

Questions and Answers

General

Question: Can we get a copy of the slides emailed?

Answer: Recordings and transcripts of the symposium will be posted on Military OneSource, but the slides will not be made available separately. This question was also answered live.

Question: Is there a survey link or QR Code after today's symposium?

Answer: Yes, a survey link will be sent after the presentation for feedback. Participants can also submit feedback using the Surviving Family Member Inquiry Form, which can be accessed at <https://public.militaryonesource.mil/survivor-inquiry>. This question was also answered live.

Opening remarks

Question: Are we able to get an email address for Deputy Assistant Secretary of Defense for Military Community and Family Policy Stephen B. Simmons? It's regarding gold star spouse employment within Defense Department?

Answer: You can submit your specific concern by completing the Surviving Family Member Inquiry Form, which can be accessed at <https://public.militaryonesource.mil/survivor-inquiry>. We will answer you directly and connect you to the appropriate assistance and resources.

Question: Am I able to speak with Mr. Simmons regarding misguided and horrible treatment of a gold star spouse regarding employment with the DOD? He just mentioned to be a voice, and I have been that for years and will continue to do so. Thank you in advance.

Answer: You can submit your specific question by completing the Surviving Family Member Inquiry Form, which can be accessed at <https://public.militaryonesource.mil/survivor-inquiry>. We will answer you directly and connect you to the appropriate assistance and resources.

Online survivor benefits reports, or OSBR, overview

Question: Can guardians (not surviving spouses) of minor surviving children access an interactive OSBR?

Answer: Yes, as of February 2025, guardians of minor children that they're caring for are eligible to access the OSBR. Guardians are required to obtain a DMDC "Surrogate" DS Logon. To set up a guardian DMDC DS Logon account:

1. The guardian must complete a DD Form 3005, "Application for Surrogate Association for DOD Self-Service (DS) Logon," which is located at <https://www.cac.mil/Portals/53/Documents/dd3005.pdf>, and take it to the nearest DMDC ID Card Office for approval. We recommend making an appointment in advance by visiting <https://idco.dmdc.osd.mil/idco/locator>.
2. After obtaining approval to link the user ID, the guardian must contact the OSBR Family Assistance Support Team, or FAST, by calling 877-827-2471 or by emailing MFOSBR@MagellanFederal.com.

Managing a child annuitant account

Question: Do you have a flyer to share for this program? To clarify, is the program open to active-duty classified deaths for gold star families (e.g., spouses, children, adult children)?

Answer: The Survivor Benefit Plan provides an ongoing monthly annuity payment to military spouses or to children when a military member dies while on active duty, on inactive duty, or after retirement. More information is available at <https://www.dfas.mil/RetiredMilitary/>. On the left side of the page, there is a section under "Survivors and Beneficiaries" titled "[Manage Your SBP Annuity](#)" that has all of the necessary details. This website is designed for all eligible SBP annuitants and updated regularly. This question was answered live.

Question: How does the notification work if the service member was enrolled in SBP?

Answer: This question relates to services as a retiree veteran. Contact DFAS at 800-321-1080 or visit the website at <https://www.dfas.mil/> for more information. This question was answered live.

Question: Can you explain what the SBP is and how it applies to the gold star community?

Answer: In short, the Survivor Benefit Plan provides an ongoing monthly annuity payment paid by DFAS to military spouses or children when a military member dies while on active duty. Active-duty military members are provided with automatic, no-cost coverage under the SBP program, meaning they do not pay any premiums or fees for this entitlement.

Active-duty survivors are eligible only if the death is ruled by the service department as "in the line of duty." A casualty assistance officer will assist the eligible surviving family member with the SBP application process for active-duty deaths. The SBP is paid to eligible retiree survivors if their retired veteran elected the coverage at the time of retirement. In this case, the eligible surviving family member needs to report the death to DFAS and submit their SBP application.

All eligible beneficiaries may contact DFAS for addition questions.

Child annuitant school certification

Question: For a child annuitant, you stated that the child is still eligible after age 18 if in school full time. Does that include college?

Answer: Yes. To remain eligible, an annuitant must be enrolled full time in school, which includes high school, college or an accredited trade school. For example, if a child turns 18 while still a senior in high school and then enrolls in college full time, their eligibility will remain. This question was answered live.

Question: If a DD 2790 and legal documents are not submitted with the original SBP claim for a minor child, can they still be submitted — and can a myPay account be created?

Answer: Yes. The DD Form 2790 would establish the annuity account in which the custodian would be signing the application. If there are changes to the custodian, sometimes referred to as guardians, the form can be resubmitted to reflect the change.

The myPay account does not need to be established at the same time. Individuals can access <https://www.dfas.mil/> and click the [myPay link](#) in the upper right-hand corner at any time to establish the account. This question was answered live.

Question: Does a child need to verify their banking information, or can they just call it in to DFAS? Historically, the banking information on file was used by default, unless a new form was required. This is the first I've heard that the child needs to proactively update their banking information.

Answer: Currently, if there is no banking information on file, the default is for the child to receive a paper check. However, this default may change once the March 2025 executive order titled "Modernizing Payments To and From America's Bank Account" takes effect on Sept. 30, 2025.

This order directs the federal government to generally stop issuing paper checks for most federal payments, including benefits such as SBP and tax refunds. To avoid potential delays — especially if paper checks are no longer an option — we recommend that the child update their banking information with the appropriate payment details to DFAS as soon as possible. We further recommend taking the same action with the Department of Veterans Affairs for DIC and education payments. This question was answered live.

Question: When did the SBP and DIC programs start? If I am an older gold star child, having lost a parent last century, was anything grandfathered in?

Answer: The SBP program began in 1972. If a death occurred and a benefit was not paid, we recommend contacting DFAS to research the case, as each situation is different. DFAS can be reached at 800-321-1080, Monday-Friday, 8:30 a.m. to 4:30 p.m. ET. Public Law enacted in 2000 was made retroactive

to Oct. 3, 2001, and later amended to Sept. 10, 2001, following the events of 9/11. This change allowed SBP eligibility for active-duty deaths involving less than 20 years of service. Prior to this amendment, service members with fewer than 20 years were ineligible for SBP coverage.

Today's DIC program has its roots dating back to 1789. The VA benefits related to DIC for either spouses or children are retroactive for one year from date of filing or within one year of the claim, as a rule. We recommend contacting the VA's Office of Survivors Assistance at 800-827-1000 or by going to <https://www.va.gov/survivors/> if you have any additional questions. This question was answered live.

Exceptional Family Member Program, or EFMP

Question: How is EFMP enrollment impacted after the service member passes? Does it continue and is there a time frame for when it would expire?

Answer: If the service member is deceased, there would not be EFMP enrollment because the service member is the individual that is enrolled. Resources available to families such as the EFMP Family Support providers, EFMP & Me, Military OneSource's MilLife Guides, etc. do not expire after the service member dies and can be accessed by the family or any survivor. Note: Respite care does have a time frame and varies by service branch. This question was answered live.

Financial milestone tips and reminders for military survivors

Question: Is there a checklist available for surviving family members of children with disabilities who are turning 18, outlining the steps needed to continue receiving financial benefits?

Answer: Currently, there isn't a checklist available. We acknowledge that this is a great idea. Regarding this question, there are several areas to consider, such as the continuation of:

- Social Security benefits
- VA benefits, or DIC, if there is a disability
- Child SBP, if there is no eligible spouse
- Reporting eligibility in the Defense Enrollment Eligibility Reporting System, or DEERS

This question was answered live.