

# Survivor's Journey Checklist

## *For Active-Duty Service Member Deaths*

**The checklist below is designed to help survivors find their way following the death of a loved one, including knowing who to contact and what benefits they can apply for.**

The Defense Department provides eligible survivors with a casualty assistance officer or representative immediately following their service member's death. They will address your immediate needs and answer any questions you might have. This includes helping you make funeral arrangements, understand and apply for the benefits you may be eligible for and connect with support and/or counseling.

### **What to do after a death**

Verify the information of all known family members.

Gather family information about your service member, including all known children, marital status and any previous marriages, divorce decrees and child custody orders.

Coordinate with your assistance or mortuary officer to make funeral arrangements if you are the person authorized to direct disposition of your service member's remains. See the PADD Rights Trifold entry in the resources and resilience tools section below for additional information.

Coordinate with your assistance or mortuary officer to track and submit reimbursement claims for any funeral or memorial service.

Consider opening a new bank account for beneficiary payments to ensure access to funds. Many banks freeze joint accounts upon notice of a death, and if a new account is not opened, payments can be frozen until a death certificate is available and/or an estate is opened.

Locate your service member's birth certificate, marriage certificate(s), divorce decree(s), insurance policies, financial accounts, naturalization documents, will/estate planning documents and other assets (as applicable).

Connect with an attorney to get help with sorting out your service member's assets and other legal matters, as applicable.

Notify the Social Security Administration of the death. In most cases, the funeral director will report the death to social security.

Obtain a new identification card, if applicable. Spouses and dependent children can obtain a new ID card through their nearest ID card office at <https://idco.dmdc.osd.mil/idco/>.

Access free counseling and support:

- **Vet Center:** bereavement counseling
- **Military OneSource:** non-medical counseling and financial counseling for spouses and dependent children
- **Tragedy Assistance Program for Survivors:** peer mentorship, financial counseling and other resources

- **FinancialPoint:** financial counseling
- **TRICARE:** bereavement counseling, medical counseling, family counseling and other support, if TRICARE eligible
- **Service branches:** financial counseling

If you are a surviving spouse or guardian of a surviving child, you should receive an initial survivor benefits report. If you do not, check with your casualty assistance officer or call the OSBR Family Assistance Support Team at 877-827-2471.

Obtain your DS Logon at <https://www.dmdc.osd.mil/identitymanagement/app/registration>. This allows you to sign in to <https://www.va.gov/> and other Veterans Affairs or Defense Department websites to access information and apply for benefits.

### **Benefits to check on/apply for (if applicable)**

**Death gratuity:** A one-time, nontaxable payment to help designated surviving family members deal with the financial hardships that accompany the loss of a service member.

**Unpaid pay and allowances:** Upon the death of an active-duty service member, any pay and allowances due, but not paid to the member, are disbursed to the designated beneficiary named on the member's DD Form 93, Record of Emergency Data.

**SGLI:** Servicemembers' Group Life Insurance is insurance paid to the beneficiaries designated by the deceased service member.

**TSGLI:** Servicemembers' Group Life Insurance Traumatic Injury Protection is financial assistance for service members who incur qualifying physical losses due to traumatic injuries. This only applies if the service member lived for at least seven days following the fatal incident.

**FSGLI:** Family Servicemembers' Group Life Insurance is coverage for a service member's spouse and dependent children. For an active-duty death, this normally only applies if the spouse is also a service member.

**Thrift Savings Plan:** TSP is a retirement savings plan for members of the military that provides two savings options: the traditional TSP and the Roth TSP.

**Social Security survivors benefits:** Monthly benefits paid to eligible family members of a deceased service member who has worked and paid Social Security taxes.

**SBP:** The Survivor Benefit Plan is a taxable annuity for eligible survivors paid through the Defense Finance and Accounting Service.

**DIC:** Dependency and Indemnity Compensation is a tax-free monthly payment to eligible survivors provided by the Department of Veterans Affairs.

**HEART Act:** The Heroes Earnings Assistance and Relief Tax Act provides tax benefits to surviving family members and disabled service members who received the death gratuity and/or SGLI payments.

**TRICARE:** TRICARE is the uniformed services' health care program. Update your status in the Defense Enrollment Eligibility Reporting System, also known as DEERS, to ensure continued coverage.

**DEA:** Dependents' Educational Assistance is a benefit provided to eligible survivors by the Department of Veterans Affairs.

**Marine Gunnery Sergeant John David Fry Scholarship:** Children or spouses of those who died in service to our nation on or after Sept. 11, 2001, are potentially eligible to receive the Fry Scholarship, which can provide up to 36 months of benefits at the 100% level.

## Long-term considerations

Update vehicle titles and registration.

Settle bank accounts, loans and credit cards.

Connect with your service's long-term case management program. For more information, visit <https://www.mos.mil/survivor-questions>.

Request a copy of appropriate investigative reports.

Inventory your service member's personal effects that were shipped and submit claims for missing or damaged items, if you're the person entitled to receive the effects.

Receive free financial counseling and online will preparation from FinancialPoint® Plus, if you are an SGLI recipient ([www.financialpointplus.com](http://www.financialpointplus.com)).

## Resources and resilience tools

**A Survivor's Guide to Benefits: Taking Care of Our Families.** This guide is intended to inform you about survivor benefits that you may be eligible for: <https://www.mos.mil/survivors-guide>.

**Breathe2Relax.** This mobile app offers deep-breathing techniques to relax and unwind. Use it on the go to tap into your breathing: <https://www.mos.mil/breathe2relax>.

**Casualty Assistance overview.** This topic page provides valuable information for casualty assistance support, benefits, resources and products: <https://www.mos.mil/casualty-assistance>.

**Chill Drills by Military OneSource.** This mobile app has audio tracks developed to help service members and their families relax and manage stress. By doing these drills regularly, you can lower your blood pressure and reduce the level of stress hormones in your body: <https://www.mos.mil/chill-drills>.

**Online Survivor Benefits Reports access.** Survivors can access their online survivor benefits reports by using a linked email address: <https://www.mos.mil/survivor-benefits-reports>.

**PADD Rights Trifold.** This trifold outlines the rights and steps to take for the designated person authorized to direct disposition of a service member's remains: <https://www.mos.mil/padd-rights>.

**Sen\$e.** Service members, their family members and survivors can use this mobile app to access customizable tools and information on everyday financial topics: <https://www.mos.mil/sense>.



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**Surviving Family Member Inquiry Form.** This form allows survivors of active-duty service members to submit their questions and/or concerns and offer praise for their casualty assistance officer regarding the help they receive: <https://www.mos.mil/survivor-inquiry>.

**Survivor Milestone Trifold.** This pamphlet offers Defense Department guidance and support for survivors of deceased service members: <https://www.mos.mil/survivor-milestone-trifold>.

**The Days Ahead: Essential Papers for Families of Fallen Service Members.** This guide helps surviving family members by providing resources for coping with the death of their loved one: <https://www.mos.mil/days-ahead>.

**The Survivor Connection eNewsletter Archives.** This eNewsletter links to enduring support for survivors whose loved ones died while on active duty. It includes up-to-date information for survivors and provides answers to questions: <https://www.mos.mil/survivor-connection>.

**Virtual Hope Box.** This mobile app includes personalized tools to help you cope, relax, avoid distractions and connect to others: <https://www.mos.mil/virtual-hope-box>.