

Military OneSource Podcast — Survivor Benefit Plan Eligibility Verification Updates

Casualty & Mortuary Affairs Program 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. Our guest today is Julie Burandt-Partin. She is with the Defense, Finance and Accounting Service. If you've never heard of this organization, look on your paychecks. They're the people who bring you your paycheck. So thank you so much for that. They do other things, and one of them is the Survivor Benefit Plan. These are annuity payments, and that's going to be our conversation today. So Julie, welcome to the podcast.

Julie Burandt-Partin:

Thanks, Bruce. I'm glad to be back.

Bruce Moody:

Always great to have you on the podcast. Let's just begin by understanding what is the Survivor Benefit Plan.

Julie Burandt-Partin:

Sure, Bruce. The DOD Survivor Benefit Plan, known as SBP, is intended to provide an ongoing monthly annuity payment to military spouses or dependent children. So the circumstances could be when a military member dies while on active duty or on inactive duty in the line of duty, or upon retirement, a service member can elect to choose to purchase SBP coverage. Then their survivor receives that SBP annuity as well.

Bruce Moody:

What I'd like you to do is really summarize the eligibility of the requirements.

Julie Burandt-Partin:

So there are different groups of survivors and they have different eligibility requirements, so I'll try to break those down into groups. So first, when a military member dies while in active duty or in active duty in the line of duty, the monthly SBP annuity is paid first to the surviving spouse as long as the spouse remains unmarried prior to age 55. So that's the first group.

Secondly, if there is no eligible surviving spouse, SBP is split among any eligible children. Children remain eligible until the age of 18 or until age 22 if they are a full-time student, that is, as long as they don't marry either. And then, there are special requirements if they are incapacitated children. So there's another group.

Then retirees can choose their SBP beneficiaries when they elect their SBP coverage. So upon retirement, a retiree can choose to have their survivor covered with the SBP annuity. They can choose to cover their spouse only, their spouse and children, or just their children. The eligibility requirements for surviving spouses and children of retirees are the same for those of deceased military members.

Bruce Moody:

Got it. Thanks for that. Now, from what I gather, this is a plan, which had been known for a fair amount of bureaucracy, paperwork, and it's gone through some changes, which is what we're going to focus on today, these changes. So give us a general idea what these changes are and when they went into effect.

Julie Burandt-Partin:

I'd be glad to. So in the past, the eligibility process was super cumbersome. There were a lot of forms, a lot more variations of things you had to submit to us. It was confusing.

So in 2023, DFAS streamlined the eligibility verification requirements for all SBP recipients. We reduced the requirements to one annual eligibility determination, because beforehand, some SBP annuitants needed to complete multiple forms each year. And how confusing is that? You're like, "Didn't I just submit that form? Nope. Here comes another form." So now SVP annuitants will only need to complete and submit one annual verification each year, just one.

So let me put that in the context of the categories I just talked to you about. So spouses under the age of 55, and children between the ages of 14 and 17, are required to verify annually that they aren't married. So that's one. You've got to tell us if you're not married and then you maintain your eligibility.

Two, children ages 18 to 22, they receive the annuity if they are going to school. So they need to verify with us that they're attending school full-time and they are not married. So that group of people still, only one annual verification, but they have two categories.

And then, SBP recipients who are receiving hard copy checks, they need to verify their mailing addresses is correct with us. That's the third category.

Bruce Moody:

So again, different categories of people, but each of these individuals are submitting a single form.

Julie Burandt-Partin:

Correct, correct. And in the past, multiple forms.

Bruce Moody:

And what happens if a survivor submits an old version of a verification form, so after this change has already gone into effect. But what happens if they go ahead and submit an old version?

Julie Burandt-Partin:

Well, we know these are big changes, and it can be confusing even though we're trying to simplify the process. So we wanted to give our customers enough time to be able to understand the new simpler requirements. So we will continue to accept the old versions of the documents all the way through 2024. So don't worry about it. We will take the old ones, but we really want you to try out the new process because it's simpler and easier for you.

Bruce Moody:

Simpler and easier, but when are they due?

Julie Burandt-Partin:

They are due the first day of the month of the spouse or the child's birthday, so the customer's birthday. The school certification, remember that group of people that were attending school, 18 to 22? That was a group we talked about. So that school certification is due the first day of the month of the end of the child's school year.

And I don't know if folks remember, but we simplified the school certification process a couple of years ago, reducing the due date to one annual verification, letting students self-certify instead of having to have their school certify their documents.

Bruce Moody:

Julie, it's really helpful to have you walk us through this change. What I'd like to ask is that you let us know who is overseeing the eligibility verification process, and who issues the annuity payments?

Julie Burandt-Partin:

So that's us, DFAS, Defense Finance and Accounting Service, retired and annuitant pay. So we oversee the SBP payments and the whole eligibility process that I just described.

Bruce Moody:

Now you've described the process as being easier, less bureaucratic. Is there anything else you'd like to share about these changes?

Julie Burandt-Partin:

So we continue to work toward our goal of making managing your military retirement and annuity pay easier for the customers, and we're excited to add this change. So you might think to yourself, "I need to find some additional information." If you need additional information or support, I'm going to ask you to go to our website, and that's DFAS.mil/r&apay [<https://www.dfas.mil/RetiredMilitary/Quick-Tools-for-Retirees-SBP-Annuitants-Survivors/>]. There's tons of information and helpful resources out there. And specifically for SBP recipients, we have special webpages about managing your account and working with DFAS to keep that pay coming.

Bruce Moody:

And we have those links in the program notes. Julie, it's great to have you back on the podcast, and thank you for explaining this for us today.

Julie Burandt-Partin:

It's my pleasure.

Bruce Moody:

All right. We'll have you back again. I want to remind everybody that Military OneSource is an official resource of the Defense Department. We always like to hear from you. Click on the link in the program notes, send us a question, comment or a idea, a suggestion for a new episode. We do read them. Actually, we have a couple of episodes in the works based on your feedback, so send us a note.

And be sure to subscribe to this podcast wherever you listen to your podcasts, because we cover a wide range of topics for military families to help them navigate their best military life. I'm Bruce Moody. Thank you for listening. Take care. Bye-bye.