YouTube — Survivor Symposium, January 2026

Video transcript

Brian Behlke:

All right, good morning, good afternoon, everyone. I show top of the hour. In interest of time, we'll get this started off. So welcome to the fifth DOD Survivor Symposium, navigating survivor benefits and resources together, hosted by the DOW Office of Casualty, Mortuary Affairs, and Military Funeral Honors. My name is Brian Behlke, and I'm from the Office of Casualty, Mortuary Affairs, and Military Funeral Honors. We'll moderate today's symposium.

First, let me cover the Survivor Symposium event disclaimer. Next slide, please. The presence of links and information in presentations during the Department of War's Survivor Symposium does not constitute endorsement by the DOW.

The opinions expressed in this presentation and on the following slides are solely those of the presenter. Next slide. As part of the War Department's commitment to survivors of active-duty deaths, the DOW is hosting the Survivor Symposium. The symposium will provide a platform for survivors and service providers to learn and gain information on a variety of important topics. This meeting is being recorded.

During the symposium, attendees will be unable to use their microphones or video, and the chat and raise-hand functions are also disabled. Please submit any questions you have in the Q&A box at the bottom of your screen. The panelists will be able to see those questions and respond to select questions from the box at the end of each of our topics today. Responses to additional questions will be answered at the end of all briefings, but before the conclusion of the symposium. A recording of this symposium will be posted to Military OneSource, and we'll get to that in a coming up slide. So, next slide please.

Yep, the topics for today will be updates from the Department of War, Defense Finance Accounting Service, Department of Veterans Affair. We're gonna talk about third-party representation, Medicare and TRICARE For Life, and an overview of Social Security, and then continuing to the financial, scholarships and benefits resource information on the College Success Roadmap Series. Yeah, we're already on the next slide.

Our next symposium will be on June 12, 2026, and we're already planning for the topics of these standard updates, discuss tax planning considerations for military survivors, which is not the same as filing your taxes. This is implications for where you invest money and when you pull it out. We look forward to that topic, and I'll state it again as we get ahead, but we have a lot of information. If you are on our last symposium with Mr. Mark Dunlop, he has a lot of information on the College Roadmap on financial, success and scholarship. What we don't get through today, we'll pick up on the next one. So, next slide please.

All right slides ... We encourage you to stay connected by signing up for Survivor Connection eNewsletter, and you may receive updates about symposiums and view past symposiums at these links on OneSource. And we know you can't click on the slide. We're gonna show quick, and they will drop in the chat that you should all be able to see the links for these. But this is our Survivor Symposium Series page. If you would scroll down, the one that's gives you all the details.

Hopefully, you saw this to register. All our past four are posted right there. This one will be posted once it's ... uh. We do review it, make sure it all plays correctly. And we wanted to point out something, if you're YouTube savvy, you already may know this — but yeah, Mercedes, you hit play - when you play, depending on your bandwidth, YouTube automatically gives you the lowest quality. If this screen's in 144, which he's showing you right there, quality is auto. It's almost unreadable. So if you have a bad image, please check this. It'll adjust your resolution. You may not be able to get the highest depending on your bandwidth, but usually if you can get at least 360, it's readable.

This is also where you can adjust playback speed on that, but just a little thing that some of the folks didn't know. And if you haven't ever played with it, it can force you into bad resolution. And then if you'll scroll down some more, we wanted to show you another part. If you're already to this page, we've got questions and answers, and you go down a little further, right there where there's the red outlines, you can get to the Survivor Inquiry Form, which goes right to us in the Office of Casualty, Mortuary Affairs, and Military Funeral Honors.

So that form, if you click that link — plus, that is searchable and there's a lot of other pages on Military OneSource that link to it — those questions will come right to myself and Ms. Lisa Valentine, which you'll meet a little later on this. And we will get you an answer within a business day or two. Then Mercedes should go back. The other link on that, if you want to talk to your services long-term organization and you don't know who those are, the link right there, survivor questions and feedback, takes you into an article about all the ways you can get ahold of us, all the ways you can get feedback.

But the big one — yep, scroll down a little further — is long-term case managers for each of the services. So if you don't know offhand who your SOS coordinator is or who your Navy Gold Star point of contact or how to get hold of the Marine Corps, that's all right there. So it at least gets you to their headquarters level, and they will get you to your specific assistance.

All right, if we go back to the slide deck, and yeah, Mercedes dropped them in chat, so you should be able to see all those links. So this is the symposium we've hosted.

If you are interested in watching the past symposiums, we just showed you the article, includes recordings and transcripts, and you can also find them if you just get to MilitaryOneSource.mil and search Survivor Symposium, it should take you to that page. And when the symposium ends, you'll receive a brief survey by email. Please take a few minutes, fill it out. We wanna know what you think of today's symposium, what we could do better.

And also this is where we do find topics. Please tell us any topics you would like us to cover. So with that, if we go to the next slide, it's now my pleasure to introduce Ms. Deborah Skillman, who is the director of Casualty, Mortuary Affairs, and Military Funeral Honors for opening remarks. And thank you for joining us today. Ms. Skillman, the floor is yours.

Deborah Skillman:

Thanks, Brian. Afternoon, everyone. It's wonderful to be here with you today for the fifth iteration of the Department of War Survivor Symposium. As Brian was saying, this is a great opportunity for us to share updates, provide new information, answer questions, you know, advise family members who, you know, may not know where to look, where all of our things are on Military OneSource.

Both Brian and Lisa, Tim Scott and Trevor Dean, who are also part of our very small team, but a very powerful team, we're here to help family members and survivors and our veteran community to answer their questions if they just don't know where to go. So we are always here to provide support and also support the service departments who do the important job of taking care of surviving family members. I know we have a lot of great topics to discuss today.

I was just looking at the overview from Social Security about Medicare, and I wish we had this brief at the last symposium because I just had to apply for Medicare myself. So it's gonna be a great briefing for family members who are not aware of that, and all the information on TRICARE and DFAS and VA.

So I don't wanna belabor anything, but please go into the chat, if you have any questions, if there's something that we missed, if there's a topic that you would like us to bring up in the future, we would be happy to put that on the schedule. But again, welcome to all the family members, our survivor community and those who take care of surviving family members. Looking forward to the discussion. So I'm gonna turn this back over to Brian.

Brian Behlke:

All right, thank you, Deb. Today we've come together with a shared purpose to support survivors of active-duty deaths and the dedicated professionals who work to assist them. Our goal is to provide meaningful resources and updates.

Throughout the symposium, we'll explore the support systems available to you and work to educate you on benefits entitlements.

We truly hope the symposium provides clarity, comfort and valuable insights. Your feedback is invaluable in helping us inform future symposiums. Please take a moment to share your thoughts when you receive the feedback email that will be sent after this event. So, next slide. All right, to start us off, the first topic is an update on ID cards for remarried spouses. We have Mr. Bob Eves, who is a management and program analyst on identity policy with the Defense Manpower Data Center. And Bob, the presentation is yours.

Bob Eves:

Thank you, Brian. Good afternoon, everyone. Apologies, I have technical difficulties with my government furnished equipment, and I can't do audio via the Zoom link, so I am audio via phone. I wanted to talk to you briefly this afternoon about an update for ID cards for remarried surviving spouses. The 2023 NDAA tasked the department with issuing ID cards with commissary exchange and MWR benefits to what the legislative language used with certain remarried surviving spouses of deceased service members.

Those include the surviving spouses of active-duty, National Guard and reservists. And they are all eligible for the commissary exchange and MWR privileges under, I'm sorry, the fiscal year '24 NDAA. And we worked diligently at DMDC and that capability was fielded to our ID card offices throughout the department at the end of September '25.

There was communication to the survivor community in December, and we on our part, reached out to our ID card offices to share information that this population was now eligible for an ID card with benefits. I wanna note to the population here that the remarried surviving spouses are the only group of remarried spouses within the department that the department is issuing ID cards too. So this is a big paradigm change at the ID card sites. And as some of you may have experienced, it's a challenge.

So we have worked with the sites in the interim, and there are two different categories of surviving spouses, if you will. Those remarried surviving spouses, those who remarried some time ago, and went to an ID card office and had their existing unremarried surviving spouse ID card terminated and walked away without an ID card; and those unremarried surviving spouses who are going to an ID card office to report their remarriage.

The process that's required for you to do so is to complete the DD Form 1172-2. It can be located and downloaded from that link that appears on the slide. And then you need to make an appointment at one of our ID card offices.

The link there for the ID Card Office Locator will take you to a page where you can input your location address, zip code as you wish and do a search. If you don't find an ID card site within the radius, I believe the initial search radius, unless you change it defaults to 10 miles ... So you can expand it out until you find an ID card site within that search radius. And then by clicking on the ID card site results, you'll be able to schedule an appointment.

When you go to that appointment with your 1172-2 and two valid forms of ID, at that time, then they will identify the scenario and which you fall, one of those two that I previously discussed. And the ID card sites now have — based on our experience and the difficulties in implementing this change — step-by-step processes for both scenarios in order to update your record under your deceased sponsor to provide for ID card issuance. So that's the update I wanted to provide today. I don't have a view to the Q&As, but happy to address any questions that may be entered regarding this particular capability. Over.

Brian Behlke:

Thank you, Bob. And we do have time for questions, so if you do have a question, the Q&A block should be on the bottom of your screen. We did get one question, so far. I'll read it, and Bob, but I think I can answer it too. I was asked, "Why can't my surviving children 30-years-plus get MWR commissary and ID card privileges?" So I leave it to Bob, but also, it's tied to your status to the survivor and eligibility for that ID card. And that is, I guess, not an ID card holder right now. So yeah, I'll leave it for Bob to ...

Bob Eves:

Unfortunately, the statutory requirements for an eligible dependent child, and at age 21, they can be extended to age 23 if they are a full-time student. But there is no provision in statute or policy to issue ID cards to dependent children beyond that age.

And I guess there is one more scenario, and that would be where a dependent child meets the requirements for TRICARE Young Adult. It's a premium based program, and that would extend eligibility for an ID card, with medical benefits only out through that child's 26th birthday. But with the TRICARE Young Adult, there are no base benefits, specifically commissary exchange and MWR associated with that ID card. That's not the answer you're looking for, but it's the best answer I can give you. Thank you.

Brian Behlke:

Thank you, Bob, stated better than me. And we did get another question. I think specifically the ID cards, this apply to foreign spouses, for example, a British surviving spouse in the UK.

Bob Eves:

It should, yes. We have ID card sites, ID card offices in the UK, and if you are enrolled in DEERS, or were enrolled in DEERS as the spouse of that service member, and you're now a remarried surviving spouse, this provision should apply to you as well.

Brian Behlke:

Oh, perfect. And then we just got another one, and I think this is sort of what we're already addressing, but it's, "We've had quite a few situations where a remarried spouse was denied any ID card. Do you have any suggestions on what to provide the DEERS' office to explain they're now eligible?"

Bob Eves:

And this is what I spoke about early on in this slide. This is a paradigm shift, and there have been three separate communications to the ID card offices, one with initial information sheet, if you will, that went out with the software change, when the office received that change back in the September–October time frame. The second was what we referred to as a message of the day that was transmitted in December at the same time that the survivor population was notified through the Casualty, Mortuary Affairs, and Funeral Honors office: communication to the population advising the sites that this population was eligible.

And then the most recent, based on the problems that were experienced in December, went out earlier this month and provided that step-by-step process for the two different categories of this remarried surviving spouse population that I described.

So again, as we briefed earlier this month to a joint surviving spouse symposium, that I would ask that if you still experience problems with this, that Brian or Lisa, you can provide the public-facing webpage, where instances where the sites could not or would not issue an ID card to a married surviving spouse. If you could provide that information, it would be greatly appreciated, so we can take it up with the service operating that site.

Specifically the request is to ask for the site name, the site ID number, that will be a six-digit number, and the service operating it. And then that gives us enough information to go back specifically to the service, and point out that that particular site/office is not complying with the guidance they've received with regard to the issuance of remarried surviving spouse ID cards. And we do apologize, and we ask for your patience as the sites become accustomed to issuing these remarried surviving spouse ID cards.

Brian Behlke:

Thank you, Bob. You can always contact your long-term service office. They should be able to help and get us the information, and you always have the Survivor Inquiry Form, so you fill that out, submit it, that will get to Lisa and myself, and we will get that information to Bob to ... we get that office following the proper procedures. So that's all we have for questions.

So, thank you, Bob. Again, if you think of something after the fact, you can still put 'em in. We'll answer at the time left at the end. And also, if it's a bigger question, again, the Survivor Inquiry Form is there. We'll get that information onto the appropriate folks, whether it's Bob or somebody else at DFAS to help you out. So with that, if we go to our next slide. Our next speaker is Ms. Jennifer Harlow, who is the project manager for the Online Survivor Benefit Report, OSBR. And she'll be giving us a update and overview of the OSBR. With that, Jen, the floor is yours.

Jennifer Harlow:

Thank you so much, Brian. Good morning everyone, or good afternoon, depending on where you are. I am going to just quickly remind everyone that there is a program under the Casualty, Mortuary Affairs office called the Online Survivor Benefit Report. And what's very important about this is that when I've interacted with active-duty survivors, so this is eligible for active-duty survivors, and the one thing I get the most is that survivors recall receiving their initial online survivor benefit report shortly after the death of their service member.

But I just wanted to let you know that, in addition to that, you have 24/7 access to what's called the interactive OSBR, which gives you the up-to-date information on current benefit rates. For example, the VA DIC rates go up in December 1st, effective for January pay, and law changes, things like that. And so what we want to encourage everyone is to check your OSBR once a year.

And also in addition to that, you have access to the Family Assistance Support Team. So our team is dedicated to providing answers on monthly benefits on the OSBR, and that covers VA, Social Security, and Survivor Benefit Plan. Each family household gets their own report, so it's customized to you, and our help desk is available to answer those questions, as also for working with long-term care folks on understanding benefit changes or if you have a problem with your benefits. And so, you know, this is a great time of year to access your interactive report.

So what you need to do is, if you haven't already, provided the Family Assistance Support Team your DS Logon username, that will allow you to connect to your interactive report. So you can contact the Family Assistance Support Team and provide your DS Logon to be able to access your customized active-duty report. And it'll have the 2026 information there. And again, it's always great to check it once a year because even there are changes throughout the year.

For example, every October there is usually a change to the Veteran Education Assistance, DEA chapter 35, in October. So there are several times, and then over the past five years, there have been several legislative changes that have affected the benefits to the families. And so to access the report, you go to your service branch's of the service branch for your service members branch.

And you can go to Military OneSource, and the link is here in the slide, but I'm also gonna put it in the chat. And you can go to Military OneSource, and you can search "online survivor benefit report" or even OSBR, and that will take you to the general information about the program. In addition, it'll have a webinar, podcasts, all the information available for that.

So, you know, it's a great tool for you to understand the benefits, what they are now and how they'll change over time. So before I close, one thing I wanna point out is that, when you have children under 18 in the home, that affects your benefits. And so if you have children that are in their teens, getting ready to turn 18, it's really important to understand that the OSBR shows what your benefits are now and how they change as your children age out. And then a topic that's gonna be discussed today is some Social Security benefits.

So as a surviving spouse, in most cases, the earliest you can draw Social Security as a survivor is age 60. There are some exceptions for disability, or you can decide meeting with Social Security to take it at a later date. But this report helps you do that. And then the interactive report can also do what's called what-if scenarios, which means that you can go in and look at your current report and then you could continue on to a calculator that says, "What if I want to go back to work, or what if I wanna stop working, how does that change my benefits? If I wanna consider remarriage, does that affect my benefits?"

Because if you're under age 55 or over age 55, that will show the benefit changes for you, and it'll show what the children will still get. So there's a ton of information. And on top of that, you can contact our Family Assistance Support Team anytime.

So I'm gonna put our contact information in the chat and also the link that is provided on the slide. I do see that there are some questions. And so Ms. Hammond, I see here your question about an active-duty survivor from 1986. We can provide the information on the benefits. The benefits are a little bit different

Post-9/11. I'm not sure if you have the ability to message me directly. I think I can message you directly so I can follow up with you on that to give you that information.

Brian Behlke:

And I think, Jen, they can always call the FAST team.

Jennifer Harlow:

Correct.

Brian Behlke:

And you can assist them too. So if you don't have that information, again, search Military OneSource, we've got all the phone numbers, contacts, there, and always as the backup, you can always do the Survivor Inquiry Form. We'll get that information to Jen and her team, and they'll reach out to you.

Jennifer Harlow:

Thank you, Brian. And the next question is, "Can a guardian, not a surviving spouse, of a surviving minor child access to OSBR to see their survivor benefits?" Yes. And in the past, you could only access it by contacting the Family Assistance Support Team to identify yourself as the guardian, and we would connect with you. But there has been a new change that allows guardians to access the DS Logon. The DS Logon is the ability to access the interactive report.

There is a caveat. So for guardians of minor children, there is a DD Form 3005, which is called the DS Surrogate Logon Request. And I'm gonna put that form in the chat, and you take that to your nearest ID card facility to be able to get access to get a DS Logon, and you would be able to access your minor child's benefits. And then also, on that note, adult children can access their OSBR as well. They would just have to establish their own DS Logon after they're 18. And the next question, "I am just returning to college and doing work study. Do these benefits affect my DIC account?"

Trisha, are you a surviving spouse? If you could answer that ... If you are a surviving spouse and you are returning to college and using college benefits, surviving spouses are not affected by schooling. Your DIC is not affected at all. OK, yes, so you are a surviving spouse. So yes, your DIC is not affected by any education benefits that you draw and that would not affect your monthly income with SBP, Social Security or DIC. And if you are a surviving child, there are some rules about

DIC. You can draw DIC up to age 23, if you're in school. However, the Chapter 35 and Chapter 33 are benefits that you would probably want to use because they're a higher amount than the DIC. Under age 23, it's a smaller amount.

So what I would recommend for children is to contact the VA Education Assistance Department to discuss what your best options are as far as using Chapter 35, Dependent Education Assistance, which is a flat rate every month, or the Chapter 33. So yes, so for spouses, it does not affect your DIC. For children over 18 and under 23, you have some choices, and recommend contacting the VA Education Department. You're very welcome. And yes, so if you have any further questions, I put our team's email, phone number, and then I'm gonna put in the information about the Guardian Surrogate Logon into the chat. So thank you very much for your time, and reach out to us. The Family Assistance Support Team is here for you.

Brian Behlke:

Thank you, Jen. All right, and if we go to the next slide, our next presenter is from the Defense Finance and Accounting Service, Retired and Annuitant Pay division. Mr. Nathan Lynix is a financial system specialist, and he'll be presenting on how marriage affects the Survivor Benefit Plan. Oh, Nathan, the floor is yours.

Nathan Lynix:

All right, good afternoon, good morning, everybody. As Brian said, I'm here to talk to you today about marriage and how marriage affects the Survivor Benefit Plan. All right, so as you can see, every annuitant under the age of 55, every spouse annuitant under the age of 55, has to verify their marital status every year. Starting last year, maybe the year before, we added a function in myPay, where you can go directly into myPay. Just log in to your account, and you can and verify whether or not you've married in the past year. If you haven't married, obviously nothing changes, but if you have married and you're under the age of 55, the survivor benefit would stop upon the month that you get married in. So if that is something that you're thinking about, if you have eligible children under the Survivor Benefit Plan, the Survivor benefit Plan would shift from spouse coverage to child coverage effective that month, OK?

So timely notification is key in all of this because if the longer the spouse waits to let us know that they've remarried after, you know, all that money will have to be paid back. You know, so obviously, so you wanna let us know as soon as you can that you've remarried. Now to transition the benefit to the spouse or to the child rather, sorry about that. To the child, you just have to go out to our website, and apply for survivor benefits for the children. There's a DD 2656-7, that's the application for the survivor annuity. And we have a great tool out there called a Form Wizard. The Form Wizard, it's a tool that takes the form out of the form, in essence. It asks a series of questions, and it completes the form automatically for you. It really helps to reduce on errors when filling out that form. If the child is under the age of 18, there is a custodianship form that will need to be filled out and accompanying the application.

And then there's a direct deposit form so that we know where to send the money. The Survivor Benefit Plan is taxable. So there's an IRS Form W-4P, that's the form for annuitants to complete. You see down at the bottom, there's a link to our Forms Library. You'll find all the forms out there. Many of the forms, or the 2656-7 does have that Form Wizard available, which really helps with completing it. And all of these forms can also be submitted to us through askDFAS, which is another great tool available to everyone to submit forms to us electronically. That way, you don't have to go on a search to find a fax machine, if there are ever any even around anymore.

Or you don't have to put it in the mail and wonder about, you know, when we get it and when it'll be processed. AskDFAS provides responses back to you, status notifications to you, to let you know when we receive the form, when the form has been acquired by a technician. And then once it's complete, there's a final notification sent to let you know about that. Next slide, please. So if you remarry and that marriage ends, either through death or divorce, you become the spouse ... becomes eligible for survivor benefits again.

And just like the transition from spouse to child, if there is a child still receiving SBP, then the spouse becomes the primary person eligible to receive the Survivor Benefit Plan, and notifying us timely that that subsequent marriage has ended is key to minimizing debts owed by any children that are out there. And if there aren't any children and the marriage ... the second marriage ends, you're still eligible to come back and just have to reapply for SBP. It's the same process that I just described for the children, 2656-7, use the Form Wizard.

That's the easiest way to go. And then, you know, print it out, sign it, and scan it back in and send it to us through askDFAS. If ... you can always mail it to us as well. But askDFAS is just the quickest way and the way that you get the most up-to-date feedback on that. You would need to also include supporting documentation to let us know that the marriage ended, either a death certificate or a divorce decree, and always include the, the member's Social Security number on all documentation.

That way, everything gets scanned in and put into the right accounts and applied to the right account. Next slide, please. So if you have any questions about what happens when a marriage ends, you can also use askDFAS to submit questions directly to us, or you can call our Customer Care Center at the number on there. Like I said, I can't stress timely notification enough, there will be debts created if there are payments that go out past the marriage date. So just make sure that you let us know right away if you get married or if that marriage ends. Going on to the next slide. So, for child annuitants. Child annuitants are affected by this as well. All children from starting at age 14 through 22, generally speaking, they have to verify that they did not marry as well. And so the main group of these are processed through their annual school certification.

So once a child turns 18, they have to be in school full time, and they have to verify that there's a question on the school verification form asking if they have remarried. As long as they haven't remarried and they're enrolled in school full time and haven't joined the military, they're eligible to receive SBP. We get this question a lot about why age 14 through 17 have to verify, and that's just because marriage does disqualify you from receiving SBP, and there are states that allow marriage as young as age 14.

I have never seen one, but it is possible, so we have to ask. And once you get married, unlike spouse, once you get married, once you are permanently ineligible for SBP, if the marriage dissolves for whatever reason, you can come back into it. This also applies to incapacitated children. If you're a child annuitant that maintains eligibility due to a disability and you get married, you'll lose the eligibility for SBP. Let's see. I see that there's some questions. Let me look at those. Yeah, "Is the spouse is SBP paid back to the date of marriage?" Yes, absolutely. We run into that a lot as well.

Wait, am I reading that question right? I mean ... Oh yeah, yeah, yeah. OK, yeah, there's a second question on there. Yes, the children would get SBP back to the date of marriage. So there's no actual money lost in that process. It's just who is eligible for it, either the spouse or the children. But it would all be paid out. There's another question. "Can a surviving former spouse benefits if no premiums were ever paid?"

So SBP is a paid program. The member has to elect it. If while a member is in active-duty, while they're on active-duty, they're automatically eligible, and the benefit or the premiums are paid by the branch of service. If a member retires and did not have the Survivor Benefit Program, then no. There's no benefits there.

Brian Behlke:

And I think to back Nathan up on that, this form is for active-duty deaths. So when we're talking SBP, we're talking to active-duty survivors that have automatic coverage. There was never any premium needed to be paid. Once you separate from active-duty or retire, it's a separate program.

Nathan Lynix:

Right, right. Thank you, Brian.

Brian Behlke:

Any other questions for Nathan? And again, we're here for the whole symposium. We're available once the symposium's done by all the ways we've shown. So if there's nothing else for Nathan, we'll move on to our next speaker. And thank you, Nathan. So we are in next slide. Our next speaker is from the U.S. Department of Veterans Affairs. Ms. Kelly Hruska is the executive director of Affairs Office of Survivors Assistance. And I think I butchered that there as an update for us. But Ms. Hruska, the floor is yours.

Kelly Hruska:

Thanks, Brian, and good afternoon, everyone. I hope you're having a great afternoon. My presentation is going to be brief. I just wanna notify you of a big change under the Dependent Education Assistance Program, or I think it's more commonly referred to, it's a Chapter 35 benefits. Starting today, at the end of January, Chapter 35 beneficiaries are now gonna be required to verify their enrollment every month to receive their benefit payments. This is very similar to what is done under the Post-9/11 GI Bill under the Montgomery GI Bill. And it is now being required of DEA or Chapter 35 recipients.

You can verify your enrollment through texts, email, online, through the Ask VA system, or by calling the Education Call Center at the number on your screen. If you want to receive the text, when you start the program, they'll ask you if you want to verify your enrollment by text. If you respond yes, they'll send you a text every month. I'm asking you to verify your enrollment. And I want for all of these, make sure that you go on to your VA account and make sure that your information, your contact information, is current.

Once enrollment's verified, the VA will begin processing your monthly benefit, and that will take about five to seven calendar days. And again, please go on and make sure that your contact information is current. I'm hoping that those that are receiving DEA benefits have already heard about this change. But I just wanna remind everyone, if they haven't. Next slide, please. VA is, the Office of Survivor Assistance, is trying to find new ways to reach out and get surviving families the information that they need.

This week, we just had our first in a survivor series. This will be a monthly program, one hour. It will be the third Wednesday of every month from 1:00 to 2:00 p.m. Eastern time. You can go on to our website at Office of Survivors Assistance, and you will see the link.

You can just grab the link. There's no need to register. We have a schedule of programs that already up on the website, but I have them here on the slide. We post the slides from the program every month. I hope that you're able to join us, and if you have ideas that you would like to learn more about, you can email us at officeofsurvivorsassist@va.gov.

And I just put that in the chat. And then we also continue to do our quarterly joint VA, Department of War Survivors' Forum. And the next forum, we just recently had the quarterly meeting last week, and we are looking forward to having another meeting in, I believe, May. So that's it from the VA right now. If you have any questions, please let me know. Or as I said, you can reach out to officeofsurvivorsassist@va.gov with any questions. Thanks, Brian.

Brian Behlke:

And thank you, Ms. Hruska. And yeah, I don't see anything in Q&A. So again, we'll be online. If you think of something, please drop it in. But we'll move on to our next speaker. So we have now our final presenter of the afternoon is Mr. Mark Dunlop, who is a financial counselor for the U.S. Army, and our own Ms. Lisa Valentine, who is the program manager in Casualty, Mortuary Affairs, and Military Funeral Honors, will assist Mark as his moderator.

He has a few topics for us, and we'll get through as many as time allows. Anything we don't get to today will hold over for our next symposium, which will be June 12th. So the first topic Mark has for us is picking up Financial Milestone Tips and Reminders for Military Survivors Part Three. He talked on this on our last two symposiums, but we'll record part of the meeting. Hand it over to Mark. So Mark, the floor is yours.

Lisiane Valentine:

So Mark, our last symposium, you and Christine provided us valuable information. And as a reminder, can you go over some key tools when looking at cash flow?

Mark Dunlop:

Great, and we can go to the next slide. You see the disclaimer. I am not an attorney, I'm not a CPA, I'm a financial ... I'm a CFP, I'm a financial planner. So I always refer people in our presentation to seek, you know, from the appropriate authorities for any clarification on the concepts. But in the last symposium, we looked at some key tools.

First of all, active-duty unmarried spouses and eligible children can request access to run the interactive online benefit report. Jen Harlow did that wonderful overview of where we are. And what I wanna remind people is, they can go back and look at the recording that she did in the February symposium. 'Cause in that February symposium, what we had was a great opportunity for her to really show how that program works. So I encourage people to look at that. So that's a kind of an interesting thing.

The other thing is for recordings and handouts of past symposiums, I encourage you go to Military OneSource Casualty Assistance. Now, if you go to part one, we went over tax preparation. Next session, we're gonna be talking about planning for 2027 and beyond. So that's something that's kind of interesting. On the past symposium, we told people, "Hey, if you created a Social Security username before September 18th, 2012, you'll need to switch to Login.gov."

Guess the reality is, you do have to switch to Login.gov. That's how it goes right now. Now, for more information, tells you how to go and visit it. The Social Security Administration phased out its own login system on June 7th, 2025; the option to sign in with a Social Security username and password was completely removed. making Login.gov or ID.me the sole methods for accessing your online account. You'll see the slide deck, that's important to take advantage of at socialsecurity.gov. So that's a little review of some of the past sessions. The next slide.

OK, so one of the key things is the databases. And, you know, we talked about: Use your DS login to get into MyArmyBenefits, which is absolutely terrific, and I encourage people to do that. What I'm telling people is, in addition to that, what I'd like you to do is have a lot of other ways to log in. Oh yes, I'd like you to log in to Military OneSource and get your password. I know it's 15 characters, you change it on a regular basis. So that's the second one. But I'd like you to also have a Login.gov, why?

That gets you into the VA system very easily. For you see in your educational benefits, the status, what was paid, Login.gov. If you prefer to use ID.me, fine. I tell people, it's not bad to have both ways to get into the VA system because you're gonna use that to get into other systems anyhow. You know, the world has moved to dual authentication, Login.gov and ID.me are real popular.

I encourage my own children over 18 already to have their Login.gov and ID.me. It's just handy to do. So now we're up to four databases to log in. I realize that, but I think that's really important. Now, it's interesting, if you wanna go into the benefited system, which is the system for the voluntary vision and dental plan — we'll talk about that a little later — you'll need your Login.gov way to get in there. So yeah, that's the way the world has gone.

It's not as easy in the past. And Social Security, you're guiding it in, as we mentioned earlier that way. So a little update from that that we talked about. The DS login is still able to help you get into TRICARE Medical. I know many people say, "I don't know how to log in."

So how do you know who's your PCM? So that's kind of handy to do. Getting into the dental is handy. Getting into DEERS is handy and those OSBR reports. And I can't overly emphasize what Jen Harlow had said. You know, it's 2026, have you run your 2026 online interactive OSBR report if you're an active-duty survivor? I hope so. If not, with your DS login, if it's linked to them, you might have to call 'em if you never linked it. Yeah, pretty good thing to do. So that's kind of an important thing. Eligible survivors, I encourage you to really look at the robust collection of materials at Military OneSource.

Easiest ways to log in. And I got news for you, you probably are using that if you're downloading the MilTax. To download the software, it's the H&R Block software, the software, bring it down, log it in, and then if you have a question, call Military OneSource, a great system for taxes. There's a lot of good stuff. But the bottom line is, as Brian mentioned, look at the past symposiums. On the next slide, we have a little more update that I think will be very helpful.

And that is the update from you. I simply wanna know, where are you at? If you don't mind, put it in the Q&A. We'll bombard that Q&A. Where are you from? Where are you from? Have we interacted before? Is this your first symposium? If you wanna put a few words, just put in the Q&A, we can just glance at it, get to know the type of audience we're hitting. You know, that's how I am. I've been a university teacher for 40 some-odd years. I love knowing the audience and getting to know them. Take a moment.

Ah, who are you? Where are you from? Now, I recognize some of the names. I probably know two-thirds of the audience. We've interacted on one-on-one basis, one time or another. So that's a joy for me. But yeah, just say hello. Thank you, Rebecca. Thank you, thank you. And so yes, say hello. Let us know who you are, where you're from, part of the country if you want, Army, Navy, anything you want. Get a feel of the audience. That being said, Lisa, as people type in that, let's get into our three-part presentation.

Lisiane Valentine:

There are so many types of TRICARE. There's TRICARE Prime, there's TRICARE Select. But Mark, what is TRICARE For Life?

Mark Dunlop:

And that has been a question that comes up a lot. Two weeks ago, I did an evening Q&A session with survivors. We had about 150 participants, and that was a common question. Many people said, "Wait a second, what is it?" So I gave them some places to look, the handbooks, the brochures, the news articles. And then, if you go to the next slide, then I basically summarized it this way. So you have the references.

And I said, "Bottom line is, TRICARE For Life is not TriWest. It's not TriEast. It's actually something handled by Wisconsin Physician Service, WPS, Military and Veterans Health. It is not TriEast, TriWest." Someone says, "I called TriWest and they didn't have me." I know they didn't. You're over 65. TRICARE For Life, it's administered by the War Department through the Defense Health Agency, DHA. Now, if you are overseas, you're getting it through international SOS that handles the administration. Someone had asked me, "Is that Survivor Outreach Services?" No, it's actually ... the name of the entity is called Survivor SOS for the international.

And I say "all" not to belittle it, but this is how the best way to explain TRICARE For Life is. It's a Medicare wraparound benefit. What does this mean? It means Medicare is primary and TRICARE is secondary. The Department of War and the Centers for Medicare and Medicaid Services, or CMS, they work together to coordinate these benefits. And we're gonna talk about for a few minutes. Now, you might say, "I'm 33 years old, is this topic here even pertain to me?"

I got news for you. Some point you will be a little older, but equally, you probably have family members where a lot of this information's useful. So stay tuned with us. And this was probably the most popular topic we've been asked to address. So even if you're not in this target audience, I hope you find this helpful. Lisa.

Lisiane Valentine:

Yes. So let's go to the next slide. You know, we have on Military OneSource many e-learning courses for our surviving family members about topics that may pertain to them. But is there someplace that we can send our survivors to learn more about the TRICARE For Life program that might be similar?

Mark Dunlop:

You know, I love podcasts in all different forms, and TRICARE actually has some wonderful TriCast. They call it TRICARE For Life 101, a podcast series. It really helps, you know, I say guide retiree service members or their eligible family members turning 65 to understand the benefits. It's a great series.

But I find it's very helpful for the young people too, because if they have people that are asking questions, you know, you're visiting 'em during the holidays. You can refer 'em to the podcast. But more importantly, you might even wanna listen to it so you can better help some of your family members and friends that are asking these questions. This is a gem, the TRICARE For Life 101 podcast series. Lisa.

Lisiane Valentine:

Thank you so much for that information, Mark. So Medicare is another topic that seems complicated. I know when I hear that word I'm like, "Oh, my goodness." So what is the eligibility age for Medicare, and what Medicare options is one eligible for?

Mark Dunlop:

OK, we're talking about Medicare here. I didn't say Social Security. So I wanna premise that. When are you eligible for Medicare? You become eligible for Medicare at 65, the first of the month when you turn 65. So your birthday's April 20th, it might be April 1st, regardless of when you claim Social Security. So the question you phrased, Lisa, I really appreciate, "What is Medicare eligibility age?" In essence 65.

Now there's some exceptions to the rules. You see 'em out there. But basically if ... the key thing to realize is, if you are already receiving Social Security when you turn 65, you are automatically enrolled in Medicare Part A and B, unless you tell 'em you don't want that. Most people say, "Yeah." But it comes with the premium. We'll talk about that.

Now if you're not enrolled, you can manually enroll in B, and they give you a window, three months prior to your birthday month, your birthday month, three months after enroll into B. We'll talk about that later on. But what's the magic age for Medicare? 65. What's the magic age for Social Security? We'll talk about that later. Lisa.

Lisiane Valentine:

So what about those Medicare options?

Mark Dunlop:

I get questions in this all the time. You know, I teach at a university part time, and this is how I explain to the students. I think my video's on, so you can see it. A is like for the hospital, hospital benefits. It's usually premium free coverage, by the way, if you have enough quarters or your spouse enough quarters, A is free. So at 65, it makes sense to have it.

It's complimentary, it's free. B, that B looks like a P, like what a doctor might have on their smock. So Part B, medical insurance, it has a monthly premium. We'll talk about that. It covers doctor services, outpatient care, preventative services. So Medicare options are two types, A and B. Those are the types. Lisa.

Lisiane Valentine:

So Mark, what does the term Medicare entitlement mean?

Mark Dunlop:

Basically Medicare entitlement is one, you're 65, so you're eligible. There are also exceptions that will allow you to get it earlier: people with disabilities acknowledged by Medicare to be such; people with end stage renal disease, ALS, Lou Gehrig's. But that's the bottom line. But I'd like to summarize what we just shared on the prior slides. We have the automatic enrollment.

If you're getting Social Security, you're gonna be putting A and B. We have the manual enrollment, and that would be if you're maybe not drawing Social Security yet off your spouse's record or your record, you're just not getting in for some reasons. We're gonna talk about that on part two. Your manual enrollment. "Hey, I'd like to get in." If you wanna get in, A, you want for sure. I mean, it's complimentary. B, we'll talk about.

But, in general, if you're not working, yeah, you do want it because TRICARE is gonna assume you have it when they adjudicate a claim because they go underneath it. TRICARE For Life, if you're in it, they go underneath it. It's secondary. So you have that. Again, Part A is free, you don't pay a premium, if you had enough quarters that were done, and most of the survivors I work with do. Part B, you're gonna pay a premium. We'll talk about that, more details, I give you a reference. Lisa.

Lisiane Valentine:

So Mark, you know what, my friends who are over 65, they keep telling me the importance of taking steps for Medicare right before I'm 65 or they talk about this penalty. So what do we all need to know about age 65 so we're not penalized?

Mark Dunlop:

Yeah, if you don't pay for B right away, you get a few buys. You basically, if you are not paying for B because you have other healthcare elsewhere and it's a qualifying healthcare, yeah, then they'll give you a buy. But if you are retired and don't pay for B and you delay it, there's a significant penalty. Let's say you wait for two years to start paying B. "Hey, it's $200 in change, I don't wanna pay it." It's about a 20% penalty, not for one year, for the rest of your life.

So this is important stuff to kinda grasp. Now, if you're working, that you basically, you get a buy card. Then when you stop working, you can show, when you stop working, you can show that, "Hey, the reason I knew B when I could have when I was 65 is 'cause I was working and I had qualifying health insurance," and then you won't get that penalty. But if you are retired and not in B, problematic on two fronts. One, if you have TRICARE For Life, it's gonna assume you had B, and they'll adjudicate, which means pay the claim as if you had B. But if you don't have B, there'll be some unpaid bills.

Number two, to get back into B, if you don't do it on time, there's a penalty. So signing up early ensures your coverage starts on time. I tell people, "I know you can do it on your birthday." You can actually do it ... Go back to that example of April

20th. You can do it on April 1, if you want, but I'm gonna suggest, do it three months earlier for that effective date. It's your choice how you wanna do it, but the earlier the better. Lisa.

Lisiane Valentine:

Mark, I understand that everyone must pay Medicare premiums. So how much does that cost?

Mark Dunlop:

Great. It's gone up pretty fast over the years. First of all, Part A has a scary price tag on it, but almost every survivor I work with, their family had enough quarters, and they qualified to get Part A coverage. Remember the A, complimentary. So I'm not overly worried about that. What I am concerned is with Part B, because yes, they'll probably pull it. Well, you can double check. Pull it out of your account, and yes, log in to your account.

See if everything's going the way you think it should be. Your Social Security account. You can do that with one your logins that we talked about. But the Part B requires a premium. Now if it comes out of a Social Security check, great. But some people are not drawing on Social Security yet. So you gotta manually make that payment. And again, if you don't have an outside job but you're kinda delaying collecting on the Social Security — we have a few people that do, for reasons we'll cover — you gotta make manual arrangements for that 202.90. and yeah, it's gotta be paid, otherwise you get a late payment. So that's kind of the premium. It's 202.90. If you're earning a larger income, it's actually higher than that. So be aware.

You know, this is interesting. Medicare C, Medicare Advantage, if you're doing that, that's up to the vendor. I'm gonna talk about that only 'cause we get a lot of questions. What's Medicare Advantage? The reason it's C, it used to be called Medicare Complete, so we'll talk about that.

And Part D stands for drugs; premiums vary by the plan. Again, we'll talk about do you really need a C or D? We'll talk in a moment. Premiums are only one part of the puzzle. What we look as deductibles, copays, coinsurance. And for more information, I'm giving you some of the great up-to-date resources. Some of the sheets are within the last 24 months; it's been pretty robust. Lisa.

Lisiane Valentine:

So, Mark, we do have a question from the audience. We have a surviving spouse, and she is currently getting TRICARE Select, and always will. So why would she want Medicare? Her TRICARE is only $15 a month.

Mark Dunlop:

Double check that she's getting TRICARE Select post 65. She can call her vendor, be it TRICARE Humana, or call TRICARE TriWest and ask, "Hey, I just wanna double check, how long are you gonna keep me on the rolls?" The odds are when you turn 65, something unique there, that you are gonna be transitioned to the TRICARE For Life, which is not TRICARE East, not TRICARE West.

So call them up, see what your date is, double check that, see that you're in a unique situation or not. You can put in the chat box your contact. I'll do a three-way call with you, if you so desire, or ... that would be fine 'cause I'll learn in the same process. But usually people transition at 65, and that's why it's important to make your B premium one way or another. Appreciate that. Great question.

Lisiane Valentine:

Thank you. Yeah, thank you, Chris. And so anywheres ... so what we've learned is that there's a Medicare Part A, Medicare Part B and so forth. So what does each letter mean, and what does each letter mean when it comes to, how does each letter play a potential specific role in health coverage? That's a mouthful.

Mark Dunlop:

Oh, but you know, it's such a common question that we're getting, and I really appreciate that. And the way you phrased, it's so eloquent. You know, again, A is your hospital. I have A. I'm over 65. I'm A. Why? It was free. And I was very grateful for A, because something happened a while back. And when I had to use the services, what my primary insurance didn't cover, it was secondary. Now, because I'm working full time, my primary was primary and Medicare was secondary. When I retire ... and I have no intentions of doing that. I love what I do. I'll be doing this at least another five years, I hope. But basically when I retire, Medicare is gonna be secondary.

It'll still cover the hospital. What my primary plan ... I'm sorry, Medicare will become primary. Medicare will become primary when I retire. Medicare will be primary when I retire, and then the insurance I have is secondary. For those in the military, it would be TRICARE For Life.

For those in the civilian world, it would be whatever they have would be secondary, a supplement plan or a plan they get from their work. If they're a government employee, they might just wanna keep the plan they have. I give you an example: Blue Cross Basic is commonly used, partly because they'll even subsidize what you're paying for your B, give you 800 bucks and change a month.

So the bottom line is, while you're still time, if you're full-time working post 65, your plan is primary, and Medicare is secondary A. B is secondary if you pay for the premium. Flip the coin, when you retire ... It's a tongue twister. When you retire, your Medicare will now be primary.

And what you have here will be secondary, depending what you have as secondary, be a supplement plan, a government plan, or if you are a federal employee or company plan or a TRICARE plan. We'll talk more. And then Medicare C is the complete plan. That's a whole interesting thing that we're gonna have to talk about 'cause people get inundated with mail on it, and Medicare D. Again, where did I get all this information from? Ha, I went to medicare.gov, and Medicare4u to really get a good grasp of this: what's primary and what's secondary. And that is a general rule of thumb. Thank you, Lisa.

Lisiane Valentine:

So, Mark, another question. "What are Medigap plans, and what do they cover?"

Mark Dunlop:

In the secular world, many people do not have the opportunity. And you may have noticed this, maybe for your parents, they don't have an opportunity to have TRICARE For Life. And in many situations, they work for a company that doesn't offer any plan that they can take with them. Now, government employees usually can, but secular world, not as much.

So they wanna buy a Medigap plan. Medicare doesn't cover a whole lot in the spectrum of things if you have a big bill. Oh yeah, it'll pay 80% of some physician bills, but they're gonna add up. And if you've gotta pay the other 20, and there's a deductible, supplement will cover and go underneath Medicare A and B. It's called Medigap.

Now, Medigap plans are also known and marketed as Medicare supplement plans. They're private insurance policy for the gaps. If you have TRICARE For Life, technically, and I'll reiterate this in a few minutes, you probably don't need it, but you're gonna be marketed it for a while. Now, to get a Medigap plan, you need Medicare A and B. And then you buy one of the options. Now you're gonna love this. What does each Medigap plan cover? I did this the other day when I taught a class. I can't resist.

Since I know two-thirds of the class allow me. The Medigap plans are numerous. It goes like this. ♪ There's an A, B, C, D, F, G, K, ♪ ♪ L, M, N, and they're OK. ♪ So that's kind of the supplement plans that are out there. Most popular hands down is G, maybe an F, G probably a little more than. Those are the two popular ones. And each cover slightly different things. So if you're gonna get a Medigap, probably a G, they're gonna be almost identical where you get it from. You just work with the carrier that has the best customer service.

But again, I don't think if you have TRICARE For Life, you're gonna need this, if you have TRICARE For Life. Or if you have CHAMPVA, it carrying you in your postretirement years and over 65, you really don't need it. But are you gonna be marketed? Yes. So anyhow, Lisa.

Lisiane Valentine:

All right, so next slide. On there, so just to reiterate, then, Mark, what you're saying is that, we don't need a Medigap plan if we have TRICARE For Life.

Mark Dunlop:

Yeah.

Lisiane Valentine:

All right, next slide.

Mark Dunlop:

So basically, TRICARE, as you well-pointed, Lisa, is acting like a Medigap plan. Now it's not a Medigap plan, but it's acting just like one. So you really don't need now. Once you have Medicare A and B, Medicare pays first, TRICARE For Life pays second. TRICARE For Life covers most out-of-pocket costs that Medicare doesn't, such as coinsurance deduction. I had a lady from Utah call me last night. She's frustrated that she couldn't get something covered and says, "TRICARE's not covering." I said, "How much is Medicare covering it? Are they covering 80%?" Medicare's covering 80.

The odds are they're gonna pick up the other 20. "Oh, I never pushed the claim to Medicare." Medicare's your primary carrier, you're retired. So we ended that in a positive note. And I have a hunch it'll work. It just, she didn't push the claim for the durable good that probably will be approved to the right vendor. So Medicare first, then TRICARE. TRICARE For Life, we'll see what Medicare covered. And, if it's something that's coverable, will supplement underneath the Medicare. This is coordination. I call it wraparound.

It's getting that type of wraparound you would get with a Medigap policy except you got TRICARE For Life, at no cost to you. TRICARE For Life is complimentary. You paid the price to get it, but there's no premium cost. Whereas a lot of these Medigap policies, oh my word. And you know, it's hundreds of dollars, you are having a significant savings by getting TRICARE For Life.

Again, people will market to you, want you to be careful. TRICARE For Life also includes prescription drug plans. I mentioned this D, D for drugs. You are gonna be marketed, when you get to this age category. Your relatives are probably being inundated with all these D plans. "Oh, we covered this, we covered this." It's like, "Well, what do you need a D for?" Because you have TRICARE For Life, includes prescription drug. And the last I heard, people are pretty happy with that, with the TRICARE For Life prescription drug plan. You technically don't need it. So why spend the money for it?

And some of these D plans are like $50 a month. No. So why adding Medigap might not help? Well, some people say, "I wanna buy it." They're concerned that TRICARE won't cover something, saying, "Well." You know, every case is different. There's no one shoe that fits at all. But think twice before paying a premium for a gap policy. Think twice about paying premium for a D policy, unless you have some very specific needs not covered by Medicare or TRICARE, like some overseas situations and niche services. TRICARE For Life falling underneath Medicare is probably all you need.

Lisiane Valentine:

That sounds wonderful, Mark. Now I've heard of Medicare Advantage plans, but what are those?

Mark Dunlop:

You know, we call them complete plans, Medicare Advantage. It was an alternative to the original Medicare that bundles the hospital A and B. You still have to pay the B premium. And what you're saying, "I will not file a claim under the A or B, I'll go to ... an advantage complete plan." And the complete plan are marketed heavily. They include prescription drug coverage, Part D, into a single plan coordinated by a private insurance company approved by Medicare. Now the key features of Medicare Advantage is, it's all in one.

It combines A, B and D into a complete plan. Sounds good? Hmm. Many plans offer vision, dental, free hearing plans. Some have low premiums, cost control, limited doctors you can go to. Some will reimburse you for the B premium you had to pay. But you have to go straight to this limited panel of providers. And, you know, there's some rocking things about it, and we'll talk about that in a moment. But Medicare Advantage is your complete plan. Now, follow-up question that you think about, Lisa.

Lisiane Valentine:

Well, so if one has TRICARE For Life, then do they need or even wanna have Medicare Part C or Medicare Advantage?

Mark Dunlop:

On the next slide, that is really well pointed out. If you have TRICARE For Life, you generally don't need Medicare C, Medicare Advantage. Some people say they do it because they wanna get reimbursed for that $200 that they're paying for the Part B. Every situation's different. I'm gonna be candid. There might be a place for you to use one of the advantage carriers. In some parts of the country, it might make sense, but in most cases, being forced into a limited panel of providers not my cup of tea.

In most cases, TRICARE For Life plus original Medicare A and B, gives you already comprehensive coverage for most survivors. Yes, you still have to pay the B premium. I'm aware of that, the 200 and change. But this combo has seamlessly been working since Medicare pays first and TRICARE For Life pays second, covering most out-of-pocket costless, deductibles, copays, coinsurance, it gives you the coverage without needing a separate supplement or advantage plan. Now I'm never negative in what I do. I wanna be things on the positive light. but Medicare Advantage plans combined with TRICARE, it gets clunky.

That's my best word. 'Cause there could be potential complications with Medicare Advantage Part C. See Medicare Advantage plans replace original Medicare. You still pay the premium for B, and have to qualify for A, but they pay, if the plan ... Pardon me. The plan replaces original Medicare, which can disrupt how TRICARE For Life coordinates your benefits. TRICARE For Life does not automatically coordinate with Medicare Advantage plans the way it does for original Medicare.

So now you're doing manual claims, manual processing, manual paperwork. It may be required to get reimbursed. I don't know. In my retirement years, I like things simple. That's me. You know, manually do all this. Hey, who needs that? Some advantage plans include Part D. Drug coverages may conflict with the TRICARE pharmaceutical benefits as well.

So, you know, a personal opinion because every situation's different, unless you have a specific reason such as a local advantage plan offering unique health benefits you can't get elsewhere. TRICARE For Life, plus original Medicare A and B is usually a best setup. That's simple, practical, designed to work together. Lisa.

Lisiane Valentine:

So, Mark, does TRICARE or the Department of War market Medicare Advantage plans?

Mark Dunlop:

Many people think that. No, they don't. You know, respectfully, Medicare Advantage plans are marketed by private insurance companies approved by Medicare, not TRICARE or the Department of War. So you know, basically, these companies you will see marketing from United Healthcare, Humana, Aetna, Blue Cross Blue Shield and others, depending on your location.

However, TRICARE For Life is designed to work with original Medicare A and B, not Medicare Advantage. So yeah, I mean you can enroll in your TRICARE Medicare Advantage plan if you have TRICARE For Life. But it's not seamless. So if you like to file claims manually to get TRICARE For Life to reimburse you for coverage services, it's cumbersome. I'm not recommending it necessarily, but just be cautious. They do offer extra perks, but they can also complicate how TRICARE For Life works with your coverage. Lisa.

Lisiane Valentine:

And a member of our audience, Mark, says that with TRICARE For Life and Medicare, sometimes TRICARE For Life offers benefits that Medicare doesn't. You pay the deductible and copay. So do investigate a denial of coverage, and make sure you ask if the procedure's covered by Medicare before you agree to the procedure. Do you agree with that?

Mark Dunlop:

That's excellent logic, excellent logic. Let's have her on our next workshop we do together. That's a great comment. Thanks for adding that to the chat box.

Lisiane Valentine:

Thank you, Kathy. And so I have another question for you, Mark. So what if one chooses to still work at age 65 and they have employer sponsored health insurance, do they still have to sign up for Medicare?

Mark Dunlop:

Technically, no. They would get a buy, and then they just have to, when they really lose the job, they'd say, "OK, let me go into Medicare B and waive the penalty for being late." Now it would be smart to go into A right away, it's complimentary. I'm over 65, I have A. I declined B. My wife's over 65. We decide to pay the B for her. Looking at the health plan, seeing what B covers, the B premium. So we're spending $2,400 a year for her B, even though she has healthcare, but her healthcare has a lot of gaps.

So we're thrilled with it. Everything is an individual decision. But if you're still employed and have employer health insurance, you might be able to delay enrolling in B, if you have a policy that's considered a qualifying policy without penalty. Now whether you delay depends on your employer size. There's a small employer, there are a few unique things that we can talk about. But keep in mind, coordination issues on claims with Medicare and TRICARE For Life might still occur.

So let TRICARE For Life know if you're not doing Medicare, that you have a qualifying plan 'cause you're working so they can put that in their systems and kind of see what you have. There's so many what-if scenarios. But A, grab it. It's complimentary at 65. B, for some it may make sense. Part of me, I'm kicking myself for not doing the B when I did it. I get a second chance when I really, really retire. Although in the first year, there's some windows that I can change my mind, and I am gonna do that. But every situation's different. So talking to TRICARE in life, in advance, may be wise.

Lisiane Valentine:

Very good. Thank you, Mark. So you talked a bit about Medicare Part D, and so when we go to the next slide, does one need to have it if they have TRICARE For Life? And I know you answered that question, but could you please remind our audience?

Mark Dunlop:

You can add Part D for prescription drugs or choose a Medicare Advantage D. And you can do that as soon as you have B. I don't think you're gonna need it. But yes. Now be careful, if you draw, if you enroll, if your heart is set to do a D, and you don't do it when you're first eligible for B and take the B, there's actually a penalty on that too, a late penalty. So be careful if you want D. But let's see what other questions there are. I want to come back to D in a few minutes.

Lisiane Valentine:

That sounds good, Mark. So let's go to the next slide. You know, Mark, I always hear the terms Medicare and Medicaid, and it can be so confusing, you know, using the wrong term. So can you tell us the difference?

Mark Dunlop:

OK.

Lisiane Valentine:

And that'll be on the next slide, please.

Mark Dunlop:

OK. Yep, let's do that. And let me take the question you also brought on Medicare D. On Medicare D, basically, I don't believe that most people with TRICARE For Life are gonna need it because they got stellar coverage already with TRICARE For Life. Now, taking your question on Medicaid, I appreciate it. Medicaid is in essence medical insurance for those near the poverty line.

Most people get an SBP or even a VA benefit. I got news for you, you're probably not at the poverty line for Medicaid. But there are many exceptions to the rules. First of all, Medicaid is needs-based coverage. Now in some cases, if you qualify for Medicaid and you're on Medicare, Medicaid of your state, depending on state funding, might pay some of the premium for your B. Oh, that's nice. But Medicaid in essence is needs-based.

Many people confuse Medicare with Medicaid. How do I make the distinction? Go back to the teacher way, I remember it. What are the last three letters in Medicaid? Aid. Medicaid is for low-income people who need the aid, and it varies in eligibility benefits by state you are in.

I like the resources I put there on Medicaid, put it out there. Medicare, Medicaid coordination of benefits are out there. I doubt many people here are eligible for Medicaid. If you are, fine. One thing is, check to see if you're paying a Medicare premium for B, if your Medicaid or the state can help you with that. Lisa.

Lisiane Valentine:

So one of the members of our audience, Nancy, she's talking about CHAMPVA. CHAMPVA requires both A and B or C, and CHAMPVA, just like TRICARE For Life, becomes your drug plan. What do you think about that, Mark?

Mark Dunlop:

Yeah, correct, correct. But I will tell you, even with CHAMPVA, if you have the C, it gets clunky. So be careful with that. Some people say that they like the saving and it's worth their time. If it's working for you, I'm happy. But A, B with TRICARE, with ... Pardon me. A, B with CHAMPVA, as your guest pointed out, is a wonderful concept. And you're right, you probably don't need D.

Lisiane Valentine:

That sounds good. So, Mark, we've talked about what happens at age 65. What TRICARE options are available for surviving spouses that are under age 65 when the three-year ... you know, they have that three-year transitional survivor benefit period when that ends?

Mark Dunlop:

You know, this is a very interesting concept, and people don't realize the children get complimentary, in terms of premium, through age 21. 23 if they are documented in DEERS as in school, yay. But the spouses, the complimentary in terms of premium, or what we call enrollment fee, is only for three years. Now it's still a lot. You don't find that in the secular world. But starting the third year, with TRICARE Medical, there is a cost.

You can pick up the phone even two months earlier and tell TRICARE, "Hey, when my three-year anniversary, if no enrollment fee program expires, I'd like to stay with TRICARE. Here's how we'll make payment arrangements." Now these are annual fees. You know, not monthly fees, but they're annual fees. TRICARE Prime, and it all depends on what group you're in. It depends when your loved one entered the military. But basically, if you're in group A or group B, bottom line is, you're gonna be spending for an annual enrollment fee, you know, 400 or $400 and change roughly. You see the numbers there, about 381.96 for group A, 462.96 for group A, for this current year. But that's for Prime, and many people like Prime.

I have some people that like Select. They like that flexibility, fine. Group A, 186, but group B, look at that, it's quite high. So I ask people, "Are you in a Prime service area?" And they say, "Well, but it's not that great." I said, "OK, just so you're aware of the difference in cost, not only in the enrollment fee, but look at the difference between Prime and Select on the deductible and a few other things." They say, "I can live with it.

I want the choice of carriers." You know, it's interesting. If you're right near a military base, most people, if they're under 65, like sticking with Prime or where a lot of service members are. The further you get out, now becomes your choice Prime or

Select because you might say accessibility to the doctors you want within a reasonable time is not there.

But look at the cost difference. And then if you go really far out, it could be Select's the only option that's available to you. By the way, after the three-year period, gotta be candid that TRICARE Prime remote is not an option for the surviving spouse, just for the children. But you know, just to be candid on that. But the bottom line is, you have two options as you approach each three years, three years as you approach the three-year mark, Prime, Select, there's a premium for it each, all depending on when your loved one entered the military.

So call 'em, because if you don't call 'em, you might not have the TRICARE just sitting there for you when you like it to be. And if you, for a while, kind of ignore that, you might have to wait for the next open enrollment 'cause it's no longer a special enrollment that you can just hop in, a special enrollment. You don't do it within the first short period of time, like two months ... You know, so I tell people, "Call two months in advance. get it done as early as possible." Lisa.

Lisiane Valentine:

Mark, that's a great reminder especially about that, you know, open enrollment. 'Cause you can't just sign up just when you want to. There's these rules we always gotta follow. But that brings me to another question. What about TRICARE Dental? How long do surviving spouses have this benefit?

Mark Dunlop:

Yeah, a lot of people confuse TRICARE Dental complimentary, in terms of enrollment fee for the dental for the children and the spouses. So for the children 21, 23, if they documented school in DEERS, great. For the spouses, they get the TRICARE for three years.

After three years, the TRICARE Dental is not available for the spouses. However, the good news is, the voluntary dental plan through BENEFEDS is, and they can actually call BENEFEDS up. If you wanna do it 31 days prior to your three-year angel anniversary, go ahead. And there is a cost share, but it's a very fairly priced, very fair premium.

And you have many types of plans that you can select. Now some people, because if they were on United Concordia Dental already, they want to pick a plan that's United Concordia Dental. And you have variations of the plans. Good, better, and best, some people phrase it that way. You know, but you have a lot of flexibility and options. Yes, you gotta make payment arrangements, yes, you gotta pay a premium, annual enroll or a monthly enrollment fee.

But the TRICARE voluntary dental plan available through BENEFEDS is a great option for the spouses. I would encourage people put that on your calendar, you know, 31 days prior to the three-year mark. If you desire a dental plan, give them a ring and enroll in the voluntary dental plan. It's very similar to enrolling in the voluntary vision plan. Actually it's the same vendor that's coordinating it, BENEFEDS. Same thing.

By the way, to log in to BENEFEDS, it's new, they just started. There's a secure way to log in as I mentioned earlier. So you'll need a new password to do that or way to get in if you didn't do it in the past. So I like people getting into the FEDVIP. I try to remind them, if you missed the deadline, have no fear. Just like for those that for some reason didn't go into TRICARE after the third year, pay the premium and miss the deadline for special enrollment. Or people that have missed the special enrollment to get into the dental. Have no fear, there is an annual open enrollment.

Historically, it's the second Monday of November for four weeks. Again, my big clarification, the children. Surviving children can remain in TRICARE Dental plan, Survivor Benefit Plan, until age 21 or 23 for full-time students. A question that I know I get all the time, I'm gonna beat people to the punchline on this, can a child extend the dental beyond 23? Is there like TRICARE Dental For Life? No there's not. Lisa.

Lisiane Valentine:

All right, so let's go on to that. Our next slide. So just as a reminder, this is the, you know, we talked about when can spouses enroll in FEDVIP Dental after their TRICARE Dental ends. So please take note of that, that you have 60 days to enroll or make changes. So the next two slides, Mark, you talked about benefits, dental options, what are they and how much do those cost it?

Mark Dunlop:

It's palatable. Let me just look at ... tell you this. Twelve dental plan options that are available from Delta to Blue Cross, FEP Dental, MetLife, United Concordia. Each carrier has different levels, and you compare premiums by going to the website and see what they are. Now, if you're not in the plan right now, and you kind of wanna have an idea of what you're gonna do in November for a 1/1/2027 effective date, you can get a feel of those rates. Lisa.

Lisiane Valentine:

So, Mark, you mentioned TRICARE Vision ... Or you know, you talked about vision, this benefit. So does TRICARE cover vision as well?

Mark Dunlop:

Yeah, so we gotta look at this. Typical ranges for it. FEDVIP Dental and FEDVIP Vision are two totally different programs, like what I've showed on this slide. So we don't get confused or scared. When you see FED voluntary insurance plan, the dental, the standard plan would be 30 to 55 per month, self only. The higher option's a little higher, but you get a lot of quality things in there, and they're ballpark. You're gonna go to the official website to see it. But take a peek at the next slide if you don't mind, Mercedes.

You know, and you look at the TRICARE vision program. TRICARE covers vision, but you might wanna supplement for $6 to $10 a month. Let me tell you why. TRICARE Prime covers the exam in most cases. Good. TRICARE Select doesn't cover the exam. So if you're in TRICARE Select, oh yeah, you probably want the BENEFEDS voluntary vision plan.

Now here's another thing. Eyeglasses. If you have eyeglasses, they're not covered by either plan. There are a few exceptions that are out there, I'm well aware of it. But in general routine, no, they're not. So I tell people, "You probably wanna voluntary plan, it's inexpensive." Which plan to pick? Find out where you plan to get your glasses and see which ones they take, then you pick based on that. Lisa.

Lisiane Valentine:

All right, so we go onto the next slide. You know, Mark, you mentioned those terms, FEDVIP and BENEFEDS again. BENEFEDS. And so when can one enroll for vision through BENEFEDS? When do they do this?

Mark Dunlop:

It's kinda similar to the dental. Actually it is similar. The vision plan, the voluntary vision plan, you can enroll when you have a qualifying special enrollment. Let's say you were working, and now especially because of the casualty, you decide to, you know, raise the children and not work, but you had a vision plan at your work site, but you're gonna lose the vision plan when you work. That's a qualifying event. Now you can come into the voluntary vision plan on just special enrollment. So let's say, coming on the three-year anniversary, you gotta make some changes 'cause ... Fine, that's a special enrollment.

Special enrollment historically is a month prior, 31 days prior for the voluntary vision and dental plan. Actually two months after. They'll work with you within that window. I mean, I do things as early as possible, but that's called special enrollment.

Then they can put you in, usually the first eighth month following, based on when you make that phone call or when you're coming in for an effective date because of what you are losing because that's why you're coming in on special enrollment features. Open season, again, people that apply the second Monday in November. Again, four weeks to get in. The coverage doesn't begin until January 1 of the first year.

So that's a main time when a lot of people will enroll or make plans. So for the outlay of 8 to 12 bucks for the vision, I'm pretty pleased with it. I just picked up my vision, my eyeglasses, and they have all the foo-foo stuff on them, and I'm very pleased with them. But there were $500 with all that glare-free stuff, and the frames, and like $500. Glasses have gone up. But then I showed my vision card, and I believe I paid $20 plus tax. I'll tell you, that was the best $10 premium a month I ever did pay for the vision plan. Anyhow, little levity there. Lisa.

Lisiane Valentine:

Well, as an Army retiree, I experienced the same thing, Mark. So I am all for that vision insurance as well. So what healthcare insurances ... Now I've got insurance on the brain, but what healthcare issues should military survivors consider when approaching age 65 or beyond?

Mark Dunlop:

Yeah, and for the younger people here, if you have relatives in the same boat, I hope this workshop was helpful for you as well. This segment. It's a topic that I've been with the Survivor Outreach program for 18 years, and we've never really formally addressed this. So when we got the feedback from you saying this is top you wanna cover, yeah, thank you. But let me summarize what we did in this segment. TRICARE For Life acts as secondary to Medicare and covers most costs. Survivors may still face prescription drug copays if used in civilian pharmacies.

They might have dental and vision expenses. But that can be addressed with the voluntary BENEFEDS, FEDVIP program. OK, so what I think is, you can work just very nicely with A, B, TRICARE For Life, and perhaps some FEDVIP programs. The coordination of benefits, survivors must ensure that Medicare is billed first, followed by TRICARE For Life. So that friendly reminder, make sure that they have both information when you see a provider.

Any disruption such as enrolling in a Medicare Advantage plan may work for you financially because they might reimburse some of the $200 a month, but just be sensitive to the complication that can come. Now a key issue is navigating plan options available for military survivors. Whether to enroll in Medigap plans, again, there's some options, you know, the G if you're gonna do it, but I'm saying, "Why?" Because you got TRICARE For Life.

Whether enroll Medicare Advantage, it could be a cost saving, but remember, it's a network that's tight in many cases. And it's usually not needed with TRICARE For Life. And I'm so glad we had this opportunity to access dental and vision through FEDVIP. And the reminder for those not 65, if you're a surviving spouse, you know, approaching that third-year anniversary, pick up the phone, call TRICARE East or West, and also call FEDVIP or try to log online. Try means, you're probably gonna have to reset your password to do that. I hope that's helpful. Lisa.

Lisiane Valentine:

That is so good, Mark. So we wanna take a moment and share in the chat where you're joining. Wait, we've already had that one.

Mark Dunlop:

Yeah, but if people didn't get a chance, give a second chance.

Lisiane Valentine:

Absolutely. So tell us who you are, where you are.

Mark Dunlop:

Here's another chance to do that.

Lisiane Valentine:

Yes, we do have a question.

Mark Dunlop:

Oh.

Lisiane Valentine:

We do have another question. "So is eye coverage available for CHAMPVA folks?" Do you know?

Mark Dunlop:

They have a separate type of voluntary set of programs so you'd contact CHAMPVA. Their dental program almost looks like it's the same vendor. I never asked. But they look very similar.

Lisiane Valentine:

That sounds good. And we have one more question. "Do you have time to discuss IRMAA, or how Medicare premiums are based on income?"

Mark Dunlop:

Again, a lot of that is also gonna to depend on the... Yeah, I could. Here's the bottom line. Call me offline and I'll tell you. And this is a real concern. Medicare B premiums are based on your income of two years ago. Yes. So if they'll look at your income and if the income is well over $100,000 for that year, your $202 is not gonna be 202. Depending on how income he is, that premium could be like 500 and change, so I brace you for that. So it could be significantly higher. So that to me is an important consideration.

Some people that are taking advantage of the new feature that are still working in the federal government of flipping some of their TSP to Roth TSP. And if you are around 63 years old and you're doing it, think this through because that'll be increased income when you're 63. Now when you're 65 and you wanna pay your B premium, it'll be based on two years ago, and you're adjust to gross income, be well over $100,000 depending on what you converted.

So think that through very carefully because the B premium could be in the 500 range instead of the 200 range depending on your adjusted gross income from two years ago. Now you can always write to them, say, "It was a unique situation, please don't penalize me." Tell 'em what you did. You can do that, and probably they'll work with you. That's kind of tough. And those people that have a lot of money in the later years and 401 plans and TSP plans, and I have that forced distribution in the later years, all that extra income coming in, yeah, it could bump him into a higher bracket.

My own father, when he was 94, he had forced distributions from his, the equivalent of TSP, and it bumped him in a higher bracket 'cause he was single. So his bracket was moderate. If he was married, it would've been higher. But he was single, as most survivors are, and he had to pay way over the standard B premium because he was taking forced distributions from his pension. So one-on-one, give me a call, we can go over it. IRMAA is a concern because if you do get a blip of income, you are gonna have to pay more than that $200. I'm glad that person brought it up. It's one of my favorite topics.

On this sheet, I gave you a couple reminders. I always give reminders. This is the hard act. If you're still within the one year of when you started receiving the money, you actually have one year from when you got the death gratuity. You have one year from when you got the SGLI. And if you've gotten 36 and still want one year from each installment to put money into a Roth IRA for tax-free growth. I'm a big fan of Roth IRA.

Even if you miss the one-year deadline, you can still, if you're working, still max out your Roth IRAs at work ... Sorry, your Roth IRAs on your own, and by payroll deduction at work. You can both do a Roth 401 TSP and a Roth IRA. Other things, we talked in our past workshops, I wanna remind you 'cause they kinda linked to a lot of these programs. The Spouse Education and Career Opportunity program, Online survivor benefit Report that Jen talked on. Talked about the video again that you'll see in the past broadcast. And as Brian mentioned, to set your bandwidth pretty strong.

You'll have a wonderful presentation that you'll be able to see that Jen did in February on this series. Social Security programs, there's some nice stuff on Military OneSource. The online reports, I encourage you to get from Social Security, log in and run your reports. And you also have military financial and legal resources. And I like the financial resources of the Office of Financial Readiness. Lisa.

Lisiane Valentine:

Mark, I also do too. And we even have even more. I mean, you know, just as a reminder, if you wanna watch past series, we have the link there. We have information about DIC, which also will link to our big partners, which is the Department of Veterans Affairs. Enhancing the Well-Being of our Service Members and Families landing page.

And that talks about, you know, personal finance as well. And then we have, in general, resources such as .gov and .mil webpages. And what's important too, is when you go to a .gov or a .mil, those are safe places to go. But, Mark, talk about the spending planning worksheet. Tell us a little bit about that.

Mark Dunlop:

I use this all the time. FINRED has a couple of spending plan worksheets on their website. They really help people to kinda budget themselves. You print it out. You might even have a family member that's struggling a little bit of managing their money. They can see where the money's coming in and coming out. If you combine that, if they do have access to an OSBR report, as well as children that are over 18, often do.

Print out cashflow, show what's coming in, show the extra benefits coming in. Might be the Fry scholarship, understand that. Then plug numbers into the a planning worksheet and really develop a nice budget. You know, planning for the future is often based on budgeting for the current.

So that's what I find is very useful. Also for those in Thrift Savings Plan, a lot of people are saying, "Hey, I'm a surviving spouse. My money's still at TSP, what should I do?" There's nothing wrong if you're a surviving spouse of keeping it there. But I ask you, "Can you log in to your account?" Oh, another password. "Can you log in to your account?" And the other thing is, "Are you comfortable with the asset selection that you have selected, or that is defaulted for you?" Kinda look at that. I encourage people to look on that account as well.

Lisiane Valentine:

Thank you so much. That's good information. I didn't know about. How about if we go to that next slide, and here's some additional links. Whoop. Go back.

Mark Dunlop:

Yep, just a summary, I had to bring one up because the Survivor Finances and Legal Affairs MilLife has some nice things out there, the counseling page from Military OneSource, the free tax services MilTax. I encourage people to download that software. Plug in the numbers. If you have a question, you can give 'em a call. Great resource for taxes. And if you have any issues with that, you know, let the office ... You know, let us know. Let Lisa and the team know.

They wanna hear from you. And Brian and Lisa monitor that Q&As that you put in. If there's a hiccup for some reason, it just could be not good communication somewhere. So if you have a hiccup and you're not getting the support that you think you deserve, you deserve it. And it could be as simple as just a misunderstanding. So they can probably remove the barrier.

On the intel for tax season for MilTax consultant, they have a really nice podcast that's out there. Gives great insight on doing the taxes. I also remind people that there are three types of taxes that I want people to be focused on. I did spend time on taxes in one of our past podcasts. But the three things, one, federal taxes, two, if applicable state taxes. And that might be even on 1099 income or money that you don't have in a Roth IRA.

And the third one is, if you are a service connected surviving spouse, please check that you're getting the property tax abatement. Some states have it, some don't. I live in Missouri, we don't for our surviving spouses. Illinois, it's almost the whole tax. So look at your state, and many states have revised their rules literally within the last 36 months.

So for years, you might not have been eligible, and now you may be eligible. So double check that, you know, with your state county tax assessor, if you're not getting a property tax abatement, that you're taking care of it. This is great. Lisa.

Lisiane Valentine:

Yep, and I believe like at Fairfax County or in Virginia, definitely check, 'cause I know there was some legislation moving about. Before we go on and we go into some more questions. Mark, I think it is important to know about our audience. I just wanna do a shout out to Jen from SOS Dallas, and a shout out to Tori, who's in Fort Worth, Texas. I'm in Texas too, Tori. And then we have Trisha. She's from Massachusetts and first symposium since just returning to college at age 55. So who-it to you, Trisha. That's awesome.

And then we have Wanda Butler, she's from Fort Jackson. I've been at Fort Jackson when I was in the Army, and she's there with Deidre. And then we have Remanda from the Navy, Hampton Roads. And then we have Kathy, and she's from San Diego, California. And we have Chris. She says, "Thank you." And we have Nate and he says, "Mark Dunlop, you are the man."

And Chris is actually a surviving spouse and military family ... I'm tongue twisted again ... And Military and Family Program specialist in Montana. So thank you so very much for joining, and let me see if I have other people that I want to ... That I have here that I do a little shout out. So thank you very much. But it just shows you that we have a lot of different folks that have joined us, and so this is exciting news. So let's go ahead, and are there any other questions? There's two questions that came about. Well, it says, "Thanks, Mark." Oh and we have Cheryl, she's with MOAA with the Surviving Spouse Liaison office or she is the surviving spouse liaison.

Mark Dunlop:

Gotcha.

Lisiane Valentine:

Thank you so much. All righty.

Mark Dunlop:

Well, this is section ... We finished section one, and that was Medicare. I brace you. I said it'll probably take me 45 minutes to do it, and we used every bit of that. But it's great. If there are follow-up questions, just pop 'em to the team and they'll float it down. Thank you for putting up with this, and I hope you found it helpful. Based on the thumbs-ups, I think we hit a chord by the listening to the audience and addressing a topic that they wanted.

Lisiane Valentine:

Absolutely. So now let's go into another, I think it's a little bit complicated, at least it is for me, when we're talking about, you know, Social Security. And so what financial considerations, Mark, should a surviving spouse consider when determining when they wanna start receiving Social Security?

Mark Dunlop:

It's all over the board. First of all, there's a great podcast that's available at Military OneSource. It covers some considerations. The default when you see an OSBR report will be age 60 to draw on a spouse's benefit. And if you're not working your spouse and most of your life you were not working, that might make sense. The money is good.

But we're gonna talk about all these options. Every situation's different. I worked with a survivor at the Social Security office a while back, and we sat down. Those are the days when getting in-person appointments was easy. Now a lot of it's telephonic.

And after about 25 different what-if scenarios, they got the picture. There's so many different permutations of when to start drawing your Social Security. Do you draw it on your name, your spouse's name? Do you flip at some point or not flip? It's a lot. I'll try to summarize it as best I can. But there are many options for when to begin drawing a survivor's Social Security benefit.

One may choose to start at 60, if not working, not a bad idea in many cases. And that being the default of MyArmyBenefit, makes sense. But it's important to evaluate Social Security options and weigh the trade-offs. For example, if an individual is collecting on a spouse's Social Security, at a later age, such as 70, that might make sense to flip to their own record. We'll talk about this. And not stay on the option you elect at 60. We will try to explain this in the next segment. First question, Lisa.

Lisiane Valentine:

Right. So what are blackout periods? What does that mean, and what is that all about?

Mark Dunlop:

Well, if you look up and you do like a Google search, it'll tell you, the blackout period begins when the youngest child reaches 16 or 18 if they're still in school. That comes up in a Google search. That's not accurate perfectly. That's why you gotta look very carefully when use Gemini and ChatGPT, and all these things. I wanted to highlight what you're gonna read, and now let me explain the reality. So basically, if you have several children and you are not working and you're collecting benefits for caring for them, unless they're disabled, you no longer will get a caregiver benefit at age when the youngest hits 16. When the youngest hits 16, it stops.

You get a care benefit. Now, if it's one or two children left, on the total family maximum, they will notice that their benefit may go up because you're not in the picture getting benefits. So it's not the end of the world. To some degree, if you have two children, they're gonna get some of that money. Some of it. Some if you have two children. So if you have one, no. If you have two, they're gonna share a little, not a lot, but a little.

So it's not the total end of the world. Bottom line, when youngest turns 16, you lose getting the caregiver benefit. When you start earning over a certain amount for ease of my math, around 25,000 for ease of math. Yes, for every dollar and over that, you're gonna lose a benefit 50 cents to the dollar. But then possibly some of that will be shared with the surviving of the children. OK. But the magic number 16.

Now where does 18 come? 'Cause you'll see that. Do the searches. If a child can get Social Security and it stops when the child's 18, Social Security for the child stops at 18. OK. Newsflash, most people don't know this. The child can mail in a statement saying, "I am a full-time student in high school and actually get the benefit all the way to 19 and two months or graduation from high school," whatever comes first. So technically, yes, for the family it'll be blacked out, yes, technically at age 18, it's going to the child.

But we want to take that in mind. But when I say blackout, bottom line is, it's 16 when your youngest child turns, the child will continue ... You'll still get money for your child until the child's 18. Then it stops for you. But your child can collect for another potentially 14 more months if still in high school and documented with Social Security.

Hey, you think, "It's tough to keep up with all this. I have to tell SBP every year about my situation. I have to tell VA about the child, if he's still a child in school at age 18. Add Social Security to the list if the child's still 18." Sorry to break the news to you, but now you have possibly a third thing to contend with. So that's where the 16 comes. Now the blackout period is ... The surviving spouse, and you'll see this on the OSBR report, at age 16, doesn't see any more money of the youngest child, any money coming to them, until they turn 60.

Benefits are payable to the spouse as a caregiver for the child. But once the child no longer qualifies, the spouse typically needs to wait up to 60 to receive benefits, to have them resume. Now there are exceptions to the rule. We'll talk about that. Lisa.

Lisiane Valentine:

So let's go on to the next slide. And so what are some Social Security eligibility considerations that people talk about?

Mark Dunlop:

Well, monthly survivor benefits are available to some certain family members, including a widower age 60 or older, age 55 or older if they were disabled and the disability occurred within the last seven years prior to the death of soldier. There's a lot of caveats. But a widower of any age, who is not remarried and is caring for the decedent's child or children documented with Social Security, actually that 16 does not apply.

So you have that concept out there. But in general, eligibility considerations. Bear in mind, yes, you can start drawing at 60, but might not always be the wisest because the full benefit you're getting at 60 off of your spouse's benefits is a reduced amount based on the retirement date. So that gets a little complex. So if you really don't need the money, in fact, if you're working and you're probably gonna have some offsets to it, reality is, you might wanna think twice about drawing it right away at 60, unless you plan to flip it to your own name at a later period in time like age 70. We're gonna talk about this. This is so complex.

Those OSBR reports are gonna become your new best friend. But an unmarried child of a decedent who's under age 18 or up to 19, technically 19 and two months, if a full-time student, you know, that's in school, or 18 and older if documented by Social Security's disabled that began before age 22. There's a lot of unique things with Social Security. So I want you to be aware.

Also, some parents are age 62 and older are getting Social Security when someone dies. Rare, but it can occur if they were dependent on the income of the service member or of the American citizen who died. So you have some things out there. And there's some benefits for surviving divorce spouses, they meet some eligibility requirements. So those are some of the considerations, Lisa.

Lisiane Valentine:

That sounds good, Mark. And so now when we're talking about 16-year-olds, you know, age 16 of the youngest child, what considerations should one consider about Social Security?

Mark Dunlop:

Well, I tell surviving spouses in 2026, if you're earning over 24,360, for every dollar you are getting as a caregiver, it's gonna be reduced 50 cents to the dollar. Now if you have two or more children, it could be that with you removed from the pool or getting a diminished payment from the pool, it'll be shared with the other children, even the children not in your household.

We wanna be careful with that. The other thing is, I tell the children, although the benefits are gonna stop at 18 being paid to the guardian or the parent raising the child, the child still can collect that Social Security for another possibly 14 months. And there's the form. Thanks, Lisa.

Lisiane Valentine:

So we do have a question from our audience, Mark, that pertains to that. "So if the child's Social Security ended at age 16 and they didn't pursue Social Security benefits while still in school, will Social Security go back retro to receive the additional benefits because the child is still in school?"

Mark Dunlop:

OK, let's clarify this. Two things, first of all, at 16 things stop for the surviving spouse to collect that extra kicker as a conservator. So it stops. The child would still get it to age 18, and that's probably gonna go automatically to 18. But the cold turkey when it stopped was at 18. Now the question is, hey the child says, "I'm 20 now. I didn't know for those 14 months I was still in high school, I could have collected." Yes, Social Security's pretty flexible on that. So yeah, just let 'em know. And I tell the child who's now obviously over 18, "Log in to your account and double check it wasn't paid. But if you don't know that it was paid, the odds are you are absolutely right.

Work with the Social Security office, call 'em up, make an appointment perhaps. You'll have to document you're in school." By the way, I know the Survivor Benefit Plan documentation does not require school signature. If you are collecting SBP as a surviving child when there's no eligible spouse, I know VA no longer requests a signature from the school to verify it. Social Security though does.

You still will have to get a signature from the school that you were at that you were full-time when you say you were full-time. And then yes, Social Security lately has been very flexible and working. You can call 'em, make an appointment, they might give you a telephonic appointment, and then just drop off the form from the school. That's one way of approaching it. But yeah, you'll need a school signature. This is great. Now I have a slide deck that I put here, and tell you. In preparation for this, people say, "What's your bibliography?" You know, you got it.

This is where I got all your Social Security stuff. I just looked at the major links and kinda put it in a logical order to help everyone out. So I'm sharing with you the audience my secrets. Lisa.

Lisiane Valentine:

Thank you, Mark, and thank you from our audience. And so at what age may one start collecting Social Security?

Mark Dunlop:

And this is the tough question. The disability, 50, if you're disabled and you met the requirements for the disability. Technically, you can start collecting at 60. Many spouses do, especially if they're not working. But I brace you, you're getting a reduced benefit. Now if you're saying, "I don't care 'cause when I'm 70, I'm gonna collect on my own record 'cause I've had a successful career."

They don't care. It's like OK. But if you start collecting prior to your retirement date as a surviving spouse, you will have a reduction over what it could have been if you waited till your normal retirement date. So you gotta really do the math. You know, not everyone is 60 the right answer. If you've got the funds and everything, you might wanna wait on. You know, assuming I was not working right now, and even for me, let's say I was not working. "Mark, what should you draw your Social Security? Do you wait till you're 67?" My game plan is, I'm gonna wait till 70.

I wanna get the bonus points, and then from 70 until I live at 110, then I'll collect it. And even if I make it only to 90, I'm still ahead of the game. So, you know, it all depends on that. But I'd like people to really analyze if they're gonna collect earlier, are you getting a reduced amount of what it could be? Now I'm gonna say this multiple times in today's presentation. A surviving spouse does not get bonus points if they wait after approximately 67. There's a little difference.

We'll get into that. I would get no bonus points as a worker to take my pension, my Social Security after 70. You don't get any more bonus points for that. So for a surviving spouse, approximately 67, you don't get any bonus points. So start drawing at least then. If you wanna do it 60, fine, it comes with penalty. but they say, "It's not a penalty. I'm just getting it for more years." Fine. And if you're investing it wisely, fine. If you need the money, fine.

But don't let that be automatically the default, even though for many people it makes sense. Analyze the other options. And then if you're gonna collect on your own record, man, those bonus points are really nice. Anyhow, Social Security gives you that flexibility. 60 is the earliest you can draw, but in reality in general, it's an approximation, depending on the year of births that we're talking about, that the reduction could be about almost 30% of what you could be getting. So taking it right away might not be what everyone wants to do.

There's a balance. There's a balance. And the what-if scenarios, and Social Security has a way to help you understand whatever your options are. The details are out there. In general, I'd like to say retirement date for Social Security. Remember in the beginning I said, "Medicare 65, Social Security, different topic." Yeah, 67 in general, there are some exceptions there.

OK, so we talked about taking it early and then late, but no bonus points for surviving spouse passed approximately 67. No bonus points for a worker if they're gonna collect on their own record past 70. And I'm gonna share that in lots of bullets here, 'cause a lot of people have no clue about it. I want you to have at least the clue. Lisa.

Lisiane Valentine:

All right, so we go to the next slide. What is the normal full retirement date for Social Security?

Mark Dunlop:

OK, well, if I was born 1960 or after 67, if I was born 1947, 63. 66, pardon me. 66. So just to be aware of it, the normal retirement age, for an individual participant, is the age at which retirement benefits before rounding are equal to the primary insurance amount. What does this mean? It basically means, in general, for most people on this audience, it's gonna be between 66 and 67.

Some of the people a little older, it was 65 to 66. But in general, for most of the people here, 66, 67. I bet 67. So that's normal. If you wanna get a benefit on your own record, not a spousal record. If you wanna get it on your own record, there is a reduction, permanent reduction on your own record. If you want to take it, you can start taking your own benefit as early as 62.

That's for your record. And you can wait to 70, and then you can get the bonus points, about 8% a year for three years. Hey, that's really nice. OK, that's the normal full retirement date for Social Security for an individual participant. Let's try the next one, Lisa.

Lisiane Valentine:

So what is the full retirement age for survivor benefits compared to other benefits such as one's own normal retirement age on their own record?

Mark Dunlop:

In general, they're similar. They're slight differences. So if you fall into this category, work with Social Security, and point blank, what is my normal retirement date on my own record? What's my normal retirement date on my spouse's record? There's slight nuances. And if you're taking either of the benefits early, there's gonna be a slight reduction I want you to be aware. Next slide.

Lisiane Valentine:

Yeah. So Mark, what happens if one works and starts to receive Social Security prior to their normal retirement date?

Mark Dunlop:

This applies if you're 30 years old. This applies if you're 66 years old, when 67 was your normal retirement date. For every $2 you earn, $1 reduced from Social Security. Possibly, it could be reallocated to other people that are qualifying on the record. It doesn't happen a whole lot for older individuals. So it's a two to one reduction.

But the other thing is, when they do a recalculation, they'll take an account that they reduced your benefit if it is a benefit for your retirement. Not your caregiver benefit, but for your retirement. If they had to reduce it because you went over, fine. And then when you really, really, really retire or go under the limit of 24,360 as it is in 2026, they'll readjust your Social Security benefits. So it's not like totally lost. But just to bear in mind for budget purposes, there is an offset. So now there's a special provision when one starts to draw in the year of the normal retirement date. Just so people are aware. Lisa.

Lisiane Valentine:

So then what exactly is the difference between date to claim on your work record versus the surviving spouse's work record for Social Security?

Mark Dunlop:

This is so interesting, at least to me. And I think it is to survivors that say, "I never thought of this. I never thought of this two different thing." The earliest you can claim on your own record is 62. And the latest that I would recommend is age 70 if you're gonna claim on your own work record. But if your salary was close to your spouse's income, yeah, you really might do that.

And getting those three years of bonus points or even two years of bonus points or one year, not bad. So the earliest you can claim on your own record is 62. The latest, I would kinda suggest is 70 'cause there's no advantage to waiting. After 70, you don't get bonus points. Now on a survivor's spouse's benefit, age 60. You can be as young as 50. Now I gotta do a shout out to Sue.

You are the one who caught this, 'cause I said, "Hey, can you spot check me on a few things." You said, "Remind people the 50 is not for every 50. It's only if you had a disability that started before or within seven years of your spouse's death." You are absolutely right. I had to add that. Thank you, Sue. So now, full retirement age, what is full retirement age? In general, on your own record, it's around 66, 67 depending on your year of birth. At 67 for anyone born 1960 or later as we talked out.

So same thing for the survivor spouse's, but it's a slightly different table. It's based on the survivor's year of birth if you're getting a survivor benefit. I wanna clarify it that it's a slightly different table. So for the few people in the audience, I just want you to be aware. This is how unique it is. Your visit when you go to Social Security, do the what-ifs. You're gonna have a good time. Next.

Lisiane Valentine:

So what are Social Security age considerations for claiming benefits for a surviving spouse?

Mark Dunlop:

Well, for anything, if you're collecting on a surviving spouse's benefit, don't wait beyond 67. And if you're gonna collect it on your own record, don't wait beyond 70 'cause there's no benefit to it. And you're not gonna be penalized for earning money in the retirement years anyhow. So go for it. Go for it. I like people to really do an analysis because the default of saying, "Hey, I'm getting my spouse's Social Security benefit for the rest of my life."

I often say, "Really? OK." You just told me that after your husband died and you've raised the kids, you went back to the career force for 20 years. "Yeah, I had a pretty good job there." OK, good level. Yeah. Do the calculation. I wonder if you wanna flip at 67, 68, 69 or 70 to your own record. Many people didn't even think of doing that. Social Security now won't pay both benefits at once, once you receive the higher of the two amounts. Given the complexity of these rules though, you know, let Social Security help you figure it out. It's often a good idea to speak with a financial advisor or representative Social Security.

I don't mind giving the big broad picture, but I leave the privilege of doing the minutiae to Social Security Administration to discuss your particular situation and help you determine the best claiming strategy for you. One shoe doesn't fit all. There are so many variations there. Lisa.

Lisiane Valentine:

Well, we've got a question from Heather that fits right into this. She says, "When you look at your statement at www.socialsecurity/myaccount, it shows projected income, but that's based on current earnings. How do you project your future earnings if your income continues to go up, or what if you stop working? Is there a better way to address future benefits?"

Mark Dunlop:

You know, that's a ... Heather compliments to you. I agree with you. I often tell people, "Look at it now, because remember, in real-time dollars, that's pretty much your projection." So although they're not projecting future growth of your income necessarily to the way you'd like, they're showing the numbers in real-time dollars.

So, you know, basically if I see what my number's 100,000 in 2026 strategy — I wish it was, Andra — but if I see 100,000 in today's world, if I know what's it worth in four years, I'll just add a cost of living to it. So, because, yes, it doesn't take into account ... and looking at all the numbers, when you see the numbers, you also realize, it's in today's dollars as well. So it catches up evenly.

That's not the answer you want, it's not the answer I wanna give, but you're right, it's very difficult to do that projection, especially if your salary growth. And with a question like that, I'm sure it's more than the average person, is higher than the norm. You're absolutely right. It's not that easy. It's a manual process. Good point.

Lisiane Valentine:

So Mark, yeah, I have another, a follow-on question. This is from a different person who's participating. They said, "Once I took survivor Social Security, I can no longer see what I would get on my own employment. Is there any way to see it, or why we can't see it?"

Mark Dunlop:

Social Security can help you with that directly. They can help you with that on those reports. And again, whoever asked that question, I thank you for that. Everyone in this group, please log in to your account. If you have a takeaway from this, log in to your account. I don't care if you're 33 years old or you know, make sure ... Now I'll tell you, a few years ago I logged in to my account and I found out one of my former employers accidentally didn't report my income.

So my benefits, if I didn't catch that, and it was an honest mistake. If I didn't catch that, my benefits would be based on that goofball year that occurred. I don't know what happened, it got fixed. Look at your report, and on your own record, make sure the work history's correct. Lisa.

Lisiane Valentine:

That is very important. So Chris has a question that fits into this. Chris says, "If I claim my spouse's Social Security and I'm working, it's the same. They reduce the benefits, so I end up with nothing. So it depends on if you're working.

Mark Dunlop:

It does, it does. That 24,000 and change, close to 25,000 is very good. But fear not. If your benefit got reduced for either portion, either way, if it got reduced because your earnings that year were higher. And it often happens, people retire, they go back to the labor force in their '60s a little more, and now all of a sudden their Social Security gets reduced. Have no fear.

When you stop earning over that bogey and their recalculation is done, it automatically will occur, and you'll be not really penalized. Yes, it'll be frustrating not getting it now, cashflow 'cause you were hoping for it, but what was taken away because your earnings boxed you out or partially boxed you out, 'cause of the 241 offset, have no worry. It comes right back.

Lisiane Valentine:

Super. Thank you so much, Mark. So then what happens to Social Security withheld benefits, and is there potential for increased future benefits?

Mark Dunlop:

The good news is social ... Oh, this is wonderful. This is wonderful. First of all, if you're earning salary after drawing Social Security, let's say at 67, yes, recalculations can occur. But here's the beauty a lot of people don't know. When you start collecting Social Security, there's COLA. the COLA is for Social Security was the same this year and it has been for years. The same as VA benefit increase, pardon me. VA benefit and SBP benefit. 2.8% this year. Last year was 2.5. Prior year, by leave, it was 8.7.

So you will get all the cost of living increases with Social Security, keep pace with inflation, which is great. I appreciate that. Now what happens? Social Security withheld benefits. Is there potential for increased future benefits? The answer is yes. That's the big thing, recalculation will occur. Now, if you were reduced on your benefits while you were a caregiver between when the youngest child was between 0 and 16, and you lost your benefits, no, that's gonna be shared with the other children, but not in a perfect ratio.

But if you lost your benefits that you started collecting post 60 or 62 or whenever up to your normal retirement date, if you were reduced anything, that'll be recalculated for you. So that's comforting. Now it's important if you go back to the labor force to report your earnings to Social Security so they don't start dinging you. I mean, it just makes it easier. It's sort of like ... I love the presentation we had from DFAS.

Let us know if things change so we can make the adjustment in time. Same thing. If your income is gonna change of what Social Security thought you'll get, let 'em know in advance 'cause they're gonna get the records but delayed. Let 'em know. So that'll help prevent overpayment. Simple concept. Lisa.

Lisiane Valentine:

So, Mark, can a surviving spouse get full survivor Social Security benefits?

Mark Dunlop:

Yes, but in general, they gotta wait to 66 to 67 in most cases. So that's the rob. If you take it earlier, it's a reduced benefit. Some people say, "It's fine. I'm investing the money, finally, I'm good with it. Others tell me I need the money." OK, great. Other people said, "You know, I get a better benefit." I ask 'em, "Are you planning to flip to your own record at some point?" If they say, "No." I often say, "Are you sure you wanna take it at 60 if you don't need it?"

This is where personalized one-on-one dialogues I can ask the big question, probing questions, and then they go to Social Security, and they say, "Where'd you get these arsenal questions from?" That's OK, that's OK because you're important.

Lisiane Valentine:

Absolutely. Can a disabled surviving spouse claim Social Security survivor benefits between ages 50 to 59?

Mark Dunlop:

I encourage people to do that. You know, bottom line is, you're not working, you don't have other income. Money's tight, do it. I have quite a few surviving spouse claimants. I've been working with some. I see one of my colleagues in California is on the line here, one of the survivors.

We brainstorm, face reality. Yeah, it makes sense. And the disability occurred within the seven years of the passage of the level. Why are they not doing this? I have a friend in New York on the call, we had the same situation. Like, fine. Let 'em do it. Some people don't realize you can start collecting a survivor benefit if you're disabled at 50. Yes, it's reduced at 71.5%, but that's the same number if you waited to 60 anyhow, so you might as well.

So yeah, I would do that. I would do that. And then if the time's right, and you had some good work-year records, that disability just hit you out of the blue, fine. Maybe flip it at 70, 67, 68, 69 70. Great, great.

Lisiane Valentine:

So Mark, even though a surviving spouse is eligible for Social Security survivor benefits at age 60, when would it make sense for the surviving spouse to wait?

Mark Dunlop:

You know, when I have my one-on-ones with the survivors, I ask 'em some point blank questions. "Would you have other financial resources?" And, you know, if they say they're gonna rely on this money.

They think they're gonna live a long time and they're healthy, but right now they don't need it. They might want a delay. I said, "Do you wanna maximize long-term income?" If the primary goal is to ensure the largest possible lifetime benefit, maybe wait to 66, 67. Now, if you're gonna flip to your own record at some point and you're not working at 60, makes sense in most cases.

Those are some of the things that are out there. Remember, if you start drawing benefits early, it's a permanent reduction of the benefit. Many people say, "It's fine, I'm gonna invest it wisely." Fine. Now, some people have the desire of higher lifetime monthly payout. We have another dialogue. But we watch the latest. As I mentioned earlier, the 67, if it's on the spousal benefit. In general, the 70 if it's on yours. Lisa.

Lisiane Valentine:

So can surviving spouses claim Social Security survivor benefits between ages 60 and over?

Mark Dunlop:

Yeah, the answer is yes. Now I use 60 as the extreme. If you wanna start at 62, 63, 64, fine. It'll still have a reduction. 67, no more reduction, or 66 and change, if you're in that category. And then again, the question comes up, "Do you wanna flip it to your own record at maybe your full retirement date?" 67, 68, 69 70, often 70 is the magic bullet. Kinda neat, I mean, there are some reduction things.

People often ask me, "How is it calculated?" Well, for the actuaries in the group, I told you, for the first 36 months before your normal retirement date, the reduction is 36 of 1% per month. Any additional months beyond that is 5/12 of 1% per month up to the cap. That's just for the actuaries. Lisa.

Lisiane Valentine:

So for the next two slides, it pertains to this question, Mark. It's, "Why might a surviving spouse take survivor benefits early and switch to their own record later at age 70?"

Mark Dunlop:

Cash flow. It's that simple, cash flow. And I tell people, "If you're gonna take a concept away from this dialogue, always evaluate if it makes sense to flip at a later point." Thanks, Lisa.

Lisiane Valentine:

Thank you. So what, Mark, are the key differences in normal retirement age based on one own's record versus based on a surviving spouse's record?

Mark Dunlop:

Bottom line, and this is a summary shot. The thing is, in general, if you take early benefits and 60 is an early benefit, there is a reduction. If you take your own benefit at 62, which is the earliest you can do, there is a reduction. That's the big takeaway, Lisa.

Lisiane Valentine:

Thank you so much, Mark. And then can surviving spouses, who desire to start claiming Social Security benefits after full retirement age, get a larger benefit?

Mark Dunlop:

Taking on a spouse's benefit beyond 67? No benefit. Might as well just do it, and enjoy the cost of livings that come every year. On your own record, 70. The longer you wait, the more you'll receive only applies to claiming benefits on your own earning's record. And again, 70. If you get it on your spouse's record, 67. That's an important takeaway from this dialogue.

Lisiane Valentine:

And so, Mark, what are some other key points related to Social Security that we should know about?

Mark Dunlop:

Well, everyone says, "Oh, I'm gonna go online and apply." No, survivor benefits cannot be applied for online. They must be applied for by phone or at a Social Security office. Many offices have moved from walk-in appointments to scheduled phone appointments. I mean, I love America. I call Social Security by phone to make a telephonic appointment. Ayayay.

But that's how it is right now. Marriage rules. You can only get surviving spouse's benefit if you're married for at least nine months. But remember, that rule is waived in most cases for the military. So if they're throwing the nine-month rule on you, if you're in that category, remind 'em that you're military, and ask them to research that situation, OK? And there are other exceptions as well, but sometimes some of the staff is not aware 'cause they don't deal with the military survivor all the time at the office you're going to. There is some exceptions to that nine-month rule.

Other considerations, if you're eligible for both your own retirement benefit and survivor benefit, Social Security will pay the higher amount. Great. You are allowed to switch as a survivor, which is great. You can't do that, you know, if you are married to someone and neither one of you died and you wanna take advantage of the switching thing, what's best for ... No, you can't switch. But you can do it if you're a survivor.

So you have some important considerations. Also, if you're already receiving spousal benefits, then usually convert automatically to survivor benefits upon the death of the worker. So, but they're gonna do the math there. They're gonna do the math and see what's in the best world for you.

A lot of things to consider. And again, we're doing a workshop that the people have asked for. This is something that we have not done in my 18 years. This is the second topic there. So it's new ground. And we did it as because of people putting in the chat box, please address this situation. I'm young, but I still have these concerns. Lisa, any closing thoughts on this section?

Lisiane Valentine:

Well, I do have some more questions for you. One of them came from Erica. And so she says, "But if she can retire at age 67 from employment, can she collect both Social Security in ..." I'm messing this question up. "Can she collect Social Security on both the survivor's Social Security and her own?"

Mark Dunlop:

Yes, but not at the same time. And I'm gonna give you a 10 to 1 the strategy will be. 67, just grab it because there's no penalty for your earnings. Grab it on your spouse's record, and it's 70, do a reevaluation to see if it should flip to you. That is possibly a great ... Take the best of the two. But if it turns out to be your spouse at 67, grab it. Or if it's close, because you're gonna get bonus points to wait to 70. This is a classic case.

So thank you very much, Erica, for bringing that. Classic situation. So at 67, I would say the odds are strong — looks like you're working, got a good career there — strong to take on your spouse's benefit and flip to yours at 70. We can do all the variations in between, but that probably is gonna be your best option. Perfect example.

Lisiane Valentine:

Thank you so much. And so Mark, I have another question. So how does one log in to their Social Security account?

Mark Dunlop:

It's not the easiest thing in the world. You'll need like an ID.me to do it. I mean, if you Google log in to my Social Security account, it'll tell you, but then you're gonna have to establish a way to get in with the dual authentication. It's not as easy as it used to be. I mean, it was easier 10 years ago, but now that you have to use a way to get in, it's that dual authentication that is a problem because people don't have that second way to get in.

Lisiane Valentine:

So Mark ...

Mark Dunlop:

Yeah.

Lisiane Valentine:

Yeah, go ahead.

Mark Dunlop:

No, it's, it's not easy. I can help you. Your coordinators can help you. I mean, basically if you have a cell phone, it's great. You gotta take a picture of your license to validate it. Getting an ID.me for the first time is not the easiest.

Lisiane Valentine:

That's true. So how does one obtain their Social Security benefit estimates?

Mark Dunlop:

Again, if you're already collecting Social Security, this is, you gotta ask for a manual report. But in general, ssa.gov/onlineservices. To create account, Social Security my account, that's the easy part for me to tell you. It's being able to get through that authentication to get your account set up.

That's a bit of a bear. To view your statement, it's great. I encourage people to look at the online calculators SSF. They have their limitations in terms of cost of living, you know, stuff like that. But they're decent, they work, but I don't want to exceed people's expectations and oversell it. It works. It is a calculator. To estimate survivor benefits for a spouse or potential survivor, that can also be done by contacting Social Security directly. Good question.

Lisiane Valentine:

Thank you. And then, you know what? I've never heard of this before, Mark, but what exactly is the Social Security nine-month rule, and can it be waived for active-duty service members under specific circumstances?

Mark Dunlop:

Very few people know about the nine-month rule. To qualify for Social Security benefits, a spouse must typically have been married to the deceased worker for at least nine months before the worker's death. The exception is, usually if there's a child born or you're in the military, but a lot of the reps don't know that. So they can waive the active-duty service member if they know that it was in the military. The nine-month can be waived.

You might have to just remind the staff of Social Security. You know, up to a year ago, we had a dedicated help desk for survivors that they could call with the casualty officer. And all they did was sub active-duty service member deaths. Right now, it's not there as much. There was a lot of changes. So now it's going to the regional offices, which is fine.

It actually gives personalized service, which is fine. But if you have a rep that hasn't dealt with an active-duty death before, you might wanna remind them of this to look it up, the nine-month rule and the exceptions, if you quote on that, when they calculate benefits. So that works out very nice. Now one thing I remind people. If you're qualified for VA disability benefits, that's one set of criteria rules. Social Security criteria rules are different. Just bear that in mind.

Lisiane Valentine:

That sounds good. So Mark, we do have a question from our audience. This is from Nate. He's an army SOS coordinator as well. And so he said, "Would you recommend that the surviving spouse or guardian of the child place a portion of that child's Social Security into a trust or a Roth until the child reaches the age of majority at 18?"

Mark Dunlop:

I would love that. I would love that. You know, Roth is my favorite four letter word. I would love that for them to open a personalized Roth. But the problem is, that's not considered earned income. Nate, that was a great question. They're blessed the Presidio to have you on the team there. But that's a great question. So a child that has earned income can only fund his own Roth IRA up to the limit 7,500 or 8,600, if he's over 50, which is not the case.

He can put it in up to his earned income. So when my son was starting to work and he earned an income, and I think his earnings one year and he was just starting, was $4,000. If he got under an income, I couldn't have put it. But I said, "How much was your earned income?" He said, "4,000." Great. I actually funded his Roth IRA of $4,000 that year.

And it grew pretty well over the years. So the nice concept is, I like the concept of you have extra money you don't need putting in a Roth, but you can only put up to a Roth to the annual limits unless you're coming putting in the money because of the Heroes Act of 2008 for the lump-sum death gratuity or SGLI. But basically, you can only put money into a Roth IRA up to your earned income. But it's a great technique for parents if their children are working part-time, you have a little extra money there, you wanna fund a Roth for them.

That's a great thing. They can pull that money out at any time prior to 59 and a half or any time up to the principle. You can always pull it out. Beyond that, you gotta wait till 59. There are exceptions. It's a great strategy. I compliment through that. But it can't be if they only get Social Security. If they have Social Security and earned income and only up to the value of the earned income. Thank you, Nate.

Lisiane Valentine:

So, Mark, that was a wonderful presentation. I learned a lot myself, and it was amazing. If anybody has any more questions, please submit them in the Q&As. Otherwise, we'll go to our next topic, which is a continuation from our last two by popular demand.

Mark Dunlop:

Oh gosh, yeah. There's so much out there, and I'm so thankful I see people from TAPS on the line. What resources, wonderful resources, you have for people for navigating it. I'm so grateful that people in the VA are still there because, you know, we're gonna integrate VA benefits into all the other benefits. And we put this as the last thing because what we don't cover today will go on our next presentation. So we're cool about that. The focus on today's chat was part 1, which was Medicare. Part 2, which was Social Security.

And then this was something we're doing in a few stages. So let me break it down. First of all, first question is, you know, people talk about saving the Fry. Some people know that they have the Fry benefit available to them. Depending on the casualty year of death, they have a potentially 36 months for life. OK, bottom line is, I have many students that I work with that don't use it for community college. They save the Fry. Why? They'll use it for grad school, Ph.D. work, and they'll capitalize on all the other benefits that they're getting from our 501 community partners.

And also because just three years ago the FAFSA was changed. And we'll talk about that, saying if you lost a parent to active-duty, you're gonna get the Max Pell Grant. And then now we have some states really kicking it in positively for grants, not only for their residents, but also for their surviving children. So some of these state programs, Florida, California, New York. You know, look at some of your state programs. So yes, apply for the Fry, keep that award letter handy and then see how August comes, before you go to school, if you really need it, because you might have other programs.

I see we have some people on the line from Children of Fallen Patriot Foundation, from American Legion, from MOAA. We have some people from Freedom Alliance on the line. Community partners. I'm just scanning right now. No greater sacrifice. They have grants for you. Army Emergency Relief. We have some AR officers here. They have grants for you.

So capitalize it. And that's gonna be the purpose of this conversation following up on next month. I hope you appreciate it. Look at State Aid. Many people forget that. Now I tell you, if you're from Missouri, my home state, listen hard. Please apply for your FASFA now because the state is giving extra grants for those that have filed the FAFSA and do qualify for some Pell Grant in some fashions. But the deadline, they're gonna get a match from higher ed to the state. The deadline for any state supplement programs is tomorrow.

So enjoy doing the FAFSA after this call, if you're from Missouri. Some other states have done the same deadlines, by the way. So although the federal deadline's way out, the deadline's early for the some of the states. So please, please look at that. So you have some opportunities there. Saving the Fry. You know, the VA's so generous in their benefits. The benefits are great. There's a lot of strategy. We're gonna talk about that and how to integrate it. Lisa.

Lisiane Valentine:

So what changed in the eligibility for the Iraq and Afghanistan Service Grant and Children of Fallen Heroes Grant award that started in the 2024 and 2025 school year?

Mark Dunlop:

Yeah, prior to that, the extra getting the Max Pell was exclusively reserved from Children of Fallen Heroes, Iraq, Afghanistan. Didn't even cover other countries. And now, did you lose a loved one, active-duty? In fact, it's been expanded. Did you lose a policeman, active-duty?

A first responder, active-duty? So if you look at that now, a lot of schools don't know about that. So really, just say, "Hey, this was the continuation of what used to be called the Iraq Afghanistan grant and now has evolved to be a broader audience and the school. I said, "Huh?" So ask them to look it up or call higher ed. They have a contact 'cause if they've not dealt w/the military survivor before, they might be unaware. It's only been around for two or three years. So that's the bottom line. Lisa.

Lisiane Valentine:

Oh, that's really good news, Mark. So what documentation do schools accept to award the maximum Pell for reasons beyond financial need?

Mark Dunlop:

Schools differ. I call five schools at random and see what they ask for. Some say we want a 214. You don't get a 214 for an active-duty death. Oh really? So I actually, I was calling just to get a feel. You need a 1300, give it to them. If they don't know what a 1300 is, if you wanna redact it a little bit, if there's some stuff you don't want them to see, fine.

But a 1300 is all they really need. But they might be looking for a 214. So just a little education. It's so new. I had one school said, "Oh, we want a veterans affair death narrative from the commanding officer." Fine, we got it. It wasn't worth the aggravation to argue, and we were able to get that.

Another time we got a military commander to do it. You know, it's such a new process. There are some opportunities for improvement in customer service. And one of the things is, many of the people that you're giving it to don't understand that a DD 1300 is the report of casualty. So it's an education. But if you give it to them, they should do that. And then what they do is, by professional judgment, give you the award that you are entitled to because of the situation. Thank you, Lisa.

Lisiane Valentine:

No worries. So are scholarships being used effectively, especially if graduate school is being planned?

Mark Dunlop:

You know, just yesterday, I had a phone call from a survivor. He used his Fry award letter for community college two years and a regular college for two years. And now he's going on to be a doctor,and he has no more Fry. So I said, "You know, early on we could have taken it." I don't wanna say, "Oh, it's too late." No. And he got his college degree, so he couldn't use the STEM grant. I actually checked with Kelly —

thank you for being on this call, Kelly — that he can't use it for his grad school. I mean, oh gosh.

So I felt really bad. So we're finding 'em a couple of nonprofit organizations that will help with grad school. Like, admittedly, Folds of Honor and Folded Flag. But not all groups do grad schools. And we're finding other resources. But their strategy, if you plan to go to grad school, you might wanna consider maximizing all the other benefits and save the Fry.

And I know groups like now Special Ops educated and part of that workshop they do for their people. Everyone's different. But having an idea what the potential goals and objectives is ... And I'm so thankful that TAPS and their education program, the programs that Freedom Alliance does.

No greater sacrifice does. Tuesday's Children do. Special Ops does. When they educate their children, they realize that every situation is different. So those are some of the things that are out there. I also just will mention it again, 'cause I recognize two names on this call. We have two remarried spouses. You can get your Fry ... if you ... restored. So thanks to the Dole Bill actually acts since it passed last year. So anyhow, that's out there. Lisa.

Lisiane Valentine:

That is such awesome news. And then Kathy from Bavaria, she has a question ... Or not a question, but she has a statement. She said, "I just wanna share that another document that can be used in addition to the DD Form 1300. It's a form, I've never heard of this, but it's called DD Form 1569, which is a transcript of military record. So there's another option for our survivors to use." And so Mark, how do you apply for VA educational benefits?

Mark Dunlop:

You know, obviously if you're 18 and older, just log in. Oh, you can't use a DS login anymore. It's an ID.me or mil.gov. But you log in to your account and apply. If you're under 18, take the form, print it out and then have someone who can upload it, I think is the best way of doing it.

Quick submit, or that works. They can do it on their account or log it up onto Ask VA, just upload it. Or go to your local VSO. So there's many ways to do it. It's easy when you're 18 and above because you can log in. But that works. Now it's gonna go depending on situations. It's gonna go one or two processing centers in New York or in Oklahoma. Applying for it is a great concept there. Now can you apply for it now for the full term? Sure. Anyhow, any other thoughts, Lisa?

Lisiane Valentine:

Well, what is the new monthly enrollment verification related to VA educational benefits?

Mark Dunlop:

Well, you know, Kelly did that superb presentation earlier today, reminding us that for the 35, yeah, you can do a simple way, but please you have monthly enrollment verification that's out there. That same process available basically for the Post-9/11 GI Bill processes. So, you know, no matter what you're getting, 35, 33, there's so many easy ways that you can do the monthly enrollment. Most of the survivors I work with have really appreciated this text messaging.

But it's the VA's recommended method. So it's a nice thing. I find that simple things ... You can opt in to receive text message each month, asking to confirm enrollment status where you go. Text is like, these 18-, 19-year-olds love it. But you know what? So will that 55-year-old that's in school too. It's such a simple process. There are many ways. But that new monthly enrollment verification related to VA educational benefits, it's superb. Yeah, you'd still have, you could do email, phone and online, but you know, just do it.

Because if you don't do it for two consecutive months, the monthly housing allowance and kicker payments, if any, you know, they'll be put on hold. So do yourself a favor, and I like simplicity. Text messaging might be the best way to go out there. The VA just updated the website recently. To go over some of it on education and verify school enrollment, I encourage you to look at that. Lisa.

Lisiane Valentine:

That sounds good. And I know the younger people in our group, the younger students, they definitely know all about using technology and using that text messaging. So I'm with you. Simplicity is best. So what is the Yellow Ribbon Program?

Mark Dunlop:

Thanks. So the Yellow Ribbon Program, it's often good, and if you go to the compare site at the VA website — what a well done website that is — it can tell you basically approximately what the school tuition is and what is, in general, what the VA allocation would be. And it has a cap. But the bottom line is, if it's a Yellow Ribbon school, and it'll tell you on that website, then you can call the school and say, "Hey could I be Yellow Ribbon consideration?"

So simple, simple way of explaining it, the VA will split the difference with the school of their game. That's the bottom line, if they play ball. Overly simplified explanation. But we wanna be careful with that. I had a student go into a premier school in New York and it said Yellow Ribbon, but he didn't announce that he was going there and they are Yellow Ribbon, but only for the first 25 people per year that ask for it to be Yellow Ribbon. So he missed the boat, unless someone drops out.

So if you're planning to do the Yellow Ribbon, communicate that with your school VA office and say, "Hey, I'm pretty sure I'm gonna go to your school," and let 'em know that you might be coming and say will they acknowledge it? Because they might say yes on the website, but it's up to ... they can't afford to do it after a certain point. So that's a good thing. Thank you for that Yellow Ribbon question.

Lisiane Valentine:

And, Mark, I'm gonna go back a slide. Can you talk about popular VA programs? What are they?

Mark Dunlop:

Well, a lot of people use the DEA, especially our service-connected debts that were not considered qualifying for the Fry for various reasons. One could be it was not an active-duty death, but we gotta be very careful. I always ask the survivor, "Can you tell me about your loved one?" One, I'm interested. Two, I'd like to know what day the loved one died. Because due to the day of death, it's so important. Due to the day of death prior to Aug. 1, 2011, they can actually get the DEA and the Fry.

So that's a very important concept to look at. They can get both. DEA might have a delimination date, but actually so does the Fry in that category. So we want to see, do they have 72 months potentially or both? And for some of our survivor children, prior to Aug. 1, 2011, the answer is yes. I then will also ask 'em questions. If they're not gonna get both and they won and they wanna save it, you know, there's nothing wrong saying, "You know, have you considered keeping the DIC until age 23 if you plan to get your Ph.D.?" And just keep the DIC going and then flip to the Fry. So those are the considerations. So we talk about popular benefits. I always say, "It all depends.

All age is different." When you go to a VSO, they can help you analyze some of these things. And they're gonna double check if the death occurred before or after Jan. 1, 2013, because what is the delimination date? They're gonna, you know, figure it out. "Hey, can you use this anytime in your life or is there a 33 restriction on it because of the day that your loved one passed away?" So we kinda look at some of those situations. Now one thing I run into is — VA's pretty good about this — I had a student that ran out of the Fry Scholarship in March. VA kept it going until graduation in May. So kudos to that, I mean they didn't go cold turkey in the middle of the senior year.

I admire that, and I have some people that are in the STEM field and got an extra nine months out of it. So those are all variations. But every situation is different. I remind people of that. The other thing I tell people to do is, have regular dialogues with your VA. Sometimes at the VA college you're gonna get great success. Sometimes they take advantage of the VSO in your community, especially if you're in a college community.

They might know some ins and outs and have some great ideas and see if there's some state VA benefits that are available to you. So very positive things. So popular VA programs. We look at the national scale, but let's also look at some of the state programs that are out there. Please look at your state, and stay in touch with your local VSOs.

Lisiane Valentine:

That's so good. So let's talk a little bit more about that Fry Scholarship. So can you talk about the time limit?

Mark Dunlop:

Yeah. Key dates. Before Jan. 1, 2013, and after Jan. 1, 2013. There might be a different delimination date for the earlier ones. Might be earlier. The other thing I read into, which relates to it, and again please work with your VA office and call the education unit of the VA. But there might be a time limit depending on the age of death.

There's also a limit that I want people to be aware of. We talk about 36 months, maybe 72 if you get the DEA and the Fry because the death was prior to Aug. 1, 2011. OK, I get that. But let's say you're collecting on two people's records, your own and the service member who passed away or a disabled parent who also had the unfortunate with the spouse that died. OK, if you collect on two records, you might think 36 here, 36 there. It doesn't work that way. There's a 48 cap in general. I just want people to be sensitive to that. Lisa.

Lisiane Valentine:

Let's talk a little bit more on the Fry scholarship about the changes in the expansion. Next slide.

Mark Dunlop:

OK. The VA has great resources on this, on the website, on the expansion. I'm going to repeat exactly as it's put on the VA website. An individual who on or after Sept. 11, 2001, dies in the line of duty while serving on duty other than active-duty as a member of the Armed Forces, or a member of the select reserves who dies on or after Sept. 11, 2001, while a member of the select reserve from nonservice connected disability. You know, it basically ... there is a larger audience potentially that are eligible. So I ask people, "If you think you were denied prior to 2021 reading this, if you feel that you qualify, reapply, and just see if you meet it and work with, you know, you'll get a response. You'll have one of those two centers will be working with it and see what the story is now."

So I encourage people, same thing. I had a spouse that said, "I remarried and I was denied the Fry." Did you apply since the Dole Bill came out? No. Could you apply now? So that's why when things change and expand, I ask people just reapply. See what happens. You have the customer service help center. And by the way, kudos, for those still on from the VA.

I had to call the customer service with a survivor that was a little destroyed. I stayed on the line. I waited on hold for 14 seconds. That was it to the educational hotline. And last week, I had to call the regular hotline number, on the generic number. I waited for three seconds. What you're doing with customer service right now is stellar in terms of get ... And the people gave accurate answers both times. So a kudos there. Anyhow, so that's what changed.

Lisiane Valentine:

And so what about for spouses?

Mark Dunlop:

There's no time limit in general on the Fry. I said the Fry. So that's good news. And remarried spouses as of Jan. 2, they got the Fry. If they used five months already, well, I guess they have 36 minus 5 left, 31. They didn't touch the Fry, go ahead apply. You have 36.

If your award letter again comes back inaccurately, call the office of survivor ... Well, the best thing is to start with the educational unit and then if that doesn't work, we'll use the Office of Survivor Assistance. They can look at these things. It could just be with things changing, sometimes a mistake occurs. But yeah, that changed Jan. 2, 2025.

Lisiane Valentine:

So, Mark, you mentioned DEA. What exactly is DEA?

Mark Dunlop:

We have many people that we work with that it wasn't an active-duty death. They weren't in any status, but it's 100% service connected veteran I'm working with. I remind them that they still have a VA educational benefit for full-time enrollment. It's significant dollars. I mean to me again, 1,574 a month, that's a lot of money. Now that's something I want people to really realize, and don't forget it. And here's the good news.

If you're getting a DEA, many of the nonprofit charities — and I know they're on the line, Children of Fallen Patriots, a great example — many of the nonprofit 501 groups, they'll give you extra money if you can show that you're at least getting the DEA. So even if you're not getting the Fry, for one reason, but you're getting a DEA because of a death, but it didn't come in into being Fry eligible for some of the ... great. Yes.

So if you get a DEA, I'm thrilled, because it triggers with many of the 501 groups, Folded Flag. By the way, Folded Flag, their opening bell will be April 1. They focus more on people that the incident was due to something that occurred, Iraq, Afghanistan, overseas. Folds of Honor, they open their website on the first, Folds of Honor. So you have some groups out there. And if you're getting DEA, let 'em know it. Basically it's saying, "Hey, it was a service connected," that might be fine.

And then they'll supplement it. And from what I understand Folds of Honor, their game plan is still to give scholarships. Kindergarten, private school. Yes, kindergarten all the way to Ph.D. this year. And they're looking at about 2,500 a term. So let's see where it goes and how many people apply. So yeah, getting the DEA could be a stepping stool to other things.

Lisiane Valentine:

Very good. Let's go to the next slide to show some more information about DEA.

Mark Dunlop:

Yeah, and I have a lot there. And this is gonna be available online for people to look at. And look at what the VA has recently put there. This is great.

Lisiane Valentine:

Absolutely. That is great. So the next question, Mark, is, "Is there a time limit for DEA?"

Mark Dunlop:

It all depends. Basically, when did the death occurred, and the age 26 restriction was lifted for some target audiences. So we have that concern. Generally, you have up to eight years to use your benefit before you turn 26 years old. So many variations on that. Every case is different. I often say, "Contact the VA Educational Department."

Look at your award letter carefully. And if you think your VA award letter wasn't written correctly, 'cause there's so many variations, call them, ask for an explanation, ask them to review it. So that's probably the best thing. But, in general, there's no time limit, if one of these things is true, since DEA for cases after Aug. 1, 2023, in general, lifted the age 26 restriction, and you see them on your screen.

Lisiane Valentine:

And then go to the next slide, which shows a little more.

Mark Dunlop:

Yeah, that gives you a couple things. I got questions from soldiers that say, "My dad died in the military, do I still have access to use VA educational benefits?" Again, every situation's different, contact the VA Educational Department. But in some cases, if you plan to use a DEA, perhaps from a parent and also your benefits, you might wanna use your VA benefits first, and then look at some options that you have thereafter. But that every situation's unique.

Lisiane Valentine:

Absolutely. So, Mark, I've got another question for you. What is the Johnny Isakson and David P Roe MD Veterans Healthcare and Benefits Improvement Act of 2020?

Mark Dunlop:

And a lot of people think TAPS and other groups, MOAA, and many of the groups that worked on this getting this through 'cause effective Oct. 1, 2021, eligibility for the Fry Scholarship, kind of got expanded. I mean, bottom line is, now children or spouses can qualify if the service member died while serving on duty other than active-duty as a member of the Armed Forces or from service-connected disability while a member of the select reserves. It's all these subtle expansions that have really opened the door for many individuals.

So a shout out to the groups that some of them are on this call. Thank you for being there, and thanks for what you've done. On behalf of the other survivors here, kudos.

Lisiane Valentine:

Absolutely. So, Mark, let's take a moment to review the prior financial consideration segment that's related to educational benefits.

Mark Dunlop:

Yeah, and you know, very important, let's understand the difference between 33 and 35. 33 Fry, 35 DEA. OK, I'd like you to look at the Fry Scholarship resources. The webpage has recently been updated by the VA, and it really shows the expanded eligibility from all different sources in that fluid topic. Wonderful. To understand the DEAs there ... And remember, some people might be eligible for both, not the same time, if the death was prior to 8/2021 especially, that could be even ... won't because the same service member's situation.

I encourage people to call the hotline. You're gonna get through. I mean, based on what I saw last week, it's great. If you're looking at schools and it's gonna be a pricey private school, you might wanna see if they do a Yellow Ribbon, but that's not all. As I mentioned in the summary, you basically wanna double check, have they used their Yellow Ribbon allotments for the year? And I'm a big fan of the GI Bill comparison tool.

You know, get an idea of what the tuition will be. It gives you a real idea of what should be covered. And if the tuition is greater than the VA, then you probably wanna start asking the Yellow Ribbon school questions. But remember, you also have a lot of the 501 groups out there to assist you by your side.

Lisiane Valentine:

Mark, you talked about the Fry Scholarship, the DEA, Yellow Ribbon school, and so forth. And you talked about this doctor, this guy who's trying to go to medical school, and he used up his educational benefits. But what are some popular non-VA scholarships that our survivors may be eligible for?

Mark Dunlop:

Well, this is an important concept. And I just listed five at random, and you'll see why in a second. On a recent call, I asked people to put what groups supplemented or complimented what you got from the VA and other sources. And people just, in the chat box, put some of the groups. These were the groups that came up. I'm not saying they're my favorite five in any way, but I do know the personnel at all five. And actually I think everyone from this group is on the line. Bottom line is, these are great place to start based on the peers from a prior dialogue that we had when we said, name some schools.

Children of Fallen Patriot Foundation, Folds of Honor, Freedom Alliance. Freedom Alliance. I like that. With all the rush in scholarships, if you plan to be in school in August, you don't have to apply till the first of April. The pressure's not on. Folded Flag, opens April 1. Folds of Honor, by the way, I said was on the first. No Greater Sacrifice.

For example, if you had a theater death, you want them to consider a case, give 'em a call, get an application call, call them. The application's not online, you gotta call 'em. But now this brings us to the next question that I planted. I hope it's there. Let's see. Yes. This to me is just a wonderful way for us to wrap up this segment because we'll have part 2 on scholarships.

But I need your help. I'd like you as participants to tell me some of the groups that have helped you, your children, your relatives, and if you don't mind, give a shout out just like I did before we got those six groups, 'cause I don't wanna accidentally miss one that's helping our survivors. So you are gonna help me. So if you don't mind, go to the Q&A box. And in there, I know it's not a Q, it's an A. You are gonna do the A, tell me the groups that have helped your family. If you don't mind, because I'd like to, when it's appropriate, make sure that we give a shout out to them. Is that OK, Lisa?

Lisiane Valentine:

Absolutely. So go ahead and list your group in the Q&A, knowing that it's an A, of organizations or individuals who have provided financial scholarships to you or your family members. Or if you're a service provider who has provided you the ability to provide assistance to surviving family members. You guys are quiet out there. Even if it's a repeat.

Mark Dunlop:

Yeah. And go to more Q&A and A. And this is gonna help me as I prepare for our next dialogue that we're gonna be having in June.

Lisiane Valentine:

All right, we got Gregory from the Folded Flags, and I'm saying it wrong. Folded Flags and Folds of Honor. Thank you, Gregory.

Brian Bahlke:

All right. Mark said this is perfect timing. I hate to be the timekeeper, but we're down to four minutes, and we don't want to cutting on people's Friday evenings. Oh, plenty of great information. Plenty more to come. So we already got a good chunk for our next conference. The Q&A is still open. We'll leave it open for a little longer, but we don't wanna hold you. So if jump all the way down to slide 150, just so we put up the information on the next one again. But thank you, Mark and Lisa, that was amazing. And oh, too much good info. I'm sure everybody will be looking for the slides to get posted.

Lisiane Valentine:

There's one shout out. This is a new one. The Cost of Courage Foundation. They provide scholarships for surviving siblings of fallen service members. That's amazing. I didn't know about that one.

Brian Bahlke:

And yeah, we got the slide. We just want to call up that our next symposium will be June 12, 2026. You will be getting an email to provide feedback on this event. Please give us your thoughts or any suggestions or call outs. We do look at all those, and we appreciate the feedback. Thank you for attending. Hopefully you found this information helpful.

Boy, I've got another 10 or 15 years before I gotta start looking at this stuff, but thank you, Mark, it's great stuff to think on. And we thank you all, and again, we're here to help. Please let us know what we're missing, what's not being covered. The Survivor Inquiry Form is always available. Your contacts through the services' long-term programs are always there to help you. And we appreciate you taking the time with us.

Hopefully you're staying warm. If you're here in the mid-south, south east coast, we still are digging out of this ice, and we appreciate the time spent with you. And that concludes this. I said we'll wait a minute or two, if there's any last questions or anything in the chat box. But please feel free to leave the symposium. All right, I am not seeing anything else in the QA. I think any of the presenters got any last minute, or we can close this meeting out. Oh, Lisa, I think you're still muted there.

Mark Dunlop:

Well, we could thank the participants for their active involvement. This was an engaged workshop. That was amazing.

Brian Behlke:

This was great.

Lisiane Valentine:

I love this format. And also, too, I wanna make sure we capture all the stuff we got in the Q&As and the chat.

Mark Dunlop:

I'm reviewing it. I think we answered it. I'm going through it. This is great.

Brian Behlke:

Thank you so much, Mercedes. This worked, this is what we wanted for chat in Q&A. This worked, perfect.

Lisiane Valentine:

It did.

Brian Behlke:

At least from my end, no glitches. I think, you know, we got Bob squared away with being able to talk. Yeah, we can repeat this. This was great.

Mark Dunlop:

Yeah, one question I missed. If they're on, "I'm return to college and doing work study, do these benefits affect my DIC?" Well, if you're still considered a full-time student, you can still get DIC. Trisha, I don't know. I mean, but if you're not a full-time student, yeah, you might not be able to get the DIC. But we can find some nonprofit groups for that person.

Brian Behlke:

There you go.

Mark Dunlop:

Yeah, I mean, gosh, I think we answered every question.

Brian Behlke:

You did as it came up. And man, where was I? Just close the Q&A. I mean that we had throughout this. Well, 37 questions and 20 comments. So that's pretty awesome.

Lisiane Valentine:

That was awesome.

Mark Dunlop:

Yeah, it was great. I'm honored to work with you.

Brian Behlke:

Oh, same to you, Mark. Thank you so much. And yeah, look forward as we plan for the next one.

Valentine:

Yep, and the rest of the team, thank you.

Mark Dunlop:

Well, now we gotta brace Jen's team because they might get all these phone calls tomorrow.

Brian Behlke:

And that's always when ...

Lisiane Valentine:

And they're not affected by the potential government shutdown. Potential shutdown.