time to time but is not automatically adjusted annually for cost of living increases. Contact the Department of Veterans’ Affairs for complete rate information.

**Home Loan Guaranties:** An unremarried surviving spouse is eligible for VA Home Loan Guaranty program. For additional information visit: www.homeloans.va.gov.

**VA Grief Counseling:** The Office of Readjustment Counseling in the Department of Veteran Affairs offers grief counseling to families of members who die on active duty. These services are available through offices at the 206 community-based veterans' centers throughout the United States. For more information, call 202-273-9116 or email vet.center@hq.med.va.gov.

**Other Federal Benefits**

**Employment preference:** Spouses of deceased military personnel may be entitled to a preference when applying for federal civilian jobs.
Social Security Benefits: Social Security monthly benefits are paid to a spouse or a divorced spouse regardless of age with children of the deceased service member in their care who are under age 16 or disabled and meet Social Security requirements. Monthly payments are also paid to a child until age 18, until age 19 if the child is a full-time student at a primary or secondary school. Monthly payments continue past age 18 if the child is disabled before age 18. The amount paid can be determined only by the Social Security Administration.

Social Security Lump Sum Death Benefit: Up to $255 is paid to the surviving spouse living with the member at the time of death. If there is no surviving spouse, it is paid to the oldest child who was eligible for or entitled to Social Security benefits for the month of death. No other survivors are entitled to this benefit. Eligible survivors should make application through the nearest Social Security office. For more information, go to: www.ssa.gov.

State, Local, and Other Benefits
Many states have passed laws providing certain rights, benefits, and privileges to the surviving spouse and children of a deceased service member, especially to survivors of state members of the National Guard. These benefits can include additional death gratuities, bonuses, educational assistance, employment opportunities, tax relief, and others. Seek further information on the laws pertaining to a particular state from local government officials, the nearest Veterans Administration office, or local veterans’ organizations, such as the American Legion, Veterans of Foreign Wars, and Disabled American Veterans.

Other Resources
Tragedy Assistance Program for Survivors, Inc. (TAPS): a national non-profit organization made up of, and providing services to, those who have lost a loved one while serving in the Armed Forces. Their services are not limited to spouses and children and so can be a resource for all loved ones. The heart of TAPS is its national military survivor peer support network. TAPS also offers grief counseling referral, case worker assistance, and crisis information. Call TAPS at 1-800-959-TAPS (8277) or visit their website at www.taps.org.

Gold Star Wives: a Congressionally-chartered non-profit service organization. Gold Star Wives is unique in that it is the only service organization capable of providing services to the active duty and service-connected military widow. Call Gold Star Wives at 1-888-751-6350 or visit their website at www.goldstarwives.org.

American Gold Star Mothers: Natural mothers, adoptive mothers, or stepmothers, who are citizens or legal residents of the United States or of the territorial and insular possessions of the United States, and whose son or daughter has died while in the service of the United States of America Armed Forces, or as a result of such service, are eligible for membership in American Gold Star Mothers, Inc. You may call them at 202-265-0991 or visit their website at http://www.goldstarmoms.com

Armed Forces Services Corporation (AFSC): Renowned for its expertise in government and military survivor benefits and the survivorship services provided to its military members and families, AFSC has supported the military community for years. AFSC’s staff are experts in survivor and retirement benefits and provide assistance in matters related to military benefits, Social Security, Veterans Affairs, and the military Survivor Benefit Plan, death gratuity, SGLI/VGLI, among others. Gift memberships are made
possible for surviving spouses and minor children through grants from the specific Service aid societies. Their website is http://www.afsc-usa.com/benefits.html

**Military Sponsored Support Groups for Survivors:** Some military installations and communities have established support groups for the families of survivors. Your casualty assistance officer should be aware if there are any on your installation or in your area.

*Military Widow – A Survival Guide* by Joanne M. Steen, MS, NCC and M. Regina Asaro, MS,RN,CT: a one-of-a-kind survival guide for military widows, their families and the military and civilian personnel who assist them. Available through Naval Institute Press (800) 233-8764 or www.navalinstitute.org

**National Military Family Association** has a comprehensive list of resources for the survivors of those killed in the line of duty and other military family members on their website www.nmfa.org.