

## For additional resources, visit:

- Long-term care at <https://go.usa.gov/xAztY>
- Days Ahead Binder at <https://go.usa.gov/xAzt2>
- Survivors Guide to Benefits at <https://go.usa.gov/xAztT>

## Benefits to Support Survivors

- **DEATH GRATUITY** - A one-time, nontaxable payment to help surviving family members deal with the financial hardships that accompany the loss of a service member.
- **SSSB** - Social Security Survivor Benefits are monthly benefits paid to eligible family members of a deceased service member who has worked and paid Social Security taxes.
- **SSIA** - Special Survivor Indemnity Allowance is a benefit for surviving spouses who receive a Survivor Benefit Plan annuity that is offset by a Dependency and Indemnity Compensation payment from the U.S. Department of Veterans Affairs.
- **SGLI** - Servicemembers' Group Life Insurance is life insurance coverage for a service member.
- **TSGLI** - Servicemembers' Group Life Insurance Traumatic Injury Protection is financial assistance for service members who incur physical losses due to traumatic injuries.
- **FSGLI** - Family Servicemembers' Group Life Insurance is life insurance coverage for a service member's spouse and dependent children.
- **DIC** - Dependency and Indemnity Compensation is a tax-free monthly payment to survivors provided by the Department of Veterans Affairs.
- **SBP** - The Survivor Benefit Program is a taxable annuity for survivors paid through the Defense Finance and Accounting Service.
- **TRICARE** - The uniformed services' health care program.
- **DEA** - Dependents Educational Assistance is an educational benefit provided by the Department of Veterans Affairs.

## MILITARY ONE

SOURCE

Call or chat with us anytime, from anywhere in the world to learn more and connect to support. We're here for you 24/7.

**800-342-9647 | MilitaryOneSource.mil**

To learn more, go to [MilitaryOneSource.mil](https://MilitaryOneSource.mil) and search "Survivor Support."



# Today and Tomorrow

Defense Department milestone guide for survivors of service members who died on active duty



This milestone guide outlines the change in benefits survivors can expect, and what decisions survivors may need to make.

## Primary and Secondary Next of Kin (includes spouses)

### Within 14 Days

- Meet your casualty assistance officer.
  - Verify family information.
  - Choose whether to authorize the disclosure of information to other government organizations for benefits and support.
- Review the will and any estate planning documents.
- Plan a funeral if you're the person authorized to direct disposition of the service member's remains.
- Track and submit reimbursement claims for the funeral and related travel.
- Obtain a new dependent ID card (if applicable). ([www.dmdc.osd.mil/self\\_service](http://www.dmdc.osd.mil/self_service))

### Within the First Year

- Update the vehicle title and registration.
- Settle bank accounts, loans and credit cards.
- Connect with your service's long-term care management program.
- Request a copy of appropriate investigative reports.
- Inventory personal effects and submit claims for missing or damaged items, if you're a person entitled to receive the service member's 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)).

## Spouses

### Within the First Year

- Update your status in the DEERS registry.
- Apply for Veterans Affairs Dependency and Indemnity Compensation, the Survivor Benefit Plan and Social Security, if applicable.
- Review the initial Survivor Benefits Report with a casualty assistance officer.
- Create a DS Logon Level 2 (Premium) account (<https://myaccess.dmdc.osd.mil/identitymanagement>).



- Create a VA eBenefits account ([www.ebenefits.va.gov/ebenefits/apply](http://www.ebenefits.va.gov/ebenefits/apply)).
- Access your Interactive Online Survivor Benefits Report (<https://go.usa.gov/xAztK>).
- Access free financial counseling from Military OneSource.
- File income taxes with free software and support from MilTax ([www.militaryonesource.mil/miltax](http://www.militaryonesource.mil/miltax)).

### One Year

- HEART (Heroes Earning Assistance and Relief Tax) Act eligibility for applicable survivors expires.
- "Final Move" deadline for survivors in government housing.

### Three Years

- "Final Move" deadline for survivors not in government housing. You may request an extension.
- "Qualifying widow/widower" federal income tax status expires.
- TRICARE Prime and active-duty dental plan expire. You must select a health care option. You may choose to enroll in TRICARE Prime or Select and get dental coverage through the Federal Employees Dental and Vision Insurance Program. You may experience a one-month gap in coverage on initial enrollment for FEDVIP coverage. If you do not enroll within your initial enrollment period (60 days from Qualifying Life Event for FEDVIP coverage, 90 days for TRICARE Prime or Select coverage), you will have to wait until the next annual Open Season to enroll.

### 20 Years

- Spouse Dependents' Educational Assistance eligibility ends.

### Age 55

- Remarriage restrictions on SBP payments lifted.
- Remarriage restrictions on DIC payments lifted.

### Age 57

- Remarriage restrictions on Social Security survivor benefits lifted.
- Reduced-rate Social Security retirement benefits available.

## Children

### Within the First Year

- Obtain an ID card (any age).
- Eligible for 40 hours of respite care at a military Child Development Center.

### Age 16

- Social Security survivor benefits for child(ren)'s parental or nonparental caregiver ends.

### Age 21

- TRICARE and TRICARE Dental Program Survivor Benefit eligibility ends. Full-time college students remain eligible through age 23, if they meet certain conditions. They may also qualify to buy TRICARE Young Adult (ages 21-26). (<https://www.tricare.mil/TYA>)

### Age 23

- TRICARE and eligibility for the TRICARE Dental Program Survivor Benefit Plan ends for students; TRICARE Young Adult coverage can be purchased.

### Age 26

- DEA eligibility ends.

### Age 33

- Fry Scholarship eligibility ends if eligibility began before Jan. 1, 2013. The time limit is lifted if eligibility began after that date.

## Financial Beneficiary

### Within the First Year

- Free financial counseling and online will preparation are available from FinancialPoint® Plus for SGLI recipients ([www.financialpointplus.com](http://www.financialpointplus.com)).
- If applicable: The nonparent guardian of surviving child(ren) should establish legal guardianship.

### One Year

- HEART (Heroes Earning Assistance and Relief Tax) Act eligibility expires (applicable to SGLI and Death Gratuity recipients).