

Military OneSource Podcast — How Do I Know if I'm Receiving All of My Benefits?

Episode transcript

Intro voiceover:

Welcome to the Military OneSource podcast. Military OneSource is an official program of the Defense Department, with tools, information and resources to help families navigate all aspects of military life. For more information, visit militaryonesource.mil.

Bruce Moody:

Welcome to the podcast. I'm Bruce Moody.

The Defense Department is committed to service members and their families. The department's Casualty Assistance Program ensures that military families have support in their time of need, including all the benefits and other forms of assistance available to them. One of them is called the Initial Online Survivor Benefits Report. That's what we're going to talk about today. Helping us through that is going to be Jennifer Harlow. Jen, it's great to have you with us today. Welcome to the podcast.

Jennifer Harlow:

Thank you, Bruce. I'm Jen Harlow with the Online Survivor Benefit Report Family Assistance Support Team, which is provided by the DOD Casualty and Mortuary Affairs Funeral Honors Office. The Online Survivor Benefit Report is here to provide vital benefits information to surviving families, and I'm glad to talk about this and I'm here to support families. It's been my passion to support military families and I have been working for 24 years in the field and look forward to sharing this information.

Bruce:

So, this report, let's unpack this so people really get a sense of what it does for them, because wading through and understanding the benefits and how to get to them, what's available to you, and this tool is really intended to support that. Tell us, what is the Initial Online Survivor Benefit Report?

Jen:

Yes. The Initial Online Survivor Benefit Report is a report for surviving families of active-duty deaths that shows the lifetime stream of benefits that are provided to the family of those who die in active-duty status. This came about after the tragedies on 9/11 and became a requirement by law with the National Defense Authorization Act of 2006, which helps the survivors because that NDA, the National Defense Authorization Act, put into law that survivors' benefits had to be available online and accessible to the

surviving families. This came about to show the survivors the benefits, not only at the time of death, but how they change over time. For example, as children age out, law changes, cost-of-living changes. And so, this is an excellent tool for survivors to comprehend what their benefits are now and how they change over time.

Bruce:

OK. So, as they're comprehending this, what is the role of the Casualty Assistance Officer? And I know we refer to Casualty Assistance Officers differently in different services, but what's their role with regard to this report?

Jen:

Casualty Assistance Officers are vital in contacting the Family Assistance Support Team to initiate the report. The first role is for the Casualty Assistance Offices to notify the Family Assistance Support Team when a death occurs, and provide the up-to-date family information of that service member at the time of death. Once the Casualty Assistance Office has provided all of the information regarding the service member and their family, the Family Assistance Support Team prepares their customized individual Online Survivor Benefit Report.

Then, the next step is for the Casualty Assistance Officer to brief the family and take them to whatever resources they have available to them at their location to review the report, understand things like when the benefits start, what the eligibility is, and to explain that the report is an estimate. So, the Casualty Assistance Officer is really vital in connecting the surviving family with the Online Survivor Benefit Report. And I'll add that we work with the Casualty Assistance Officers to vet the information to go back and forth to make sure we have all the right dependent information. That way when the survivor gets their report and the initial report is briefed for them, they understand that it's the most up-to-date information with all the correct dependents, the service member's rank, things like that.

Bruce:

OK. And then who is eligible to receive this report? Sometimes we're calling it the OSBR, but it's the Online Survivor Benefit Report. Who's eligible for this?

Jen:

Those who are eligible for the Initial Online Survivor Benefit Report are survivors of an active-duty death of a service member. For example, those who would receive monthly benefits as a result of the service member's death. This would be a surviving spouse, a guardian of minor children that are caring for their surviving spouse, adult children who are still eligible for benefits and, in some cases, a former spouse, if the Survivor Benefit Plan election is to a former spouse.

Bruce:

All right. So how does an eligible survivor gain access to this report?

Jen:

For access to the initial report, the Casualty Assistance Officer connects the survivor's email to the Family Assistance Support Team. Then the survivor is able to log in to their service branch OSBR, the Online Survivor Benefit Report, website and request a one-time password to view and download their report. Typically, the initial report is current and up to date if it's been within six months of when it's originally posted. If it's been beyond that, we do recommend that the survivor contact directly the Family Assistance Support Team because things may have changed, cost-of-living allowances may have been applied, education benefits may have changed. So, we do recommend if it's been over six months since the original report, that the survivor would reach out to the Family Assistant Support Team regarding the initial OSBR.

Bruce:

So, there's the Initial Online Survivor Benefits Report, and then there's the Interactive Online Survivor Benefit Report. How are these different from each other?

Jen:

Well, the initial report, as I discussed, is vetted by the Casualty Assistance Officer. After a death occurs, there are many factors that could change the report. For example, if the service member dies and they die in a status that is not line of duty or not service connected, it could change the benefits. So, the initial report, we do a lot of vetting back and forth and making sure we provide the downloadable report to the Casualty Assistance Officer and the survivor. Once all the benefits have been initiated and established, then we encourage the survivor to access the interactive report. What that means is that the benefits have started. Now, the survivor can log in with a DS Log On, which we'll talk about in a moment, and the DS Log On allows the survivor to log in to the Online Survivor Benefit Report 24/7 and have an interactive calculator showing their information.

The benefits are up-to-date, it'll reflect cost-of-living changes, legislative changes, law changes, and the survivors can conduct "what if" scenarios. The interactive report is used once the benefits have been established and the survivor is receiving their benefits and all of the line of duty and service-connected designations have been made. The interactive is more for the longevity for the survivor to access any time 24/7, where the initial report is more designed to support the family right after the death of the service member to be able to understand what the benefits are and if there's going to be any changes in the benefits. We want to make sure the survivor has hands-on help from the Casualty Assistance Officer. So, once they're established, then they can move on to the interactive report.

Bruce:

Got it. Got it. So, does setting up an account to receive the initial report also give access to the interactive report?

Jen:

It does not. The initial report is accessed with an email that's linked to the account. The next step to access the interactive report for the survivor to access any time on their own would be the survivor would need to establish a DS Log On, which is a level two premium access, which is managed through the DMDC DEERS office. So, once a survivor has established their DS Log On, which is not only used for the Online Survivor Benefit Report, it's also used for many other benefits – education benefits, VA benefits. This is a single sign-on authentication process that needs to be established. Once the survivor has their DS Log On established, they contact FAST, or the Casualty Assistance Officer can contact the Family Assistance Support Team and provide their DS Log On username. That's what we use to sync up the report to that specific family to download the report and look at that through the interactive sites.

Bruce:

Who can somebody contact if they're having problems setting up their account or accessing their reports?

Jen:

Yes. For the initial report and getting started for the Interactive Online Survivor Benefit Report, families, Casualty Assistance Officers and Casualty Assistance Offices can contact the Family Assistance Support Team. And I'm going to read our email. It is MFOSBR@magellanfederal.com, and the toll-free number is 877-827-2471. The staff of the Family Assistance Support Team will help the family with the instructions. They can provide a downloaded PDF copy of the interactive instructions, which helps them walk through setting up their DS Log On, which is required for the interactive report.

One thing to note, the DS Log On is managed by DMDC, the DEERS office, and they have their own help desk, which is 800-477-8227, or their website is myaccess.dmdc.osd.mil. But long story short, anytime a survivor needs help accessing either their initial or interactive report, we recommend them contacting the Family Assistant Support Team, and then from there we can establish what the best process is to get them their updated report.

Bruce:

Can you give us some examples of benefits that survivors might be eligible for?

Jen:

The Online Survivor Benefit Report, the goal of the report is for the families to understand their monthly benefits. For example, an active-duty surviving spouse with two children in her home will see the benefits of what they are now and how they change as the children age out. Some other examples, as I stated before, are guardians of minor children, adult children and, in some cases, a former spouse if they're designated to receive the Survivor Benefit Plan. The goal of the Online Survivor Benefit

Report is to be able to show what the monthly benefits are from Social Security, the Department of Veterans Affairs and the DOD Defense Finance and Accounting Service. That being said, not everyone is eligible for all of these benefits. When we're doing the vetting of the information with the Casualty Assistance Office, we are making sure that the report the families receive is up to date with the current information on what benefits they're eligible for.

Bruce:

Are these benefits exclusively from the Defense Department, the VA and Social Security?

Jen:

Yes. The Online Survivor Benefit Report specifically goes over each entitlement from those agencies. As I mentioned, they may not be eligible for some of the benefits. For example, if you have a service member who died not in the line of duty, that survivor may not be eligible for the Defense Department Survivor Benefit Plan. However, they may still be eligible for VA benefits. The customized report for each family is going to be very different. The monthly benefits will be showing from these agencies, but I want the listeners to know that each agency is the final determinant of the benefits and the estimates we provide are that, just estimates based on the data provided to us. In addition, the OSPR does include education benefits from the Department of Veterans Affairs.

Bruce:

How might a survivor's benefits change over time?

Jen:

The most common change is the yearly cost-of-living allowance. For example, the cost-of-living allowance for 2023 was 8.7% for the survivor benefits and other benefits, as well. This is a big change in income for the family. It's good for the survivors to log in every year to look at, specifically, the cost of living. But also in recent years, there have been significant law changes that eliminate the survivor benefit dependency indemnity compensation offset.

Our report, the Online Survivor Benefit Report is up to date with all of those law changes. In addition, there might be a change in a dependency status. For example, a minor child may want to attend a military federally funded academy, which would change their eligibility benefits for education. A surviving spouse could consider remarriage. That's when you could do a "what if" change on the interactive report or if a surviving spouse decides to go back to work and earn over a certain threshold. There are many changes that could happen, and that's why we really encourage survivors to log in and view their interactive report to be able to see the changes for themselves, and for each family it's going to be different.

Bruce:

You mentioned the account access. When somebody has account access, what does that give them access to, say, beyond the Online Survivor Benefits Report?

Jen:

With the program, we have the Family Assistance Support Team, which the Family Assistance Support Team is available to survivors, Casualty Assistance Offices, Casualty Officers, and also the service branch long-term care survivor support. We are available, we have experts on staff who are well-versed in all benefit areas, so we can answer questions about troubleshooting benefits. For example, if a survivor's benefit stops, we can assist in troubleshooting to get those benefits restarted. We can talk about Social Security eligibility changes, answering benefit questions that run the gamut from the DOD benefits to Social Security to eligibility for TRICARE or the CHAMPVA Medical Services.

Bruce:

And are DEERS and TRICARE among the other services that are provided?

Jen:

While the Family Assistance Support team isn't directly connected to DEERS or TRICARE, the FAST team is available to answer questions on eligibility, making the connection, doing a warm handoff. For example, if a survivor needs help with their DS Log On, not only to look at our benefits, but to check out their VA benefits, we can connect them with good phone numbers, making sure we have them up-to-date phone numbers, and do a warm handoff, not just give them a phone number and wish them well.

We can give them information on ID card eligibility, TRICARE overview, CHAMPVA Healthcare overview. The DS Log On that's required to access the Interactive Online Survivor Benefit Report is also the same authentication process that survivors can use to access a variety of benefits. But, in short, the FAST team is there to support the family. And while we may not be directly connected to some of these agencies, we have the experience and connections to be able to support the family when they need help.

Bruce:

Well, Jen, this is really important information and we're so grateful that you're able to walk us through all of the details. What else should eligible survivors know about Online Survivor Benefit Reports?

Jen:

The most important thing is to know that the access is there for active-duty survivors, to know that they can log in and look at their Online Survivor Benefit Report to keep them up to date on their current benefits. So, for example, if a survivor wants to know what's taxable and not taxable, to understand what the cost-of-living changes are, if they want

to remarry, if a child decides they're going to go to college or not going to college, they can use the Online Survivor Benefit Report to forecast what the benefits are now and how they could change over time.

And what we stress at the DOD Casualty And Mortuary Affairs Office is to have the survivors check their access, like I said before, annually. It's so important to understand the changes because that could have tax implications, the benefits could go down because a child ages out at 18. So, understanding the benefits and how they change over time, because you could have a survivor who has two children turn 18 quickly next to each other, and that would change the benefit picture drastically for that surviving spouse. Also, to know the Family Assistance Support team is there to help with any questions, to connect them and is there for them as a support.

Bruce:

Well, we've covered a lot of information and there's even more online, so we have a list of links in the program notes where people can get more information and be directed to support available to them. And without talking through each and every one, can you give us a general sense of what is behind these links, what we're offering people through these links?

Jen:

The most important link would be for survivors and Casualty Assistance Officers to search in the Military OneSource search bar, "Online Survivor Benefit Report access." That will take them to a page that has a hyperlink for each service branch's Online Survivor Benefit Report website. And that's where the survivors and the support staff can log in to either view the initial report or engage in the interactive report. So Military OneSource and search "Online Survivor Benefit Report."

Bruce:

Jen, thank you very much. We're really grateful that you could join us today.

Jen:

Thank you so much for having me.

Bruce:

Jennifer Harlow is with the Defense Department Online Survivor Benefits Report Family Assistance Team. Great to have you with us. We appreciate all this great information.

We want to remind you that Military OneSource is an official resource of the Defense Department. We are a website, we're a call center and on social media, and we are a podcast. Please subscribe to us wherever you listen to your podcasts, because we cover a whole range of topics to help military families navigate military life.

I'm Bruce Moody. Thank you very much for listening. Take care. Bye-bye.