

This fact sheet provides information to help you understand the provisions of the Survivor Benefit Plan (SBP), but is not a contract document. The basic statutory provisions of the SBP law are in [Chapter 73, Title 10, United States Code](#).

### **Loss of Spouse SBP Beneficiary**

It is a retired member's responsibility to notify the Defense Finance and Accounting Service (Defense Finance and Accounting Service, U.S. Military Retirement Pay, 8899 E 56th St, Indianapolis IN 46249-1200) when a SBP beneficiary loses eligibility (spouse dies, or member and spouse divorce).

### **Upon Loss of Spouse**

SBP spouse coverage is not terminated when a spouse loses eligibility (spouse dies or member and spouse divorce). Instead, it is placed in a suspended status pending a possible future marriage. Premiums are suspended effective the first day of the month following the month the spouse loses eligibility.

If the member later remarries, see Spouse SBP Coverage Currently Suspended and Effects of Remarriage for additional information/instructions.

#### Notes:

In case of divorce, spouse coverage may be converted to former-spouse coverage (see Former-Spouse SBP Coverage).

See Spouse and Child SBP Coverage for information on re-computing the child portion of the premiums upon loss of the spouse beneficiary in a spouse and child SBP election.

### **Procedure to Notify DFAS of Loss of Spouse**

The retiree must send DFAS (Defense Finance and Accounting Service, U.S. Military Retirement Pay, 8899 E 56th St, Indianapolis IN 46249-1200) a copy of the document that terminates the beneficiary's eligibility (spouse's death certificate or divorce decree) together with either:

- A properly completed DD Form 2656-6, Survivor Benefit Plan Election Change Certificate; or
- A letter (the DD Form listed above is not a requirement) providing his/her complete name, Social Security number, and an explanation of what occurred (i.e., spouse died, member and spouse divorced).

### **Death of Annuitant**

Upon a member's death, the SBP annuity is paid to the eligible beneficiary(ies), also called the annuitant(s). Upon the subsequent death of the annuitant, the annuity is terminated effective the last day of the month preceding the month in

which the annuitant dies, and there are no arrears paid. DFAS should be notified as soon as possible in order to prevent an overpayment of the annuity. The toll-free number is (800) 321-1080. All correspondence should be mailed to DFAS's mail center: Defense Finance and Accounting Service, U.S. Military Annuitant Pay, 8899 E 56th St, Indianapolis IN 46249-1300.