



## Military Survivor Planning

Peace of mind comes with knowing that your survivors will be taken care of following the death of a Military Retiree or Veteran. This guide is designed for AAFMAA members, but similar requirements are necessary for anyone assisting survivors with the loss of a military service member. Important phone numbers and points of contact are on the reverse.

AAFMAA Members should have their family contact the AAFMAA Survivor Benefit team. We will assist your family by promptly notifying government agencies and applying for all eligible benefits and entitlements. Notifying AAFMAA immediately upon the death of a military retiree or veteran is crucial. This helps avoid delays and possible financial hardships for family members.

- **By phone:** 800-522-5221 Select Option 2, then press 1
- **Online:** Use AAFMAA.com to complete an online death notification form. A Survivor Assistance Services Counselor will contact you the next business day

The following list is designed to help you and your family understand what must be done at the time of death and what documents are necessary to keep on file to expedite claims.

### Military Retired Pay

The retirement pay of a Military Retiree is paid in arrears and stops at the time of death. The retired pay deposited for that month is automatically recouped by DFAS and after a complete audit, the adjustment is paid to the named beneficiary. This process can take up to 3 – 4 months to complete.

Required documents for AAFMAA to apply for arrears of retired pay:

- Copy of the death certificate

### Survivor Benefit Plan (SBP)

SBP is a DoD program that allows a Military Retiree to provide, upon their death, a percentage of their retired pay to their spouse (or eligible child). This program is optional, however, the retiree must have chosen the annuity option before death. Refer to a recent retired pay statement for your SBP information.

Required documents for AAFMAA to apply for SBP:

- Copy of the death certificate
- Copy of marriage certificate
- Copy of divorce decree(s)

### Veteran's Administration

Non-Service Connected Death Benefits:

Burial and/or Plot Allowance is a partial reimbursement to the person responsible for paying the funeral expense of a veteran who was receiving VA compensation for an awarded disability of 10% or more. Required documents for AAFMAA to apply for benefits:

- Copy of death certificate
- Copy of DD-214
- Paid in full funeral home receipt

### Service-Connected Death Benefits:

If the veteran's death is a result of the service-connected disability or a presumptive disease, a veteran's surviving spouse is eligible for additional benefits from the VA. The cause of death on the death certificate must match the veteran's service connected disability. Dependency and Indemnity Compensation (DIC) is a non-taxable monthly payment to a surviving spouse and may reduce the SBP annuity.

Required documents for AAFMAA to file for entitlements and benefits:

- Copy of the death certificate
- Copy of DD-214
- Copy of marriage certificate
- Copy of birth certificates for dependent children
- VA award letters and rating decisions

### VA National Cemeteries – Pre-Need Eligibility Determinations:

The Veterans' Administration offers a pre-need determination to confirm eligibility for burial in a VA National Cemetery prior to the veteran's death. Interested persons can submit VA Form 40-10007 to the VA to receive this determination. More information can be located at the VA National Cemetery Administration Website at [www.cem.va.gov](http://www.cem.va.gov). PLEASE NOTE: This program does NOT include other cemeteries, such as Arlington National Cemetery or the United State Soldiers and Airmen's Home National Cemetery. The Department of the Army has jurisdiction over these cemeteries.

### Life Insurance

AAFMAA life insurance will be promptly processed upon receipt of the complete claim packet to include:

- Original death certificate
- Photo identification for the claimant.

Other life insurance companies must be notified. It is important to have a statement with the commercial and/or government life insurance policy number and company contact information. AAFMAA will need this information to notify them of the death.

Prior planning and preparing your loved ones for the death of a Military Retiree or Veteran will make a difficult time less stressful.

### Planning checklist for you and your family:

- Provide your spouse and/or immediate family with AAFMAA Survivor Benefits contact information and let them know to contact AAFMAA immediately upon death
- Be sure to keep your personal, contact, benefits, military and insurance information up-to-date with AAFMAA
- Keep important documents in a safe place and let your family know where they are and how to access them

### **Important Documents**

- DD Form 214
- VA Disability Awards
- Recent LES or Retired Pay Statement
- Marriage/Divorce Documents
- Birth Certificates (and death certificate(s) if applicable)
- Legal Documents (Wills, POA, Trusts, Estate Plans)
- Social Security Number for Spouse/Children
- Current Social Security Benefits Statement (SSA.gov)
- Life Insurance Policies (Beneficiary information to include name, SSN, DOB, contact information)
- Financial Statements, Accounts, Passwords

### Helpful Resources and Contact Information:

American Armed Forces Mutual Aid Association (AAFMAA)	800-522-5221	<a href="http://www.aafmaa.com">www.aafmaa.com</a>
Defense Finance and Accounting Services (DFAS) <i>(note: expect to wait up to one hour when calling DFAS)</i>	800-321-1080	<a href="http://www.dfas.mil">www.dfas.mil</a>
Department of Veterans Affairs (VA)	800-827-1000	<a href="http://www.va.gov">www.va.gov</a>
Social Security Administration (SSA)	800-772-1213	<a href="http://www.ssa.gov">www.ssa.gov</a>
National Archives (to Request Military Records)	866-272-6272	<a href="http://www.archives.gov">www.archives.gov</a>
Defense Enrollment Eligibility Reporting System (DEERS)	800-538-9552	<a href="http://www.tricare.mil/DEERS">www.tricare.mil/DEERS</a>
TRICARE	866-307-9749	<a href="http://www.tricare.mil">www.tricare.mil</a>
Office of Personnel Management (OPM)	888-767-6738	<a href="http://www.opm.gov">www.opm.gov</a>
Arlington National Cemetery	877-907-8585	<a href="http://arlingtoncemetery.mil">arlingtoncemetery.mil</a>

**Questions?** Call 800-522-5221 or email to [MemberBenefits@AAFMAA.com](mailto:MemberBenefits@AAFMAA.com) or [SurvivorBenefits@aafmaa.com](mailto:SurvivorBenefits@aafmaa.com)