

# Military Retiree Survivor's Guide



KOREA GARISONS' AND EIGHTH ARMY RETIREE COUNCILS  
and  
EIGHTH ARMY CASUALTY & MORTUARY AFFAIRS OFFICE  
Camp Humphreys, Korea

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**1. Purpose.** This is designed to assist military retiree survivors in settling the retiree's affairs. This guide is Korea centric but can be used anywhere with minimal changes. The Casualty Assistance Operations (CAO) Checklist is attached for further guidance.

**2. Getting Help.** If you feel you are not able to do what is needed by yourself, there are a couple of organizations that can assist. In Korea, the American Legion has volunteers available that are trained to provide casualty affairs assistance. Also, you can request an active-duty Casualty Assistance Officer (CAO) from USFK Casualty Assistance Office, and they will appoint an active duty soldier to assist you. They normally assign a soldier in the same grade as your deceased spouse.

### **3. Reporting Retiree's Death**

**a. Contact local authorities.** When a retiree dies it is important to report the death to the proper local authorities.

(1) If death occurs at home, contact the local police. Do not move body. There may be an investigation by the local authorities. In Korea call 1-1-9.

(2) Not necessary if death occurs at a hospital.

**b. Contact Service Casualty Assistance Operations (CAO).** After contacting the local authorities if needed, contact Casualty Assistance Operations (CAO). You can contact the local USFK CAO at Camp Humphreys or your national CAO in the U.S. **Ask for a Casualty Assistance Officer (CAO)** if you want help with contacting government agencies and completing initial paperwork. Contact telephone number are:

- Korea CAO – 05033-55-0734
- Army Casualty – 1-800-626-3317
- Air Force – (757) 764-5231 / 1-800-433-0048
- Marine Corps – (703) 784-9512 / 1-800-847-1597
- Navy – 901-874-2501 / 1-800-368-3202
- Coast Guard – (757) 686- 4032

**c. Contact U.S. Embassy.** Report death to U.S. Embassy at 02-397-4114, or [seoulinfoacs@state.gov](mailto:seoulinfoacs@state.gov). The U.S. Embassy will provide a Consular Report of Death of a U.S. Citizen Abroad (U.S. death certificate equivalent). See paragraph 4b for more information on obtaining a Consular Report of Death of a U.S. Citizen Abroad.

**d. Contact Family.** Contact the immediate family of the deceased and inform them of the retiree's death.

**4. Contact Government Financial Agencies.** Contact Government Financial Agencies making monthly payments to report death which will stop all future monthly payments to prevent any overpayment and may cause return (withdrawal) of any overpayments made. Shortly after reporting the death, you should receive a letter with further instructions, information, and forms. Follow instructions and complete the forms you received with your letter and return them to the address indicated in the letter along with a certified copy of the retiree's death certificate as soon as possible to start any survivor benefits.

**a. Defense Finance and Accounting Service (DFAS) / Survivor Benefits Plan (SBP)**

(1) Notify the DFAS Casualty Care Team at 1-800-321-1080. Please have the retiree's Social Security Number and the date of death when you call. For customers located overseas, the commercial number is 216-522-5955, select option 3 to be directed to the appropriate representative.

(2) Within two weeks after reporting the death you should receive a letter from DFAS along with a SF 1174 (Claim for Unpaid Compensation of Deceased Member of the Uniformed Service) and DD Form 2656-7 (Verification of Annuity) account forms and instructions (if the decedent participated in the Survivor Benefit Program). Complete the forms you received with your letter and return them to the address indicated in the letter along with a certified copy of the retiree's death certificate.

(3) Unpaid Pay and Allowances. When the retiree dies, their final paychecks and any other money owed to them are sent to the person they designated as beneficiary, normally the surviving family member. Once the retiree's death is reported to DFAS, DFAS will reclaim the retiree's final month's pay and audit the account. Any remaining amount owed to the retiree will then be paid to the designated AOP beneficiary. To apply, complete SF 1174.

(4) Survivor Benefit Plan (SBP). If the retiree participated in the Survivor Benefits Plan, the surviving spouse or dependent child(ren) may be eligible for an annuity. To

apply for the survivor annuity complete DD Form 2656-7 (Verification for Survivor Annuity), sign-up for direct deposit on-line, and Form W4-P (Withholding Certificate for Annuity payments).

**b. Social Security Administration (SSA)**

(1) Call Social Security Administration at 800-772-1213 or contact the U.S. Embassy Manila Federal Benefit Unit (FBU Manila) by email at [FBU.Manila@ssa.gov](mailto:FBU.Manila@ssa.gov) to report the death.

(2) Start SSA Survivor Benefits depending on your age. You can begin collecting Social Security Survivor Benefits at early as age 60 up to your Full Retirement Age (FRA) which is determined by your birth year. If disabled, Survivor Benefits can start as early as age 50. Normally, Social Security Survivor Benefits are what your deceased spouse was receiving. If you choose to receive this benefit early at age 60 it will be permanently reduced by up to 30%. Monthly payments differ substantially based on when you start receiving benefits and differ substantially based on your retirement age. Basically, you can get lower monthly payments for a longer period of time or higher monthly payments for a shorter period of time. The amount you receive when you first get benefits sets the base for the amount you will receive for the rest of your life, though you do receive annual cost-of-living adjustments and depending on your work history may receive higher benefits if you continue to work.

(3) Your decision is a personal one. Would it be better for you to begin receiving benefits early with a smaller monthly amount or wait for a larger monthly payment later when you reach your FRA that you may not receive as long? The answer is highly personal and depends on a number of factors, such as your current cash needs, your health and family longevity, whether you plan to work in retirement, whether you have other retirement income sources, your anticipated future financial needs, financial obligations, and of course your future Social Security benefit. You should weigh all the facts carefully and consider your own circumstances before making this important decision about when to begin receiving Social Security benefits.

(4) If you are already receiving Social Security benefits, your survivor benefits will be either your benefit or what your spouse was receiving . Social Security will change your benefit to the higher amount. Not both.



(5) Foreign Persons. If IRS considers you to be a foreign person (or nonresident alien) for tax purposes, SSA is required to withhold a 30 percent flat income tax from 85 percent of your Social Security retirement, survivors, or disability benefits. This results in a withholding of 25.5 percent of your monthly benefit.

(6) Death Benefits. Social Security (SSA) provides some death benefits. See the attached SSA guide for more information on what is available and at their website at <https://www.ssa.gov/benefits/survivors/>.

### **c. Veterans Affairs (VA)**

(1) Report the retiree's death to Veteran's Affairs at 1-800-827-1000 and inquire of benefits. Some benefits that you may be eligible for are listed below. You can visit their website for more information on available benefits at <http://www.va.gov/>.

(2) Disability Pay. Call the VA at 800-827-1000 for military retirees receiving disability compensation. If the retiree died from a service-related injury or illness or was receiving VA compensation for a service-connected disability rated as permanent and Total (P&T) for a period of ten years, you may be able to get a tax-free monetary benefit called VA Dependency and Indemnity Compensation (VA DIC). You can visit their website for more information on VA DIC at <https://www.va.gov/disability/dependency-indemnity-compensation/>.

(3) See paragraph 7 for VA life insurance information

(4) See the attached Summary of VA Dependents and Survivors Benefits for additional benefits.

**d. Office of Personnel Management** at 888-767-6738 if the member was a current or retired federal civilian employee.

## **5. USFK Mortuary Affairs**

a. Funeral service options are available from USFK Mortuary Affairs at cost to the next of kin (NOK). Estimated costs are as of October 2021 and may vary based on current costs. Services to retirees and their dependents may vary based on USFK Mortuary Affairs' current workload.

(1) Cremation. Adult cremation estimated cost is 800,000 won. The cremation casket estimated cost is \$240.00. Optional urns are available for cost, and you may

provide your own urn. The cremation is completed at Eunhasu Park Crematory, Sanul-ri Yeongi-myeon Sejong-si, Korea. If transportation is only requested, USFK Mortuary Affairs will transport the deceased from the funeral home to your crematory of choice. Burial flag will come from U.S. Embassy or CONUS funeral home. NOK will need to apply for the burial flag.

(2) Embalming. USFK Mortuary Affairs can provide embalming if requested. The estimated cost is \$9.

(3) Shipment to CONUS or choice of country (varies by location) is by commercial air which is typically Delta Airline when going to CONUS. Estimated cost is \$3,000-\$4,500 which does not include stateside funeral home services. Includes shipping cost \$2,000-\$3,000, embalming cost of \$9, casket choice (wood at \$849 or metal at \$1584), air tray at no cost, transfer fee from place of death to USFK Mortuary Affairs, and USFK Mortuary Affairs to Incheon Airport at no cost. Burial flag will come from U.S. Embassy or CONUS funeral home. The NOK will need to apply for the burial flag. A stateside funeral home will need to pick of the remains at the airport at an additional cost.

b. Local hospitals have designated funeral homes if NOK decides to use a local Korean facility.

(1) Hospital provides Korean death certificate to NOK for a fee, which needs to be taken to U.S. Embassy. See paragraph 5b for more information.

(2) NOK must pay all Korean medical and mortuary bills before remains are released.

(3) USFK Mortuary Affairs may assist NOK with appointment planning and providing necessary documents to the U.S. Embassy.

c. If NOK chooses to use the USFK Mortuary Affairs:

(1) Local hospital provides Korean death certificate to USFK Mortuary Affairs upon transfer of remains.

(2) USFK Mortuary Affairs provides DD 2064, Overseas Death Certificate.

(3) NOK must pay all Korean medical and mortuary bills before remains are released.

(4) NOK will request information for preparation of Consular Report of Death of a U.S. Citizen Abroad, in which the embassy provides certified copies of report of death certificates and permission to cremate document if applicable.

(5) USFK Mortuary Affairs will assist with appointment planning and providing documents to the U.S. Embassy.

d. USFK Mortuary Affairs payment is in U.S. dollars in the form of a money order or cash. The cremation fee is in Korean Won cash or electronically transferred from your Korean bank account to the crematory.

e. Funeral homes in CONUS will have an additional fee for their services. Expect at least a cost of \$3,000 for a simple pick up of remains at the airport and transfer to the cemetery.

f. If the retiree was a GS employee, Non-appropriated Funded employee, or Contractor under Status of Forces Agreement (SOFA) status or TDY at the time of their death, primary mortuary services will be covered by the U.S. Army, or their employer on a reimbursable basis.

## **6. Obtain death certificates**

**a. Local Hospital.** The hospital where you spouse was pronounced dead will provide a death certificate. The death certificate needs to have a cause of death listed, preferably in English. Failure to have a cause of death listed will result in nonpayment of life insurance policies. Also, if you spouse dies from a VA rated disability you are eligible for VA Dependency and Indemnity Compensation (VA DIC). Obtain at least 20 copies of death certificates from the hospital. There may be a cost for the Death Certificates.

**b. U.S. Embassy.** Report death to U.S. Embassy at 02-397-4114, or [seoulinfoacs@state.gov](mailto:seoulinfoacs@state.gov) to get Consular Report of Death of a U.S. Citizen Abroad (U.S. death certificate equivalent). <https://kr.usembassy.gov/services-death-of-a-u-s-citizen/>

(1) Need to email the U.S. Embassy the Death Report Worksheet, copy of local death certificate, and picture page of passport.

(2) Request at least 20 copies. You can request as many as 30 copies. First copies are provided at no cost. Additional copies are \$50 each.



(2) When ready to pick-up Consular Report of Death of a U.S. Citizen Abroad from U.S. Embassy, the next of kin will need to bring the following documents to the appointment:

- Original death certificate from hospital to give to the U.S. Embassy.
- Deceased's passport which will be voided and provided back to the deceased's spouse.
- Power of Attorney from the NOK if unable to come to the appointment. NOK generally refers to a person's closest relative, usually the surviving spouse (or parent/child, if unmarried).
- NOK may bring someone with them but that must be made known at the time the appointment is made.
- Visiting person's ID.
- Death Report Worksheet. Please complete and have it signed.
- Evidence of Family relationship.

## **7. Gather deceased personal documents and written instructions**

Locate and have ready the below documents that may be needed for showing your relationship and for filing claims. It is important to always maintain the original and provide certified copies if an agency needs a copy for their records.

- DD 214, Armed Forces of the United States Report of Transfer or Discharge
- Passport
- Military ID card
- Korean Alien Registration Card
- Marriage Certificate
- VA Disability Rating Letters
- Last Will and Testament
- Family Protection Plan, if used
- Insurance policies and or Certificate of Insurance (COI)

## **8. Life Insurance**

### **a. Veterans Affairs**

(1) Veterans' Group Life Insurance (VGLI). Call 1-800-419-1473 for retirees enrolled in VGLI. Their website is <https://www.va.gov/life-insurance/options-eligibility/vgli/>

(2) Service-Disabled Veterans Life Insurance (S-DVI). Call 1-800-669-8477 for retirees enrolled in S-DVI. Their website is <https://www.va.gov/life-insurance/options-eligibility/s-dvi/>

(3) Servicemembers' Group Life Insurance (SGLI). Call 1-800-419-1473 for retirees enrolled in SGLI. Normally military retirees will maintain their active-duty coverage for 4 months following retirement, two years if totally disabled. Their website is <https://www.va.gov/life-insurance/options-eligibility/sqli/>

(4) VA provides the other life insurance options for Servicemembers and Veterans who served in WWII and the Korean War. The four programs are closed to new policies. More information is available at their website at <https://www.benefits.va.gov/insurance/select.asp>

**b. Civilian Life Insurance Policies.** Contact any companies that the deceased had life insurance policies with to report their death. This can include private policies or through their work if they were still employed at the time of their death. The company will tell you what is needed and provide any forms needed to claim their life insurance. They will need either a certified copy or original of the death certificate.

**9. ID Cards.** Go to the nearest Defense Enrollment Eligibility Reporting System (DEERS) office which is collocated with the ID Card Office. You will need to turn in the deceased's ID card and get an updated ID card issued for you. Bring a copy of the deceased's Death Certificate and two forms of Government IDs to get your updated ID card. Their website is <https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/>

**10. Medical Care.** As a dependent of a military retiree, you are eligible for medical care under TRICARE. You are eligible for TRICARE Select with a monthly fee up to age 65. Three months prior to turning 65 years old you must enroll in Medicare Part B to be eligible for TRICARE For Life.

### **a. TRICARE.**

(1) With TRICARE Select Overseas for Retirees, you manage your own health care and may generally seek care from any overseas civilian provider without a referral. However, certain services, including nonemergency inpatient admissions for substance use disorders and mental health care, require prior authorization. You are responsible for paying enrollment costs, an annual deductible, and copayments each calendar year. Outside the U.S. and U.S. territories, nonparticipating non-network providers can charge any amount for care. You are responsible for paying any amount that is above the TRICARE-allowable charge in addition to your deductible and cost-shares. You should expect to pay up front for care and submit a claim to TRICARE Claims for reimbursement. Some Korean hospitals have entered into an agreement with TRICARE and will bill TRICARE directly. Then you will only have to pay your deductible and co-payment. <https://www.tricare-overseas.com/beneficiaries/plans-and-programs/tricare-overseas-program-top-select/tricare-select-retirees>

(2) TRICARE For Life. Medicare provides coverage in the U.S. and U.S. Territories. Medicare does not provide coverage in any other overseas locations. When using TRICARE For Life in all other overseas locations, whether you live overseas or are traveling overseas, TRICARE is the primary payer and you are responsible for paying TRICARE's annual deductible and cost shares. If you live overseas, you must have Medicare Part B to remain eligible for TRICARE even though Medicare does not provide coverage overseas. With TRICARE For Life, you manage your own health care and may generally seek care from any overseas civilian provider without a referral. However, certain services, including nonemergency inpatient admissions for substance use disorders and mental health care, require prior authorization. You are responsible for paying an annual deductible and copayments each calendar year. Outside the U.S. and U.S. territories, nonparticipating non-network providers can charge any amount for care. You are responsible for paying any amount that is above the TRICARE-allowable charge in addition to your deductible and cost-shares. You should expect to pay up front for care and submit a claim to TRICARE Claims for reimbursement. Some Korean hospitals have entered into an agreement with TRICARE and will bill TRICARE directly. Then you will only have to pay your deductible

and co-payment. <https://www.tricare-overseas.com/beneficiaries/plans-and-programs/tricare-for-life>

**b. Medicare.** If the sponsor is retired and you are entitled to premium-free Medicare Part A on your record or your spouse's record, you must have Medicare Part B to remain TRICARE-eligible, even when you live overseas. This rule applies to all TRICARE beneficiaries even though Medicare generally does not cover health care obtained outside the United States and U.S. territories Retired Service Members and Families if entitled to Medicare Part A, you must have Medicare Part B to remain eligible for TRICARE. This is also true for medically retired service members and their families and retired National Guard or retired Reserve members aged 60 and older and their families. Enroll in Medicare Part B when first eligible to avoid the Medicare Part B premium surcharge. An additional 10% for each 12-month period that you were eligible to enroll in Part B but did not. When you have Medicare Part A and B, you are covered automatically by TRICARE For Life. Remember If not eligible for TRICARE, then you cannot file claims for reimbursement for medical care.

[http://www.tricare.mil/Plans/Eligibility/MedicareEligible/Retiree\\_and\\_Family.aspx](http://www.tricare.mil/Plans/Eligibility/MedicareEligible/Retiree_and_Family.aspx)

**c. On Post Military Medical Facility.** Medical care at the local military medical facility is same day space available for retirees and their families. The only exception is those that are enrolled in TRICARE Select Plus or TRICARE For Life Plus which has assigned you a primary care provider. The Plus program is currently closed and not accepting any new enrollees. The Emergency Room is available for emergency care. Retirees can use the pharmacies for both on post and off post prescriptions.

**d. Off Post Medical Facilities.** Local Korean network hospitals are part of the military medical network, and together with their international clinics provide quality healthcare available on the Korean Peninsula. All TRICARE Network Hospitals are accredited by the Joint Commission International or the Korean Hospital Association. You may be pleasantly surprised to know that many of the medical staff speak English and a significant number were trained in the United States. Some of these TRICARE Network hospitals will bill TRICARE directly and you only need to pay your deductible and copayments. The Brian D. Allgood Army Community Hospital (BDAACH) has published

a Navigating Korean Hospitals Handbook detailing which Korean Hospitals are in the TRICARE Network. The handbook is available at <https://api.army.mil/e2/c/downloads/575282.pdf>.

**e. Korean National Health Insurance (KNHI).** After you have been in Korea for a few months in a non-SOFA status, the Korean Government will send you a notice saying you have to enroll in the Korean National Health Insurance (KNHI) system. However, since you have TRICARE medical coverage, you can opt out of KNHI. They will not tell you this. It is similar to U.S. Medicare Parts A & B but does not have the age 65 requirement and costs about the same. Generally, if you have KNHI you will not be able to go directly to the Medical Centers as with TRICARE, you will have to be referred by a local Korean doctor. KNHI pays first, then you will have to make a claim with TRICARE for the remainder. Some retirees have cancelled their Medicare and gone solely with KNHI. The disadvantages of this are you are no longer eligible for TRICARE when you are Medicare eligible. You also have no U.S. health care if you decide to go to the U.S., even for visit. If you cancel Medicare and decide to get later, there is a permanent 10% increase for every year you did not have Medicare.

<https://www.nhis.or.kr/static/html/wbd/g/a/wbdga0101.html>

## **11. Burial and Funeral Honors**

a. There are a couple options available for Funeral or Memorial Services for the deceased.

(1) Many Korean hospitals have Funeral Services capability. You can arrange for a Korean style Funeral (visitation) where friends and family greet your spouse and offer their condolences. This is a good choice if you have many Korean friends and relatives which will avoid the difficulties in obtaining post access which may not be available for everyone.

(2) Military chapels on post are available for Memorial Services. This is a good option for military friends who have post access. Many Korean friends and family will have difficulties obtaining post access.

(3) If desired, you can have both a Korean Funeral off-post and an on Memorial Service on-post.

b. Military Funeral honors are performed dependent upon VA/CAC availability. Full honors are defined by FM 3 21.5 Chapter 14 as consisting of a RSCAO, NCOIC and firing party of at least 5 Soldiers, at least 6 pallbearers (may be the same Soldiers as the firing party), the playing of taps, colors, clergy (military or civilian), and hearse or caisson, (if the Soldier was eligible and a caisson is available, usually limited to Arlington National Cemetery). Any element of full honors missing is classified as Modified honors, usually at the Family's request. Funeral Honors are more difficult to obtain overseas. Normally a Veteran Service Organization would provide Military Honors during a graveside service in the U.S. However, overseas it is based upon availability.

## **12. Other**

a. You will generally need to probate the deceased's Last Will and Testament (LW&T) if estate is not in both names.

(1) If the estate is not in both names you will need to probate the LW&T in the state of their residence. You will need to use a U.S. lawyer who will file the appropriate probate documents with the court. There will be legal fees and costs involved.

(2) If overseas, the U.S. LW&T is only valid for their U.S. estate and on post U.S. financial institutions. Foreign probate will follow their laws and the U.S. LW&T will probably not be valid. A local lawyer will have to be used. Normally any funds retrieved from the deceased's local Korean Bank Accounts will be considered as earned income and taxed by the Koreans. There will be legal fees and costs involved.

b. Notify banks and update accounts

(1) U.S. Banks on post

(1) Notifying the bank of their death will cause accounts to be locked if not joint.

(2) Any joint credit cards with probably be cancelled upon notification.

(3) Update any joint accounts by removing the deceased's name and adding any additional joint owners if desired.

(2) Foreign Banks. Korean bank accounts are not joint accounts. You may need to obtain a local lawyer to obtain funds from a spouse's accounts. May have to pay taxes on financial assets as gained income.



c. Notify service organizations such as American Legion (AML), Veterans of Foreign Wars (VFW), etc.

d. Notify credit reporting agencies so the deceased's identity and credit report cannot be used by identity Thieves.



# Retired Soldier Casualty Assistance Report (RSCAR)

Initial and Interim RSCAR submission Dates: **Initial Date Assigned to RSCAO**

30 Days – Date:  120 Days – Date:   
60 Days – Date:  150 Days – Date:   
90 Days – Date:  180 Days – Date:   
Final/Transfer – Date:

Casualty Assistance Center:

## Decedent:

**RANK (RET) LAST NAME FIRST NAME MI**

**DATE OF DEATH DCIPS CASE NUMBER (CAC Completes)**

## Retired Soldier Casualty Assistance Officer (RSCAO):

**RANK (RET) LAST NAME FIRST NAME MI**

Email:  Cell Phone:

## Spouse/Next of Kin Assisted

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>LAST NAME</b>	<b>FIRST NAME</b>	<b>MI</b>	<b>RELATIONSHIP</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>LAST NAME</b>	<b>FIRST NAME</b>	<b>MI</b>	<b>RELATIONSHIP</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>LAST NAME</b>	<b>FIRST NAME</b>	<b>MI</b>	<b>RELATIONSHIP</b>

# Retired Soldier Casualty Assistance Report (RSCAR)

## RSCAO ACTIONS (If Applicable)

#	Action	Date Counseled	Date Received	Comments
1	Did the RSCAO provide the Survivor with a business card with 24/7 contact numbers?	YES	NO	
2	Unpaid Compensation of a Deceased Service Member), SF 1174, SF 1199A optional			
3	Privacy Act Statement			
4	ACS, TAP or VA Financial Counselor			
5	Funeral Honors Rendered			
6	Burial Flag provided by VA (If Requested)			List Survivor(s)
7	Standard Government Headstone/Grave Marker, or Medallion for privately purchased headstone, VA Form 40-1330 (VA Form is usually only necessary for private cemeteries)			List Survivor(s)
8	Claim for VGLI (If Applicable)			

# Retired Soldier Casualty Assistance Report (RSCAR)

## RSCAO ACTIONS (If Applicable)

#	Action	Date Counseled	Date Applied	Date Received	Comments
9	Commercial Life Insurance (If Applicable)				
10	VA Benefits Appt (Prior to or after Funeral based on need)				
11	Dependency and Indemnity Compensation (DIC) (spouse and children when service connected), VA Form 21- 534a				
12	Army Emergency Relief Briefed (If Applicable)				
13	Survivor Benefit Program (SBP)/Special Survivor Indemnity Allowance (SSIA)				
14	Thrift Savings Plan funds transfer, TSP-U-17				
15	Social Security Administration (SSA) survivors (monthly) benefits				

**Notes:**

# Retired Soldier Casualty Assistance Report (RSCAR)

## RSCAO ACTIONS (If Applicable)

#	Action	Date Counseled	Date Applied	Date Received	Comments
16	SSA Lump Sum Death Benefit (spouse or children)				
17	Final Retiree Account Statement (RAS) provided by DFAS to Beneficiaries				Arrears of Pay Beneficiaries
18	Savings Bonds in Safe Keeping				
19	Update Uniform Services Identification and Privilege Card (ID Card/DEERS)				
20	Legal Assistance Pertaining to Retiree's Estate				
21	State-Specific Benefits ( <a href="http://MyArmyBenefits.us.army.mil">http://MyArmyBenefits.us.army.mil</a> )				
22	TRICARE Enrollment (If Applicable)				
23	Assist survivor in obtaining copies of the death certificate				

**Notes:**



# Retired Soldier Casualty Assistance Report (RSCAR)

## SURVIVOR'S SIGNATURE:

\_\_\_\_\_  
PRINT NAME

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

## SURVIVOR'S CURRENT ADDRESS:

STREET ADDRESS

CITY

STATE

ZIP CODE

HOME PHONE

CELL PHONE

EMAIL ADDRESS

(IF APPLICABLE)

SURVIVOR'S FUTURE ADDRESS: PROJECTED MOVE DATE: \_\_\_\_\_

STREET ADDRESS

CITY

STATE

ZIP CODE

HOME PHONE

CELL PHONE

EMAIL ADDRESS

RSCAO REQUIRED AFTER MOVE?    YES    NO

## PRIVACY ACT INFORMATION

The personal information pertaining to you as a Survivor of a deceased service member becomes official information when released and is used by HQDA in the settlement of the deceased's personal affairs and financial accounts.

The information provided to the person(s) assisting you will be forwarded to HQDA for use in settling the personal and financial affairs of the service member. The information requested may be a valid address for you and your children (if applicable), your desires as to the disposition of the deceased's remains, factual information as to your marital status in relation to the deceased, and other such information which will enable the Army to settle the deceased's personal affairs. It may also be used by other government agencies and selected agencies such as an insurance company or bank.

# Retired Soldier Casualty Assistance Report (RSCAR)

---

## RSCAO'S SIGNATURE:

\_\_\_\_\_  
PRINT NAME

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

## RSO SIGNATURE:

\_\_\_\_\_  
PRINT NAME

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

## CAC CHIEF'S SIGNATURE:

\_\_\_\_\_  
PRINT NAME

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

YES      NO      DATE \_\_\_\_\_

**Notes:** If survivor is moving or this is a Transfer RSCAR, has notification to the gaining CAC been made?

## Retiree Casualty Assistance Report Instructions

### **Purpose**

The Retired Soldier Casualty Assistance Report (RSCAR) is a document that will capture key milestones in the casualty assistance efforts. The information will facilitate the Casualty and Mortuary Affairs Operations Division (CMAOD) following-up with outside agencies and ensuring that all of the benefits and Freedom of Information Act (FOIA) requests applied for the Survivor are promptly processed and received by the Survivor. In addition, the information is entered into the Defense Casualty Information Processing System (DCIPS) to facilitate transferring Survivors to Survivor Outreach Services Headquarters at Installation Management Command (SOS HQ @ IMCOM G-9) for long-term case management via the decentralized SOS program. The information is also aggregated and included in summary CARs requested by the Office of the Secretary of Defense.

### **Final RSCARs**

The RSCAO will review the completed RSCAR with the Survivor he or she is assisting once all of the actions contained on the RSCAR have been addressed - meaning that the RSCAR reflects thorough and accurate documentation that the Survivor has received, been officially denied or has declined to pursue each applicable item on the RSCAR. The duties of a RSCAO and the responsible RSCAC are not concluded until the entire RSCAR is complete and the CAC releases the CAO from their duties. The Survivor and SOS Support Coordinator sign the Final RSCAR. The CAO needs to obtain the Survivor's future address, if applicable, before submitting the Final RSCAR to the CAC.

## **General Instructions**

*The CAC and RSCAO should use one RSCAR when assisting multiple Family members in the same household (such as the spouse and minor children). Make annotations in the Comments field accordingly. The CAC will input submission data accordingly in DCIPS for all Survivors in a particular household when submitting an Initial/Interim/Transfer/Final RSCAR. Use separate RSCARs when assisting Family members in separate households (such as the wife, and the Soldier's parents).*

**Date Counseled:** Date the Survivor was advised or briefed about a particular benefit, entitlement, or other checklist item that they may be eligible for.

**Date Applied:** Date the Survivor completed any paperwork necessary to apply for the checklist item and forwarded to the appropriate authority (CAC, CMAOD, VA, etc.)

**Date Received:** Date the Survivor received or was denied the item.

**Comments:** Provide any comments that may be pertinent for CMAOC's situational awareness and the historical record, especially when indicating that the action is not applicable.

***NOTE: If a survivor is a uniformed Service member, do not assume they are aware of the benefits and entitlements outlined in the Retired Soldier Casualty Assistance Report. In addition, make sure the uniformed survivor is aware of the unit stabilization option. As their RSCAO, you must treat them as a grieving Survivor and assist them through the entire process until properly released from your RSCAO duties for that Survivor.***

## Detailed Instructions

**1.** Did the RSCAO provide the Survivor with a Business Card with 24/7 contact numbers? The CAO should provide the Survivor with a business card containing 24/7 contact numbers.

Yes: Check ONLY if you provided the information in the form of a business card

No: Check if you provided the information in any other format, including verbally

Date Received: Date you provided the Survivor with the business card

Sample Comments (for "No"): "Provided 24/7 contact number"

**2.** Unpaid Compensation of Deceased Member of Uniformed Service (SF 1174) (SF 1199A optional)

May include unpaid retiree pay.

The beneficiary may elect payment by

Electronic Funds Transfer (EFT) by completing and submitting a SF 1199A along with

the SF 1174. If the beneficiary elects to receive a check over EFT, DFAS will mail a copy of the Retiree Account Statement check.

Eligible Survivor(s): Beneficiaries designated on RAS

Date Counseled: Date you advised the Survivor to submit the SF 1174 to request arrears of pay

Date Applied: Date the Survivor completed SF 1174 to request the Unpaid Compensation

Date Received: Date the Survivor received payment



### 3. Survivors provided Privacy Act Statement, DA Form 4475 with Authorization

for Disclosure of Information – Congress and – 3rd Party statement (All Deaths) Provide the Privacy Act statement to any Survivor(s) who's Personally Identifiable Information (PII) is collected. Disclosure enables the personal affairs and financial accounts of the deceased service member to be finalized and Survivors to receive benefits to which they are entitled. In addition, this form authorizes the Army to release the Survivor's personal information to Members of Congress making an offer of support and condolences in the form of letters, gifts, grants, and financial relief and for non- governmental memorials, and to third party individual(s) or organization(s) making an offer of support and condolences in the form of letters, gifts, grants and financial relief. Survivor can revoke the authorization at any time.

Eligible Survivor(s): All Survivors assigned a RSCAO

Date Received: Date the RSCAO provided the DA 4475 to the Survivor(s)

Comments: List Survivors who received the DA 4475

### 4. ACS, TAP, VA Financial Counselor

Financial Counselors provide financial assistance, investment education and estate planning to assist the surviving family member to reach financial goals. Financial counselors work closely with the Casualty Assistance Center, Benefit Coordinator, and legal assistance to ensure estate and financial issues are addressed.

Eligible Survivor(s): Any Survivor requiring financial advice

Date Counseled: Date you advised Survivor about Financial Counselors

Date Received: Date of the Survivor's appointment with the Financial Counselor  
Sample Comments: "Declined appointment with Financial Counselor"

"Arranged their own financial counseling"

**5.** Funeral honors are performed dependent upon VA/CAC availability. Full honors are defined by FM 3-21.5 Chapter 14 as consisting of a RSCAO, NCOIC and firing party of at least 5 Soldiers, at least 6 pallbearers (may be the same Soldiers as constitute the firing party), the playing of taps, colors, clergy (military or civilian), and hearse or caisson, (if the Soldier was eligible and a caisson is available, usually limited to Arlington National Cemetery). Any element of full honors missing is classified as Modified honors, usually at the Family's request.

Eligible Survivor(s): Spouse/PNOK

Full/Modified: Check as appropriate

Date Received: Date honors were rendered (normally either the funeral date or burial date).

**6.** Burial Flag presented to eligible Survivor

As a matter of policy, the VA will provide the burial flag to the recipient of the burial flag that actually drapes the casket.

Eligible Survivor(s): Recipient of the burial flag

Date Received: Date the flag was presented to the eligible Survivor

### 7. Standard Government Headstone/Grave Marker, or Medallion for privately purchased Headstones (VA Form 40-1330)

The Department of Veterans Affairs (VA) furnishes upon request, at no charge to the applicant, a Government headstone or marker for the unmarked grave of any deceased eligible Veteran in any cemetery around the world, regardless of their date of death. Flat markers in granite, marble, and bronze and upright headstones in granite and marble are available. Bronze niche markers are also available to mark columbaria used for inurnment of cremated remains. The style chosen must be permitted by the officials in charge of the private cemetery where it will be placed. When burial is in a private cemetery, the VA Form 40-1330, must be signed by the PNOK, and submitted to the VA along with the Death Certificate to request a Government- provided headstone or marker. For assistance with a VA furnished Grave Marker in a private cemetery, please call that VA at 1-800-697-6947. If the Soldier is interred in a National Cemetery, the CAO and PNOK should contact the cemetery's Superintendent for assistance with requesting a VA provided grave Marker. In lieu of a government headstone or market, for Veterans buried in a private cemetery, the PNOK may request a bronze medallion to attach to privately purchased headstones or markers, signifying a deceased's status as a Veteran. See 38 CFR Part 38.632 for more information.

Eligible Survivor(s): Spouse /PNOK

Date Counseled: Date the Survivor was informed about the VA Headstone or Marker eligibility Date Applied: Date the Survivor completed the VA Form 40-1330

Date Received: Date the headstone or marker is placed by the cemetery

**8.** RSCAO provide assistance in completing forms for VGLI. If you have questions about Veterans' Group Life Insurance, you can call the Office of Servicemembers' Group Life Insurance (OSGLI) at [800-419-1473](tel:800-419-1473) or [email the Prudential Insurance Company](#).

To receive an insurance payment in their time of need, a family member would file a Claim for Death Benefits (SGLV 8283).

[Download SGLV 8283 \(PDF\)](#)

### **9. Commercial Life Insurance**

In some instances there may have been a commercial life insurance policy in place for the deceased retiree. In the event there is an additional life insurance policy in place the CAO will assist the Survivor with obtaining necessary documentation (e.g., death certificate) and applying for the insurance proceeds.

**Date Counseled:** Date you asked the Survivor if the Soldier had an additional life insurance policy

**Date Applied:** Date the Survivor applied for this benefit IF you assisted in completing the forms  
**Date Received:** Date the Survivor received his or her first payment

**Not Applicable:** Date determined that this CAR item does not apply

**Sample Comments (when N/A):** "Survivor not a beneficiary"

**Sample Comments:** "Survivor declined assistance"

### 9. VA Benefits Appointment

VA offers a wide range of benefits for the surviving spouse, dependent children and parents of deceased veterans and military service members. The eligible Survivors will be assisted with setting up a VA appointment to apply for VA benefits. This appointment may be done telephonically when the VA office is at a great distance from the Survivor. In order for the certain Survivors to receive DIC, Parental DIC, DEA, and the MGIB/VEAP Refund the VA must determine that the Soldier's death was service-connected. The RCAO must attend the VA appointment in order to accurately report on the status of applicable VA benefits and entitlements.

Eligible Survivor(s): Spouse, Children, Parents

Date Counseled: Date you explained to the Survivor the importance of setting up an appointment with the VA

Date Applied: Date you scheduled the VA appointment

Date Received: Date the Survivor met with the VA Counselor and applied for all applicable benefits

## **11. Parental Dependency and Indemnity Compensation (DIC)**

(VA Form 21- 535)

Parents' Dependency and Indemnity Compensation is a tax free income-based monthly benefit for the parent(s) of military Servicemembers who died in the line of duty or Veterans whose death resulted from a service-related injury or disease. The surviving parent(s) must have an income below a limit established by law.

For current rates go to:

[http://benefits.va.gov/Pension/current\\_rates\\_Parents\\_DIC\\_pen.asp](http://benefits.va.gov/Pension/current_rates_Parents_DIC_pen.asp)

Eligible Survivor(s): Parents

Date Applied: Date the Survivor applied for Parental DIC

Date Received: Date the Survivor received the Parental DIC payment

## **12. Army Emergency Relief (AER) Briefed**

AER is a private nonprofit organization whose sole mission is to help soldiers and their dependents. AER provides loans to military ID card holding Survivors.

AER will provide loans for eligible Survivor's overhead until annuities (SBP, DIC, and Social Security) are established.

Eligible Survivor(s): ID card holders, generally spouse and children

Date Counseled: Date you advised the Survivor to meet with AER

**13. Survivor Benefit Plan (SBP)/Special Survivor Indemnity Allowance (SSIA)**  
SBP is a monthly annuity paid to an eligible beneficiary (Spouse or Child) to make up for the loss of the DSM's monthly income. SBP is offset by DIC if it is a Spouse only election.

If it is a Child Only election then the SBP is not offset by DIC.

RSCAO will assist with setting up an appointment with the Retirement Services Officer (RSO) in their area. Upon RSO appointment, NOK will receive counseling on the Survivor Benefit Program

(SBP) and assistance with applying for the benefit.

Eligible Survivor(s): Former Spouse (when court ordered) Spouse, guardian of minor children, children under 22 years old and a fulltime student, or interested persons.

Date Counseled: Date you advised the Survivor to meet with RSO

Date Applied: Date Survivor completed the complete SBP packet for the RSO

Date Received: Date first SBP payment was received

### **14. Thrift Savings Plan funds transfer (TSP-U-17)**

CMAOD will notify the CAC/CAO of eligible beneficiaries if there are funds in the account and TSP will mail the designee the appropriate paperwork. TSP-U-17 and Death Certificate must be submitted when filing initial claim.

Reviewing a recent LES is not sufficient to determine if the Soldier had funds in TSP.

**Eligible Survivor(s):** If the Soldier participated in TSP, the TSP contribution is paid to the Soldier's designee. If no beneficiary is listed, the TSP beneficiary is determined by-law

(spouse, child, parent).

**Date Counseled:** Date you explained the TSP to the Survivor

**Date Applied:** Date the TSP-U-17 was submitted

**Date Received:** Date the funds are received or transferred into the designee's account

### **15. Social Security Administration (SSA) Survivors (monthly) benefits**

If the decedent acquired enough credits, Social Security monthly benefits are paid to a spouse or a former spouse, as early as age 60 , or as early as age 50 when disabled; a spouse or divorced spouse regardless of age with children of the decedent under age 16

or disabled in their care and meeting social security requirements. Children under 18, or until 19 if a full-time student, may receive benefits. Children disabled before age 22 may continue to receive benefits. A former spouse must have been married to the Soldier at

least 10 years. Dependent parents may also be eligible if 62 or older. The amount paid can only be determined by the Social Security Administration, which has a record of the wages earned by the member during the period of both the military and civilian employment under the Social Security Program.



## Retired Soldier Casualty Assistance Report (RSCAR)

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Survivors that work may see a reduction in benefits due to their wages. To receive these benefits, eligible survivors should make application through the nearest Social Security office. The RCAO may contact the SSA Expedited Claim Unit (866) 777-7887.

Eligible Survivor(s): Spouse, Former Spouse, Children, and Dependent Parents

Date Counseled: Date the SSA benefit was explained to the Survivor Date

Applied: Date the Survivor applied for benefits

Date Received: Date the first payment is received

### **16. SSA Lump Sum Death Payment (spouse or children)**

If the decedent earned enough credit, the SSA pays a lump sum death payment to the surviving spouse living with the Retiree at the time of death. If there is no surviving spouse, it is paid to all children who are eligible for or entitled to Social Security benefits for the month of death, based upon the deceased retiree's earnings. No other survivors are entitled to this benefit. Survivors should make their claim through the nearest Social Security Office. The RSCAO may facilitate contact with the SSA Expedited Claim Unit (866) 777- 7887 on the beneficiary's 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>.

Eligible Survivor(s): Spouse or Child

Date Counseled: Date the SSA lump sum death payment was explained to Survivor

Date Applied: Date the Survivor applied for benefits

Date Received: Date the payment is received

### **17. Final Retiree Account Statement (RAS) provided to beneficiary**

When DFAS mails a hardcopy check to the beneficiary, the RAS will be included with the mailing. If the beneficiary elects EFT for the proceeds, DFAS will mail the RAS separately. Proceeds include unpaid retiree pay.  
Eligible Survivor(s): Arrears of Pay Beneficiaries.

Date Counseled: Date you advised the Survivor to submit the SF 1174 to request arrears of pay

Date Applied: Date the Survivor completed SF 1174 to request the Unpaid

### **18. Savings Bonds**

The Soldier may have elected single owner (may become part of the decedent's estate), co-owner (survivor co-owner becomes sole owner of the bond), or Payable on Death (person named as PoD becomes sole beneficiary of the bond) when purchasing savings bond. If Savings Bonds were purchased/owned by the retiree, the Executor may need to contact a Probate court regarding bonds where the decedent was the single owner if the bond amount exceeds \$100,000. If the bonds amount does not exceed \$100,000 the bond may be redeemed in a by-law fashion (spouse, child, descendent of a deceased child, parent, sibling, descendent of sibling, etc.) – see Treasury Department form 5336 and 3062-4 for more information. If the retiree's bonds were stolen, destroyed or lost, see Department of the Treasury form 1048 for more information.

For assistance when a retiree had savings bond please call Treasury Direct at 1-844-284-2676.

Eligible Survivor(s): Executor/by-law, Sole owner, or beneficiary depending on the Soldier's election when purchasing the bond

Date Counseled: Date you discussed Savings Bonds and the process for determining if the Soldier had Savings Bonds and if the Survivor was the beneficiary.

**Date Applied:** Date the Survivor took steps to redeem or reissue the bond(s) in their name  
**Date Received:** Date the Survivor received funds or the re-issued bonds in their name.

**19. Updated Uniformed Services Identification and Privilege Card (ID Card)**  
Since the sponsor is deceased, the dependent is issued a DoD Beneficiary, "DB", military identification card. The card is used to control access to military bases, exclusive stores (such as AAFES and NEX outlets and commissaries), Morale Welfare and Recreation (MWR) facilities, and high-security areas.

**Eligible Survivor(s):** Current ID card holders, generally spouse and children. May also be a dependent parent or parent-in-law

**Date Counseled:** Date you advised the Survivor they will need a new ID card

**Date Received:** Date the Survivor received the new ID card

### **20. Legal Assistance Pertaining to Soldier's Estate**

Legal assistance by military attorneys on matters arising from the death of a Soldier, including tax matters, on an expedited, prioritized basis.

**Eligible Survivor(s):** Dependents that are Military ID/DEERS eligible

**Date Counseled:** Date you advised the Survivor that they can request legal assistance from military attorneys

**Date Applied:** Date the Survivor requested legal assistance/scheduled an appointment

**Date Received:** Date the Survivor had his or her initial appointment with a legal advisor.

## **21. State-Specific Benefits (<http://MyArmyBenefits.us.army.mil>)**

The RSCAO and Benefits Coordinator should work together to identify any applicable state specific benefits to include tax benefits.

The MyArmyBenefits website should contain state specific benefits and tax information that the Survivor may require.

Eligible Survivor(s): Varies by State

Date Counseled: Date you advised the Survivor of MyArmyBenefits website and/or any state specific benefits

Date Applied: Date you assisted the Survivor in applying for these benefits

## **22. TRICARE**

Assist survivor with forms relating to continuing or changing TRICARE Benefits.

## **23. Death Certificate**

Assist survivor in applying and receiving retiree's death certificate.

RSCAO Duties Complete

RSCAO are complete when Final RSCAR has been submitted to CAC/CMAOD  
And the CAC releases the RSCAO.

Appendix B

SF Form 1174 (Claim for Unpaid Compensation of Deceased Member)



**Part D**

1. If none of the above survives and an executor or administrator has been appointed, the following statements should be

I/we have been duly appointed \_\_\_\_\_ of the estate of the deceased, as evidence, as evidenced by  
(Executor or administrator)

certificate of appointment herewith, administration having been taken out in the interest of

\_\_\_\_\_  
(Name, address, and relationship of interested relative or creditor)

and such appointment is still in full force and effect.

NOTE, --If making claim as the executor or administrator of the estate of the deceased, no witnesses are required, but a court certificate evidencing your appointment must be submitted.

2. If no administrator or executor has been appointed, will one be \_\_\_\_\_  
(Yes or No)

**DESIGNATED BENEFICIARY, SURVIVING SPOUSE, CHILDREN, PARENTS, OR LEGAL REPRESENTATIVES DO NOT  
FILL IN PART E. ALL OTHER MUST.**

**Part E**

Have the funeral expenses been paid \_\_\_\_\_ (If paid, receipted bill of the undertaker must be attached hereto.)  
(Yes or No)

Whose money was used to pay the funeral expenses \_\_\_\_\_

**FINES, PENALTIES, and FORFEITERS are imposed by law for the making of false or fraudulent  
claims against the United States or making of false statements in connection therewith.**

\_\_\_\_\_  
(Signature of claimant)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Signature of claimant)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Street address)

\_\_\_\_\_  
(Street address)

\_\_\_\_\_  
(City, State and ZIP code)

\_\_\_\_\_  
(City, State and ZIP code)

**TWO WITNESSES ARE REQUIRED**

We certify that we are well acquainted with the \_\_\_\_\_ and that  
(Name(s) of claimant)  
the signature(s) of the claimant(s) was (were) affixed in our presence.

\_\_\_\_\_  
(Signature of witness)

\_\_\_\_\_  
(Signature of witness)

\_\_\_\_\_  
(Street address)

\_\_\_\_\_  
(Street address)

\_\_\_\_\_  
(City, State and ZIP code)

\_\_\_\_\_  
(City, State and ZIP code)

**All Federal checks in possession of the claimant, drawn to the order of the decedent, in payment of pay and allowance should accompany this claim.**

Appendix C

DD Form 2656-7 (Verification of Annuity)



# VERIFICATION FOR SURVIVOR ANNUITY

OMB No. 0704 - 0569  
OMB approval expires  
20230731

### PRIVACY ACT STATEMENT

**AUTHORITY:** 10 U.S.C. Chapter 73, subchapters II and III Survival Benefit Plan; DoD Instruction 1332.42, Survivor Annuity Program Administration; and E.O. 9397 (SSN), as amended.  
**PRINCIPAL PURPOSE(S):** Used by the surviving spouse, dependent child(ren), surviving former spouse(s), and/or natural persons with an insurable interest (as defined in the Glossary, DoDI 1332.42) to verify eligibility for an annuity under the Retired Serviceman's Family Protection Plan (RSFPP), Survivor Benefit Plan (SBP), and/or Reserve Component Survivor Benefit Plan (RCSBP).

**ROUTINE USE(S):** The System of Record Notice (SORN) T7347b is published at: <https://www.federalregister.gov/documents/2009/01/07/E9-41/privacy-act-of-1974-systems-of-records>

**DISCLOSURE:** Voluntary; however, failure to provide identifying information may delay the verification process and any subsequent payment.

### INSTRUCTIONS

Please verify that the information provided below is correct. Please provide any missing information and line through and correct any errors. After verifying the information provided, please sign the form below and return it to: **Defense Finance and Accounting Service, U.S. Military Annuitant Pay, 8899 E. 56th Street, Indianapolis, IN 46249-1300** or fax it to DFAS toll-free at **1-800-982-8459**. If you have questions or need assistance completing this form, please contact DFAS toll-free at **1-800-321-1080**.

### 1. DECEASED MEMBER DATA VERIFICATION

<b>a. DECEASED MEMBER'S NAME</b> <i>(Last, First, Middle Initial)</i>		<b>b. SOCIAL SECURITY NUMBER</b>	
<b>c. DATE OF BIRTH</b> <i>(YYYYMMDD)</i>	<b>d. DATE OF DEATH</b> <i>(YYYYMMDD)</i>	<b>e. BRANCH OF SERVICE</b>	<b>f. RANK/RATE</b>

### 2. CLAIMANT VERIFICATION

<b>a. CLAIMANT'S NAME</b> <i>(Last, First, Middle Initial)</i>		<b>b. SOCIAL SECURITY NUMBER</b>	
<b>c. DATE OF BIRTH</b> <i>(YYYYMMDD)</i>	<b>d. TELEPHONE</b> <i>(Include Area Code)</i>	<b>e. CITIZEN OF</b> <i>(Country)</i> United States of America	

**f. IF YOU ARE A NONRESIDENT ALIEN, X HERE, ENTER YOUR COUNTRY OF RESIDENCE, AND SEE NOTE.**

**NOTE: ALIEN TAX WITHHELD:** Nonresident aliens are automatically taxed at the rate of 30 percent, unless there is a tax treaty between the United States and the foreign country permitting a lesser rate. If the country in which the annuitant lives has a tax treaty with the United States, then complete IRS Form W-8BEN, *Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding* showing the country of residence. This Form may be obtained from any United States Internal Revenue Service office, United States consulate office, on the Internet at [www.irs.gov/pub/irs-pdf/fw8ben.pdf](http://www.irs.gov/pub/irs-pdf/fw8ben.pdf), or by calling the Defense Finance and Accounting Service, toll free **1-800-321-1080** or from overseas **(216) 522-5955**. The Defense Finance and Accounting Service will mail foreign annuitants IRS Form 1042-S, *Foreign Person's U.S. Source Income Subject to Withholding*, at the end of each year for tax reporting purposes.

<b>g. TYPE OF BENEFIT CLAIMED</b>	<b>h. RELATIONSHIP TO DECEDENT</b> <i>(X One)</i>	<b>i. CORRESPONDENCE ADDRESS</b> <i>(Street, Apartment Number, City, State and ZIP Code)</i>
<input type="checkbox"/> SBP <input type="checkbox"/> RCSBP <input type="checkbox"/> RSFPP	<input type="checkbox"/> SPOUSE <input type="checkbox"/> CHILD <input type="checkbox"/> FORMER SPOUSE <input type="checkbox"/> INSURABLE INTEREST	

### 3. THE FOLLOWING SECTION APPLIES TO SPOUSE APPLICANTS ONLY

<b>a. I CERTIFY THAT I WAS LEGALLY MARRIED TO THE MEMBER ON THE DATE OF DEATH:</b>		<input type="checkbox"/> YES <input type="checkbox"/> NO
<b>(1) If YES, please verify date of marriage to member:</b> <i>(If blank or incorrect, please provide correct marriage date)</i>	<b>(2) If NO, please provide the date of divorce:</b> <i>(YYYYMMDD)</i>	

<b>b. ARE THERE CHILDREN UNDER AGE 23 OR INCAPACITATED OF THE DECEASED MEMBER?</b> <i>(If YES, please provide the following for each child:)</i>			<input type="checkbox"/> YES <input type="checkbox"/> NO
<b>(1) NAME</b> <i>(Last, First Middle Initial)</i>	<b>(2) SSN</b>	<b>(3) DATE OF BIRTH</b> <i>(YYYYMMDD)</i>	

I understand that my annuity may be affected if I am receiving any other military survivor annuity of any kind from this deceased member or any other deceased member. I also understand that I am obligated to notify DFAS of any other annuities that might affect my entitlement.

<b>c. ARE YOU RECEIVING ANY OTHER ANNUITY FROM DFAS BASED ON THE MILITARY RECORD OF ANY OTHER DECEASED MILITARY RETIREE?</b> <i>(If YES, please provide the following:)</i>		<input type="checkbox"/> YES <input type="checkbox"/> NO	
<b>(1) Name of Deceased Retiree</b> <i>(Last, First, Middle Initial)</i>	<b>(2) SSN</b>	<b>(3) Coverage Type</b>	<b>(4) Monthly Benefit Amount</b>
		<input type="checkbox"/> SBP <input type="checkbox"/> RSFPP	\$

DECEASED MEMBER'S NAME (Last, First, Middle Initial)	SOCIAL SECURITY NUMBER
--	------------------------

**4. THE FOLLOWING SECTION APPLIES TO CHILD APPLICANTS ONLY**

a. ARE YOU MARRIED? <input type="checkbox"/> YES <input type="checkbox"/> NO	b. IF YOU ARE 18 YEARS OF AGE OR OLDER, ARE YOU A FULL-TIME STUDENT? <input type="checkbox"/> YES <input type="checkbox"/> NO
--	---

**5. THE FOLLOWING SECTION APPLIES TO FORMER SPOUSE APPLICANTS ONLY**

a. DATE OF DIVORCE FROM DECEASED MEMBER (YYYYMMDD)	b. DATE OF REMARRIAGE (YYYYMMDD)
--	----------------------------------

**6. STATEMENT OF UNDERSTANDING - DEPENDENCY AND INDEMNITY COMPENSATION (DIC)**  
*(This applies to spouse applicants only.)*

The surviving spouse of a deceased member may be eligible for DIC, payable by the Department of Veterans Affairs (VA) if the member dies from a disease or injury incurred or aggravated in the line of duty while on active duty, active duty for training, or inactive duty for training. A spouse receiving DIC may not receive the full amount of an annuity under SBP, or RCSBP. In order to eliminate problems resulting from an annuity overpayment due to concurrent DIC payments, a statement of understanding is provided for your signature.

**I UNDERSTAND THAT:**

- I cannot receive both the full amounts of my annuity and DIC from the same deceased member.
- DFAS will establish my annuity in full if DIC or other survivor annuity payments data, as may be applicable, is not known at time of establishment.
- I am only entitled to the amount of the annuity that exceeds the DIC payment that may be payable, or the DIC only if that payment is greater than the annuity. Note: All SBP premiums paid will be refunded if the SBP annuity is not payable because the DIC payment is greater. In cases where the annuity is greater than the DIC payment, the cost will be recalculated and the difference between the SBP premiums paid and the recalculated cost will be refunded.
- If any overpayment of benefits occurs as the result of being awarded DIC, my signature on this statement authorizes the VA to repay DFAS the amount of the overpayment from the DIC payments to which I am or may become eligible.
- In the event I apply to the VA for DIC, I agree to notify DFAS of that application to include the address of the VA Office applied to, VA Claim number, and if applicable, the amount of award.

a. HAVE YOU APPLIED OR DO YOU INTEND TO APPLY TO THE VETERAN'S ADMINISTRATION (VA) FOR BENEFITS? (If YES, please provide the following:)	<input type="checkbox"/> YES <input type="checkbox"/> NO
--	--

(1) VA Claim Number	(2) VA Monthly Award Amount \$	(3) Mailing Address of VA Office Handling Your Account (Street, City, State, ZIP Code)
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**7. CLAIM CERTIFICATION AND SIGNATURE** (To be completed by ALL applicants)

**The claimant or authorized representative must sign. The signature must be that of: the applicant; or for the annuitant by: the custodial natural parent or the legal representative; guardian; or custodian. Failure to sign will delay payment of the annuity.**

a. SIGNATURE OF APPLICANT OR LEGAL REPRESENTATIVE (If applicable)	b. DATE SIGNED (YYYYMMDD)
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The public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing the burden, to the Department of Defense, Washington Headquarters Services, at whs.mc-alex.esd.mbx.dd-dod-informationcollections@mail.mil. Respondents should be aware that notwithstanding any other provision of law, no person shall be subject to any penalty for failing to comply with a collection of information if it does not display a currently valid OMB control number.





## PRIVACY ACT STATEMENT

Collection of the information you are requested to provide on this form is authorized under 31 CFR 209 and/or 210. The information is confidential and is needed to prove entitlement to payments. The information will be used to process payment data from the federal agency to the financial institution and/or its agent.

## INSTRUCTIONS FOR PREPARING AUTHORIZATION

**PURPOSE** - You may use this form to provide instructions for processing your net pay. Failure to provide the requested information may affect the processing of this form and may delay or prevent the receipt of payments through the Direct Deposit / Electronic Funds Transfer Program.

### SECTION I - EMPLOYEE / MEMBER / ANNUITANT INFORMATION (ITEMS 1-5)

You must complete all blocks after carefully reading the instructions and Privacy Act Statement. You must keep the agency informed of any address change to remain qualified for payments.

### SECTION II - DIRECT DEPOSIT ACCOUNT INFORMATION

**ITEM 6 - TYPE OF ACCOUNT** - Place "X" in the appropriate box, to indicate if you want your payment to be sent to a checking or savings account.

**ITEM 7 - TYPE OF PAYMENT** - Place an "X" in the appropriate box to indicate what type of payment you want sent by Direct Deposit.

**ITEM 8 - ROUTING TRANSIT NUMBER** - Your financial institution's 9-digit routing transit number. See the illustration below.

**ITEM 9 - ACCOUNT NUMBER** - Your account number at your financial institution. See the illustration below.

**ITEM 10 - ACCOUNT TITLE** - The depositor's name on the account at the financial institution. See the illustration below.

**ITEM 11 - FINANCIAL INSTITUTION NAME / ADDRESS** - The institution to which payments are to be directed  
See the illustration below.

The illustration shows a check with the following fields and labels:

- 10**: A bracket above the top line of the check, which contains the text: "NAME OF DEPOSITOR", "STREET ADDRESS", "CITY, STATE, ZIP CODE".
- 101**: A label next to the amount field, which contains: "20" followed by a line, a box with "\$", and "DOLLARS".
- 11**: A bracket on the left side of the check, which contains: "NAME OF YOUR BANK", "Payable Through Another Bank", and "For" followed by a line.
- 8**: A bracket below the first 8 digits of the routing transit number: "99999999".
- 9**: A bracket below the last 9 digits of the routing transit number: "000 000 000".
- CHECK NUMBER**: A label below the check number: "101".

**8 - ROUTING TRANSIT NUMBER** - Examine your deposit slip or check for items labeled 9 in the above sample. Is the Routing Transit Number (RTN) eight numbers in a row followed by a space and then one number? Is the first number of the RTN "0," "1," "2," or "3"? If the answer to both questions is "yes" enter the numbers from your deposit slip or check on the reverse of this form in Item 9. Otherwise, call your financial institution and ask them to provide you with their RTN.

**9 - ACCOUNT NUMBER** - Include dashes where the symbol " " appears on your check or deposit slip. Be sure not to include the check number (#101 in the example) or deposit slip number as part of your Account Number in Item 9. If you cannot determine your Account Number, contact your financial institution.

**10 - ACCOUNT TITLE** - Must include recipient's name.

**11 - FINANCIAL INSTITUTION NAME / ADDRESS** - If your check or sharedraft includes "Payable Through" under the bank name, contact the financial institution to help obtain the correct Routing Transit Number for Direct Deposit.

### SECTION III - AUTHORIZATION

**ITEMS 12 AND 13** - You must sign and date this form before the authorization can be processed.

**FOR CHANGES** - You must complete and submit a new "Direct Deposit Authorization" form to the applicable DoD agency. We recommend that you maintain accounts at both financial institutions until the new institution receives your Direct Deposit payments.

**FOR CANCELLATIONS** - This authorization will remain in effect until you cancel by providing a written notice to the DoD Agency or by your death or legal incapacity. Upon cancellation, you should notify the receiving financial institution. The authorization may be cancelled by the financial institution by providing you a written notice 30 days in advance of the cancellation date. You must immediately advise the DoD Agency if the authorization is cancelled by the financial institution. The financial institution cannot cancel the authorization by advice to the Government Agency.



## General Instructions

Section references are to the Internal Revenue Code.

**Future developments.** For the latest information about any future developments related to Form W-4P, such as legislation enacted after it was published, go to [www.irs.gov/FormW4P](http://www.irs.gov/FormW4P).

**Purpose of form.** Complete Form W-4P to have payers withhold the correct amount of federal income tax from your periodic pension, annuity (including commercial annuities), profit-sharing and stock bonus plan, or IRA payments. Federal income tax withholding applies to the taxable part of these payments. Periodic payments are made in installments at regular intervals (for example, annually, quarterly, or monthly) over a period of more than 1 year. Don't use Form W-4P for a nonperiodic payment (note that distributions from an IRA that are payable on demand are treated as nonperiodic payments) or an eligible rollover distribution (including a lump-sum pension payment). Instead, use Form W-4R, Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions, for these payments/distributions. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

**Choosing not to have income tax withheld.** You can choose not to have federal income tax withheld from your payments by writing "No Withholding" on Form W-4P in the space below Step 4(c). Then, complete Steps 1a, 1b, and 5. Generally, if you are a U.S. citizen or a resident alien, you are not permitted to elect not to have federal income tax withheld on payments to be delivered outside the United States and its possessions.

**Caution:** If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. If your tax situation changes, or you chose not to have federal income tax withheld and you now want withholding, you should submit a new Form W-4P.

**Self-employment.** Generally, you will owe both income and self-employment taxes on any self-employment income you (or you and your spouse) receive. If you do not have a job and want to pay these taxes through withholding from your payments, you should enter the self-employment income in Step 4(a). Then compute your self-employment tax, divide that tax by the number of payments remaining in the year, and include that resulting amount per payment in Step 4(c). You can also add half of the annual amount of self-employment tax to Step 4(b) as a deduction. To calculate self-employment tax, you generally multiply the self-employment income by 14.13% (this rate is a quick way to figure your self-employment tax and equals the sum of the 12.4% social security tax and the 2.9% Medicare tax multiplied by 0.9235). See Pub. 505 for more information, especially if your self-employment income multiplied by 0.9235 is over \$147,000.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4P. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, write "No Withholding" in the space below Step 4(c). See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

## Specific Instructions

**Step 1(c).** Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

**Step 2.** Use this step if you have at least one of the following: income from a job, income from more than one pension/annuity, and/or a spouse (if married filing jointly) that receives income from a job/pension/annuity. The following examples will assist you in completing Step 2.

**Example 1.** Bob, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Bob also has a job that pays \$25,000 a year. Bob has no other pensions or annuities. Bob will enter \$25,000 in Step 2(b)(i) and in Step 2(b)(iii).

If Bob also has \$1,000 of interest income, which he entered on Form W-4, Step 4(a), then he will instead enter \$26,000 in Step 2(b)(i) and in Step 2(b)(iii). He will make no entries in Step 4(a) on this Form W-4P.

**Example 2.** Carol, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Carol does not have a job, but she also receives another pension for \$25,000 a year (which pays less annually than the \$50,000 pension). Carol will enter \$25,000 in Step 2(b)(ii) and in Step 2(b)(iii).

If Carol also has \$1,000 of interest income, then she will enter \$1,000 in Step 4(a) of this Form W-4P.

**Example 3.** Don, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Don does not have a job, but he receives another pension for \$75,000 a year (which pays more annually than the \$50,000 pension). Don will not enter any amounts in Step 2.

If Don also has \$1,000 of interest income, he won't enter that amount on this Form W-4P because he entered the \$1,000 on the Form W-4P for the higher paying \$75,000 pension.

**Example 4.** Ann, a single filer, is completing Form W-4P for a pension that pays \$50,000 a year. Ann also has a job that pays \$25,000 a year and another pension that pays \$20,000 a year. Ann will enter \$25,000 in Step 2(b)(i), \$20,000 in Step 2(b)(ii), and \$45,000 in Step 2(b)(iii).

If Ann also has \$1,000 of interest income, which she entered on Form W-4, Step 4(a), she will instead enter \$26,000 in Step 2(b)(i), leave Step 2(b)(ii) unchanged, and enter \$46,000 in Step 2(b)(iii). She will make no entries in Step 4(a) of this Form W-4P.

If you are married filing jointly, the entries described above do not change if your spouse is the one who has the job or the other pension/annuity instead of you.



**Multiple sources of pensions/annuities or jobs.** If you (or if married filing jointly, you and/or your spouse) have a job(s), do NOT complete Steps 3 through 4(b) on Form W-4P. Instead, complete Steps 3 through 4(b) on the Form W-4 for the job. If you (or if married filing jointly, you and your spouse) do not have a job, complete Steps 3 through 4(b) on Form W-4P for **only** the pension/annuity that pays the most annually. Leave those steps blank for the other pensions/annuities.

**Step 3.** This step provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a qualifying relative. For additional eligibility requirements for these credits, see Pub. 501, Dependents, Standard Deduction, and Filing Information. You can also include **other tax credits** for which you are eligible in this step, such as the foreign tax credit and the education tax credits. Including these credits will increase your payments and reduce the amount of any refund you may receive when you file your tax return.

## Specific Instructions *(continued)*

### Step 4 (optional).

**Step 4(a).** Enter in this step the total of your other estimated income for the year, if any. You shouldn't include amounts from any job(s) or pension/annuity payments. If you complete Step 4(a), you likely won't have to make estimated tax payments for that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your pension, see Form 1040-ES, Estimated Tax for Individuals.

**Step 4(b).** Enter in this step the amount from the Deductions Worksheet, line 6, if you expect to claim deductions other than the basic standard deduction on your 2022 tax return and want to reduce your withholding to account for these deductions. This includes itemized deductions, the additional standard

deduction for those 65 and over, and other deductions such as for student loan interest and IRAs.

**Step 4(c).** Enter in this step any additional tax you want withheld from **each payment**. Entering an amount here will reduce your payments and will either increase your refund or reduce any amount of tax that you owe.

**Note:** If you don't give Form W-4P to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer will withhold tax from your payments as if your filing status is single with no adjustments in Steps 2 through 4. For payments that began before 2022, your current withholding election (or your default rate) remains in effect unless you submit a new Form W-4P.

### Step 4(b)—Deductions Worksheet *(Keep for your records.)*



<b>1</b>	Enter an estimate of your 2022 itemized deductions (from Schedule A (Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income . . . . .	<b>1</b> \$ _____
<b>2</b>	Enter: $\left\{ \begin{array}{l} \bullet \$25,900 \text{ if you're married filing jointly or qualifying widow(er)} \\ \bullet \$19,400 \text{ if you're head of household} \\ \bullet \$12,950 \text{ if you're single or married filing separately} \end{array} \right\}$ . . . . .	<b>2</b> \$ _____
<b>3</b>	If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here. If line 2 is greater than line 1, enter "-0-" . . . . .	<b>3</b> \$ _____
<b>4</b>	If line 3 equals zero, and you (or your spouse) are 65 or older, enter: <ul style="list-style-type: none"> <li>• \$1,750 if you're single or head of household.</li> <li>• \$1,400 if you're a qualifying widow(er) or you're married and one of you is under age 65.</li> <li>• \$2,800 if you're married and both of you are age 65 or older.</li> </ul> Otherwise, enter "-0-". See Pub. 505 for more information . . . . .	<b>4</b> \$ _____
<b>5</b>	Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040)). See Pub. 505 for more information . . . . .	<b>5</b> \$ _____
<b>6</b>	<b>Add</b> lines 3 through 5. Enter the result here and in <b>Step 4(b)</b> on Form W-4P . . . . .	<b>6</b> \$ _____

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request federal income tax withholding from pension or annuity payments based on your filing status and adjustments; (b) request additional federal income tax withholding from your pension or annuity payments; (c) choose not to have federal income tax withheld, when permitted; or (d) change a previous Form W-4P. To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s). Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may

also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.



# Withholding Certificate for Periodic Pension or Annuity Payments

# 2022

▶ Give Form W-4P to the payer of your pension or annuity payments.

<b>Step 1:</b> <b>Enter Personal Information</b>	<b>(a)</b> First name and middle initial	Last name	<b>(b)</b> Social security number
	Address		
	City or town, state, and ZIP code		
	<b>(c)</b> <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly or Qualifying widow(er) <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)		

**Complete Steps 2–4 ONLY if they apply to you; otherwise, skip to Step 5.** See pages 2 and 3 for more information on each step and how to elect to have no federal income tax withheld (if permitted).

**Step 2:** Complete this step if you (1) have income from a job or more than one pension/annuity, or (2) are married filing jointly and your spouse receives income from a job or a pension/annuity. **See page 2 for examples on how to complete Step 2.**

Do **only one** of the following.

**(a)** Reserved for future use.

**(b)** Complete the items below.

**(i)** If you (and/or your spouse) have one or more jobs, then enter the total taxable annual pay from all jobs, plus any income entered on Form W-4, Step 4(a), for the jobs less the deductions entered on Form W-4, Step 4(b), for the jobs. Otherwise, enter “-0-” . . . ▶ \$ \_\_\_\_\_

**(ii)** If you (and/or your spouse) have any other pensions/annuities that pay less annually than this one, then enter the total annual taxable payments from all lower-paying pensions/annuities. Otherwise, enter “-0-” . . . ▶ \$ \_\_\_\_\_

**(iii)** Add the amounts from items (i) and (ii) and enter the **total** here . . . ▶ \$ \_\_\_\_\_

**TIP:** To be accurate, submit a 2022 Form W-4P for all other pensions/annuities. Submit a new Form W-4 for your job(s) if you have not updated your withholding since 2019. If you have self-employment income, see page 2.

If (b)(i) is blank and this pension/annuity pays the most annually, complete Steps 3–4(b) on this form. Otherwise, do not complete Steps 3–4(b) on this form.

<b>Step 3:</b> <b>Claim Dependent and Other Credits</b>	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly): Multiply the number of qualifying children under age 17 by \$2,000 ▶ \$ _____ Multiply the number of other dependents by \$500 . . . ▶ \$ _____ Add other credits, such as foreign tax credit and education tax credits ▶ \$ _____ Add the amounts for qualifying children, other dependents, and other credits and enter the total here . . .	<b>3</b>	\$ _____
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<b>Step 4 (optional): Other Adjustments</b>	<b>(a) Other income (not from jobs or pension/annuity payments).</b> If you want tax withheld on other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, taxable social security, and dividends . . .	<b>4(a)</b>	\$ _____
	<b>(b) Deductions.</b> If you expect to claim deductions other than the basic standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here . . .	<b>4(b)</b>	\$ _____
	<b>(c) Extra withholding.</b> Enter any additional tax you want withheld from <b>each payment</b> . . .	<b>4(c)</b>	\$ _____

**Step 5:**  
**Sign Here**

▶ \_\_\_\_\_ ▶ \_\_\_\_\_  
 Your signature (This form is not valid unless you sign it.) Date





**US Embassy Seoul – American Citizen Services**  
#188 Sejong-daero, Jongno-gu, Seoul, Republic of Korea  
Fax: 02-397-4101 Email: [Seoulinfoacs@state.gov](mailto:Seoulinfoacs@state.gov) Phone: 02-397-4114

**Request for Information for Preparation of Foreign Service Report of Death**

\* Please provide the following information about the deceased and return to the Embassy:

- 1) Local hospital death certificate
- 2) Proof of U.S. citizenship (U.S. passport /Naturalization certificate U.S. birth certificate)
- 3) Next of kin's photo ID

**Personal Data (deceased)**

Full Name: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Telephone Number: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Place of Birth: \_\_\_\_\_

Date of Death: \_\_\_\_\_ Place of Death: \_\_\_\_\_

Last U.S. Address: \_\_\_\_\_

Last Korea Address: \_\_\_\_\_

**Next of Kin**

Name: \_\_\_\_\_

Relationship to deceased: \_\_\_\_\_ Telephone No.: \_\_\_\_\_

Address: \_\_\_\_\_

**Funeral Arrangements** (Please check one that applies):

Cremation

Cremated remains at rest in Korea. Location of the remains: \_\_\_\_\_

Hand carried to the United States. Flight shipment number/location of the remains: \_\_\_\_\_

Shipped to the United States. Flight shipment number, location of the remains: \_\_\_\_\_

Local Burial

Location of the burial site: \_\_\_\_\_

Embalmed and transported back to the United States

Flight shipment number: \_\_\_\_\_

**Traveling or Residing with Relatives or Friends as Follows**

Name: \_\_\_\_\_

Relationship to deceased: \_\_\_\_\_ Telephone No.: \_\_\_\_\_

Address: \_\_\_\_\_

**Effects (Property of the deceased)**

Current Location of Effects: \_\_\_\_\_

Person or Official Responsible for Custody & Accounting of Effects

Name: \_\_\_\_\_

Address: \_\_\_\_\_

I DECLARE THAT THE ABOVE INFORMATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Relationship to deceased: \_\_\_\_\_ Telephone No.: \_\_\_\_\_

Signature: \_\_\_\_\_





Securing today  
and tomorrow

# Survivors Benefits

[SocialSecurity.gov](https://www.SocialSecurity.gov)







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survivors insurance 1

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## The importance of Social Security survivors insurance

The loss of the family wage earner can be devastating both emotionally and financially. Social Security helps by providing income for the families of workers who die.

This booklet gives you an overview of Social Security survivors benefits paid to the spouses and children of workers who die. This booklet isn't intended to answer all the questions you may have. For more information about Social Security's survivors benefits, visit our website, or call our toll-free numbers.

## If you're working...what you need to know about survivors benefits

### **“Life insurance” from Social Security**

Many people think of Social Security only as a retirement program. But some of the Social Security taxes you pay go toward survivors benefits for workers and their families. In fact, the value of the survivors benefits you have under Social Security is probably more than the value of your individual life insurance.

When you die, certain members of your family may be eligible for survivors benefits. These include widows, widowers (and divorced widows and widowers), children, and dependent parents.

### **How do I earn survivors benefits?**

As you work and pay Social Security taxes, you earn credits toward your Social Security benefits. The number of years you need to work for your family to be eligible for Social Security survivors benefits depends on your age when you die. The younger you are, the fewer years you need to have worked. But no one needs more than 10 years of work to be eligible for any Social Security benefit.

**Under a special rule**, if you've worked for only one and one-half years in the three years just before your death, we can pay benefits to your children and your spouse who is caring for the children.

## **Who can get survivors benefits based on your work?**

- **Your widow or widower** may be able to get full benefits at full retirement age. The full retirement age for survivors is age 66 for people born in 1945-1956. And the full retirement age will gradually increase to age 67 for people born in 1962 or later. Your widow or widower can get reduced benefits as early as age 60. If your surviving spouse is disabled, benefits can begin as early as age 50. For more information on widows, widowers, and other survivors, visit [www.socialsecurity.gov/survivorplan](http://www.socialsecurity.gov/survivorplan).
- **Your widow or widower** can get benefits at any age if they take care of your child younger than age 16 or disabled, who's receiving Social Security benefits.
- **Your unmarried children**, younger than age 18 (or up to age 19 if they're attending elementary or secondary school full time), can also get benefits. Your children can get benefits at any age if they were disabled before age 22. Under certain circumstances, we can also pay benefits to your **stepchildren, grandchildren, stepgrandchildren, or adopted children**.

**NOTE:** *Disabled children whose parents have limited income and resources may be eligible for Supplemental Security Income benefits. For more information read the publication, Benefits for Children With Disabilities (Publication No. 05-10026).*

- **Your dependent parents** can get benefits if they're age 62 or older. (For your parents to qualify as

dependents, you must have provided at least half of their support.)

## **Benefits for surviving divorced spouses**

If you've been divorced, your former wife or husband age 60 or older (50-59 if disabled) can get benefits, if your marriage lasted at least 10 years. Your former spouse, however, doesn't have to meet the age or length-of-marriage rule if they take care of your child who is younger than age 16 or disabled, and entitled on your record. The child must be yours and your former spouse's natural or legally adopted child.

Benefits paid to you as a surviving divorced spouse won't affect the benefit rates for other survivors getting benefits on the worker's record. If you're the surviving divorced mother or father, with the worker's child under age 16 or disabled in your care, your benefit can affect the benefits of others on the record.

## **One-time death payment**

We make a one-time payment of \$255 when you die, if you've worked long enough. We can only pay this benefit to your spouse or child if they meet certain requirements. Survivors must apply for this payment within two years of the date of death.

## **How much are benefits?**

How much your family can get from Social Security depends on your average lifetime earnings. The more you earned, the more their benefits will be.

Check your *Social Security Statement* to see an estimate of survivors benefits we could pay. It also shows an estimate of your retirement and disability benefits, and provides other important information. Create a *my* Social Security account online to review your *Statement*.

## **Online *my* Social Security account**

You can now easily set up a secure online *my* Social Security account. This allows you to access your *Social Security Statement* to check your earnings and get your benefit estimates. You can also use your online *my* Social Security account to request a replacement Social Security number card (available in some states and the District of Columbia). If you receive benefits, you can also:

- Get your benefit verification letter;
- Change your address and phone number;
- Request a replacement Medicare card;
- Get a replacement SSA-1099 or SSA-1042S for tax season; or
- Start or change your direct deposit.

You can create a *my* Social Security account if you're age 18 or older, have a Social Security number, a valid U.S. mailing address, and an email address. To create an account, go to **[www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)**. You'll need to provide some personal information to confirm your identity; you'll be asked to choose a username and password; then you'll be asked for your email address. You'll need to select how you would like to receive a one-time security code — to a text-enabled cell phone or to the email address you registered — that you will need to enter when you create your account. Each time you sign in with your username and password, we will send a one-time security code to your cell phone or to your email address. The security code is part of our enhanced security feature to protect your personal information. Keep in mind that your cell phone provider's text message and data rates may apply.

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## When a relative dies...what you need to know about survivors benefits

### How do I apply for benefits?

#### ***If you're not currently getting Social Security benefits***

Apply for survivors benefits promptly because, for some claims, we'll pay benefits from the time you apply and not from the time the worker died.

You can apply by telephone or at any Social Security office. We'll need certain information, but don't delay applying if you don't have everything. We'll help you get what you need. We need either original documents or copies certified by the agency that issued them.

The information we need includes:

- Proof of death — either from a funeral home or death certificate;
- Your Social Security number, and the deceased worker's SSN;
- Your birth certificate;
- Your marriage certificate, if you're a widow or widower;
- Your divorce papers, if you're applying as a divorced widow or widower;
- Dependent children's Social Security numbers, if available, and birth certificates;
- Deceased worker's W-2 forms or federal self-employment tax return for the most recent year; and
- The name of your bank and your account number so your benefits can be deposited directly into your account.

## ***If you're already getting Social Security benefits***

If you're getting benefits as a wife or husband based on your spouse's work, we'll change your payments to survivors benefits when you report the death to us. If we need more information, we'll contact you.

If you're getting benefits based on your own work, call or visit us. We'll check to see if you can get more money as a widow or widower. If so, you'll get a combination of benefits that equals the higher amount. You must complete an application to switch to survivors benefits. We also need to see your spouse's death certificate.

### **How much will I receive?**

We base the benefit amount on the earnings of the person who died. The more the worker paid into Social Security, the greater your benefits will be.

Social Security uses the deceased worker's basic benefit amount to calculate the percentage survivors can get. The percentage depends on the survivor's age and relationship to the worker. If the worker who died was getting reduced benefits, we'll base your survivor's benefit on that amount. In most typical claims for benefits:

- A widow or widower, at full retirement age or older, generally gets 100 percent of the worker's basic benefit amount;
- A widow or widower, age 60 or older, but under full retirement age, gets about 71-99 percent of the worker's basic benefit amount;
- A widow or widower, any age, with a child younger than age 16, gets 75 percent of the worker's benefit amount; or
- A child gets 75 percent of the worker's benefit amount.

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## **Maximum family benefits**

There's a limit to the benefits we can pay to you and other family members each month. The limit varies between 150 and 180 percent of the deceased worker's benefit amount.

## **Pensions from work not covered by Social Security**

If you get a pension from work for which you paid Social Security taxes, that pension won't affect your Social Security benefits. However, if you get a retirement or disability pension from work not covered by Social Security — for example, the federal civil service, some state or local government employment, or work in a foreign country — we may reduce your Social Security benefit.

For more information, read *Government Pension Offset* (Publication No. 05-10007) for government workers who may be eligible for Social Security benefits on the earnings record of a spouse. Read *Windfall Elimination Provision* (Publication No. 05-10045) for people who worked in another country, or government workers who are also eligible for their own Social Security benefits.

## **What if I work?**

If you work while getting Social Security survivors benefits and are younger than full retirement age, we may reduce your benefits if your earnings exceed certain limits. The full retirement age for survivors is 66 for people born in 1945-1956. The full retirement age will gradually increase to age 67 for people born in 1962 or later. To find out what the earnings limits are this year and how earnings above those limits reduce your Social Security benefits, read *How Work Affects Your Benefits* (Publication No. 05-10069).

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There's no earnings limit beginning with the month you reach full retirement age.

Also, your earnings will reduce **only** your benefits, not the benefits of other family members.

### **What if I remarry?**

Usually, you can't get widow's or widower's benefits if you remarry before age 60 (or age 50 if you're disabled). But remarriage after age 60 (or age 50 if you're disabled) won't prevent you from getting benefit payments based on your former spouse's work. And at age 62 or older, you can get benefits on your new spouse's work, if those benefits would be higher.

### **Right to appeal**

If you disagree with a decision made on your claim, you can appeal it. For an explanation of the steps you can take, read *The Appeals Process* (Publication No. 05-10041).

You can handle your own appeal with free help from Social Security, or you can choose to have a representative help you. We can give you information about organizations that can help you find a representative. For more information about selecting a representative, read *Your Right to Representation* (Publication No. 05-10075).



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## Contacting Social Security

There are several ways to contact Social Security, including online, by phone, and in person. We're here to answer your questions and to serve you. For more than 80 years, Social Security has helped secure today and tomorrow by providing benefits and financial protection for millions of people throughout their life's journey.

### Visit our website

The most convenient way to conduct Social Security business from anywhere at any time, is to visit **[www.socialsecurity.gov](http://www.socialsecurity.gov)**. There, you can:

- Create a *my* Social Security account to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement SSA-1099/1042S, and more;
- Apply for Extra Help with Medicare prescription drug plan costs;
- Apply for retirement, disability, and Medicare benefits;
- Find copies of our publications;
- Get answers to frequently asked questions; and
- So much more!

### Call us

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.

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## **Notes**

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## Notes



Securing today  
and tomorrow

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VA supports  
Servicemembers'  
and Veterans'  
families

## Summary of VA Dependents' and Survivors' Benefits



U.S. Department  
of Veterans Affairs

**VA honors the sacrifices of Servicemembers' and Veterans' dependents and survivors through many benefit programs, which may be available to a surviving spouse, dependent child(ren), and/or parent(s).**

Dependents' and survivors' benefit programs include the following:

- » **Dependency and Indemnity Compensation (DIC)** — a monthly tax-free benefit paid to a surviving spouse, including additional payments for dependent children. Parents' DIC is paid to surviving parents based on financial need
- » **Survivors' Pension** — a monthly income based tax-free benefit payable to a surviving spouse and/or child(ren) of a deceased Veteran with wartime service
- » **The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)** — a benefit that provides reimbursement for most medical expenses to certain surviving spouses and dependents of Veterans with permanent and total service-connected disabilities who are not eligible for TRICARE
- » **Dependents' Educational Assistance Program (DEA)** — a benefit that provides assistance to obtain a degree and pursue other eligible education and training
- » **Home Loans** — a benefit that may be used to help purchase, construct, or improve a home. It may also be used to refinance a mortgage
- » **Burial** — a benefit that includes furnishing a headstone, marker, or medallion, a burial allowance, a Presidential Memorial Certificate, and an American flag to drape over the deceased's casket, as well as the option of burial in a VA national cemetery



**Access Your VA Benefits**

Go to eBenefits at [www.ebenefits.va.gov](http://www.ebenefits.va.gov), your one-stop shop to learn about and apply for your benefits.





## DEPENDENCY AND INDEMNITY COMPENSATION

Dependency and Indemnity Compensation (DIC) is a monthly tax-free benefit provided to an eligible surviving spouse, dependent child(ren), and/or parent(s) of a deceased Servicemember or Veteran.

You may be eligible for DIC benefits if you are a surviving spouse, dependent child, or parent of a:

- » Servicemember who died while on active duty or training, **OR**
- » Veteran who died as a result of a service-related disability, **OR**
- » Veteran who was receiving or entitled to receive VA compensation for a service-connected disability that was rated as totally disabling:
  - › for at least 10 years immediately preceding death, **OR**
  - › since the Veteran's release from active duty and for at least five years immediately preceding death, **OR**
  - › for at least one year immediately preceding death if the Veteran was a former prisoner of war (POW)

**Spouse.** Your eligibility as a recognized surviving spouse requires that you:

- » Were validly married to the Veteran before January 1, 1957, **OR**
- » Were married to the Veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the Veteran's death began or was aggravated, **OR**
- » Were married to the Veteran for at least one year prior to the Veteran's death, **OR**
- » Had a child with the Veteran, **AND**
- » Cohabited with the Veteran continuously until the Veteran's death, **AND**
- » Are not remarried, however, surviving spouses who remarry on or after December 16, 2003, and are 57 or older can continue receiving DIC

DIC provides a basic payment rate plus additional allowances for each dependent child, as well as Aid and Attendance or Housebound benefits. The Aid and Attendance benefit is paid in addition to your monthly compensation amount under any of the following conditions:

- » You require help in performing daily functions, which may include bathing, eating, or dressing
- » You are bedridden
- » You are in a nursing home
- » Your eyesight is limited to a corrected 5/200 visual acuity or less in both eyes

**Dependent Children.** You may be eligible for DIC benefits if you are not included in your surviving parent's DIC benefit, are not married, and are younger than 18 or between ages 18 and 23, if attending school. Certain adult children who become seriously disabled prior to age 18 may also be entitled to DIC.

**Parents.** Parents' DIC is an income-based monthly tax-free benefit, and may be available if your child was a Servicemember or Veteran who died from a service-related cause and you were financially dependent on him or her.

DIC provides a basic payment rate plus additional allowances for each dependent child, as well as Aid and Attendance or Housebound benefits. The Aid and Attendance benefit is paid in addition to your monthly compensation amount under any of the following conditions stated above.

The Housebound benefit is paid in addition to your monthly DIC amount if a permanent disability substantially prevents you from leaving your immediate dwelling.

You may also be entitled to an additional allowance if you have a dependent child under the age of 18 in your household.



## SURVIVORS' PENSION

Survivors' Pension is a tax-free needs-based benefit paid to an un-remarried surviving spouse and/or unmarried child(ren) of a deceased wartime Veteran. You must have an income below a yearly limit set by Congress to be eligible for pension benefits.

You may be eligible if you are the surviving spouse or dependent child of a Veteran who:

- » Received a discharge from service under conditions other than dishonorable, **AND**
- » Served at least 90 days of active military service with at least one day during a wartime period (the 90-day active service requirement does not apply to Veterans with a service-connected disability justifying discharge from the military), **OR**
- » Served at least 24 months, or the full period for which the Veteran was called or ordered to active duty (with some exceptions), with at least one day during a wartime period if the Veteran entered active duty after September 7, 1980

Dependent children may be eligible for Survivors' Pension if they are permanently incapable of self-support due to a disability incurred before age 18, are not married, and are younger than 18 or between ages 18 and 23, if attending school.

Surviving spouses may be eligible for Survivors' Pension if they continuously lived with the Veteran from the date of marriage until the Veteran's death and have not remarried, with certain exceptions.

## THE CIVILIAN HEALTH AND MEDICAL PROGRAM OF THE DEPARTMENT OF VETERANS AFFAIRS (CHAMPVA)

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) shares the cost of most health care services and supplies with unmarried surviving spouses and children who are not eligible for TRICARE. To be eligible, you must be the spouse or child of a Veteran who:

- » Is permanently and totally disabled due to a service-connected disability, **OR**
- » Died of a service-connected disability, **OR**
- » Was permanently and totally disabled due to a service-connected disability at the time of death, **OR**
- » Died during active duty (not due to own personal misconduct)

If you remarried after the Veteran's death and your marriage ended in death, divorce, or annulment, your eligibility for VA benefits may be restored. If you remarried at age 57 or older, or at age 55 or older for CHAMPVA entitlement, you generally retain eligibility to DIC, home loan guaranty, and education training benefits.

## EDUCATION AND TRAINING BENEFITS

### Dependents' Educational Assistance (DEA).

Dependents' Educational Assistance (DEA) provides assistance for degree and certificate programs, apprenticeships, correspondence courses, On-the-Job Training (OJT), and other programs. You may be eligible for DEA benefits if you are the spouse or child of a:

- » Veteran who died or is permanently and totally disabled as the result of a service-connected disability, **OR**
- » Veteran who died from any cause while a permanent and total service-connected disability existed, **OR**
- » Servicemember who died during active military service, **OR**
- » Servicemember missing in action or captured in the line of duty by a hostile force, **OR**
- » Servicemember forcibly detained or interned in the line of duty by a foreign government or power, **OR**

- » Servicemember who is hospitalized or receiving outpatient treatment for a permanent and total service-connected disability and is likely to be discharged for that disability

The program offers up to 45 months of education benefits. Children generally must use the benefit between the ages of 18 and 26. If you are a spouse, benefits generally end 10 years from the date VA finds you eligible. If VA rated the Veteran permanently and totally disabled with an effective date of three years from discharge, or if the Servicemember died on active duty, a spouse will be eligible for benefits for 20 years from the effective date of the rating or date of death.

**Marine Gunnery Sergeant John David Fry Scholarship.** The Marine Gunnery Sergeant John David Fry Scholarship provides children with financial support for tuition and fees, books and supplies, and housing. You may be eligible for up to 36 months of Fry Scholarship benefits if you are the child of a Servicemember who died during active duty after September 10, 2001. You must use your benefits between your 18th and 33rd birthdays. You may still be eligible if you are married.

You are not eligible for Fry Scholarship benefits if you are serving or have served in the Armed Forces and are eligible for benefits under the Montgomery GI Bill-Active Duty, Montgomery GI Bill-Selected Reserve, and/or the Reserve Educational Assistance Program (REAP), unless you relinquish your eligibility to those benefits. If you are also eligible to receive Dependents' Educational Assistance Program (DEA) benefits, you may not use both benefit programs at the same time. You may use up to a total of 48 months of benefits between the two programs.

**Counseling is available to help** dependents determine career goals and how to best use their VA dependents' education benefits. For dependents needing special assistance to accommodate a disability prior to or during the pursuit of vocational training, VA can provide assessment and rehabilitation planning to help identify suitable training programs and the resources available to succeed.

## HOME LOAN GUARANTY

VA-guaranteed loans are provided by private lenders, such as banks and mortgage companies, and not by VA directly.

**Certificate of Eligibility.** You must present a Certificate of Eligibility (COE) from VA that verifies your spouse's military service to the lender to qualify for a VA-backed loan. The easiest way to obtain a COE is through eBenefits at [www.ebenefits.va.gov](http://www.ebenefits.va.gov).

There are many benefits that a VA home loan guaranty can provide. For example:

- » VA home loans can be obtained even when you do not qualify for other loans
- » VA home loans often have lower interest rates and closing costs than conventional loans
- » You may not have to make a down payment or buy mortgage insurance
- » There are no fees if you pay off your VA home loan early
- » VA Loan Technicians can work with you to explore all options to avoid foreclosure if you are having difficulty making payments

VA can also guarantee a portion of a loan made by a private lender, which may be used to:

- » Purchase, construct, or improve a home
- » Purchase a manufactured home and/or lot
- » Refinance your existing mortgage on a home that you personally occupy

You may be eligible for a VA home loan if you have a good credit score and sufficient income, and if you are:

- » An unmarried surviving spouse of a Veteran who died of a service-connected disability, **OR**
- » A surviving spouse of a Servicemember or a Veteran who died during active duty or of a service-connected disability, who remarried on or after December 16, 2003 at age 57 or older, **OR**
- » A spouse of a Servicemember officially listed as either missing in action (MIA) or a prisoner of war (POW) for at least 90 days

If you obtained a VA home loan with your spouse prior to his or her death, you may be eligible to obtain a lower interest rate by refinancing your existing VA loan. VA home loan benefits do not expire and may be used anytime.

## BURIAL BENEFITS

VA understands that burial and funeral expenses can be a hardship for families of recently deceased Servicemembers and Veterans. VA provides the following burial and memorial benefits:

- » Inscribed headstone or marker at any cemetery, or a medallion to affix to one that is privately purchased. Spouses and dependents are eligible for a headstone or marker if they are buried in a national cemetery, state Veterans' cemetery, or military base cemetery
- » Burial allowance to partially reimburse the burial and funeral costs of an eligible Veteran

- » Presidential Memorial Certificate (PMC), which is an engraved certificate, signed by the current president, to honor the memory of an honorably discharged deceased Veteran, provided to the next of kin and loved ones of a deceased Veteran
- » American flag to drape the casket of a Veteran

**Eligible Veterans**, as well as their qualifying spouses, children, and parents, may receive burial in a national cemetery. Go to [www.cem.va.gov](http://www.cem.va.gov) for more information on eligibility and requirements.

## OTHER BENEFITS

There are additional benefits available to you, including:

**Educational and Vocational Counseling** – is available to help decide how best to use VA dependents' educational assistance benefits. VA can also provide assessment and rehabilitation planning for dependents with disabilities to help identify the resources needed to achieve a successful outcome.

**Beneficiary Financial Counseling Service** – is a personalized service offered to beneficiaries of SGLI and VGLI VA Life Insurance policies that can help you make smart financial decisions. Services include, but are not limited to, budgeting assistance, debt reduction assistance, and college/retirement planning.

**Bereavement Counseling** – is a counseling service available at community-based Vet Centers to parents, spouses, and children of Servicemembers, National Guard members, and Reserve members who die in service.

**Civil Service Preference** – is a hiring preference for jobs within the Federal government. An unmarried surviving spouse of certain deceased Veterans may also qualify. VA provides an eligibility certification upon request.

**Commissary and Exchange Privileges** – are provided by the Department of Defense to an unremarried surviving spouse of a Servicemember or Veteran who died during active duty, or due to a service-connected disability. Dependents are also eligible for privileges. VA provides an eligibility certificate upon request.

**Summary of Benefits.** The table below provides a broad overview of the eligibility requirements for Dependents’ and Survivors’ benefits. Use this table to determine the benefits that you might qualify for and seek out more information about eligibility criteria, as well as how to apply.

	Eligibility	Needs-based	Service Requirement	Veteran died on active duty	Veteran died as a result of a service-connected disability	Veteran has a totally disabling service-connected disability	Veteran was totally disabled by a service-connected disability at time of death
DIC	S,C			✓	✓		✓
Parents’ DIC	P	✓		✓	✓		
Survivors’ Pension	S,C	✓	90-days, at least one day during a wartime period				
CHAMPVA	S,C			✓	✓	✓	✓
DEA	S,C			✓	✓	✓	✓
Fry Scholarship	C		Service after 9/10/01	✓			
Home Loan	S			✓	✓		
Burial	S,C,P			✓	✓		✓

Key: S=Spouse, C=Child, P=Parent



VA adopted five core values that define “who we are,” our culture, and how we care for Veterans, their families, and other beneficiaries. **The values are Integrity, Commitment, Advocacy, Respect, and Excellence (I-CARE).**



## Additional VA Benefits

Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment, and other important benefits. Ask your VA representative or Veterans Service Organization (VSO) representative about Disability Compensation, Pension, Health Care, Caregiver Program, Vocational Rehabilitation and Employment Services, Educational Assistance, Home Loan Guaranty, Insurance, and/or Dependents' and Survivors' Benefits. You can search for a VSO representative online at [www.ebenefits.va.gov](http://www.ebenefits.va.gov).



## For More Information

For more information about disability compensation benefits, including eligibility, establishing a service-connected disability, and how to apply, please:

- » Find links to VA benefits information and apply at [www.ebenefits.va.gov](http://www.ebenefits.va.gov)
- » Visit us at [www.va.gov/benefits](http://www.va.gov/benefits)
- » Use IRIS, VA's tool to find information and ask questions online at <https://iris.custhelp.com>
- » Call us at **1-800-827-1000**
- » Visit the nearest VA regional office. To find the VA regional office nearest you, go to our website or call VA toll free at **1-800-827-1000**

**Thank you for your service.  
Now let us serve you.**

U.S. Department of Veterans Affairs



# A SURVIVOR'S GUIDE TO BENEFITS

## TAKING CARE OF OUR FAMILIES



DEPARTMENT OF DEFENSE

CURRENT AS OF JULY 2019



Place local contact information here





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# I. 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 is serious about 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 may be eligible for certain benefits, privileges and entitlements. This guide provides a brief overview including how to access them. Please bear in mind that those benefits, privileges and entitlements that are mentioned may not be applicable to everyone.

With input from survivors, 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 updated a minimum of once a year to keep current on new policies and laws to ensure that you are getting the most up-to-date information. You may access the online version of this guide any time at <https://www.militaryonesource.mil/survivorsguide>. Any comments or recommendations to help improve this guide are most welcome. You can submit them through your casualty assistance officer or service casualty office as appropriate, or through Military OneSource at <https://www.militaryonesource.mil/web/mos/contact-us>.



## Department of Defense – survivor survey

Beginning in early 2010, the Department of Defense began inviting all primary next of kin to participate in a survey that is designed to measure the effectiveness of its Casualty Assistance Program and the degree of satisfaction of those family members provided such assistance. The survey is strictly voluntary and anonymous. The primary next of kin, and parents if the primary next of kin is the spouse, will receive an initial letter about the survey six months after the loss of his or her loved one. The survey is telephonic and takes about 20-30 minutes to complete.

Family responses are held confidentially and will not be reported individually, unless specifically requested by the respondent, but rather are combined with the responses of other survey participants. The findings of the survey are reported to senior leadership along with recommendations on how we might better serve those who are receiving assistance.

The survey was developed in collaboration with the chiefs or heads of the service casualty affairs offices but, more importantly, with direct input from surviving family members. Your support in completing this survey is greatly appreciated and will assist us in identifying the strengths and weaknesses in our program.

## II. Your Casualty Assistance Officer

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 during your loved one's military career, he or she was 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 he or she became a casualty. The Department of Defense Form 93, "Record of Emergency Data," provides this information. The Department of Defense is required to follow applicable laws and the instructions of your loved one 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. Your casualty assistance officer will continue to assist you until all benefits and entitlements for which you are eligible have been processed. Afterward, your service will have staff available to help you with any concerns that may arise. When family members are spread across 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 (if notification was not made by your casualty assistance officer), 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 concerns, 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 24 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. You may have other family members present if you desire.

#### **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

You will be asked to provide an address where you may be reached for the next 45 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.

## 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, the person eligible to receive personal effects and the person authorized to direct disposition of human remains could be the same person. It is equally possible that they could be three different people. 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 provide information about local service members who have given their lives in service of 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.

### Next of kin

The person most closely related to the service member is considered primary next of kin. 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.

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 24 hours after the last next of kin has been notified. In multi-loss incidents, the 24-hour requirement will start after the last next of kin of all decedents has been notified.

## Privacy act and authorization for disclosure of information

The Department of Defense requires detailed information from you in order to fully assist you in the settlement of your loved one's personal affairs and financial accounts, with regard to his or her military service, as well as the initiation of any survivor benefits that may apply to you. You are not required to provide this information, but without it your casualty assistance officer may not be able to assist you in settling your loved one's personal affairs or applying for certain benefits. This information may also be used by other government agencies, as well as other selected agencies, such as an insurance company or bank, to process or disburse benefits and entitlements. The Department of Defense will store some or all of this information in the Defense Casualty Information Processing System, which is a controlled access information system that the services use to manage each casualty case.

Because 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, you may also be asked whether you consent to have certain information provided to interested elected officials or to third-party benefactors who may wish to extend their condolences or provide support such as gifts, monetary assistance or scholarships. This decision is entirely up to you. United States privacy laws bar the government from releasing your private information to third-parties without your written consent. Additionally, while there may be many offers to families of deceased service members, each organization has its own criteria and receipt of such gifts or offers is not automatic. If you have specific questions about any unsolicited contact from an organization, ask your casualty assistance officer for assistance and further information.



### Remember...

Even if new issues emerge months after a service member's death, your service Casualty Assistance Program remains a resource. You should feel free to call your service Casualty Assistance Program with any concerns you may have.

### III. 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. All service members are required to name a PADD on their Record of Emergency Data form. According to federal law, a PADD is the person identified by the decedent on the record of emergency data, regardless of the relationship of the designee to the decedent. Married service members are not required to name their spouse as the PADD. 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 your service member to the destination chosen by the PADD. However, if you wish, you can contact 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 your loved one: a military member selected by the deceased member's command or appointed by the service casualty office, or a person designated by the PADD. A family escort requires official approval. Obtaining this approval can be a lengthy process, which may cause a delay in moving your service member. Your casualty assistance officer can provide you with details.

If the service member died overseas and burial will be in the United States, your loved one 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 when your service member is scheduled to arrive at his or her final destination. Weather conditions and flight cancellations can alter schedules. For this reason, you should delay choosing a date for the funeral until your service member has 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 your service member. If seeing your loved one is likely to cause additional stress, you may have your funeral director view your loved one first and then advise you whether viewing 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 in accordance with existing laws and regulations. The deceased's branch of service will provide reasonable assistance to affect the PADD's decision on burial location. Most active-duty service members are eligible for interment in Arlington National Cemetery or any other national cemetery that is open for new interments. Information on burial in a national cemetery is available at <http://www.cem.va.gov/cems/index.asp> or <http://www.arlingtoncemetery.mil>. Your funeral director will assist you with burial arrangements in any cemetery, including Arlington and other national cemeteries.

## Transportation of family

### Travel to burial

The government will provide transportation to the burial site for members of the service member's immediate family, including the surviving spouse, children, the parents of both the service member and the surviving spouse, the siblings of the service member, and the PADD. 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. The PADD may elect two close family members if no authorized travelers use their travel entitlement. We recommend that family members not make any travel plans until they have spoken with their casualty assistance officer or mortuary officer.

### Gold Star Lapel Button and Next of Kin Lapel Button

These will be presented to the spouse, children, parents and siblings of deceased active-duty members prior to the funeral or interment service.

The military services present the Gold Star Lapel Button to the immediate family members of U.S. service members who lost their lives while engaged in an action against an enemy of the United States, while engaged in military operations involving conflict with an opposing foreign force, while serving with friendly forces engaged in an armed conflict in which the United States is not a belligerent party against an opposing armed force, as the result of an international terrorist attack against the United States or a foreign nation friendly to the United States or as the result of military operations while serving outside the United States as part of a peacekeeping force. The Gold Star Lapel Button consists of a gold star one-quarter inch in diameter, on a purple disc three-quarters of an inch in

diameter. The star is surrounded by gold laurel leaves in a wreath five-eighths of an inch in diameter. The opposite side bears the inscription, "United States of America, Act of Congress, 1 August 1966."

The Next of Kin Lapel Pin is provided to the family of service members who lost their lives while serving on active duty or while serving in a drill status as a member of the National Guard or reserves. The Next of Kin Lapel Button is gold in color, with a star within a circle of sprigs of oak. The star commemorates honorable service and the sprigs of oak refer to the Army, Marine Corps, Navy and Air Force.

These buttons are a symbol of our appreciation of a service member's tremendous sacrifice to country and service, and of the families of these brave men and women. Contact your respective military service for more information.

### Travel to memorial service

Your loved one's military unit may schedule a memorial service as a way for fellow unit members to honor him or her. You may be eligible for funded travel to the memorial service. Your service can provide you with details.

### 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 flags and presenting the flags and other awards. During the funeral honors ceremony, the spouse of the service member, the PADD and each child of the decedent will receive a flag, as will the member's parents. Divorced parents will each receive a flag. Specific information about burial honors can be found at <https://mfh.dmdc.osd.mil/mfh>.

### 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 your service member is 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 that the expense is reimbursable by speaking with your casualty assistance officer or mortuary officer. 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 submitted.

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 your service member buried overseas, the service's mortuary affairs office will arrange for transportation to the place of final burial.

### 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

Should you desire legal assistance, your casualty assistance officer will request an appointment with a Department of Defense legal assistance officer if you are the primary next of kin or the decedent's legally recognized estate representative. The casualty assistance officer will attend the meeting with you if requested to do so. The legal assistance officer will advise you on legal issues that can have a profound effect on the benefits and entitlements you receive. The legal assistance office will also assist in the preparation of income tax returns and can explain the tax implications of various benefit-related elections that you may be asked to make. 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 (DD Form 1300) as well as a copy of your government-issued photo ID card or state-issued driver's license.



## IV. Money Matters

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There are many agencies with a sincere interest in helping you and your family as you move through this challenging time. As a surviving family member 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 or her death while on active duty, active duty for training, inactive duty for training or within 120 days of release from active duty if the death is due to a service-related disability. The amount of death gratuity is \$100,000 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 death gratuity 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 the living survivors of the member in accordance with existing law and regulation.

The death gratuity will normally be paid to the eligible beneficiaries within 72 hours of notification. 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.

#### Online Survivor Benefits Report

Your casualty assistance officer should provide you with an initial survivor benefits report and, if you would like, may assist you with obtaining a Department of Defense self-service logon premium account — or DS logon premium account — that will provide you access to an interactive online survivor benefits report. This report can be accessed 24 hours a day, 365 days a year. The report displays current and estimated future benefits (including Social Security benefits, VA Dependency and Indemnity Compensation, Survivor Benefit Plan, Special Survivor Indemnity Allowance and the VA Dependents' Educational Assistance) and allows survivors to input “what if” changes to family members' education status and plans, disability status and marital status. Current or “what if” reports can be saved or printed. To access the report, surviving spouses need a DS logon premium account and password; the DS logon is a secure, self-service logon ID that allows individuals affiliated with the Department of Defense or Department of Veterans Affairs to access several websites using a single username and password. A DS logon premium account may be created through the Defense Manpower Data Center's website at <https://www.dmdc.osd.mil/identitymanagement>. After creating the account and password, email MFOSBR@magellanfederal.com or call the family assistance support team at 877-827-2471 to have your DS logon user ID linked to your record or ask any questions.

To log in and view personal reports, select the appropriate branch of service below and follow the instructions on the site. If the interactive online survivor benefits report is unavailable, survivors may contact the Family Assistance Support Team at 877-827-2471 or at [MFOSBR@magellanfederal.com](mailto:MFOSBR@magellanfederal.com) to have their report sent to them.

- Army - <https://myarmybenefits.us.army.mil/custom/casualty>
- Marine Corps - <https://myarmybenefits.us.army.mil/prebuilt/usmc>
- Navy - <https://myarmybenefits.us.army.mil/prebuilt/usn>
- Air Force - <https://myarmybenefits.us.army.mil/prebuilt/usaf>
- Coast Guard - <https://myarmybenefits.us.army.mil/prebuilt/uscg/Casualty/login.aspx>

### 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

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 your loved one. The surviving spouse, children and siblings of the service member, as well as 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 and 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

Your casualty assistance officer will schedule a meeting with a retirement services officer, an experienced counselor who can provide information about survivor benefits and help you with completing the applications.

Surviving spouses or children of service members who die in the line of duty while on active duty may be entitled to Survivor Benefit Plan payments. The automatic monthly Survivor Benefit Plan death

benefit is provided at no cost, as service members do not pay into this benefit when on active duty. Retirees, however, do pay for this purchased annuity as part of the military's retirement package. The Survivor Benefit Plan is not meant to be a complete estate plan, so other insurance and investments are important as well.



The Survivor Benefit Plan annuity for a survivor of a service member who died on active duty pays a benefit equal to 55 percent of their retirement pay if he or she had been retired at 100 percent disability at the time of death. The amount of the “retired pay” depends on the pay grade and time in service at the date of death.

By law, the Survivor Benefit Plan annuity of surviving spouses who also qualify for Dependency and Indemnity Compensation, paid by the Department of Veterans Affairs (see below), is offset dollar-for-dollar.

Spouses may request “child only” Survivor Benefit Plan benefits. This option is helpful because DIC payments to or for children do not affect Survivor Benefit Plan payments, so those payments are not reduced by the amount of DIC awarded. Survivor Benefit Plan payments are subject to federal income taxes; DIC payments are tax exempt, giving the surviving spouse more “take home” income.

If the spouse remarries before age 55, the Survivor Benefit Plan annuity is suspended but can be reinstated if the remarriage ends by death or divorce. If remarriage occurs at 55 or older, the annuity continues uninterrupted for the duration of the spouse's life. The Department of Defense Military Compensation provides more detailed information at <http://militarypay.defense.gov/Benefits/SurvivorBenefitProgram/Overview.aspx>. More information about managing your Survivor Benefit Plan account may be found at <http://www.dfas.mil/retiredmilitary/survivors/manage.html>.

A Survivor Benefit Plan annuity is taxable income at the IRS tax rates established for the individual receiving the annuity. In most cases, an annuity paid to a child will be taxed at the tax rate of the parent. However, this is not true in every case. Anyone in receipt of Survivor Benefit Plan annuity income should consult with a tax advisor to ensure that their individual circumstances can be considered before reporting the income for tax purposes. Anyone receiving a Survivor Benefit Plan annuity is eligible for tax assistance at a military legal office.

## Department of Veterans Affairs benefits

### Dependency and Indemnity Compensation

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 Department of Veterans Affairs to be service-related. It is a flat monthly payment, independent of the pay grade of the veteran. The 2019 spouse DIC monthly rate is \$1,319.04. This payment is adjusted annually for cost of living increases and is non-taxable.

To help ease your transition, the VA also adds a transitional benefit of \$282 to the surviving spouse's monthly DIC if there are children under age 18. The amount is based on a

### DIC for Surviving Children In the Absence of a Surviving Spouse

Surviving Children Entitlement	Lump amount	Rate for one
Number of children	Total payable	Each child share
1	\$ 556.93	\$ 556.93
2	\$ 801.19	\$ 400.60
3	\$1,045.47	\$ 348.49
4	\$1,244.15	\$ 311.04
5	\$1,442.83	\$ 288.57
6	\$ 1,641.51	\$ 273.59
7	\$1,840.19	\$ 262.88
8	\$2,083.87	\$ 254.86
9	\$2,237.55	\$ 248.62

family unit, not individual children. It is paid for two years from the date that entitlement to DIC commences, but is discontinued earlier when the child reaches age 18.

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 the following:

- Completed VA Form 21-534a, “Application for Dependency and Indemnity Compensation by a Surviving Spouse or Child”
- 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 2019 monthly benefit for each child under 18 is \$326.77. Additional allowance for a dependent can continue under the following circumstances:

- Until the child marries or turns 18
- If the child is between the ages of 18 and 23 and is attending a VA-approved institution of higher learning
- For life, if the child becomes incapable of self-support prior to age 18

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 800-827-1000.

### Special Survivor Indemnity Allowance

Surviving spouses whose SBP payments have been offset (partially or totally) as a result of receiving DIC are eligible for the Special Survivor Indemnity Allowance. Monthly payments are taxable and will be paid as follows:

- Fiscal 2015 - \$200
- Fiscal 2016 - \$275
- Fiscal 2017 - \$310
- Fiscal 2018 - \$310
- Fiscal 2019 - \$318

### Parents’ Dependency and Indemnity Compensation

The surviving parent(s) of a service member who died in the line of duty or of a veteran whose death resulted from a service-related injury or illness may be eligible to receive Parents’ Dependency and Indemnity Compensation. Parents’ DIC is tax-free income. Eligibility and the benefit rate is based on an income below a limit that is established by law.

The Parents’ DIC rate charts may be found at [http://benefits.va.gov/Pension/current\\_rates\\_Parents\\_DIC\\_pen.asp](http://benefits.va.gov/Pension/current_rates_Parents_DIC_pen.asp).

This benefit is not automatic and requires an application. Your casualty assistance officer can take you to a Veterans Affairs regional office and have a VA employee assist you, or you may complete VA Form 21-535 and mail it to the regional office in your area, or you may choose to work with an accredited representative or agent. For more detailed information, go to [http://benefits.va.gov/COMPENSATION/types-dependency\\_and\\_indemnity\\_parents.asp](http://benefits.va.gov/COMPENSATION/types-dependency_and_indemnity_parents.asp).

### Servicemembers' Group Life Insurance

Servicemembers' Group Life Insurance is a program of low-cost group life insurance for service members on active duty, ready reservists, members of the National Guard, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies and members of the Reserve Officer Training Corps.

As of Sept. 1, 2005, the maximum amount of SGLI coverage is \$400,000. The SGLI coverage is available in increments of \$50,000. Service members are automatically insured under SGLI for the maximum coverage unless they elect in writing to reduce the amount of coverage or cancel it entirely. Benefits are non-taxable.

Upon the death of the service member, SGLI payment is made by the Office of Servicemembers' Group Life Insurance to the service member's beneficiary 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 cannot change the 36 equal monthly payments to lump sum.

If the proceeds are to be paid in a lump-sum payment, the beneficiary will be given the option of receiving the lump-sum payment either through the Prudential Alliance Account or by check or through electronic funds transfer. The SGLV forms 8283 (to claim SGLI proceeds) and 8283A (to claim family SGLI proceeds for a deceased spouse or dependent) have been updated to reflect EFT as a payment option. Access both forms at <http://www.benefits.va.gov/INSURANCE/resources-forms.asp>.

An Alliance Account is an interest-bearing draft account established in the beneficiary's name with a draft book. The beneficiary can write drafts (checks) for any amount up to the full amount of the proceeds.

### Alliance Account

Alliance is not available for payments less than \$5,000, payments to individuals residing outside the United States and its territories and certain other payments. These will be paid by check or through electronic funds transfer.

There are no monthly service fees or per check charges, and additional checks can be ordered at no cost. Fees do apply for some special services including returned checks, stop-payment orders and copies of statements/checks.

The funds in an Alliance Account begin earning interest immediately and will continue to earn interest until all funds are withdrawn. Interest is accrued daily, compounded daily and credited every month. The interest rate may change and will vary over time subject to a minimum rate that will

### Servicemembers' Group Life Insurance Payment and Eligibility

Any questions concerning payment of SGLI, eligibility for Family Servicemembers' Group Life Insurance or questions on Servicemembers' Group Life Insurance Traumatic Injury Protection should be addressed to:

Office of Servicemembers' Group Life Insurance  
80 Livingston Ave.  
Roseland, NJ 07068-1733

See also the relevant website, phone numbers and email address on [Page 31](#) in the Additional Resources section.



not change more than once every 90 days. You will be advised in advance of any change to the minimum interest rate via your quarterly Alliance Account statement or by calling customer support at 877-255-4262.

The Alliance Account is a contractual obligation of Prudential and backed by the financial strength of the company. While the account is not insured by the Federal Deposit Insurance Corporation, every state has a state guaranty association that is legally obligated to guaranty payment of at least \$250,000, with most states providing \$300,000 in protection and a few providing protection of up to \$500,000. These associations have met all obligations since they were created more than 25 years ago.

If the service member did not select an SGLI beneficiary, the law requires the insurance be paid in the following order of precedence:

- Spouse
- Children in equal share
- Parent or parents in equal shares
- A duly appointed executor or administrator of the estate
- The next of kin entitled to payment under the law of the service member's state of residence

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.

More information about the SGLI Program is available on the VA website: <http://www.benefits.va.gov/INSURANCE/index.asp>.

### Family Servicemembers' Group Life Insurance

Family Servicemembers' Group Life Insurance is a rider to SGLI that provides life insurance coverage for a service member's spouse and dependent children while the member is insured under the SGLI program. Coverage is automatically provided for spouses and dependent children of service members covered by the SGLI program, except in the case of service members married to service members on or after Jan. 2, 2013, who will need to fill out appropriate forms to opt into the program. This coverage provides up to a maximum of \$100,000 of insurance coverage for a spouse, not to exceed the amount of SGLI coverage the insured member has in force. Family Servicemembers' Group Life Insurance also provides \$10,000 for dependent children. The service member is the only beneficiary of the FSGLI policy. The service member must pay premiums for spousal coverage based on the age of the service member's spouse. There are no premium charges for FSGLI coverage for dependent children, as the coverage is provided automatically to those service members enrolled in SGLI.

When SGLI coverage ends, dependent child coverage cannot be converted into a commercial policy. Family Servicemembers' Group Life Insurance spousal coverage may be converted to a commercial policy with a participating company within the following:

- 120 days after the date of an election made in writing by the member to terminate the coverage, or the earliest of
- 120 days after the date of the member's death,
- 120 days after the member's release from service or
- 120 days after the termination of the marriage.



For additional information about FSGLI, call the Office of Servicemembers' Group Life Insurance at 800-419-1473 for conversion information and a list of participating companies, or visit the VA website: <http://benefits.va.gov/insurance/fsgli.asp>

### Servicemembers' Group Life Insurance Traumatic Injury Protection

Traumatic Injury Protection under Servicemembers' Group Life Insurance, a rider added to SGLI, provides financial assistance to service members who have incurred certain physical losses due to traumatic injuries. Benefits range from \$25,000 to \$100,000 depending on the nature of the loss. All service members who are insured in the SGLI program are automatically covered by TSGLI.

For a deceased service member's survivors to be eligible for payment under the TSGLI program, the service member must have suffered a qualifying loss and survived for a period of not less than seven full days from the date of the traumatic injury. The seven-day period begins on the date and time of the traumatic injury, as measured by Greenwich Mean Time, and ends 168 full hours later.

Insurance proceeds will then be paid to the beneficiary named by the service member on his or her SGLI application. If no named beneficiary exists, then proceeds will be paid based on the by-law designation as noted above under the SGLI program.

More information about the TSGLI Program is available on the VA website: <http://www.benefits.va.gov/INSURANCE/tsgli.asp>.

### Beneficiary financial counseling services

Financial counseling services are offered to beneficiaries of SGLI, FSGLI and TSGLI. 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 but merely provide financial advice to assist you. Beneficiaries have two years to request financial counseling services and another two years to use those services. Beneficiaries paid through the Alliance Account have access to the services as long as their accounts remain open. Financial Point can be reached at 888-243-7351 or via email at [FCS@financialpoint.com](mailto:FCS@financialpoint.com).

### VA home loans

Surviving spouses who have not remarried may be eligible for a VA home loan guaranty. A VA guaranty helps protect lenders from loss if the borrower fails to repay the loan. Eligible surviving spouses can use the VA home loan guaranty to buy a home, build a home or refinance an existing loan. Additional information about the VA home loan program is available on the VA website at <http://benefits.va.gov/homeloans/index.asp>.



## Bereavement counseling

The VA Office of Readjustment Counseling 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 202-461-6530 or email [vet.center.bereavement@va.gov](mailto:vet.center.bereavement@va.gov). You can also visit the Vet Center website at [http://www.vetcenter.va.gov/Bereavement\\_Counseling.asp](http://www.vetcenter.va.gov/Bereavement_Counseling.asp).

## Department of Veterans Affairs education benefits

The VA offers a number of education benefits for family members who have lost a service member. For general information about these benefits, visit <http://www.benefits.va.gov/gibill/index.asp>. Information about several programs is provided below.

### Veterans Educational Assistance Program

The Veterans Educational Assistance Program was one of several education incentive programs offered to service members who entered active duty between Jan. 1, 1977, and June 30, 1985. If your loved one participated in the Veterans Educational Assistance Program, the VA will pay a refund equal to the amount contributed, less any benefits paid, to the service member's surviving beneficiaries designated on the Servicemembers' Group Life Insurance election form, or to the estate if no SGLI form is on record. In cases involving multiple beneficiaries, each beneficiary must submit a separate refund request. More information may be found at <http://www.benefits.va.gov/gibill/veap.asp>.

### Montgomery GI Bill®

The VA will pay a special Montgomery GI Bill® death benefit to a designated survivor in the event of the service-connected death of a service member while on active duty or within one year after discharge or release. The deceased must either have been entitled to educational assistance under the Montgomery GI Bill® program or a participant in the program who would have been so entitled but for the high school diploma or length-of-service requirement. The amount paid will be equal to the participant's actual military pay reduction, less any education benefits paid. Additional information is located at [http://www.benefits.va.gov/gibill/montgomery\\_bill.asp](http://www.benefits.va.gov/gibill/montgomery_bill.asp).

### The Post-9/11 GI-Bill®

If your loved one transferred any months of unused Post-9/11 GI Bill® benefits before their death, you may be able to start using this benefit immediately as a spouse for up to 15 years from the date of your loved one's death. If unused months were transferred to a child, the benefit may be used if your loved one died while serving on active duty or completed at least 10 years of service in the armed forces. Children may use the benefit if they have attained a secondary school diploma (or equivalency certificate) or reached 18 years of age. Children are not subject to the 15-year delimiting date but may not use the benefit after reaching 26 years of age. For more information, go to [http://www.benefits.va.gov/GIBILL/post911\\_transfer.asp](http://www.benefits.va.gov/GIBILL/post911_transfer.asp).

### Marine Gunnery Sergeant John David Fry Scholarship

Children and surviving spouses of those who died in the line of duty on or after Sept. 11, 2001, are potentially eligible to receive the Fry Scholarship. Eligible children and surviving spouses are entitled to 36 months of benefits at the 100 percent level. Children may use the benefit until they reach 33 years of age, while surviving spouses may use the benefit up to 15 years after the service member's death.

Children and surviving spouses eligible for the Fry Scholarship may also be eligible for Dependents' Educational Assistance. A child whose parent died before Aug. 1, 2011, may use one program at a time, and combined benefits are capped at a total of 81 months. A child whose parent died after July 31, 2011, and surviving spouses whose service member died on or after Sept. 11, 2001, must make an irrevocable election of which benefit he or she wishes to receive for any and all school enrollments beginning on or after Jan. 1, 2015. More information may be found at [http://www.benefits.va.gov/gibill/docs/factsheets/fry\\_scholarship.pdf](http://www.benefits.va.gov/gibill/docs/factsheets/fry_scholarship.pdf).

### Survivor and dependents' assistance

Surviving spouses are eligible for educational benefits for up to 20 years after the date of the service member's death. A child whose parent died after July 31, 2011, and surviving spouses whose service member died on or after Sept. 11, 2001, must make an irrevocable election of which benefit, the Dependents' Educational Assistance or the Fry Scholarship, he or she wishes to receive for any and all school enrollments beginning on or after Jan. 1, 2015. A comparison chart for surviving spouses with both DEA and Fry Scholarship eligibility is located at [http://www.benefits.va.gov/gibill/survivor\\_dependent\\_assistance.asp](http://www.benefits.va.gov/gibill/survivor_dependent_assistance.asp).

### Special benefits

Dependents over the age of 14 with physical or mental disabilities that impair their ability to pursue an education may receive benefits for specialized vocational or restorative training, including speech and voice correction, language retraining, lip reading, auditory training, Braille reading and writing, and similar programs. Certain disabled or surviving spouses are also eligible.

## 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 child or children who are eligible for Social Security benefits for the month of death. If more than one child is eligible for the month of death, the sum is divided equally among all such children. 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 (866-777-7887) on your behalf in order for benefits to begin within 24 hours. Supporting documentation will be necessary within 60 days or benefits will stop. For more information, go to <https://www.ssa.gov>.

## Ongoing military benefits

### Department of Defense Domestic Dependent Elementary and Secondary Schools

Effective May 14, 2009, dependents of service members who die on active duty may continue in Department of Defense Domestic Dependent Elementary and Secondary Schools without limitations, either on their physical residence or on school transition points, until they graduate or relocate to another school system.

### Health care, commissary and exchange

The death of your loved one does not end your rights to certain service benefits and privileges. You may use the installation theater and some other Morale, Welfare and Recreation 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 afterward 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 is updated. This system 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 at 800-538-9552. Updates to DEERS may be completed at the nearest uniformed services identification card center. To locate the nearest military ID card facility, visit the Defense Manpower Data Center website at <https://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, a surviving spouse is eligible to receive TRICARE Dental Program benefits for three years from the month following the sponsor's death. Unmarried children of the deceased service member may use the 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. Incapacitated children are eligible to receive TDP coverage for the greater of three years from the sponsor's date of death, the date which the dependent turns 21, or, if enrolled in a full-time accredited college or university, the date the dependent turns 23.



Eligible surviving family members not enrolled at the time of their sponsor's death are not automatically enrolled in the TDP Survivor Benefit. Eligible surviving family members not enrolled in the TDP will be notified of their eligibility for the TDP. The surviving spouse, parent or dependent 18 years or older must complete the enrollment process for the TDP Survivor Benefit to take effect.

Surviving family members may be eligible for the Federal Employees Dental and Vision Insurance Program, once the three-year TDP Survivor Benefit ends. The FEDVIP Dental Benefit also may be available to surviving family members who do not qualify for the TDP Survivor Benefit. For more information about the FEDVIP, visit <https://tricare.benefeds.com/>.

## 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. Should you decide to move out of government housing before the 365th day after your loved one's death, you will be paid a basic allowance for housing, known as BAH, for the unused 365 days at the current rate of basic allowance for housing for your loved one's pay grade. You may access the BAH calculator at <https://www.defensetravel.dod.mil/site/bah.cfm>. If you should desire to remain in quarters past the 365th day, a written request must be submitted to the installation commander via the appropriate housing office. If approved, rental charges at the current rate may be applied, as the BAH entitlement ends 365 days after the date of the member's death. If you are in leased government housing, the 365 day rule and payment of BAH for any unused days still applies.

If you are not living in government housing at the time of your loved one's death, you will be provided a lump-sum payment of 365 days BAH at the current rate for your loved one's pay grade.

If you are a surviving spouse and a member in the armed services, you are also eligible to receive BAH as an authorized dependent. This allowance is paid in addition to any other pay and allowances to which the surviving spouse is entitled to as a service member.

You are also authorized one relocation move at government expense that must be completed within three years of the death of your loved one. A request for an extension may be made if necessary. Please contact the transportation office at the installation nearest to you. Your casualty assistance officer may also help you with this request. A directory of military installations is located at <https://installations.militaryonesource.mil>. You may access the Relocation Assistance Program to help you get organized, make smart financial decisions, understand your allowances and manage the stress and grief of moving without your loved one at <https://www.militaryonesource.mil/moving-housing/moving>.

## Legal assistance

Should you need legal advice on benefits, entitlements, insurance, taxation or other matters, military legal assistance may be available to you. 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. However, you will need a new ID card. Your casualty assistance officer can help you with this.

## Posthumous citizenship

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

Section 329A of the INA provides for grants of posthumous citizenship to certain members of the U.S. military services. Other provisions of law extend benefits to surviving spouses, children and parents. A member of the U.S. military services who served honorably during a designated period of hostilities and dies as a result of injury or disease incurred in, or aggravated by, that service (including death in combat) may receive posthumous citizenship.

The service member's next of kin, the secretary of defense or the secretary's designee in the United States Citizenship and Immigration Services must make this request for posthumous citizenship within two years of the service member's death.

Under section 319(d) of the INA, a surviving spouse, child or parent of a U.S. citizen who dies while serving honorably in active duty status in the U.S. military services can file for naturalization if the family member meets naturalization requirements other than residency and physical presence.

For other immigration purposes, a surviving spouse (unless he or she remarries), child or parent of a member of the U.S. military services who served honorably on active duty and died as a result of combat and was a citizen at the time of death (including a posthumous grant of citizenship) is considered an immediate relative for two years after the service member dies and may file a petition for classification as an immediate relative during such period.

Additional information and assistance can be obtained by calling the USCIS military help line at 877-247-4645 or accessing the USCIS website at <https://www.uscis.gov/military>.

### Income taxes

When a service member dies on active duty, the Internal Revenue Service may forgive the amount of federal tax that the service member would have paid, as well as refund the tax paid for a period of time prior to the death. Assistance with filing income taxes is available at most military installations during tax season. Additional information can be obtained by calling Military OneSource at 800-342-9647 or visiting the Military OneSource website at <https://www.militaryonesource.mil/financial-legal/tax-resource-center>. This service is free of charge for eligible survivors and military identification card holders.

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 or visit <https://www.irs.gov/forms-pubs/about-publication-3>. 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.

### Forgiveness of a decedent's tax liability

Tax liability can be forgiven, or refunded if already paid, if a service member dies under any of the following circumstances:

- While on active duty in a combat zone
- From wounds, disease or other injury received in a combat zone
- From wounds or injury incurred in a terrorist or military action

### Combat zone-related forgiveness

If a member of the U.S. military services 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 military services 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.

#### [Contributions of military death gratuities to Roth IRAs and education savings accounts](#)

The Heroes Earnings Assistance and Relief Tax Act of 2008 (Public Law 110-245, §109) allows a beneficiary of a \$100,000 death gratuity or an SGLI payment to contribute all or part of the gratuity or payment to a Roth IRA or an education savings account. The account must be created within one year following receipt of the payment, and the normal rules limiting contributions to Roth IRAs and education savings accounts do not apply. For more information on this topic, please see your local legal assistance office.



## V. Long-Term Casualty Assistance

Eventually your casualty assistance officer will return to his or her primary job full time, but not until matters relating to your loved one's case have been answered and all entitlements and benefits are being received. However, assistance to you does not stop here. Your casualty assistance officer should connect you with your service's long-term case management program, which will have expert case managers and counselors available to assist you in the years to come. You may access support groups, grief counseling, benefit assistance, milestone management (as you experience life changes, your benefits may change), financial counseling to assist with budgeting, investing, estate planning, tax issues and other long-term benefits.

### 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. Please use this valuable resource for any additional assistance you may need.

To find your service's long-term case management program, you may contact:

- Army's Survivor Outreach Services at 855-707-2769 or visit <https://www.armymwr.com/programs-and-services/personal-assistance/survivor-outreach/sos-home>
- Navy's Long Term Assistance Program at (901) 874-4294 or <https://www.public.navy.mil/bupers-npc/support/casualty/ltap/Pages/default2.aspx>.
- Navy Gold Star Program at 888-509-8759 or visit [https://www.cnic.navy.mil/ffr/family\\_readiness/fleet\\_and\\_family\\_support\\_program/NavyGoldStar.html](https://www.cnic.navy.mil/ffr/family_readiness/fleet_and_family_support_program/NavyGoldStar.html)
- Marine Corps' Long Term Assistance Program at 866-210-3421 or visit <https://www.hqmc.marines.mil/Agencies/Casualty-MFPC/Longterm/>
- Air Force Families Forever at 866-299-0596 or visit <http://www.afpc.af.mil/Air-Force-Families-Forever/>
- Coast Guard's Long Term Assistance Program at 202-795-6647 or visit <http://www.dcms.uscg.mil/PSD/fs/Casualty-Matters/>

## VI. Special Preference Programs for Employment

Widows, widowers and mothers of veterans may be able to take advantage of special preference programs when seeking employment with the federal government. These programs do not guarantee a job but do give a qualified candidate entry to the applicant pool.

### Family Member Derived Preference

Derived preference is a plan in which the spouse, widow, widower or mother of a veteran may be eligible to claim the veteran's preference for certain federal positions if the service member or veteran is unable to use it. A 10-point (sometimes called XP) appointment preference is given when the eligibility criteria are met. For an overview of how veterans' preferences work, visit <https://www.fedshirevets.gov/job/vetpref/index.aspx> for the Feds Hire Vets Veterans' Preference page.

Both a mother and a spouse may be entitled to preference based on the service of the same veteran if they both meet the requirements. For additional information on eligibility criteria for widows, widowers or mothers of deceased veterans go to <https://www.fedshirevets.gov/job/familypref/index.aspx>.

### Military Spouse Appointing Authority (Executive Order 13473)

Per Executive Order 13473, the Military Spouse Appointing Authority allows federal agencies to appoint a widow or widower without competition. Agencies can choose to fill competitive positions using this authority on a temporary, term or permanent basis.

The Military Spouse Appointing Authority is not a hiring preference or an entitlement, but widows and widowers should be aware of it because it allows for non-competitive entry into the competitive service. Knowing about the authority and identifying your eligibility may help in your job search. As you review vacancy announcements, look for positions that fall under the authority in the Who May Apply section. Spouses eligible for the Military Spouse Appointing Authority should seek all sources job announcements or merit promotion announcements. Following are the three categories of spouses considered under this authority:

- Spouses whose service-member partner has a 100 percent disability rating
- Spouses whose service member died while on active duty
- Military spouses who've recently made a permanent change of station move

Each category faces different eligibility criteria. For detailed information on eligibility criteria and the Military Spouse Appointing Authority for the noncompetitive appointment of certain military spouses, visit <https://www.fedshirevets.gov/hire/hrp/qaspouse>.



## Other programs

Other federal, state and local employment programs are available to surviving family members, including the following:

- **State benefits** – Several states offer benefits for survivors of deceased military service members or spouses of service members with disabilities. These benefits may include property tax forgiveness, special license plates, educational assistance, loans and employment assistance. Your local Veterans Affairs office or local government officials can provide more information on what's available in your state. Connect with your state's VA office by using the State Veterans Affairs Offices locator at <http://www.va.gov/statedva.htm>.
- **Military Spouse Preference** – This program differs from the Military Spouse Appointing Authority. It offers a preference for certain Department of Defense civilian positions, including nonappropriated funds, or NAF, positions. This preference applies to the spouses of relocating service members, the spouses of deceased service members and the spouses of veterans with a 100 percent disability rating. Contact the nearest Department of Defense personnel office or visit <http://godefense.cpms.osd.mil/veterans/militaryspouses.aspx> for more information about the Department of Defense Military Spouse Preference program.

## VII. Additional Resources

The inclusion of private organizations in the Additional Resources section does not constitute an endorsement of those organizations by the Department of Defense.

### Military OneSource

800-342-9647

<https://www.militaryonesource.mil/survivor-casualty-assistance>

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 24 hours a day, seven days a week by telephone or internet. Updates to “A Survivor’s Guide to Benefits” are available on the Military OneSource [Casualty page](#). Other services include the following:

- Online and telephonic non-medical counseling, as well as face-to-face counseling in the local community at no cost
- Confidential video non-medical counseling sessions 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
- Employment and career counseling
- Educational materials related to benefits, grief and other related issues
- Translation services for more than 150 languages

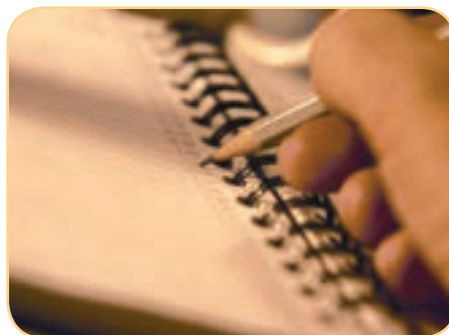
Additional contact information:

- From overseas 800-342-9647  
Dialing instructions can be found on the Military OneSource website at Contact Us.
- From overseas, deployed or in remote areas only, you may call collect at 703-253-7599.

### MilLife Learning eTutorials

<https://millifelearning.militaryonesource.mil>

MilLife Learning offers online courses which provide an overview of key survivor benefits and resources available for surviving families. Subject matter covers the Death Gratuity Benefit, as well as programs to assist with the final move. Also discussed are ways to stay connected to the military community and get support. Course topics include:



### **Surviving Spouses: Making the Final Move**

Making that final military move without your service member may seem overwhelming. Use this e-tutorial to better understand the process and benefits available to you as you prepare to make the final steps in your relocation.

### **Completing the DD93**

Learn about the Death Gratuity benefit and what it means to you and your loved ones. In this course, you'll learn about the benefit that provides immediate funds to designated survivors when a military service member dies on active duty.

## **National Resource Directory**

<https://www.nrd.gov/>

This directory is an online partnership for wounded, ill and injured service members, veterans, their families and families of the fallen and those who support them.

## **Survivor benefits**

### **Army Survivor Benefits**

Casualty and Mortuary Affairs Operations Division  
800-626-3317

[https://www.hrc.army.mil/content/Casualty%20and%20Mortuary%20Affairs%20Operations%20Division%20\(CMAOD\)](https://www.hrc.army.mil/content/Casualty%20and%20Mortuary%20Affairs%20Operations%20Division%20(CMAOD))

### **Marine Corps Survivor Benefits**

Marine Corps Casualty  
800-847-1597

<https://www.hqmc.marines.mil/Agencies/Casualty-MFPC/>

### **Navy Survivor Benefits**

Navy Casualty Assistance (PERS-00C)  
800-368-3202

<https://www.public.navy.mil/BUPERS-NPC/SUPPORT/CASUALTY/Pages/default2.aspx>

### **Air Force Survivor Benefits**

Air Force Casualty  
800-433-0048

<https://www.afpc.af.mil/Benefits-and-Entitlements/Casualty-Operations/>

### **Coast Guard Survivor Benefits**

202-795-6647

<http://www.dcms.uscg.mil/PSD/fs/Casualty-Matters/>

### **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.

## Department of Veterans Affairs

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

### Veterans Benefits Administration

800-827-1000

TDD: 800-829-4833

<http://www.va.gov>

Financial Point: 888-243-7351

Education benefits:

888-GIBILL 1 (888-442-4551)

<http://benefits.va.gov/gibill>

Survivor's benefits: 800-827-1000

[http://www.va.gov/opa/persona/dependent\\_survivor.asp](http://www.va.gov/opa/persona/dependent_survivor.asp)



### Veterans Health Administration

877-222-8387

<https://www.va.gov/health/>

Bereavement counseling: 202-461-6530 or email [vetcenter.bereavement@va.gov](mailto:vetercenter.bereavement@va.gov)

[https://www.vetcenter.va.gov/Bereavement\\_Counseling.asp](https://www.vetcenter.va.gov/Bereavement_Counseling.asp)

### National Cemetery Administration

800-827-1000

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

National Cemetery Scheduling Office:  
800-535-1117

[https://www.cem.va.gov/cem/burial\\_benefits/need.asp](https://www.cem.va.gov/cem/burial_benefits/need.asp)

Memorial Programs Service: 800-697-6947

Presidential Memorial Certificate

Program: 202-565-4964

<https://www.cem.va.gov/cem/pmc.asp>

Headstones and markers: 800-697-6947

<https://www.cem.va.gov/cem/hmm/index.asp>

## Other resources

### **American Gold Star Mothers, Inc.**

202-265-0991

<http://www.goldstarmoms.com>

American Gold Star Mothers, Inc. is a congressionally chartered nonprofit organization. This is an organization of mothers who lost a son or daughter in the service of our country.

### **Arlington National Cemetery**

877-907-8585

<http://www.arlingtoncemetery.mil>

If you wish to have your loved one buried or interred at Arlington National Cemetery, 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.



### **Armed Forces Services Corporation/Magellan Federal**

888-237-2872

<http://www.afsc.com>

On behalf of the Department of Defense, AFSC/Magellan Federal provides the following for each family of an active-duty fallen service member (including Reserve Component members on active duty):

- A survivor benefit report with the lifetime integrated stream of benefits for the family (including Social Security benefits, VA Dependency and Indemnity Compensation, Survivor Benefit Plan, Special Survivor Indemnity Allowance and the VA Dependents' Educational Assistance)
- An interactive online survivor benefits report (see Money Matters on [Page 11](#) for more information)
- Support in understanding the benefits through their Family Assistance Survivor Team (877-827-2471)

### **Defense Finance and Accounting Service**

800-321-1080

<http://www.dfas.mil>

The Defense Finance and Accounting Service provides professional finance and accounting services for members of the uniformed services 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 Justice's Office for Victims of Crime**

Department of Justice's Office for Victims of Crime has state-by-state information regarding state compensation programs and available services. For more information visit <https://www.ovc.gov/map.html>

## **Gold Star and Surviving Family Member Representative**

### **U.S. Army**

Installation Management Command G-9, Family Programs Directorate  
210-466-1173

Email: [usarmy.jbsa.imcom-hq.mbx.sos-survivor-advocate@mail.mil](mailto:usarmy.jbsa.imcom-hq.mbx.sos-survivor-advocate@mail.mil)

### **U.S. Marine Corps**

Long Term Assistance Program Office  
703-784-9580

Email: [Gold.Star.Advocate@usmc.mil](mailto:Gold.Star.Advocate@usmc.mil)

### **U.S. Navy**

Long Term Assistance Program Office  
901-874-0083

Email: [MILL\\_LTAP@navy.mil](mailto:MILL_LTAP@navy.mil)

### **U.S. Air Force**

USAF/A1SAA, Airman and Family Care Division  
703-693-0683

Email: [usaf.pentagon.af-a1.mbx.af-alsaa@mail.mil](mailto:usaf.pentagon.af-a1.mbx.af-alsaa@mail.mil)

### **U.S. Coast Guard**

Coast Guard Casualty Matters Office  
202-795-6647

The National Defense Authorization Act 2014, Section 633, requires each secretary of a military department to designate a specific member to assist spouses and other dependents of service members, including Reserve Component, who die on active duty.

These survivor representatives are available to provide support and address issues or concerns from spouses and other dependents of deceased service members regarding casualty assistance or receipt of military survivor benefits authorized by law. If you are a survivor and not satisfied with the casualty assistance provided by your service, contact your Gold Star Surviving Family Member Representative. They are there to help, regardless of how and where your loved one died.

If you are not satisfied with the casualty assistance provided by your service advocate, you may contact the Department of Defense's Gold Star Surviving Family Member Representative program manager:

### **Department of Defense**

Casualty and Mortuary Affairs and Military Funeral Honors  
571-372-5319

Email: [osd.pentagon.rsrcmgmt.list.ousd-p-r-gold-star-advocate-mbx@mail.mil](mailto:osd.pentagon.rsrcmgmt.list.ousd-p-r-gold-star-advocate-mbx@mail.mil)

### **Gold Star Wives of America, Inc.**

888-751-6350

<http://www.goldstarwives.org>

Gold Star Wives is a congressionally chartered nonprofit service organization. This group provides services to active-duty and service-connected military widows and widowers.

### **Military Funeral Honors**

<https://mfh.dmdc.osd.mil/mfh/>

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 Archives Veterans Service Records**

<http://www.archives.gov/veterans/military-service-records>

Through the National Archives, next of kin survivors may request free copies of the service member's service record by submitting an online request or mailing or faxing a Standard Form 180, "Request Pertaining to Military Records."

### **National Association for Uniformed Services®**

800-842-3451

<https://amac.us/national-association-uniformed-services/>

The National Association for Uniformed Services is the only military affiliated association whose membership is open to the entire military/veteran family — Army, Marine Corps, Navy, Air Force, Coast Guard, United States Public Health Service, National Oceanic and Atmospheric Administration, National Guard and reserve. The NAUS serves all ranks and grades, represents a broad spectrum of interests and is affiliated with the Society of Military Widows (see page 33), supporting the interests and needs of spouses and survivors.

### **National Military Family Association**

800-260-0218

<https://www.militaryfamily.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.

### **Office of Justice for Victims of Overseas Terrorism**

(202) 233-0701

Toll Free: (877) 738-0153

Office of Justice for Victims of Overseas Terrorism provides support to U.S. victims of terrorism overseas by helping them navigate foreign criminal justice systems and by advocating for their voices to be heard around the world. DOJ/OVT advocates for U.S. victims and their families to obtain information, be present during foreign terrorism prosecutions, and have a voice during the proceedings, as permitted by foreign law. They further provide policy advocacy on overseas terrorism victims' issues both within the U.S. Government and throughout the world. Visit <https://www.justice.gov/nsd-ovt> for more information which includes other links to DOJ/OVT's resources and an Introduction to Civil Legal Systems Guide.

### **Office of Servicemembers' Group Life Insurance**

800-419-1473

Main fax: 800-236-6142

Claims fax: 877-832-4943

<http://benefits.va.gov/insurance/sgli.asp>

Servicemembers' Group Life Insurance 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.



### **Operation Homefront**

800-722-6098

<http://www.operationhomefront.net>

Operation Homefront provides emergency financial and other assistance to the families of our service members and wounded warriors.

### **Sesame Workshop: Talk, Listen, Connect Initiative**

<https://sesamestreetformilitaryfamilies.org/topic/grief/?ytid=a2VpflpbOmk>

“When Families Grieve” is a continuation of Sesame Workshop’s award-winning Talk, Listen, Connect initiative providing resources and emotional support to military families with young children coping with challenging transitions in their lives. The When Families Grieve initiative provides resources in support of families with young children between the ages of 2 and 8 who are coping with the death of a parent. Watch the video online, or order the DVD from Military OneSource at <https://www.militaryonesource.mil/products#!/detail/23>. Additionally, resource kits are available at no cost through Military OneSource by calling 800-342-9647. Your casualty assistance officer can also arrange to have a kit forwarded to you upon request.



### **Social Security Administration**

800-772-1213

Expedited Claim Unit: 866-777-7887

<https://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.

### **Society of Military Widows**

800-842-3451, ext. 1011 or 1003

<http://militarywidows.org>

The Society of Military Widows is a nonprofit organization that serves the interests of women whose husbands died while on active military duty, of service-connected illness or during disability or regular retirement from the military services.

### **Survivor Outreach Services**

855-707-2769

<https://www.armymwr.com/programs-and-services/personal-assistance/survivor-outreach>

The Army made a commitment to provide long-term support to survivors of the fallen through the development of the Survivor Outreach Services program. This program provides survivors with access to dedicated and comprehensive support services such as support groups, life-skills education, benefits milestone management, advocacy and resource information. Financial assistance is also available for long-term financial goals, budget counseling, debt management, estate planning, tax issues and higher education needs. Survivor Outreach Services helps continue the survivor's connection with the Army family and provides services for as long as the survivor desires.

### **The USO**

302-423-6368

<https://www.uso.org/programs/support-for-families-of-the-fallen>

The USO Support for Families of the Fallen provides travel support, respite and comfort to families who are traveling through airports across the United States. The USO works with airline and airport security officials to expedite the check-in process for families of the fallen traveling to Dover Air Force Base, connects family members arriving from multiple locations and arranges for accommodations if a family's flight is missed or delayed, coordinates with each military branch to link families with ground transportation to and from Dover Air Force Base, supports military escorts who accompany their fallen comrades to their final homecoming and assists families traveling to and from memorial services when requested. The USO funds and provides continued support and comfort through partnership with best-in-class organizations to help families cope with their grief and move forward with their lives, including the Tragedy Assistance Program for Survivors®, Good Grief Camps for children and memory boxes with comprehensive resources for kids who have lost a parent to help them and their families cope with the loss.

### **Thrift Savings Plan**

877-968-3778

<https://www.tsp.gov>

The Thrift Savings Plan is a defined contribution plan and offers the same savings and tax benefits that many private corporations offer their employees under 401(k) plans. The TSP benefits are passed to designated beneficiaries via the member's completed TSP-U-3. If no TSP-U-3 was completed, the benefits will be passed according to the order of precedence required by law.

### **TRICARE®**

East region: 800-444-5445

West region: 877-988-9378

<http://www.tricare.mil>

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

### **Veterans' Employment and Training Service**

877-872-5627

<http://www.careeronestop.org/LocalHelp/service-locator.aspx>

Using an integrated approach to serving veterans, spouses and widows, VETS coordinates with Department of Labor agencies and partners with other federal agencies, veterans' service organizations and employers that support veterans' employment programs. The American Job Centers provides all job seekers with a full range of assistance, including job search assistance, resume assistance, labor market information, career counseling, job referral and referral to other supportive and training resources.

## VIII. List of Important Documents

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- DD Form 1300 “Report of Casualty” (provided by your service casualty office)
- DD Form 2064 “Certificate of Death (Overseas)”
- Civilian death certificates (can be purchased through funeral home; 12 copies recommended)
- Marriage certificate
- Divorce decree
- Birth certificate
- 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 outstanding debt
- Vehicle title and registration

## **IX. Consolidated Phone Listings of Survivor Support Organizations**

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**Air Force Casualty/Survivor Benefits**

800-433-0048

**Air Force Families Forever**

866-299-0596

**American Gold Star Mothers, Inc.**

202-265-0991

**Arlington National Cemetery**

877-907-8585

**Armed Forces Services Corporation**

888-237-2872

**Army Casualty/Survivor Benefits**

888-ARMYHRC (276-9472)

**Coast Guard Casualty**

202-795-6647

**Coast Guard Survivor Benefits**

800-772-8724

**Coast Guard Long Term Assistance Program**

202-795-6647

**Defense Enrollment Eligibility**

**Reporting System**

800-538-9552

**Defense Finance and**

**Accounting Service**

800-321-1080

**Gold Star Wives of America, Inc.**

888-751-6350

**Marine Corps Casualty/Survivor Benefits**

800-847-1597

**Marine Corps Long Term**

**Assistance Program**

866-210-3421

**Military OneSource**

800-342-9647

Overseas: 800-342-9647 or 703-253-7599

**National Association for**

**Uniformed Services**

800-842-3451

**National Military Family Association**

800-260-0218

**Navy Casualty/Survivor Benefits**

800-368-3202

**Navy Gold Star Program**

888-509-8759

**Navy Long Term Assistance Program**

(901) 874-4294

**Office of Justice for Victims**

**of Overseas Terrorism**

(202) 233-0701

Toll Free: (877) 738-0153

**Office of Servicemembers' Group**

**Life Insurance**

800-419-1473

Main Fax: 800-236-6142

Claims Fax: 877-832-4943

**Operation Homefront**

800-722-6098

**Social Security Administration**

866-777-7887

**Society of Military Widows**

800-342-3451, ext. 1011 or 1003

**Survivor Outreach Services**

855-707-2769

**Thrift Savings Plan**

877-968-3778

**TRICARE®**

East region: 800-844-5445

West region: 877-988-9378

**United States Citizenship and  
Immigration Services**

877-247-4645

**Veterans' Employment and  
Training Service**

877-872-5627

**Department of Veterans Affairs****Bereavement Counseling**

202-461-6530

**Education Benefits**

888-GIBILL-1 (888-442-4551)

**Financial Point**

888-243-7351

**Headstones and Markers**

800-697-6947

**Memorial Programs Service**

800-697-6947

**Montgomery GI Bill/VEAP Refund**

888-GIBILL-1 (888-442-4551)

**National Cemetery Administration**

800-827-1000

**Presidential Memorial Certificate**

202-565-4964

**Survivor's Benefits**

800-827-1000

**Veterans Benefits Administration**

800-827-1000

TDD Line: 800-829-4833

**Veterans Health Administration**

877-222-8387

If you need additional assistance connecting to resources, contact Military OneSource at <https://public.militaryonesource.mil/feedback>.