

Ask the Experts Survivor Benefits

If I died on active duty, what benefits would my family receive?

No amount of compensation could ever make up for the lost of a loved one, but our Nation recognizes the ultimate sacrifice that some families make. The Departments of Defense and Veterans Affairs provide benefits to the surviving families of those who die on active duty.

<u>Death Gratuity</u>: A \$100,000 death gratuity is paid, tax-free, to the surviving spouse, children, or parents of a member of the American Armed Forces who dies on active duty. This is in addition to Servicemembers Group Life Insurance (SGLI) and other insurance, and is paid regardless of cause of death.

Burial Assistance: Veterans Affairs provides reimbursement for the burial of members of the American Armed Forces who die on active duty or veterans whose death is service-connected. Burial expenses can be up to \$2,000, in addition to a gravesite in a National Cemetery, a standard headstone, burial flag, and memorial certificates. Spouses and minor children can also be buried in the same National Cemetery. Apply for burial benefits with VA Form 21-530.



<u>Dependents Indemnity Compensation (DIC)</u>. DIC is provided to the surviving spouse and children of an American Armed Forces member who dies on active duty or a veteran whose death is service-connected. DIC is paid at the monthly rate of \$1,215 for the spouse and \$301 for each child. A surviving spouse who remarries before age 57 will no longer receive DIC. Apply for DIC with VA Form 21-534.

<u>Dependents Educational Assistance (DEA)</u>. The surviving spouse and children of a member of the American Armed Forces who dies on active duty is eligible for up to 45 months of educational assistance for tuition for college, vocational, or other training. Apply through the VA Veterans On-Line Application.

TRICARE. The surviving spouse and children of a member of the American Armed Forces who dies on active duty is eligible for TRICARE health care coverage. That coverage ends when the spouse remarries or when the children turn 18 (or up to 23 if they remain in school). Apply with TRICARE.mil.

<u>AAFMAA</u> provides Survivor Assistance Services with every member's life insurance policy to help families through their most difficult time at the loss of a loved one. AAFMAA will make all the critical notifications, assist with the completion of all necessary forms, ensure that benefits are received, and follow up so that your survivors receive everything to which they are entitled. As children reach milestone ages (e.g. age 18 or 23) we ensure that your family knows how their benefits will change.

<u>Bottom line:</u> Your family should know that there are benefits that they would receive in the event of your death on active duty. AAFMAA assists the families of its members to ensure that they receive all of their entitlements.