

# RETIREE SURVIVOR'S GUIDE TO BENEFITS



## KEEPING THE PROMISE

CURRENT AS OF MARCH 2016

# Local Points of Contact

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**A. General Information.** Listed below are the names and telephone numbers of personnel or agencies locally that can address your specific questions, problems or concerns, and long-term points of contact for follow-up information, care, and support.

**B. Casualty Assistance Representative (CAR):** \_\_\_\_\_  
(Grade, Name, and Telephone Number)

**Military Mailing Address:** \_\_\_\_\_  
(Unit, Bldg. Number, Installation, State, ZIP Code)

**Office Hours:** \_\_\_\_\_

**C. Mortuary Services:** \_\_\_\_\_  
(Grade, Name, and Telephone Number)

**D. Chaplain:** \_\_\_\_\_  
(Name and Telephone Number)

**E. Airman and Family Readiness Center (A&FRC):** \_\_\_\_\_  
(Name and Telephone Number)

**F. Air Force Aid Society (AFAS):** \_\_\_\_\_  
(Telephone Number)

**G. American Red Cross:** \_\_\_\_\_  
(Telephone Number)

**H. Legal Assistance Officer:** \_\_\_\_\_  
(Telephone Number)

**I. Health Benefits Advisor:** \_\_\_\_\_  
(Telephone Number)

**J. Transportation Management Office:** \_\_\_\_\_  
(Telephone Number)

**K. Defense Finance and Accounting Service-Cleveland Center (DFAS-CL):** 1-800-321-1080

**L. Local Department of Veterans Affairs (VA) Office:** \_\_\_\_\_  
(Telephone Number)

**M. Veteran Affairs (Benefits):** 1-800-827-1000

**N. Veteran Affairs (Life Insurance):** 1-800-669-8477

**O. Local Social Security Administration:** \_\_\_\_\_  
(Telephone Number)

**P. Social Security Nationwide Office:** 1-800-772-1213

**Q. Total Force Service Center:** 1-800-525-0102

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# I. Introduction

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This guide provides general information about most federal benefits and entitlements available to eligible family members of deceased retired Air Force personnel and explains the application process. You can direct specific questions to the government agency administering the benefits or discuss these matters with your Casualty Assistance Representative (CAR). Government agencies outside the Air Force administer most of the benefits discussed in this guide, determine eligibility for such benefits, and establish the amount paid. Casualty assistance to family members includes counseling regarding survivor benefits, assistance with applications for monetary benefits, and resolving any irregularities or complaints.

This guide is designed to provide general information on most federal benefits and privileges you may be entitled to as survivors of a deceased Air Force retiree. In addition, it contains a list of important documents you should be aware, see [Section H](#), and a Benefits/Entitlements Checklist for you to record the dates benefits were applied for and received at [Section I](#). After you have had an opportunity to read this guide, feel free to discuss any questions with your CAR. If they cannot answer your questions, they will refer you to the appropriate military official or government agency, or get the answer for you. If you need assistance in other matters not covered in this guide, contact your CAR.

This guide describes procedures for the Air Force Casualty Services Program for all levels of command and Air Force agencies. This publication should not be supplemented. Refer recommended changes and conflicts between this and other publications to Air Force Casualty Services Branch, HQ AFPC/DPFCS, 550 C Street West, Suite 14, JBSA-Randolph, Texas 78150-4716 on an Air Force Form 847, *Recommendation for Change of Publication*.

## **II. Section A – Reporting the Death of a Retired Air Force Member**

### **1. There are several offices capable of assisting family members of retired Air Force personnel.**

1.1. Families residing in the Continental United States (CONUS) may report the death of a member and receive personal assistance in applying for eligible benefits by contacting:

1.1.1. The CAR at the nearest Air Force base Force Support Squadron, usually located in the installations Airman & Family Readiness Center.

1.1.2. Air Force Casualty Services Branch (HQ AFPC/DPFCS) using the Retiree Hotline at 1-877-353-6807, which prompts you to input your zip code. The call is automatically forwarded to the nearest CAR who will assist you. An alternate toll-free number is 1-800-433-0048. The commercial number is (210) 565-3505 and is provided because families living overseas do not have access to the toll-free number. This office will connect you directly to the CAR who will assist you.

1.1.3. Defense Finance Accounting Service-Cleveland (DFAS-CL) Center using their toll free number 1-800-321-1080.

### **1.2. Families residing Outside the Contiguous United States (OCONUS) may report the death by contacting:**

1.2.1. The CAR at the nearest Air Force Base Force Support Squadron, usually located in the Airman & Family Readiness Center.

1.2.2. Air Force Casualty Services Branch (HQ AFPC/DPFCS) at (210) 565-3505. This office will provide you with the name, phone number and address of the CAR who will assist you. An alternate toll-free number is 1-800-433-0048.

1.2.3. The United States Embassy or Consulate.

1.2.4. Online at: <http://www.dfas.mil/retiredmilitary/survivors/Retiree-death.html>

**1.3. Mailing the Report.** When telephone or online notification is impossible, you may send the information by mail to AF Casualty Services Branch, HQ AFPC/DPFCS, 550 C Street West, Suite 14, JBSA-Randolph, TX 78150-4716. Enclose a copy of the death certificate and include the deceased member's social security number, rank and date of retirement. This information will be forwarded to the nearest Air Force CAR who will contact you and provide assistance.

### **1.4. Information required when reporting a retiree's death:**

1.4.1. Retiree's full name.

1.4.2. Retiree's grade.

1.4.3. Retiree's Social Security Number.

1.4.4. Date and place (city and state) of death.

1.4.5. Cause (layman's terms) of death.

1.4.6. Name, relationship, and address of the next of kin (NOK).

1.4.7. Date and place of funeral, if known (general officers only).

### III. Section B – Burial Benefits

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1. Air Force Pamphlet (AFPAM) 34-505, *Mortuary Services Entitlements for Retired Air Force Members*, is the guiding source for all retiree burial entitlements. The pamphlet explains the various mortuary entitlements you may be eligible for upon death and includes a mortuary planning sheet for items to be considered in making funeral arrangements. Air Force Mortuary Affairs (AFMAO) is the office of primary responsibility for these entitlements and they can be reached by calling 1-800-531-5803. AFPAM 34-505 can be found via the Air Force's website: [http://static.e-publishing.af.mil/production/1/af\\_a1/publication/afpam34-505/afpam34-505.pdf](http://static.e-publishing.af.mil/production/1/af_a1/publication/afpam34-505/afpam34-505.pdf)

**2. Department of Veterans Affairs (VA) Burial Benefits.** Retired personnel are authorized interment in national cemeteries. There is no cost incurred by the NOK as the cemetery grave space, opening and closing of the grave, and the marker are provided by the VA. The VA pays burial benefits only if the retiree was entitled to receive VA compensation, a VA pension, or if the retiree died in a VA hospital. If the VA determines death was service-related, the NOK may receive an additional allowance. Funeral homes normally have the application, VA Form 21-530, *Application for Burial Allowance*, to apply for this benefit. If your funeral home does not have the application, contact your CAR or nearest VA office. You should attach with the application, proof of the retiree's military service (i.e., retirement order or DD Form 214, *Certificate of Release or Discharge from Active Duty*), a copy of the death certificate, and copies of funeral and burial expenses that you paid. You can also visit the VA website at <https://www.cem.va.gov>.

2.1. Service-Related Death. VA will pay up to \$2,000 toward burial expenses for deaths on or after September 11, 2001. VA will pay up to \$1,500 for deaths prior to September 10, 2001. If the veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed.

2.2. **Non-service-Related Death.** For deaths on or after October 1, 2011, VA will pay up to \$700.00 toward burial and funeral expenses (if properly hospitalized by VA at time of death), or \$300 toward burial and funeral expenses (if not properly hospitalized by VA at time of death), and a \$700.00 plot-interment allowance (if not buried in a national cemetery). For deaths on or after December 1, 2001, but before October 1, 2011, VA will pay up to \$300.00 toward burial and funeral expenses and a \$300.00 plot-interment allowance. The plot-interment allowance is \$150.00 for deaths prior to December 1, 2001. If the death happened while the Veteran was properly hospitalized by VA, or under VA contracted nursing home care, some or all of the costs for transporting the Veteran's remains may be reimbursed.

**3. Burial Flag.** The VA can provide an American flag, at no cost, to drape the casket of a retiree or a Reservist entitled to retired military pay. After the funeral service, the flag is given to the NOK as a keepsake. When there is no NOK, the VA will furnish the flag to a friend making a request for it. The claim form required to apply for a flag is VA Form 2008, *Application for United States Flag for Burial Purposes*. You may obtain a flag at any VA Regional Office (VARO) or United States Post office. Generally, the funeral director will help you obtain the flag.

**4. Headstone, Grave Marker or Medallion.** The VA furnishes upon request, at no charge

to the applicant, a government headstone, marker or medallion for the unmarked grave of a retiree in any cemetery. Headstones or markers are also provided for eligible family members of retirees buried in national, state veterans, military post or base cemeteries. Family members buried in private cemeteries are not eligible for a headstone or marker. Flat bronze, flat stone (white marble or light gray granite), or upright white marble headstones are available to mark the grave in a style consistent with the cemetery. Niche markers are available for urns. The medallion may be furnished in lieu of a traditional government headstone or marker for all deceased, with the exception of dishonorably discharged Veterans that died on or after Nov. 1, 1990, and whose grave in a private cemetery is marked with a privately purchased headstone or marker. Eligible Veterans are entitled to either a traditional government-furnished headstone or marker, or the medallion, but not both.

4.1. When burial is in a national cemetery, military post or base cemetery, or state veterans' cemetery, the headstone, marker or medallion is ordered through the cemetery, and there is no cost to place it on the grave. Information on style, inscription, shipping and placement can be obtained from the cemetery.

4.2. When burial is in a private cemetery, VA Form 40-1330, ***Application For Standard Government Headstone, Marker or medallion***, must be submitted with copies of any official documents attesting to the retiree's service in the Armed Forces (i.e., retirement order or DD Form 214, ***Certificate of Release or Discharge from Active Duty***). The headstone or marker is shipped at government expense. However, the VA does not pay the cost of placing the headstone or marker on the grave. To check on the status of your claim, you may call the VA toll free at 1-800-697-6947.

**5. Military Honors.** Active Air Force installations will provide military honors when requested by the NOK consistent with available personnel and resources. Contact the installation Mortuary Affairs Office nearest you, or Air Force Mortuary Affairs toll free at 1-800-531-5803, for specific information on military honors for retirees.



## III. Section C – Monetary Benefits

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**1. General Information.** Family members of deceased retired personnel are eligible to receive several types of federal benefits. Benefits to a spouse and children are paid regardless of economic need, except in the case of a nonservice-connected death pension, while benefits for parents who might otherwise be eligible will not be paid if the parents have income in excess of a certain amount each year. Your CAR, the nearest VA or Social Security office will explain the benefits to you, determine the amounts that can be paid, and help you complete the required claim forms.

**2. Death Gratuity.** A lump sum gratuitous payment made by the DFAS-CL Center to eligible beneficiaries of a retiree who dies within 120 days following placement on the permanent or temporary disability retired list, or who is retired for years of service. Payments can be made only after the VA determines death was caused by an illness or injury incurred while the retiree was on active duty, active duty for training, or inactive duty for training. The death gratuity payment is \$100,000 which is non-taxable. The claim forms required to apply for this benefit are DD Form 397, *Claim Certification and Voucher for Death Gratuity Payment*, VA Form 21-534, *Application for Dependency and Indemnity Compensation (DIC) or Death Pension and Accrued Benefits by Surviving Spouse or Child*, or VA Form 21-535, *Application for Dependency and Indemnity Compensation by Parent(s)*. The claim forms and supporting documentation (i.e., marriage certificate, birth certificate, civilian court custodianship certificate or guardianship order, etc.) should be mailed to your VARO for claim processing. Your CAR or the nearest VA office can explain this benefit and help you complete the required claim forms. The death gratuity is not paid to any other person when there are no survivors as listed below. A will is not a legal designation for death gratuity since such payment is not an allowance or a debt due the member and cannot be part of the estate. The death gratuity payment is made to survivors of the deceased as designated on the last DD Form 93 or Airman's Record of Emergency Data (RED) by the service member. In the absence of a designation the payment is made in the following order of precedence:

- 2.1. The member's lawful surviving spouse.
- 2.2. When there is no spouse, to the child or children of the member, regardless of age or marital status, in equal shares (state laws guide payment to minor children).
- 2.3. If none of the above, to the parents of the member in equal shares or to the surviving parent.
- 2.4. If none of the above, to the duly appointed legal representative of the member's estate.
- 2.5. If none of the above, to the person(s) determined to be entitled under the laws of the state in which the member was domiciled.

**3. Unpaid Pay and Allowances.** The retirement pay of an Air Force retired member stops on the first day of the month in which the retiree died. Upon death of a retired member, any pay and allowances due but not paid to the member are paid to the designated beneficiary named by the

member prior to retirement. Normally, this amounts to the retirement pay from the first day of the month of death through the date of death. Retirement pay electronically deposited into an account held by a retiree will automatically be recouped by DFAS-CL and reissued to the beneficiary for the correct amount. The claim form required to apply for this benefit is Standard Form 1174, *Claim for Unpaid Compensation of Deceased Member of the Uniformed Services*. Your CAR will help you complete the claim form. When the designated beneficiary is deceased, or if the member elected “order of precedence” any money due is paid to the first eligible recipient in the following order:

3.1. The member’s lawful spouse.

3.2. When there is no spouse, to the child or children of the member in equal shares, with the share of any deceased child to be distributed among the descendants of that child.

3.3. If none of the above, to the parents of the member in equal shares or to the surviving parent.

3.4. If none of the above, to the duly appointed legal representative of the member’s estate.

3.5. If none of the above, to the person(s) determined to be entitled under the laws of the state in which the member was domiciled.

**4. Servicemembers’ Group Life Insurance (SGLI).** Retirees are covered under SGLI for ***120 days*** following retirement with no additional premium during the 120-day period. Retirees who are found to be totally disabled (unable to be gainfully employed) on the date of retirement may retain SGLI coverage under the SGLI Disability Extension Program until the disability ceases to be total in degree, but not for more than 2 years from retirement. Determination and payment of proceeds are made by the Office of Servicemembers’ Group Life Insurance (OSGLI), a branch of the Prudential Insurance Company of America, under the supervision of the Department of Veterans Affairs. In the event of the death of the retiree, the claim form required to apply for this benefit is - SGLV 8283, *Claim for Death Benefits*. Your CAR - can explain this benefit to you and help you complete the required claim form, or you can call OSGLI toll free at 1-800-419-1473, e-mail them at [osgli.claims@prudential.com](mailto:osgli.claims@prudential.com), or write to them, OSGLI, 80 Livingston Avenue, Roseland New Jersey, 07068. Insurance proceeds paid to a beneficiary are exempt from taxation. The insured member may designate as principal or contingent beneficiary any person, firm, corporation or legal entity, including his/her estate, individually or as a trustee. If the member designated a trust, he/she should indicate the name and date of the trust in the beneficiary block. If the member designated a trust through a will, he/she should annotate “Last Will and Testament” in the beneficiary block. If the member chose not to designate a specific beneficiary but preferred the proceeds be paid in the order of precedence, they should specify “By Law” as their designation. When the “By Law” designation is used, the proceeds are automatically paid in the following order of precedence:

4.1. The member’s lawful surviving spouse.

4.2. If there is no spouse, to the child or children of the member in equal shares, with the share of any deceased child to be distributed among the descendants of that child.

4.3. If none of the above, to the parents of the member in equal shares or to the surviving parent.

4.4. If none of the above, to the duly appointed legal representative of the member's estate.

4.5. If none of the above, to the person(s) determined to be entitled under the laws of the state in which the member was domiciled.

**5. Veterans' Group Life Insurance (VGLI).** This program allows retirees, upon retirement, to convert their SGLI coverage to VGLI is based upon the date of retirement (see table below).

If you separated from service...	And You Apply...	You Can Be Approved for VGLI
before November 1, 2012	within 120 days of separation from service	without having to meet good health requirements
before November 1, 2012	after 120 days from separation from service, but within 1 year and 120 days	only if you answer the health questions on the application and you meet good health requirements
On or after November 1, 2012	within 240 days of separation from service	without having to meet good health requirements
on or after November 1, 2012	after 240 days from separation from service , but within 1 year and 120 days	only if you answer the health questions on the application and you meet good health requirements

VGLI is a 5-year lifetime renewable term policy, administered by the OSGLI under the supervision of the VA. VGLI is issued up to a maximum of \$400, 000 in \$10,000 increments, but not for more than the amount of SGLI the retiree had in force at time of retirement. If the retiree was covered under VGLI, your CAR - can explain this benefit to you and help you complete the required claim form, SGLV 8283, *Claim for Death Benefits*. You can call OSGLI toll free at 1-800-419-1473, e-mail them at [osgli.claims@prudential.com](mailto:osgli.claims@prudential.com), or write to them, OSGLI, 80 Livingston Avenue, Roseland New Jersey, 07068.

**6. National Service Life Insurance (NSLI).** Except for disability policies under the Service-Disabled Veterans Insurance (S-DVI) program which will be discussed elsewhere, the NSLI program has been closed to new enrollment since 1966. If the retiree was covered, your CAR or the nearest VA office can explain this benefit to you, help you complete the required claim form, VA Form 29-4125, *Claim for One Sum Payment*, and mail it to the VARO and Insurance Center, Box 7208, Philadelphia, PA 19101 for processing. This office can be reached toll-free at 1-800-669-8477.

**7. Service-Disabled Veterans Insurance (SDVI).** S-DVI is insurance limited to veterans who left the Service on or after 25 April 1951. A member who has a service-connected disability but is otherwise in good health may apply to VA for up to \$10,000 in S-DVI life insurance coverage at standard rates. Application for the insurance must be made within two years from approval

for a rating for a new service-connected disability. Members found to be totally disabled (unable to be gainfully employed) by VA may apply for a waiver of premiums. For those members eligible for this waiver and if under age 65, additional coverage of up to \$30,000 is available. Premiums cannot be waived and coverage must be applied for within one year from notice of the grant of waiver. If the retiree was covered, your CAR or the nearest VA office can explain this benefit to you, help you complete the required claim form, VA Form 29-4125, *Claim for One Sum Payment*, and mail it to the VARO and Insurance Center, Box 7208, Philadelphia, PA 19101 for processing. This office can be reached toll-free at 1-800-669-8477.

**8. Retired Serviceman’s Family Protection Plan (RSFPP).** The RSFPP program allowed personnel who retired before 21 September 1972 to receive reduced retired pay in order to provide an annuity for certain beneficiaries after the death of the retiree. Participation in this program was voluntary. If the retiree elected to participate, your CAR can explain this benefit to you, help you complete the required claim forms, DD Form 2656-7 Verification for Survivor Annuity, TD Form W-4P, *Withholding Certificate for Pension or Annuity Payments*, and SF 1199A, *Direct Deposit Sign-Up Form*, or FMS Form 2231, *FAST START DIRECT DEPOSIT*, and forward them to the Defense Finance Accounting Service-Cleveland Center (DFAS-CL) for processing. Mailing address for DFAS-CL is: Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 47042-7131 or fax to 1-800-982-8459.

**9. Remarriage Before Age 60.** Your RSFPP annuity ceases the first of the month in which you remarry. Notify DFAS-CL to prevent an overpayment of the annuity. If death or divorce terminates your marriage, the annuity cannot be reinstated. DFAS-CL will reinstate your RSFPP annuity only if you furnish documents verifying the annulment of a “void” marriage.

**10. Remarriage After Age 60.** Your RSFPP annuity will continue without interruption if you remarry after age 60. You should send a copy of the marriage certificate with instructions for name and address changes to DFAS-CL at Defense Finance and Accounting Service, U.S. Military Annuitant Pay, P.O. Box 7131 London KY 47042-7131.

**11. Survivor Benefit Plan (SBP).** SBP is a monthly annuity paid by the Air Force. This program allows personnel who retired on or after 21 September 1972, or before if they enrolled in the program during an open season, to receive reduced retired pay in order to provide a monthly annuity to their beneficiaries after the death of the retiree. The retiree designates the beneficiaries. Participation in this program is voluntary. SBP provides an eligible surviving spouse or former spouse or, in some cases, eligible children, financial security similar to the financial security a retiree had in retired pay—a cost-of-living-adjusted monthly income for life for the spouse and until age 22 (if a full-time student and unmarried) for the child.

**12. Reserve Component Survivor Benefit Plan (RCSBP).** RCSBP is a monthly annuity paid by the Air Force to the surviving spouse or, in some cases, eligible children, of an Air Reserve Component member who dies and has completed the satisfactory years of service to qualify the member for retired pay at age 60. The retiree designates the beneficiaries. The beneficiary choices are the same as for SBP. Participation in the program is voluntary. A Reserve component member eligible for retired pay under Title 10, United States Code, Section 12731, may also have survivor benefit coverage under his/her Civil Service retirement income. There is no

conflict of interest, which would prohibit simultaneous coverage. The three options that are available to the member at time of election are:

12.1. **Option A.** Member declines to make an election until age 60. If death occurs prior to age 60, no annuity is payable.

12.2. **Option B.** Coverage provides for an annuity to begin on the 60th anniversary of member's birth, if death occurs before age 60, or to begin immediately when death occurs after age 60.

12.3. **Option C.** Coverage provides for an annuity to begin immediately, whether death occurs before or after age 60.

### **13. SBP and RCSBP Factors:**

13.1. If the retiree elected to participate in SBP or RCSBP, they selected one of the election choices listed below:

13.1.1. **Spouse Only.** To receive SBP annuity, a surviving spouse must meet marriage eligibility requirements. The spouse must have been married to the retiree on the date he/she retired, or if marriage after retirement, they must have been married for one full year before the date the retiree died, or be the parent of a child of the marriage. The annuity is paid until the spouse dies, but is suspended upon remarriage before age 55. The annuity to a surviving spouse may be reinstated if the subsequent marriage ends in death or divorce. The annuitant must send a certified copy of the divorce decree or death certificate regarding the disqualifying marriage's termination to DFAS-CL to reinstate the annuity. When a second SBP benefit results from the remarriage, the surviving spouse must elect which of the two SBP benefits to receive. Should the surviving spouse remarry at age 55 or older, the annuitant will continue to receive the monthly annuity. The surviving spouse must notify DFAS-CL of any marital changes by writing to Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 40742-7131.

13.1.2. **Spouse and Child.** The spouse is the primary beneficiary. Should the surviving spouse remarry before age 55, the annuity is paid in equal shares to eligible children under age 18, or under age 22 if a full-time student. The coverage stops when there are no eligible children. A dependent child may be an adopted child, stepchild, grandchild, foster child, or recognized natural child who lived with the member in a regular parent-child relationship. A child born or adopted after retirement is automatically covered if the member previously elected child coverage. A child disabled before age 18, or before age 22 if a full-time student when the disability occurred, is an eligible beneficiary so long as the disability exists and the child remains incapable of self-support. The annuity for a disabled dependent child may be directed to an established Special Needs Trust. DFAS reinstates a child's annuity when a child between the ages of 18 and 22 reenters school on a full-time basis, or a disabling condition recurs making the child incapable of self-support. The monthly annuity for children is 55 percent and is not reduced by Dependency and Indemnity Compensation (DIC) the VA awards. Marriage at any age terminates a child's eligibility.

13.1.3. **Child Only.** Covers only the retiree's dependent children as stated in paragraph 13.1.2.

13.1.4. **Former Spouse Only.** A former spouse election bars payment of an annuity to a surviving spouse. This option covers a former spouse if the retiree was required by court order, or spousal agreement, to provide an annuity to that former spouse, or if the retiree had elected to provide such an annuity. DFAS pays the annuity to the former spouse the retiree named as beneficiary who was the member's former spouse at retirement, the member's spouse beneficiary at retirement but divorced from the member after retirement, or married to the member after retirement for at least 1 year before the divorce, or is the parent of a child born of the marriage. A surviving former spouse may remarry after age 55 and continue to receive the monthly annuity for life. If the former spouse remarries before age 55, the annuity is suspended, but may be reinstated if the subsequent marriage ends in divorce or death. The annuitant must send a certified copy of the divorce decree or death certificate to DFAS-CL to reinstate the annuity. The former spouse must notify DFAS-CL of any changes in marital status by writing to Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 40742-7131.

13.1.5. **Former Spouse and Child.** If the retiree elected former spouse and child coverage, only eligible children resulting from the marriage of the retiree and former spouse are eligible beneficiaries. The former spouse is the primary beneficiary. Should the surviving former spouse remarry before age 55, the annuity is paid in equal shares to eligible children under age 18, or under age 22 if a full-time student. The coverage stops when there are no eligible children. A dependent child may be an adopted child, stepchild, grandchild, foster child, or recognized natural child who lived with the member in a regular parent-child relationship. A child disabled before age 18, or before age 22 if a full-time student when the disability occurred, is an eligible beneficiary so long as the disability exists and the child remains incapable of self-support. The annuity for a disabled dependent child may be directed to an established Special Needs Trust. DFAS reinstates a child's annuity when a child between the ages of 18 and 22 reenters school on a full-time basis, or a disabling condition recurs making the child incapable of self-support. The monthly annuity for children is 55 percent and is not reduced by the amount of DIC the VA awards. Marriage at any age terminates a child's eligibility.

13.1.6. **Insurable Interest.** A person who stands to gain some financial benefit or advantage from the continuance of the retiree's life. When the retiree was not married and had no children at the time of retirement, they could have elected coverage for an "insurable interest" person. This had to be a person (not a company, organization, fraternity, etc.) with a financial interest in the retiree's life. It may be a close relative or a business partner. If the retiree was not married and had only one child, they could elect insurable interest coverage for that child regardless of the child's age or dependency status. An SBP annuity for an insurable interest person is 55 percent of the monthly retired pay remaining after deduction of the monthly SBP premium.

13.2. **Level of Coverage.** The SBP annuity a surviving spouse, former spouse, or children receive depends on the amount of retired pay (base amount) selected by the retiree as the basis for coverage. The base amount selected may be the retiree's full monthly retired pay or just a portion, down to as little as \$300. The base amount for insurable interest coverage is the retiree's gross retired pay. The value of the annuity increases by cost of living adjustments. Pay-

ments begin the day after the retiree's death and stop on the last day of the month before the month that a survivor's eligibility ends.

**13.3. Tax Implications.** Survivor annuities and any cost refunds are taxable income. You will receive a tax statement from DFAS-CL at the end of the year. The statement will show the full amount of the annuity payments you received and the total amount of tax withheld during the year.

13.3.1. Unless you elect otherwise, the amount of federal income tax withheld (FITW) will be as if you were a married individual claiming three exemptions. If you want your FITW changed at a later date, you must complete a new TD-Form W-4P, *Withholding Certificate for Pension or Annuity Payments*, showing the changes, and mail it to Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 40742-7131-6000.

13.3.2. DFAS-CL withholds a 30 percent federal income tax on annuities paid to nonresident aliens unless the beneficiary resides in a country that has a tax treaty with the United States specifying a different withholding rate. If the non-resident alien annuitant resides in a country that has a tax treaty with the United States that exempts SBP payments from the 30 percent tax, the annuitant must submit a WBEN-8 to DFAS-CL. Address questions to the IRS, an international tax lawyer or contact the nearest American Embassy.

13.3.3. Annuities may be subject to federal estate taxes. Address tax questions to a legal assistance officer or the nearest Internal Revenue Service office.

13.4. A certificate of continued eligibility form will be sent to you each year prior to your birthday. Complete and return the form promptly so DFAS-CL can continue your annuity without interruption. Read the instructions on the form and make sure you have completed it correctly. Sign and date the form and send it to Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 40742-7131-6000 or faxed to 1-800-982-8459.

**13.5. DIC Offset.** DFAS-CL reduces a surviving spouse's SBP annuity by the amount of DIC the VA awards and pays the surviving spouse based on the service-connected death of the retiree who provided the SBP. When DIC exceeds the SBP amount, the spouse will receive all SBP premiums paid by the retiree. When the SBP annuity exceeds the DIC payment, the spouse will receive only the amount of SBP premiums paid for the portion of the SBP that is replaced by DIC.

13.5.1. A spouse over age 55 who forfeits DIC by remarrying may have the SBP reinstated by repaying the costs that DFAS-CL refunded when the DIC was awarded. The reinstated SBP annuity is effective on the date the DIC expires. The survivor may repay the premiums in a lump sum or installments. DFAS-CL deducts installment payments from the SBP annuity.

13.5.2. The SBP annuity is not reduced by the amount of a child's DIC entitlement.

**13.6. Civil Service Employees.** A member who retired from Civil Service and waived

his/her military retired pay to combine civilian and military service credits could not participate in both SBP and the Civil Service survivor annuity program. The member had to decline the Civil Service survivor coverage and continue in the SBP, or participate in the Civil Service survivor program at any level and have SBP coverage suspended. If the waiver of military retired pay was terminated for any reason, SBP coverage was resumed when the member began to receive retired pay again.

13.6.1. An SBP participant who did not waive military retired pay on retirement from Civil Service had to continue SBP participation. The member may also elect coverage under the Civil Service annuity plan and a survivor could receive annuities from both plans.

13.7. If the retiree elected to participate in the SBP, your CAR can explain this benefit to you, help you complete the required claim forms, DD Form 2656-7, *Verification of Survivor Annuity*, Department of Treasury Form W-4P, *Withholding Certificate for Pension or Annuity Payments*, and SF 1199A, *Direct Deposit Sign-Up Form*, or FMS Form 2231, *FAST START DIRECT DEPOSIT*, and forward them to DFAS-CL for processing. DFAS-CL may require additional documents in order to establish an annuity (i.e., representative payee documentation; school certification for full-time student between ages 18 and 22; medical statement for child disabled prior to age 18, etc.). For additional information on SBP, visit the DFAS Website at <http://www.dfas.mil/retiredmilitary/survivors/manage.html>.

**14. Minimum Income Widow's Benefit.** The unremarried widow of a retiree who died before 21 March 1974 may receive a minimum income widow's benefit. The widow must be receiving a VA widow's nonservice-connected death pension and have a total annual income from all sources except the VA pension that is less than an annual income level established by public law. For additional information and application instructions, write to DFAS-CL at Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 40742-7131 or call 1-800-321-1080. Unremarried widows whose income exceeds this level may qualify for the "forgotten widows" benefit.

**15. Dependency and Indemnity Compensation (DIC).** DIC is payable by the VA to surviving spouses, unmarried children under age 18, disabled children, children between the ages of 18 and 23 if attending a VA-approved school, and low-income parents of retirees who die from a disease or injury incurred or aggravated while on active duty or active duty for training, an injury incurred or aggravated in the line of duty while on inactive duty training, or a disability otherwise compensable under laws administered by the VA. DIC payments may also be authorized for the survivor of a retiree who had a service-connected total disability at the time of death but whose death was not the result of his/her service-connected disability. The survivor qualifies if the retiree was continuously rated totally disabled for a period of 10 or more years immediately preceding death, the retiree was so rated for a period of not less than 5 years from the date of discharge from military service. Payments under this provision are subject to offset by the amount received from judicial proceedings brought on account of the retiree's death. The monthly DIC rate paid to a surviving spouse of a retiree who died prior to 1 January 1993 is based on the member's military pay grade, unless the monthly rate paid for deaths occurring after 1 January 1993 results in a greater monetary benefit. The DIC rate paid for deaths occurring after 1 January 1993 is the same for all pay grades. The DIC amount paid for a spouse with one or



more children of the deceased retiree is increased for each child. The amount of the DIC payment for parents varies according to the number of parents, the amount of their individual or combined total annual income, and whether they live together or, if remarried, live with a spouse. The surviving spouse and parents who receive DIC may be granted a special allowance for aid and attendance if a patient is in a nursing home, disabled, or blind and requires the regular aid and attendance of another person. If they are not so disabled as to require the regular aid and attendance of another person but due to disability are permanently housebound, they may be granted additional special allowances. DIC payments to a surviving spouse are payable for life, as long as the spouse does not remarry on or after attaining age 57, and on or after December 16, 2003, can continue to receive DIC. Should the surviving spouse remarry, payments are terminated, but may be restored if the subsequent marriage ends in death, divorce or annulment. Your CAR or the nearest VA office will explain the benefit to you, the amount that can be paid, and help you complete the required claim forms. For current rates visit the VA website at: [http://www.benefits.va.gov/COMPENSATION/types-dependency\\_and\\_indemnity.asp](http://www.benefits.va.gov/COMPENSATION/types-dependency_and_indemnity.asp).

15.1. The claim form required to apply for this benefit is VA Form 21-534, *Application for Dependency and Indemnity Compensation or Death Pension Accrued Benefits by Surviving Spouse or Child*, or VA Form 21-535, *Application for Dependency and Indemnity Compensation by Parent(s)*.

**16. Denial of Claim for DIC.** If the VA denies your claim for DIC benefits, you may file an appeal with the Board of Veterans' Appeals. **The appeal must be filed within 1 year from the date of notification of the VA denial.** The first step in the appeal process is to file a written notice of disagreement with the VARO that made the decision. This is a written statement that you disagree with the VA's decision. Following receipt of the written notice, the VA will furnish you a "Statement of the Case" describing what facts, laws and regulations were used in deciding the case. To complete the request for appeal, you must file a "Substantive Appeal" within 60 days of the mailing of the "Statement of the Case, or within 1 year from the date the VA mailed its decision, whichever is later. Your CAR or the nearest VA office will help you file a written notice of disagreement with the VARO that made the decision.

**17. Nonservice-Connected Death Pension.** If the VA Regional Office determines that you are not eligible for DIC, you may be eligible to apply for a nonservice-connected death pension. Surviving spouses of deceased members with wartime service and unmarried children under age 18, age 23 if attending a VA-approved school, may be eligible for this pension if they meet income limitations prescribed by law. Qualifying children who become incapable of self-support because of a disability before age 18 may be eligible for a pension as long as the condition exists, unless the child marries or the child's income exceeds the income limit. The rate of pension depends on the amount of income the surviving spouse or child receives from other sources. A pension is not payable to those whose estates are so large that it is reasonable to assume the estate will maintain them financially. Eligible survivors should make application through the local VA office. The VA will determine your eligibility.

**18. Veterans' Educational Assistance Program (VEAP) and Montgomery GI Bill Refunds.** If the retiree contributed to either of these programs, you may be entitled to a death refund. The refund is made to the designated beneficiary of VGLI in absence of a designation it is paid "By

Law” fashion to the spouse, children, and parents, and will not be paid to anyone else in the “By Law” chain. If you are eligible to receive the death benefit refund, submit a letter, along with proof of relationship and a copy of the death certificate, or DD Form 1300, *Report of Casualty*, to the appropriate VARO listed below. Your CAR or the nearest VA office can help you apply for a refund of contributions.

18.1. Claims for the Montgomery GI Bill refund should be sent to the VARO, St. Louis Regional Processing Officer, ATTN: Chapter 30, Montgomery GI Bill, PO Box 66830, 331/225, St. Louis MO 63103-6830.

18.2. Claims for a VEAP refund should be sent to:

18.2.1. Eastern Region (CT, DE, DC, MA, MD, ME, NH, NJ, NY, OH, PA, RI, VA, VT, WV, and Foreign Schools). VARO, PO Box 4616, Buffalo NY 14240-4616, ATTN: Chapter 30, Death Benefit.

18.2.2. Central Region (CO, IA, IL, IN, KS, KY, MI, MN, MO, MT, NE, ND, SD, WI, WY). VARO, PO Box 66830, St. Louis MO 63166-6830, ATTN: Chapter 30, Death Benefit.

18.2.3. Southern Region (AL, AR, FL, GA, LA, MS, NC, SC, TN, and Puerto Rico). VARO, PO Box 54346, Atlanta GA 30308-0346, ATTN: Chapter 30, Death Benefit.

18.2.4. Western Region (AK, AZ, CA, HI, ID, NM, NV, OK, OR, TX, UT, WA, and Philippines). VARO, PO Box 8888, Muskogee OK 74402-8888, ATTN: Chapter 30, Death Benefit.

**19. Social Security Payments.** Social Security monthly benefits are paid to a spouse or a divorced spouse, age 60 or over; 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. A divorced spouse must have been married to the service member at least 10 years. Monthly payments are also paid to children under age 18, or under age 19, if a full-time student at a primary or secondary school, or age 18 or older and disabled before age 18. Spouses who wait until age 65 to apply for Social Security receives maximum benefits. However, they can receive reduced Social Security payments between ages 60 and 65. Dependent parents are eligible for benefits at age 62 if they were more than 50 percent dependent on the deceased service member for their support. The amount paid can only be determined by the Social Security Administration, which has a record of the wages earned by the retiree during the period of both military and civilian employment under the Social Security Program. To apply for this benefit, eligible survivors must make application through the nearest Social Security Office. They will explain the benefit, determine your eligibility, the amount to be paid, and help you complete the required claim forms. Survivors should apply early, as the law generally permits retroactive payments of 12 months.

**20. Social Security Lump Sum Death Payment.** The Social Security Administration pays a lump sum death payment, up to \$255, to the surviving spouse living with the member at the time of death. If there is no surviving spouse, it is paid to the child(ren) who was eligible for

or entitled to Social Security benefits during the month of the member's death. No other survivors are entitled to this benefit. This benefit is paid even if burial, funeral, or memorial benefits were paid by Air Force. To receive this benefit, eligible survivors must make application through the nearest Social Security Office. This office will explain the benefit, determine your eligibility, the amount to be paid, and help you complete the required claim forms.

## IV. Section D – Travel of Eligible Family Members and Shipment of Household Goods

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**1. Space Available Travel.** Upon the death of a retired member, the retiree's eligible family members will lose all entitlement to space-available travel.

**2. Dependent Travel and Shipment of Household Goods.** In most cases when a retiree dies, there are no entitlements for shipment of household goods (HHG). However, if the retiree dies during the first year following retirement or during an extension to the original entitlement the travel and transportation entitlement goes to the dependents. Normally, a retiree's entitlement to home of selection (HOS) travel and transportation of HHG ends after one year unless it has been extended by the Joint Personal Property Shipping Office-San Antonio (JPPSO-SAT), 3515 South General McMullen, San Antonio TX 78241-6420 (medical and educational requests) or the Transition and Relocation Office at the Air Force Personnel Center (AFPC/DPFF), 550 C St. West Suite 11, JBSA-Randolph, TX 78150-4713 (other deserving cases). The Transportation Management Office can provide assistance in requesting an extension. Include a copy of the retiree's death certificate or DD Form 1300 Report of Casualty (for retiree deaths occurring within 120 days after retiring) and an explanation of the reason the extension is required. Once HHG arrive at the requested destination further shipment is not authorized.

**3. Storage in Transit.** Storage in transit may be authorized at Air Force expense for up to 90 days in connection with any authorized move. This storage is in connection with a shipment of household goods. When, under certain conditions, the household goods cannot be withdrawn in the first 90 days, a request for an additional 90 days storage should be made to the TMO controlling your storage account and with a brief explanation for the reason the additional length of time for the storage is required. Temporary storage is limited to 180 days.

**4. Nontemporary Storage.** The Air Force authorizes nontemporary storage for a period not to exceed 1 year from the date of retirement. Furniture may be stored in the vicinity of the place where the property is located on the date of death. When property is overseas on the date of death, it will be returned to a CONUS port of entry for nontemporary storage. Contact the nearest TMO, where the property is located, for arrangements.

**5. Claims for Loss or Destruction of Personal Property.** If there is loss, damage, or destruction of personal property, the NOK may be entitled to a monetary payment. This includes destruction of property due to transportation of household goods and personal effects. If you believe you have such a claim, contact the legal claims officer at the nearest military installation for assistance in filing your claims. You must file a claim within 2 years of discovering the loss or damage.

## V. Section E – Continued Service Benefits and Privileges

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**1. Basic Information.** The loss of your loved one does not mean an end to certain military benefits and privileges you now receive. You may continue to receive medical care at medical facilities of the Uniformed Services, in select former public health hospitals designated by the Department of Defense as Uniformed Services treatment facilities, and civilian inpatient and outpatient care, subject to limitations as determined by local medical authorities. You may use the commissary, Base Exchange, and morale, welfare and recreation activities, at bases where these facilities are available. Although every effort is made to provide these benefits and privileges, at some installations the facilities may be adequate only for the assigned military personnel and their eligible family members. In such cases, the commander of the installation has the right to deny you the use of those facilities. In some overseas areas, the use of Service benefits and privileges may not be extended to families of deceased retirees due to agreements entered into between the United States and the host country. If you plan to travel or live abroad, let your CAR help you determine the benefits and privileges available in the country where you plan to live. To determine if you are eligible for any of the Service benefits and privileges mentioned, read the brief discussion of each below.

**2. Uniformed Services Identification and Privilege Card (ID card).** The ID card is used as a means of identification to determine eligibility for the following benefits and privileges: health benefits in Uniformed Services facilities and from civilian sources, commissary and Base Exchange privileges, and admission to morale, welfare, and recreation activities, which include military theaters. Each card shows the benefits and a privilege authorized for the holder and allows the use of these benefits and privileges at Uniformed Services installations where adequate services and facilities are available. This is the same type of card you may now have. If this card was issued while the deceased retiree was living, it is no longer valid. On the death of a retired member, the ID card held by their surviving family members must be canceled and a new ID card issued. Your CAR will assist you in obtaining your new ID Card. The card is issued to all eligible surviving family members 10 years of age or over who are eligible for one or more of the Service benefits and privileges mentioned in this guide. The card issued to the surviving spouse may identify children under 10 years of age. If the surviving spouse is deceased or not entitled, the child under age 10 may be issued a separate card.

**3. Medical and Dental Benefits.** TRICARE is the Department of Defense managed health care program designed to improve beneficiary access to care, assure affordable and high-quality care, provide choice, and contain costs to beneficiaries and the Department of Defense. TRICARE offers eligible family members a choice of the following health care options: Standard, Extra, Prime, Plus and TRICARE For Life. Each option has different cost sharing features and degrees of freedom for using civilian providers. TRICARE Service Centers are established at or near each military installation to assist family members in obtaining care and services as necessary. For those eligible members seeking enrollment in TRICARE Prime the Uniformed Services Military Treatment Facility (USMTF) commander will determine, based on availability of providers or other operational requirements, when and whether to offer the enrollment opportunity at the USMTF. If there is not sufficient capacity/availability for you to enroll at the USMTF, you may be told to choose a provider in the civilian network. Dependent parents or parents-in-law are eligible for care, on a space available basis, from (USMTF) and are not

eligible for any TRICARE funded care purchased from civilian providers. The only exception is that for those parents or parents-in-law over age 65 and who are Medicare eligible and may be eligible for the TRICARE Senior Pharmacy Program. If their 65<sup>th</sup> birthday was after 1 October 2001 they must purchase Medicare Part B in order to qualify for the TRICARE Senior Pharmacy benefit. These parents or parents-in-law may utilize the USMTF pharmacy for items maintained in the formulary for prescriptions written by military or civilian providers. Any prescriptions for non-formulary medications will be the responsibility of the parent or parent-in-law. If your sponsor is deceased and you remarry a non-DoD sponsor you will lose your DoD healthcare entitlement effective the date of that marriage. Any claims generated and paid by TRICARE after the date of marriage will be recouped regardless of when the marriage is reported. For more detailed information on TRICARE please visit <http://www.tricare.mil>, or contact the Beneficiary Counseling and Assistance Coordinator at your nearest Air Force Medical Treatment Facility.

3.1. TRICARE offers the following choices:

3.2. **TRICARE Standard.** TRICARE Standard allows you to see an authorized civilian health care provider of your choice however you should always check with the Regional (North, South, West, Overseas) Managed Care Support Contractor for a listing of those approved providers who accept TRICARE assignment and will file the claim for you. Otherwise you may be required to pay the provider up front and then file the claim yourself. The TRICARE Standard Option will require you to pay a deductible and cost share.

3.3. **TRICARE Extra.** TRICARE Extra is a special incentive for those beneficiaries electing the TRICARE Standard Option. In the civilian world this program would be referred to as a “Preferred Provider Organization (PPO).” You will utilize health care providers who are part of an organized, contracted network who treat TRICARE eligible patients. You will get a discount on the cost sharing and do not have to file claims yourself – the provider does this for you. You don’t have to enroll or pay an annual fee for utilizing TRICARE Extra however you will have to satisfy an annual deductible for outpatient care just as you do under TRICARE Standard.

3.4. **TRICARE Prime.** TRICARE Prime is a health maintenance organization-type option. Under this plan, which is currently the least costly health care option, you must get all of your care from the providers in the Managed Care Support Contractor civilian network where you are enrolled. Special provisions for emergency or urgent care are available while you may be travelling outside of your enrolled network and in those instances you must always notify your Primary Care Manager (PCM) for his/her authorization. Your care is managed through your PCM whom you select or to whom you are assigned. Your PCM initiates, and the health care finder authorizes, all specialty care referrals according to the TRICARE contractor policies. Rather than paying deductibles and cost shares, you pay an annual enrollment fee and small co-payments whenever you visit a civilian provider or get a prescription filled at a civilian pharmacy.

3.5. **TRICARE Plus.** TRICARE Plus affords you priority outpatient care at those locations where capacity may permit the USMTF Commander to offer this enrollment option. The beneficiary must reside within the USMTF catchment area to enroll in this plan. This option offers TRICARE Prime-like access to the USMTF with no enrollment fees. However, TRICARE Standard/Extra cost shares or TRICARE For Life benefits apply to care received

in civilian facilities/providers. Additionally, TRICARE Plus is not a portable benefit, i.e., enrollment at one facility does not guarantee access or transfer of enrollment to another USMTF.

**3.6. TRICARE For Life (TFL).** TFL provides comprehensive health care coverage and serves as TRICARE's wraparound coverage available worldwide for Medicare-eligible uniformed services beneficiaries, their eligible family members, and survivors. You may seek care from any Medicare-authorized provider and you may continue to seek care at a USMTF on a space-available basis. When you receive medical care from a Medicare-authorized provider, your provider files the claim with Medicare. Medicare then processes the claim and electronically forwards the claim to TFL for payment of the remaining amount. TRICARE automatically sends payment to your provider and you will receive an explanation of benefits from TRICARE indicating the amount Medicare and TRICARE paid. If you receive services covered by TRICARE but not covered by Medicare, TRICARE is the only payer and you are responsible for the TRICARE deductibles and cost-shares. Similarly, for services covered by Medicare but not covered by TRICARE, Medicare is the only payer and you are responsible for the Medicare cost-shares. Additionally, Medicare benefits are not available overseas. However by enrolling in Medicare Part B, while you are living or travelling overseas, TFL works similar to TRICARE Standard. You will have the same coverage as retirees under age 65, and you are responsible for the same TRICARE cost-shares and deductibles. In addition to comprehensive medical coverage, you are also eligible for TRICARE's pharmacy benefit and can fill prescriptions at USMTF pharmacies, through the TRICARE Mail Order Pharmacy (TMOP), or at retail network and non-network pharmacies. Enrollment in the Medicare Part D (Prescription Drug Coverage) program is usually not recommended since you will receive no added benefit or value and will be required to pay a monthly premium for Part D coverage. Remember, there is no special enrollment and there are currently no premiums for TRICARE For Life coverage. All you need to do is pay your monthly Medicare Part B Premium. The premium is, in most cases, automatically deducted from your Social Security check once you enroll in Medicare Part B. DEERS will send you a letter approximately 90 days before you turn age 65, outlining the changes in your TRICARE benefits. Please keep your contact information, particularly your mailing address, up-to-date in DEERS. The Social Security Administration (SSA) will also notify you regarding your impending Medicare entitlement. If you have not been contacted by the SSA by 30 days before your 65<sup>th</sup> birth month, you should contact the SSA for assistance. For more information you may contact: Defense Manpower Data Center (DMDC) at 1-800-538-9552 or the SSA at 1-800-772-1213.

\* If you are under age 65 and become eligible for Medicare due to disability or end stage renal disease, you are required to purchase Medicare Part B, unless you are an active duty family member, to retain your TRICARE coverage.

**3.7. TRICARE Retiree Dental Program (TRDP).** The TRDP is available to retirees, spouses, un-remarried surviving spouses, and eligible children of deceased retired members. The TRDP is a voluntary dental insurance program that is fully funded by the enrollee. Coverage is available throughout the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands and Canada. Benefits under the TRDP are comprehensive and include, but are not limited to: preventive, restorative (fillings), periodontics, prosthodontics (crowns, bridges, and dentures), orthodontics,

endodontics (root canals), and oral surgery. For more details, go to: <http://www.trdp.org> or you may call 1-888-838-8737.

**4. Commissary Privileges.** Subject to the installation commander's determination of availability, the un-remarried or unmarried surviving spouse is eligible for commissary privileges. He or she may, with approval of the local installation commander, let an agent make purchases under certain circumstances. All members of the family living in the house may use purchases.

**5. Base Exchange Privileges.** Subject to the installation commander's determination of availability, the Base Exchange offers various services and facilities, depending on the base's population and what's available in the local civilian sector, such as theaters, barber shops, service stations, clothing stores, dry cleaning, optical shops, package stores, and other sales stores. The un-remarried or unmarried surviving spouse is eligible for Base Exchange services or, with approval of the installation commander; an agent may be allowed to make purchases under certain circumstances.

**6. Lodging.** Subject to the installation commander's determination of availability, eligible family members may occupy lodging on a space-available basis when approved by the installation commander. Contact the lodging office to determine the commander's policy and to request accommodations. Family members must have current ID cards.

**7. Motion Picture Theater Privileges.** Subject to the installation commander's determination of availability, eligible family members can attend motion picture theaters on military installations. Family members must have current ID cards.

**8. Recreation Activities.** Subject to the installation commander's determination of availability, as an un-remarried or unmarried surviving spouse, you are entitled to membership in the Officers' or Enlisted Open Mess. The same applies to you and your children in the use of other recreational activities on a military installation such as the golf course, fitness center, bowling alley, and hobby shops.



## VI. Section F – Miscellaneous Rights and Benefits

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**1. Basic Information.** Eligible family members may be entitled to other federal and state rights and benefits not in this guide. Please read the brief description of each right or benefit. If you think you may qualify for a benefit and are interested, ask your CAR or nearest VA office for more information.

**2. Commercial Insurance.** For commercial insurance, you should contact the nearest representative or the home office of the company for settlement. Your CAR can advise you of any insurance allotments that were being deducted from the member's pay.

**3. Emergency Financial Assistance.** The Air Force Aid Society (AFAS) offers qualifying family members financial assistance in the form of interest-free loans or grants during personal and family emergencies. Aid may be given for such purposes as food, rent, utilities, essential car repair, and certain medical and dental care. The assistance is temporary and based on immediate need. The assistance is available through AFAS usually located in the Airman & Family Readiness Center (A&FRC) at most Air Force installations. If there is not an A&FRC near you, the AFAS has cross-servicing assistance agreements with the American Red Cross, Army Emergency Relief, and the Navy/Marine Corps Relief Society. Ask your CAR for additional details, or contact the base A&FRC.

**4. Legal Assistance.** Consultation and advice on all civil legal matters are provided to the retiree's survivors on a space-available basis. Eligible family members may need or wish to obtain legal advice and assistance in connection with settling the estate of the deceased member, making a new will for the surviving spouse, taxation questions, and other related legal matters. Your CAR may put you in contact with a legal assistance officer who can counsel you in these matters. The legal assistance officer can help in preparing the initial income tax return but can only give preliminary advice on probate and settlement of the estate, court appearances, preparation of inheritance tax returns, or in regard to civilian employment and business matters. Since these matters are outside the scope of the Legal Assistance Program, it may be necessary for survivors to obtain the services of civilian counsel. If you are not acquainted with an attorney and want help in obtaining one, the legal assistance officer can refer you to such counsel through the local bar association. Government agencies, such as the VA, Social Security Administration, and the DFAS-CL Center will help you in processing your claims for benefits and entitlements. Such matters are expeditiously handled without resort to civilian counsel or expense to you. In case of factual disputes or conflicting claims, it might be wise to have civilian counsel.

**5. Civilian Employment.** If the retiree was employed after retirement from the Air Force, check with his/her employer for possible company survivor benefits.

**6. Civil Service Job Preference.** A surviving spouse may be eligible to receive 10-point veterans' service preference for federal service employment if the deceased retiree served in wartime or in a peacetime campaign or expedition for which the retiree received a campaign badge or service medal. You can obtain information about this point preference and available federal employment from a federal Civilian Personnel Office.

**7. State Benefits.** Many states have passed laws providing certain rights, benefits, and privileges to the surviving spouse and children of the deceased service member. These benefits include bonuses, educational assistance, employment opportunities, tax relief, and others. Seek further information on the laws pertaining to a particular state from local government officials, the nearest VA office, or from local veterans' organizations, such as the American Legion, Veterans of Foreign Wars, and Disabled American Veterans.

**8. Income Tax Benefits.** You may wish to contact the nearest office of the Internal Revenue Service for information and guidance regarding your federal tax status. Excluded from gross income for income tax purposes are: Social Security benefits; burial benefits; VA pension and compensation payments; property, including cash money received as a gift under will provisions; and face amount of all life insurance policies.

**9. Air Force Village Foundation.** The Air Force Villages I and II, in San Antonio, Texas, provide financial support and homes to widows and widowers of Air Force active and retired officers who would otherwise have no place to live. Widows and widowers without financial means have priority for admission, and no one has ever been turned away for inability to pay. The widow or widower must be age 62 or over to become a permanent resident. The Villages also offer a furnished apartment to a surviving spouse and children for up to a year to gather their lives following the death of an officer. For additional information on Air Force Villages I and II, write to the Air Force Village Foundation, 5100 John D. Ryan Blvd, San Antonio, Texas 78245-3502, visit their site at <http://www.airforcevillages.com> or call them toll free at 1-800-762-1122.

**10. Air Force Village West.** The Air Force Village West in California is a military-oriented continuing care retirement community serving officers of all branches of the Service. It is a full-service village designed for a wonderful lifestyle, comfortable housing and long-term health care. Any retired officer, spouse or widow holding an ID card (DD Form 2) is a candidate for residency at the village. The minimum residency age for the qualifying individual is 60 years. For additional information on Air Force Village West, write to the Air Force Village West, 17050 Arnold Drive, Riverside, California 92518, visit their site at <http://www.afvw.com> or call them toll free at 1-800-729-2999.

**11. The General and Mrs. Curtis E. LeMay Foundation.** It can be confusing, frightening and heartbreaking to lose a spouse and find little, if any, financial resources and not know where to turn. The LeMay Foundation can be there to ease the burdens of everyday life. The Foundation can help with monthly supplemental grants to assist with food, rent, utilities and for some, health care. For additional information, write to The General and Mrs. Curtis E. LeMay Foundation, 17050 Arnold Drive, Riverside, California 92518 or call them at 1-800 554-5510, fax letter to (909) 697-2099 or visit the website at <http://www.lemay-foundation.org/index.html>.

**12. Air Force Enlisted Foundation, Inc. (formerly the Air Force Men's Widows and Dependents Home Foundation)** Provides housing and services for widowed spouses over age 55 of Air Force enlisted members. Younger applicants in need, whose sponsor dies or is killed on active duty may be admitted for up to 1 year. Dependent parents of active duty members are also eligible for permanent residency. Financial assistance is available for those who qualify. For more information, call 1-800-258-1413, visit their website at <http://www.afenlistedwidows.org/>

or write Air Force Enlisted Foundation, Inc., 93 Sunset Lane, Shalimar FL 32579.

**13. Air Force Aid Society (AFAS) General Henry H. Arnold Education Grant Program.**

The AFAS General Henry H. Arnold Education Grant Program provides awards to selected sons and daughters of deceased retired Air Force members and surviving spouses of deceased personnel for their undergraduate studies. The award amount is \$1,500 for all qualifying applicants at all grade levels. For additional information on the eligibility and application requirements, visit the Education Office or FSC on the nearest Air Force installation, or call the AFAS Headquarters toll free at 1-800-429-9475 or visit the website at <http://www.afas.org/education-grants>.

**14. Educational Benefits.** The Dependents' Educational Assistance Program provides educational opportunities for the surviving spouse, children between the ages of 18 and 26, and children under 18, under certain conditions, of a retiree who dies from a service-related injury or illness. Eligible persons may receive up to 45 months of schooling (or the equivalent if enrolled part-time) in VA-approved schools and colleges. In addition to the Dependents' Educational Assistance Program, various programs are available to help children reach their educational goals. To obtain additional information, contact your nearest VA office or visit the VA website at [http://www.va.gov/opa/persona/dependent\\_survivor.asp](http://www.va.gov/opa/persona/dependent_survivor.asp).

**15. Scholarship Information.** Many states, universities, and other groups sponsor scholarship programs for the children of deceased service members, particularly those with wartime service. Contact your high school guidance counselor and local library for further information.

**16. Home Loan Guaranteed by the VA.** An un-remarried spouse of a retiree who died from a service-connected injury or illness may be eligible for a government-insured home loan benefit. To determine your eligibility, apply to the nearest VA office or visit the VA website at <http://www.benefits.va.gov/homeloans/>.

**17. Retiree Activities Office.** Most Air Force installations have dedicated groups of retired military members and spouses who donate their time and talents at Retiree Activities Offices (RAOs). These volunteers have resources and time to provide survivors with assistance other than those provided by the local CAR. Since volunteers staff the RAO, office hours vary, but their phone number is listed with the base operator.

**18. Airman & Family Readiness Center (A&FRC).** The A&FRC is a service organization for Air Force families and a focal point for family matters. They provide immediate, short-term support to help families with challenging life situations. They help family members identify and clarify needs, determine appropriate forms of assistance and provide linkage to those resources. Appropriate referral is ensured through follow-up. In addition, they provide a range of prevention and enrichment services designed to help family members adapt to current and future changes in their lives. These programs are presented at the A&FRC by staff members, other base agencies or by agencies from the local civilian community.

**19. Credit Unions, Banks, and Charge Accounts.** Contact all financial institutions concerning transfer of accounts to the survivor's name. Also, ask about any insurance associated with the accounts.

## VII. Glossary of References and Supporting Information

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### References

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Title 37, U.S.C. Annotated, *Pay and Allowances of the Uniformed Services*, Chapter 9, Leave, Section 501[d], 2011 edition

Title 38, U.S.C. Annotated, Veterans' Benefits, Chapter 3, *Department of Veteran's Affairs*, Sections 301-322, 2011 edition

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Title 38, U.S.C. Annotated, Veterans' Benefits, Chapter 17, *Hospital, Nursing Home, Domiciliary, and Medical Care*, Sections 1701-1754, 2011 edition

Title 38, U.S.C. Annotated, Veterans' Benefits, Chapter 19, *Insurance*, Sections 1901-1988, 2011 edition

Title 38, U.S.C. Annotated, Veterans' Benefits, Chapter 35, *Survivors' and Dependents' Educational Assistance*, Sections 3501-3566, 2011 edition

Title 38, U.S.C. Annotated, Veterans' Benefits, Chapter 37, *Housing and Small Business Loans*, Sections 3701-3751, 2011 edition

Title 38, U.S.C. Annotated, Veterans' Benefits, Chapter 53, *Special Provisions Relating to Benefits*, Sections 5301-5319, 2011 edition

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Air Force Instruction (AFI) 34-211(I), *Army and Air Force Exchange Service Operations*, 30 July 2008

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AFI 36-3111, *Air Force Aid Society (AFAS)*, 15 October 2014

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U.S. Department of Veterans Affairs, *Federal Benefits for Veterans and Dependents, and Survivors*, 1 January 2014. [http://www.va.gov/opa/publications/benefits\\_book.asp](http://www.va.gov/opa/publications/benefits_book.asp).

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## **Abbreviations and Acronyms**

**AFAS**—Air Force Aid Society

**AFI**—Air Force Instruction

**AFJI**—Air Force Joint Instruction

**AFPD**—Air Force Policy Directive

**A&FRC**—Airman and Family Readiness Center

**CAR**—Casualty Assistance Representative

**CHAMPUS**—Civilian Health and Medical Program of the Uniformed Services

**CONUS**—Continental United States

**DFAS-CL**—Defense Finance and Accounting Service-Cleveland Center

**DIC**—Dependency and Indemnity Compensation

**DoD**—Department of Defense

**DoDD**—Department of Defense Directive

**DoDI**—Department of Defense Instruction

**FITW**—Federal Income Tax Withheld

**NOK**—Next of Kin

**NSLI**—National Service Life Insurance

**OSGLI**—Office of Servicemembers’ Group Life Insurance

**RCSBP**—Reserve Component Survivor Benefit Plan

**RDS** – Air Force Records Disposition Schedule

**RSFPP**—Retired Serviceman’s Family Protection Plan

**SBP**—Survivor Benefit Plan

**SDVI**—Service Disabled Veterans Insurance

**SGLI**—Servicemembers’ Group Life Insurance

**TMO**—Transportation Management Office

**TSO**—TRICARE Service Office

**VA**—Department of Veterans Affairs

**VAP**—Department of Veterans Affairs Pamphlet

**VARO**—Veterans Affairs Regional Office

**VEAP**—Veterans Educational Assistance Program

**VGLI**—Veterans’ Group Life Insurance

**WWW**—World Wide Web

## **Terms**

**Annuity**—The monthly or annual payment a beneficiary receives.

**Base Amount**—The amount the Defense Finance and Accounting Service-Denver Center (DFAS-DE) uses to compute the annuity paid to a beneficiary.

**Beneficiary**—The individual who is entitled to receive certain benefits either by law or written designation of the service member.

**Casualty Assistance Representative (CAR)**—The person at the nearest Air Force installation responsible for reporting deaths and assisting survivors.

**Death Certificate**—The official DD Form 1300, **Report of Casualty**, published by Headquarters, United States Air Force. When death occurs within 120 days after retirement, as an NOK or beneficiary, you will receive copies of the official DD Form 1300 to review; inform your CAR of any errors. The DD Form 1300 is used to provide an official record of the death of a military member. You may use this in place of a civil death certificate when proof of death is necessary. Government agencies and most commercial life insurance companies use the DD Form 1300 as the basis for paying benefits. It may be used to cash bonds or to settle other civil or financial matters. You may obtain additional copies by calling your CAR.

**Defense Finance and Accounting Service-Cleveland Center (DFAS-CL)**—The agency that administers all retired military pay accounts.

**Department of Veterans Affairs**—The agency that administers all VA programs and survivors’ annuities.

**Eligible Family Members**—Generally applies to spouse, children (including step, adopted, and illegitimate children where paternity is acknowledged), and parents.

**Next of Kin (NOK)**—A member’s relatives, specifically, the person most closely related to the service member. The order in which the family relationship is recognized by law is spouse, son or daughter, father or mother, brother or sister, and grandfather or grandmother. Parents or legal guardians exercise the rights of minor children. The Air Force identifies the next of kin in this order:

- ❖ **Spouse.**
- ❖ **Natural, adopted, and stepchildren.** Illegitimate children if acknowledged by the member or so determined by a court.



- ❖ **Parents**, unless a court or a statute has granted sole legal custody of the member to someone else.
- ❖ **Persons standing in loco parentis.**
- ❖ **Persons granted legal custody of the member by court or statute.**
- ❖ **Siblings**, including those gained through adoption.
- ❖ **Grandparents.**
- ❖ **Other relatives in order of relationship to the member according to civil laws.**
- ❖ If no other persons are available, the Secretary of the Military Department may act on behalf of the member.

**Unmarried Widow or Widower**—a spouse who remarried after the sponsor died but whose subsequent marriage ended by death, divorce, or annulment.

**Un-remarried Spouse**—A spouse who never remarried or never legally remarried.

## VIII. Important Documents

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1. Most of these important documents are necessary to apply for various benefits and/or settling an estate:

1.1. Civilian Death certificate and/or DD Form 1300, *Report of Casualty*, for retiree deaths occurring within 120 days after retirement.

1.2. DD Form 214, *Certificate of Release or Discharge From Active Duty*.

1.3. AF Form 1613, *Statement of Service*.

1.4. Retirement Order.

1.5. Birth certificates for all members of the family.

1.6. Adoption documents.

1.7. Marriage certificates.

1.8. Divorce papers or death certificates for any former spouse.

1.9. Social Security account numbers for decedent and all family members.

1.10. Custodian or guardianship documents.

1.11. Medical statements for incapacitation.

1.12. Income tax records.

1.13. Bank account or credit union account numbers.

1.14. Commercial insurance policies.

1.15. Stocks and bonds.

1.16. Titles of ownership.

1.17. Will.

2. Never give the original of a permanent personal or family record to another person, even for business purposes. Certified copies have all the legal status of originals.

## IX. Benefits/Entitlements Checklist

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1. Use this Benefits/Entitlements Checklist to record the dates for which benefits were applied for, received or not applicable (N/A).

	<b>Date Applied</b>	<b>Date Received</b>
Death Gratuity	_____	_____
Unpaid Pay and Allowances and W-2	_____	_____
Servicemembers' Group Life Insurance (SGLI)	_____	_____
Veterans' Group Life Insurance (VGLI)	_____	_____
National Service Life Insurance (NSLI)	_____	_____
Service Disabled Veterans Insurance (SDVI)	_____	_____
Retired Serviceman's Family Protection Plan (RSFPP)	_____	_____
Survivor Benefit Plan (SBP)	_____	_____
Reserve Component Survivor Benefit Plan (RCSBP)	_____	_____
Dependency and Indemnity Compensation (DIC)	_____	_____
Nonservice-Connected Death Pension	_____	_____
Veterans Educational Assistance Program (VEAP) and Montgomery GI Bill Refunds	_____	_____
Monthly Social Security Payment	_____	_____
Social Security Lump Sum Death Payment	_____	_____
ID Card	_____	_____

## X. Survivor Assistance Resources & Association Websites

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### Survivor Assistance Resources

Air Force Retired Pay (DFAS-CL).....	1-800-321-1080
Air Reserve Personnel Center (ARPC).....	1-800-525-0102
Air National Guard.....	1-888-777-7731
Department of Veterans Affairs (VA).....	1-800-827-1000
National Cemetery System Information	
Memorial Programs Service.....	1-800-697-6947
Headstone and Marker Program	
Presidential Memorial Certificate Program	
National Association for Uniformed Services.....	1-800-842-3451
Society of Military Widows	
Social Security Administration.....	1-800-772-1213
Tragedy Assistance Program for Survivors.....	1-800-959-8277

### Association Websites

**Air Force Casualty Assistance Information** – The Air Force Personnel Center website provides information on Casualty Assistance Representatives and survivor benefits and entitlements. [Retiree Casualty Checklist](#).

**Compassionate Friends** – The website is sponsored by a national nonprofit, self-help organization. Support is offered to families who are grieving the death of a child of any age, from any cause. <http://www.compassionatefriends.org/home.aspx>.

**Crisis, Grief and Healing** – A website privately sponsored by a professional speaker, author, and therapist with a focus on masculine grief and healing for men. <http://webhealing.com/>.

**GriefNet** – is an internet community of persons dealing with grief, death, and major loss. It provides over 50 e-mail grief support groups and two web sites. Their integrated approach to on-line grief support provides help to people working through loss and grief issues of many kinds. Click on [Adult Support Groups](#) to join one of our adults email grief support groups.

Their companion site, [KIDSAID.com](http://KIDSAID.com), provides a safe environment for grieving kids and their parents to find information and ask questions. Click this link above to join one of our kids email grief support groups.

**SENA Foundation** – This autonomous, nonprofit educational organization provides free support for grief and loss. <http://www.sena.org>.

**Tragedy Assistance Program for Survivors (TAPS)** – TAPS, a nonprofit organization for those who have lost a loved one on active duty with the Armed Forces provides a military survivor peer support network. <http://www.taps.org>.

**The Shiva Foundation** - This not-for-profit, non-sectarian organization website is committed to developing resources for support in the grieving process to individuals, families, and communities. <http://www.good-grief.org>

**USAF Airman & Family Readiness Centers** – Air Force personnel and their families are assisted by this website with information on the network of Family Support Centers and programs. <http://www.militaryonesource.mil/>.

**Department of Veterans Affairs (VA)** – Family members of deceased veterans can find information related to benefits provided through the VA, including presidential memorial certificates. <http://www.va.gov>.

**Widow Net** – An information and self-help resource by and for widows and widowers facing grief, bereavement, and the recovery process. AARP resource listings are also provided. <http://www.widownet.org/>.

**Wings of Light** – A nonprofit organization providing support to families, friends, and rescue and support personnel involved with deaths, catastrophic losses, and those who survive. Referrals are often made to the International Critical Incident Stress Foundation, Ellicott, MD, and ADEC, Association of Death Education. <http://www.wingsoflight.org/>.

\*Websites and information services noted are provided for information only. This listing does not constitute sponsorship or endorsement of any non-governmental entity, product, service, or recommendation by the USAF or any of its employees. The Air Force is not responsible for the contents of any web pages referenced. These websites have been reviewed for meeting some of the following general criteria: breadth and coverage of several related areas, linkage to related sites for additional information, current information displays, user friendliness, comprehensiveness, and usefulness.

Parents are advised to monitor any websites that would be visited by children. Some website addresses contain memorials to deceased persons and/or historical cemetery scenes. Noteworthy resources exist that are not included in our list, but would serve equally as well as the sites listed above. This list was not intended to be exhaustive, but as a beginning source of useful information related to loss and grief.

