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

AAFMAA Member and Survivor Benefits

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

- 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

Plan now for payment interruptions!
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?
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
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)
Why is my VA Award Letter so important?

Veteran has been granted service connection for hypertension and kidney disease.

Keep this document SAFE!

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.

<table>
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<tr>
<th>Hypertension with nephropathy</th>
<th>0%</th>
<th>100%</th>
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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 20 mg%; creatinine more than 8 mg%; 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.
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?

Monthly VA/DOD Surviving Spouse Compensation

- SBP Only: $3,616
- DIC Only: $1,258
- SBP & DIC: $3,926

SSIA = $310

This offset is commonly called the Widow’s Tax

Example:

SBP = $3,616

-DIC (Offset) = -$1,258

Net Pay DFAS = $2,358* (Tax Free)

PLUS DIC (VA) + $1,258

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
    o Return the decedent’s payment following month of death
    o 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

**ESSENTIAL DOCUMENTS**
- DD Form 214
- VA Disability Awards
- Marriage Certificate
- Divorce Documents

**IMPORTANT DOCUMENTS**
- Social Security No’s for Dependents
- Current social security statement
- Retired Pay Statement
- Death Certificates for dependents

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

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

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