



AAFMAA

COMPASSION • TRUST • PROTECTION

Military Survivor Benefits: Make Sure You're Not Left Out!

AAFMAA Member and Survivor Benefits

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AAFMAA

Our Mission: to be the premier provider of Financial Solutions to the American Armed Forces community.





AAFMAA

Focusing exclusively on the needs of the military family, we work to provide innovative, personalized, and lifestyle appropriate financial solutions.





Military Survivor Benefits and How to Obtain Them

- **Military Benefits**

- Agencies Involved
- Retired Pay & SBP
- DEERS/ID Card

- **VA Entitlements**

- Disability Compensation
- Burial Benefits
- DIC

- **Government Benefits**

- Social Security

- **Essential Documents and Actions**





Agencies Responsible for Military and Government Survivor Benefits



- Stop Retired Pay
- SBP Annuity Payments (if elected)
- DEERS Dependent ID Card



VA | U.S. Department
of Veterans Affairs

- Stop VA Disability Compensation
- Apply for VA DIC Payments (If authorized)
- Apply for Burial Reimbursements



- Social Security Survivor Benefits



- Survivor Assistance and Advice
- Insurance Claims Filing & Assistance



What Happens to My Retired Pay?

- Notify DFAS immediately to stop retired pay.
 - Initial Contact telephone followed by death certificate
 - Named beneficiary files for Arrears of Pay
 - Death of dependent spouse should be reported to update SBP

Government pays in arrears!



How Does SBP Start?

- You must file for SBP
 - This benefit will not start automatically
- Allow 45 days from filing date for benefit payments to start
- You must elect when you retire from active service





Do You Remember Your SBP Election?

- Your Retiree Account Statement (RAS) provides a wealth of information

- Circled areas show
 - SBP Costs
 - SBP Benefit Specifics

When was the last time you checked your RAS?

RETIREE ACCOUNT STATEMENT						
STATEMENT EFFECTIVE DATE MAY 22, 2017		NEW PAY DUE AS OF JUN 01, 2017		SSN *****0005		
PLEASE REMEMBER TO NOTIFY DFAS IF YOUR ADDRESS CHANGES				DFAS-CL POINTS OF CONTACT		
LTC JOHN Q. VETERAN, USA, RET 123 HAPPY LANE DREAMVILLE, VA 22102				Defense Finance and Accounting Service US Military Retirement Pay 8659 E 56th Street Indianapolis, IN 46245-1200 COMMERCIAL (216) 522-5955 TOLL FREE 1-800-321-1090 TOLL FREE FAX 1-800-463-6559 myPay https://myPay.dfas.mil		
PAY ITEM DESCRIPTION						
ITEM	OLD	NEW	NET	OLD	NEW	
GROSS PAY	.00	5,000.00	FITW	.00	1,078.70	
VA WAIVER	.00	456.97	SITW	.00	500.00	
SBP COSTS	.00	325.00	ALLOTMENTS	.00	1,000.00	
TAXABLE INCOME	.00	4,218.03				
			NET PAY	.00	1,639.33	
PAYMENT ADDRESS			YEAR TO DATE SUMMARY (FOR INFORMATION ONLY)			
DIRECT DEPOSIT			TAXABLE INCOME		25,000.00	
			FEDERAL INCOME TAX WITHHELD:		5,393.50	
			STATE TAX WITHHELD FOR VIRGINIA		2,500.00	
TAXES						
FEDERAL WITHHOLDING STATUS:		MARRIED	00	STATE CODE:		VA
TOTAL EXEMPTIONS:				STATE INCOME TAX WITHHELD:		500.00
FEDERAL INCOME TAX WITHHELD:		1078.70				
SURVIVOR BENEFIT PLAN (SBP) COVERAGE						
SBP COVERAGE TYPE:		SPOUSE ONLY		ANNUITY BASE AMOUNT:		5,000.00
SPOUSE ONLY COST:		325.00		SPOUSE DOB:		DEC 25, 1966
<p>THE ANNUITY PAYABLE IS 55% OF YOUR ANNUITY BASE AMOUNT WHICH IS 2,750.00. YOU HAVE PAID 47 MONTHS TOWARD YOUR 360 MONTHS OF PAID UP RC/SBP COVERAGE. ONCE YOU HAVE PAID AT LEAST 360 MONTHS TOWARD YOUR COVERAGE AND TURN AGE 70, YOUR COSTS WILL BE TERMINATED BUT YOUR COVERAGE WILL REMAIN ACTIVE.</p>						
DFAS-CL 7220/148 (Rev 03-01)						



Do All Survivors Get a New ID Card?

- Must send sponsor's death certificate to one of the following locations:
 - ID Card Facility
 - Casualty Assistance Office
- Photocopy of death certificate will update both DEERS and TRICARE

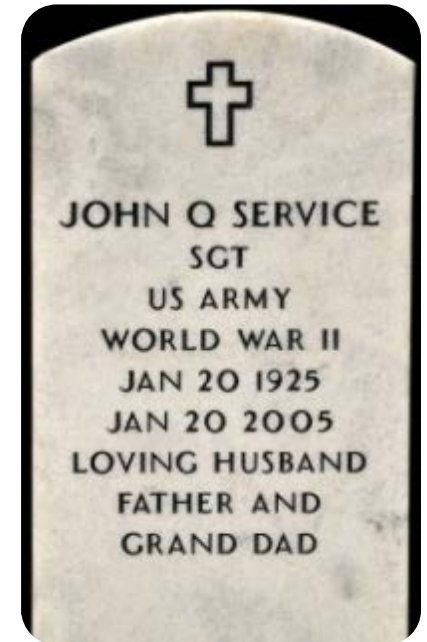


Any date in this field requires you to get new ID card as a survivor.



VA Burial Benefits

- Gravesite in VA National Cemetery
 - VA can validate pre-need eligibility today – does not include Arlington National Cemetery
- Funeral Expenses Reimbursement
 - Itemized Funeral Home Receipt required
 - Up to \$300 if non-service connected
 - Up to \$2,000 if service connected
- Plot: \$700 if buried in private cemetery (non service connected)
- Standard government headstone
- Burial Flag
- Presidential Memorial Certificate(s)
- Spouse or minor children may also be buried in a VA National Cemetery



VA Reimburses for
burial expenses.



VA National Cemeteries Pre-Need Eligibility Determinations

- Submit VA Form 40-10007 with DD214
 - Fax: 1-855-840-8299
 - Email: Eligibility.PreNeed@va.gov
 - Mail: National Cemetery Scheduling Office
P.O. Box 510543
St. Louis MO 63151
 - VA will provide written notice of determination
 - More information: www.cem.va.gov

Does NOT include Arlington National Cemetery

Take the burden off of your family and find out today if you are eligible for burial in a VA National Cemetery

The image shows a VA Form 40-10007, 'I. TYPE OF MORTGAGE AND TERMS OF LOAN' and 'II. PROPERTY INFORMATION AND PUBLIC RECORDS'. A large red stamp with the word 'Approved' is overlaid diagonally across the form. The form includes sections for Borrower and Co-Borrower information, including names, addresses, and employment details. The stamp is positioned over the 'Borrower' and 'Co-Borrower' sections.



Military Burial Sites

- VA National Cemeteries: Active duty, honorably discharged veterans (2 years service), reservists eligible for retirement.
- Arlington National Cemetery: Active duty, Retirees (with retired pay), Veterans with Purple Heart, Silver Star, or above.
- Service Academies: Graduates and active duty deaths
 - West Point
 - Air Force Academy
 - Annapolis
 - U.S. Coast Guard Academy Columbarium





VA Benefits for Surviving Spouse of a Service-Connected Veteran

- First, stop VA disability compensation to avoid overpayment
- If veteran's death is a result of a service connected disability, or presumptive disease, surviving spouse can apply to VA for the DIC benefit
- **DIC = Dependency and Indemnity Compensation**
- Tax free benefit paid to a surviving spouse when VA grants the veteran's death as being service connected. Current benefit amount is \$1258
- Cause of death listed on the death certificate must match the VA service connected condition (VA Award letter identifies service connected medical conditions)



No Service Connected Death → No DIC Compensation





Why is my VA Award Letter so important?

Keep this document SAFE!

Veteran has been granted service connection for hypertension and kidney disease



DEPARTMENT OF VETERANS AFFAIRS

July 1, 2015

Mr. John Q. Veteran
123 Main Street
Anywhere, US 12345

Dear Mr. Veteran:

We made a decision regarding your entitlement to VA benefits.

Your claim was processed under the Fully Developed Claim Program.

This letter tells you what we decided. It gives the evidence used and reasons for our decision. We have also included information about what to do if you disagree with our decision and who to contact if you have questions or need assistance.

hypertension with nephropathy	0%	100%	Jan 6, 2015
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- An evaluation of 100 percent is assigned for regular dialysis, or whenever more than sedentary activity is precluded by one of the following: persistent edema and albuminuria; BUN more than 80mg%; creatinine more than 8mg%; or markedly decreased function of kidney or other organ systems, especially cardiovascular.



Cause of Death Needs to Match VA Disability

Death Certificate lists cause of death to be hypertension and kidney disease. Survivor benefits are filed for the widow due to the veteran's service-connected death



U.S. STANDARD CERTIFICATE OF DEATH

LOCAL FILE NO. STATE FILE NO.

1. DECEDENT'S LEGAL NAME (Include AKA's if any) (First, Middle, Last) **JOHN Q. VETERAN** 2. SEX 3. SOCIAL SECURITY NUMBER

4a. AGE-Last Birthday (Years) 4b. UNDER 1 YEAR (Months/ Days) 4c. UNDER 1 DAY (Hours/ Minutes) 5. DATE OF BIRTH (Mo/Day/Yr) 6. BIRTHPLACE (City and State or Foreign Country)

7a. RESIDENCE-STATE 7b. COUNTY 7c. CITY OR TOWN

7d. STREET AND NUMBER 7e. APT. NO. 7f. ZIP CODE 7g. INSIDE CITY LIMITS? Yes No

8. EVER IN U.S. ARMED FORCES? Yes No 9. MARITAL STATUS AT TIME OF DEATH Married Married but separated Widowed Divorced Never Married Unknown 10. SURVIVING SPOUSE'S NAME (If wife, give name prior to first marriage)

11. FATHER'S NAME (First, Middle, Last) 12. MOTHER'S NAME PRIOR TO FIRST MARRIAGE (First, Middle, Last)

13a. INFORMANT'S NAME 13b. RELATIONSHIP TO DECEDENT 13c. MAILING ADDRESS (Street and Number, City, State, Zip Code)

14. PLACE OF DEATH (Check only one - see instructions)

IF DEATH OCCURRED IN A HOSPITAL: Hospital Emergency Room/Outpatient Dead on Arrival Hospice facility Nursing home/ long term care facility Decedent's home Other (Specify)

15. FACILITY NAME (If not institution, give street & number) 16. CITY OR TOWN, STATE, AND ZIP CODE 17. COUNTY OF DEATH

18. METHOD OF DISPOSITION: Burial Cremation Donation Entombment Removal from State Other (Specify) 19. PLACE OF DISPOSITION (Name of cemetery, crematory, other place)

20. LOCATION-CITY, TOWN, AND STATE 21. NAME AND COMPLETE ADDRESS OF FUNERAL FACILITY

22. SIGNATURE OF FUNERAL SERVICE LICENSEE OR OTHER AGENT 23. LICENSE NUMBER (Of Licensee)

ITEMS 24-28 MUST BE COMPLETED BY PERSON WHO PRONOUNCES OR CERTIFIES DEATH

24. DATE PRONOUNCED DEAD (Mo/Day/Yr) 25. TIME PRONOUNCED DEAD

26. SIGNATURE OF PERSON PRONOUNCING DEATH (Only when applicable) 27. LICENSE NUMBER 28. DATE SIGNED (Mo/Day/Yr)

29. ACTUAL OR PRESUMED DATE OF DEATH (Mo/Day/Yr) (Spell Month) 30. ACTUAL OR PRESUMED TIME OF DEATH 31. WAS MEDICAL EXAMINER OR CORONER CONTACTED? Yes No

32. PART I. Enter the chain of events—diseases, injuries, or complications—that directly caused the death. DO NOT enter terminal events such as cardiac arrest, respiratory arrest, or ventricular fibrillation without showing the etiology. DO NOT ABBREVIATE. Enter only one cause on a line. Add additional lines if necessary.

IMMEDIATE CAUSE (Final cause or condition resulting in death) a. **HYPERTENSION** Due to (or as a consequence of) b. **END STAGE RENAL DISEASE** Due to (or as a consequence of) c. Due to (or as a consequence of) d. Due to (or as a consequence of)

See mentally list conditions, if any, leading to the cause listed on the line above, under the UNDERLYING CAUSE (disease or injury that initiated the events resulting in death) LAST

PART II. Enter other significant conditions contributing to death but not resulting in the underlying cause given in PART I.

33. WAS AN AUTOPSY PERFORMED? Yes No 34. WERE AUTOPSY FINDINGS AVAILABLE TO COMPLETE THE CAUSE OF DEATH? Yes No

35. DID TOBACCO USE CONTRIBUTE TO DEATH? 36. IF FEMALE: Not pregnant within past year 37. MANNER OF DEATH Natural Homicide

NAME OF DECEDENT For use by physician or institution To Be Completed/Verified By: FUNERAL DIRECTOR



DIC Eligibility - 10 Year Rule

100%



If veteran was rated at 100% disabled continuously for 10 years prior to death, DIC will be granted regardless of the cause of death



Surviving spouse must still apply to VA for the DIC benefit
(VA Form 21P-534EZ)

This benefit is an increased monthly DIC amount of \$1,525



What is the Special Survivor Indemnity Allowance (SSIA)?

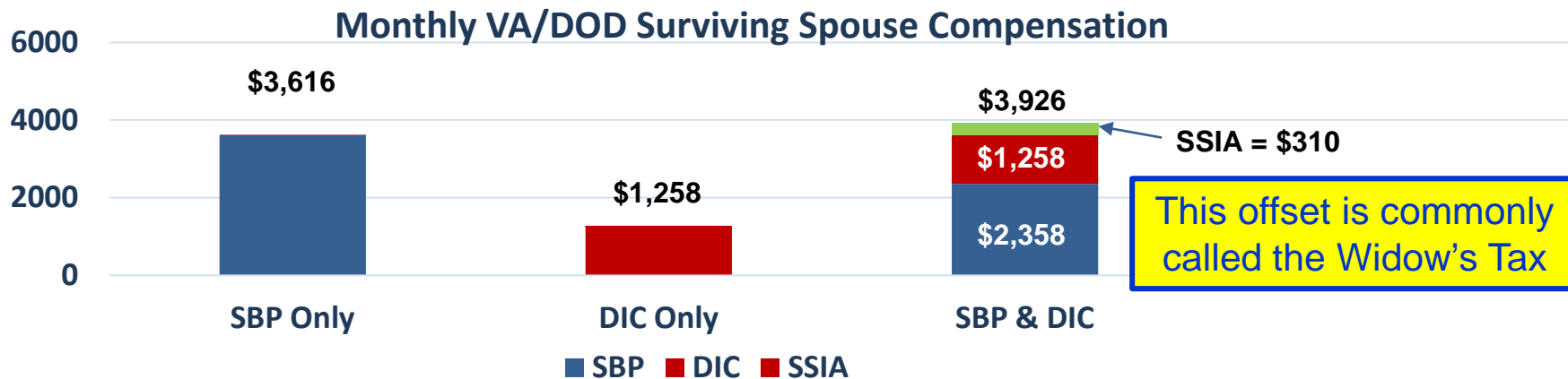
- Paid to DIC recipients whose SBP is being offset by the DIC compensation
- Currently \$310 per month (taxable)
- Benefit extended to May 2018
- Continuation of benefit dependent on action from Congress

This benefit has been in effect since Oct 2008





How Does DIC Affect My SBP Payments?



At Death	SBP Only	DIC	SBP & DIC
SBP	Yes	No	Yes
Service Connected	No	Yes	Yes
SSIA	No	No	Yes

Example:

SBP = \$3,616
 -DIC (Offset) - \$1,258
 Net Pay DFAS = \$2,358*
 PLUS DIC (VA) + \$1,258
 (Tax Free)
 PLUS SSIA + \$ 310*
 TOTAL = \$3,926

* Taxable Income



Don't Forget About Social Security!

- Funeral Home reports the death
 - Require decedent's Social Security number
- Survivor Benefits
 - Most cases surviving spouse assumes higher benefit if age 60 or older
 - Monthly benefit is paid in arrears
 - Return the decedent's payment following month of death
 - Death occurs last day of month, monthly benefit is paid
 - One-time payment \$255

Apply for Benefits online or at a local office





Do These Things Now to Ensure Smooth Benefit Transition

- DD Form 214
- VA Disability Awards
- Marriage Certificate
- Divorce Documents

ESSENTIAL DOCUMENTS



- Social Security No's for Dependents
- Current social security statement
- Retired Pay Statement
- Death Certificates for dependents

IMPORTANT DOCUMENTS



- Wills, POA, Trust, Estate Plan
- Life Insurance (ensure beneficiary is current)
- Financial statements, accounts and passwords

LEGAL AND FINANCIAL DOCUMENTS



Gather These Documents in One Place
Keep Your Family and/or Personal Representative Informed



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QUESTIONS?

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