

How Do I Know if I'm Receiving All of My Survivor Benefits?

Podcast Transcript

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When someone close to you dies, it's common to feel overwhelmed when you think about the future. In the months or years following your service member's death, you see automatic deposits arrive in your bank account, but how do you know if the deposits are correct? Survivor benefits from the Department of Defense, Social Security and the Department of Veterans Affairs are complicated and can be difficult to understand when you're in the midst of grief. You know you're receiving something, but how do you know if you are receiving all of your survivor benefits?

Your casualty assistance officer should have provided you valuable information about your benefits soon after your loved one's death — and it's a good idea to go back and review that information — but after months or years, the particulars can change because of changes in your family's circumstances. Maybe you've started a new job, or your children have gone off to college. You might have remarried or become disabled. These changes, along with many other scenarios, might have affected the survivor benefits you have been receiving or will receive in the future. You need updated information to know that the sum of your benefits is accurate, and you need to know what to expect moving forward.

One resource that is available to you is the Online Survivor Benefits Report — you may know it as the OSBR. The OSBR provides a report similar to what your casualty assistance officer should have initially gave you. It is a personalized, online benefits calculator that is available to you 24 hours a day, 365 days a year. It allows you to see what your benefits should be today and how your benefits would change based on a variety of “what if” scenarios, like remarriage, employment or unemployment, college attendance, disability or even the death of a family member. The OSBR can be invaluable in determining if the deposits going into your bank account are correct. If you review your report and the benefit amounts don't match what you are actually receiving (keeping tax withholdings in mind), or you just have questions about your benefits, you can get help from the Department of Defense Family Assistance Support Team at 877-827-2471.

To access your report you first need to set up what is called a “DS Logon Premium Account” and password. This account is useful, not only for viewing your benefits report, but also for viewing several other government websites as well, like DEERS, Department of Veterans Affairs and TRICARE, just to name a few. To set up your no-cost DS Logon Premium Account, visit the Defense Manpower Data Center website at www.dmdc.osd.mil/identitymanagement. If you need help, call the FAST Team at 877-827-2471.

View your report today to calm your financial stress. The OSBR can help you take benefits off your mind and ensure they're in your bank account when you need them.

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For more information, visit Military OneSource at <http://www.militaryonesource.mil>, an official Department of Defense website.