

Military OneSource Video — Survivor Symposium, June 2025

Video transcript:

Brian Behlke:

Good afternoon, good morning, everyone from inside the Pentagon. Welcome to the fourth DOD Survivor Symposium: “Navigating Survivor Benefits and Resources Together,” hosted by the DOD Office of Casualty and 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, and I’ll moderate the symposium today. First, let me cover the DOD symposium event disclaimers. We go, next slide. Presence of links and information in this presentation during the Department of Defense Survivor Symposium does not constitute endorsement by the DOD.

The opinions expressed in this presentation and on the following slides are solely those of the presenter. Next slide.

As part of Department of Defense commitment to survivors of active-duty deaths, the DOD is hosting the Survivor Symposiums. The symposiums will provide a platform for survivors and service providers to learn and gain information on a variety of topics. This meeting is being recorded. During the symposium, attendees will be unable to use their microphones or videos or the chat feature. We’re trying something new this time.

If you’ve been on other ones, we’re doing Microsoft Teams via Zoom. Hopefully it works a little better for everyone. We’re, we’ll look for feedback when it’s complete if this works better for you. We will have a Q&A function. It will be through a QR Code. As we’re going through the symposium here in the afternoon, we’ll have this whenever we have a question period. You’ll be able to submit questions to us through a form in that manner.

We’ll answer them when we’re able, and any additional questions we don’t get to that we have an answer to, we’ll try to include in the recording and the transcript of this, which will be posted on Military OneSource after the event is concluded, usually within a week once we get it all processed. Next slide.

Today, we’ll be discussing overview of Military OneSource benefits for surviving children, update from DFAS, VA. We’re gonna discuss the Exceptional Family Member Program, provide financial milestone tips and reminders for survivors, and provide details about the College Roadmap Success Series. Next slide.

Pleased to announce that we already have the date and topics for our next symposium, so if you enjoy this, hopefully you’ll join us again in October, October 24th, 2025. It should be the same time, noon to 3:00 Eastern. And we’re going to discuss Medicare

and TRICARE For Life, details about third-party representation, and give an overview of Social Security considerations.

And we're gonna pause here a moment. We're still waiting for our guest speaker to kick us off. He was delayed in getting in the office, so sorry for the little bit of late start on this. I still don't see him in. All right, well go to the next slide. We'll go with this outta order.

Hopefully, Mr. Simmons will be joining us in just a moment. He is running behind, but today we're gathered to ... We've come together with a shared purpose to support the survivors of active-duty deaths and the dedicated professionals who work to the system. 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 and entitlements.

We truly hope the symposium provides clarity, comfort and valuable insights. Your feedback is invaluable in helping us form the future symposiums and finding topics. The whole Survivor Symposium came out of requests from survivors. At the conclusion of the symposium, you'll get an email with a survey link. Please give us your feedback there. And again, it will be an email. It's not gonna be at the end of this brief; it's not one of the slides.

You'll get a separate email just like you got the registration that allow you to do feedback about the event and give us any ideas you'd like. I said this is the fourth symposium we've hosted. The past symposiums are posted on Military OneSource and includes recordings of ... the recording of the event and transcripts.

You can find these by going to Military OneSource and searching for Survivor Symposium. It'll bring you to the page. It's now my pleasure to introduce Mr. Stephen Simmons, our new deputy assistant secretary of defense for Military Community and Family Policy for opening remarks. Thank you for joining us today, sir. Glad we could get you in and the floor is yours.

Stephen Simmons:

Awesome, Brian. Well, hey, thank you so much for having me, and thank you for everyone for joining. Brian, do you have a chance to provide all the administrative remarks and everything else upfront, or do I need to give you some time to do that?

Brian Behlke:

Yeah, nope. we've covered the admin. So, straight to your remarks, sir.

Stephen Simmons:

Excellent, well, yeah, let me introduce myself, and Brian, thank you so much for chairing this, putting this together and continue to kind ... work with the community at large. You know, obviously you have pretty good control. I even face technical difficulty now and then, so I appreciate all the help and support in there. So, but anyway, but you know, again, thank you everyone for joining us. Is this the fourth virtual Defense Department Survivor Symposium, Brian?

Brian Behlke:

Sure, this is our fourth one.

Stephen Simmons:

Fourth one, outstanding, well, good. Let's make sure we do a fifth. This, I saw the agenda and I think this is really important, so we need to keep this going. But I wanna start by saying what an honor it is to be here today. You know, not just as the new Deputy Assistant Secretary of Defense for Military Community and Family Policy, but as someone who's worn the uniform.

I did over 17 years in the Marine Corps, couple deployments to Iraq, and I think probably more relevant and near and dear to my heart was I presided over 600 military funerals in my Marine capacity over the years. So, you know, supported the community a lot in different ways. So I'm really glad to be able to come back now and continue to serve in this capacity.

And so really glad we're doing this outreach here. We're having the symposium, but, you know, I wanna make sure that we're providing every one of you everything that we can to take care of you and keep the faith, keep that covenant that we have with you. So you know, to every one of you, every surviving family member, the service providers out there and everyone else who's involved in this large ecosystem of support that we have.

And thank you, you know, from the bottom of my heart, thank you for all what you do. Thank you for the sacrifice that you've made. Thank you to all of you that support those. And, you know, you're the enduring testament to the, you know, the lives given to this nation. At the end of the day, you know, their service continues in you. And we don't take that lightly.

This community is strong, is beyond resilient. You are an example for everyone else to look to and emulate because you do face the challenges with grace, with faith and unwavering courage. You know, I think we talk a lot about military readiness, but I think if we look, you know, expand this out to community readiness and the resiliency, you are the face of that. So thank you, thank you from the bottom of my heart. And, you know, I sincerely mean that. And I, you know, I, you know, I know these are just words, but I also wanna show that through the actions we're gonna be, we have taken and we're gonna continue to take.

Couple points, just wanna get it out to all of you at ... as the new DASD, you know, our team's gonna do everything to ensure their surviving family members receive the assistance and benefits they earned. And we promised and made that promise to your service member that we would take care of you.

And so we're here for you, and we're going to fulfill that promise that if you need any assistance, you have question, you know, whether as a surviving family member or as a service provider, like how can we better support. Please don't hesitate to reach out to my team. We do have a survivor inquiry form on Military OneSource, that's kind of preferred method. And I play with that thing a little bit. We're gonna continue to work

to refine that. It feels a little bit impersonal, little bit clunky. We're gonna try to make that better, more streamlined.

But, you know, it's important that we go through that form because that gives us a record and allows us to track and make sure, you know ... I've got oversight of that. I can get in there and see exactly where stuff is at this time. So at this event, we are gonna be sending you a survey being emailed, and we'd love to know what you think about our program and what topics you wanna hear from in the future.

So open, honest feedback. You're not gonna hurt my feelings at all. You know, I can't fix a problem if I don't know about it. My staff can't fix it if they don't know about it. So, please give us your feedback. Let us know what you need to hear from, let us know, you know, where you're not sure. And there's, you know, there's no such thing as a dumb question.

If you're just not sure, ask away. Please send us that feedback, you know, whether it's in a survey that we're gonna provide or just via the survivor inquiry form. And again, we'll get back to you. After, let's see, a couple other things. This symposium is an opportunity to learn.

We've got some fantastic experts in the field. They're gonna be joining us here today. So it's an opportunity to learn. You know, this is our effort. You know, we wanna offer you meaningful support and knowledge that can help guide you forward and assist other survivors. You know, I know not every survivor, every surviving family member, is probably able to make it today, and that's OK.

We know everybody's got busy lives and, you know, it's ... coming back to this is hard too. So if you know somebody else who's along on that journey and you find out someone, don't hesitate to, you know, please share. Let them know or, you know, encourage them to reach out as well. So, supporting survivors and their families does demand teamwork, coordination and thoughtful guidance.

So I, you know, I do wanna take a moment lastly, you know, thank our MC&FP team and all partners, you know, including that, you know, VA's Office of Survivors Assistance, DFAS, our finance accounting agency, Army Survivor Outreach Services, and our Family Assistance Support Team for making this happen. There's a lot of moving pieces here that we look at, and we're gonna continue to kind of work with those. But, you know, I think it's just, it's on us to constantly make sure we're making a smooth handoff between those pieces there.

And I really appreciate all the hard work that everybody's going into this, you know? I think there's a lot of ... everybody cares about this deeply and is working hard towards it. So, you know, we wanna make sure we're doing that in concert. And I'm truly appreciative and amazed at the outreach that, you know, I think we've got a sea of support out there and, you know, it's making sure we deliver that support to the survivor family member.

So I really appreciate everything and all the work y'all are doing, yeah, in our space there. You know, and I think that the challenge I've noticed since I've got here is just making everyone aware of the benefits. We've got benefits out there, we've got programs out

there, but how do we connect to those benefits and make it reachable without us, you know, knocking on everybody's door, you know, 10 times a day?

So that, you know, that's something, you know, that's something I want to figure out how we do, you know, make sure people are aware of the benefits. This is a big part of that outreach is just to make you aware of those benefits. And finally, you know, yeah, y'all just kind of close out.

Again, the Department of Defense, you know, stands with you not just in words, not just in benefits, but in action. You know, we're here for you. We wanna listen, we wanna improve stuff that needs to improve. We wanna make sure you've got the support enduring. And, you know, support doesn't always come in a benefits package, you know?

As tangible as that is, there's other things that matter too. You know, I think whether that's just a listening ear or, you know, knowing that we've got your back and, you know, there's not a nice little benefit that matters, but you need something else, let us know. You know, we're here for you. We're gonna stand with you through it all. We'll be there, but that's our commitment. And, you know, last thing, you know, kind of just my parting shot.

You know, again, make your voice heard. There's a lot of folks in the survivor community that have done just that. They're some of the staunchest and greatest advocates for the community and the DOD at large. So, you know, send the feedback, let us know, work with the community out there and let people know, you know, make your voice heard.

You know, I'm happy to meet with, you know, folks as needed, you know, so we wanna get better, but we want your voice to be heard as well. And, you know, we can amplify that in way. We certainly will let ... we'll do what we can, and change starts with one voice. And so, you know, if there's something that's not working for you, and every situation's slightly different, make your voice heard.

Talk to us and let us know how we can make better. And, you know, again, I'm so excited to be here, thrilled that you all are taking part in this. I truly appreciate it. Brian, thanks again for putting this on. I think I saw somewhere in my notes, but I think October 24th is our next symposium.

So, you know, please, please mark your calendar now, plan to join us, bring a friend next time as well. You know, we'd love to, you know, continue to expand this outreach as we can. And so Brian, I'll shut up now. I'll get outta the way and let you run the show but I really appreciate everything you had to say and you know, thanks for putting this on, coordinating this.

Brian Behlke:

Thank you, sir and thank you for the opening. And we'll roll into the meat of the symposium now. So if, next slide. And I'm the first presenter, presenting on Military OneSource benefits for surviving children. And if you've got the invites for this, you saw we've been sort of themeing the symposium.

So most of our topics today are for children coming into young adults coming into college age. So, next slide. Just wanted to put these in again. After this is completed, these, the transcript and the recording of this will be available on Military OneSource, but we pulled together just two slides of some of the things that are available for young adults and teens to help them. You can see the links there. There's libraries and tutoring available.

There's financial planning through the online survivors benefits report, which is the next speaker. If you are a teen, young adult, there is a tax prep service available to you as a survivor. There's counseling. I'm gonna click on the last link just to sort of show you if you've not been to Military OneSource. So the grief camps, you know, it takes you to Military OneSource is our Military Community and Family Policy website. It is an official DOD website.

So you know, this is the example on the camps. If you can scroll down a little, Mariann, and you know, it lists, we collect all the information for you. So this is, you know, it's already summer, but if you were looking for a camp, we list a lot of the ones that we verified here.

Opportunities, so these are examples of what the other links show. Hopefully, you know, go look around our website. And again, this is also where you find the survivor inquiry form, which is linked. Usually you just search for it. But if we go back to the slide, go to the next slide. We also have tutoring through Military OneSource.

We'll connect you with consultants and other organizations that help. And the same with professionally trained consultants. And like it says, phone or a broad range. I won't waste the time clicking on all these. Hopefully you take a chance, go look at 'em. But there are tons of resources through our programs through the nonprofits that support us. We try to provide all that information on Military OneSource. And this is also where you can provide us feedback through the survivor inquiry form or the survey after the symposium on things you'd like to see either in future symposiums or added to Military OneSource.

We're always creating new material and this is just a short sample of thing, some of the things that are out there that can be used by teens and young adults. And we'll keep moving along, the next presenter, next slide. We should have OSBR following behind me.

Jennifer Harlow:

Good afternoon, everyone, or good morning, depending on where you are. My name is Jen Harlow and I'm with the Online Survivor Benefit Report program, which is through the DOD Casualty and Mortuary Affairs. We are here to just talk about one small, brief news update coming along about the OSBR. So, next slide. Before I get into the change, I just wanna quickly touch base on what the OSBR is.

The OSBR is a benefits report that goes out to active-duty survivors. So it is for active-duty survivors and typically for spouses, children and adult children. So as Brian mentioned, that the adult children are also able to access their own online survivor benefit report after they're 18. And so for the report, it provides benefits of what they are now and how they change over time. As children age out, Social Security becomes available.

There are two types of reports, an interactive report, which you access online through your service branch website, and the initial report, which is provided to you shortly after the death of your service member. In addition to that, you have access to the Family Assistance Support Team, which is a group of folks that are here on a help desk to answer any questions about the report, as well as answer benefit questions as far as how the benefits work, talk about the changes, things like that. Next slide.

The interactive report is accessed through, currently through, your DS Logon through your service branch website, and to find your service branch website if you don't already know about it, you can go to Military OneSource and search in the search bar, Online Survivor Benefit Report. Or even we make it simple, you can actually simply just put in the search bar OSBR.

And so everything on the report is in today's dollars. And the interactive report is really helpful as far as financial planning because you were able to put in scenarios to say what would my benefits look like if I were to remarry, if my child decides to go to a federally-funded military academy, if I have a child who's disabled or if I as a spouse go back to work or not work?

So you can run a what-if scenarios and all those things aren't held permanently, it's just a application that lets you make changes. So, and anytime there's questions, again, the FAST team is available for you. Next slide. So what I'm here to talk about today is that right now, as I mentioned for the interactive online survivor benefit report, you as a surviving family member would have to have a DS Logon that is linked to your OSBR account. And those of you who have accessed it before, you provide us just with your username and then it connects your report so you can pull up your customized benefit report online anytime, 24/7, 365. What's coming down the pike is that the DMDC is going to be changing to a new program called myAuth. So, my A-U-T-H.

That is just started to be phased in in May. And if you are already a DS Logon user, you should have received an email with instructions letting you know that starting in May, they're gonna phase in the switch from DS Logon to myAuth. There are some steps for verification, but how you set up your new account, if you already have a DS Logon, is you log in like you would with your DS Logon, and the system directs you to convert to myAuth.

So it'll be easy to unlock not only the OSBR, but any site that you already use your DS Logon for. So just know that the Family Assistance Support Team is there for you. We can provide you with ... we have some information on what to expect and also DMDC has on their website when you go to DS Logon, they have a lot of information and some helpful tool tips on how to access and get the new myAuth. Next slide.

That being said, so we're gonna work with our tech team to onboard the changes, our FAST team, the family support team, it will be there to help you along the way and make sure, especially like if you don't already have a DS Logon, we can help you get that set up and connect it to your customized report.

And so we, you're looking at over the next maybe year and a half for the phase-in to happen. So you may not have gotten a message right away, but you'll get one soon. And

next slide. So lastly, just like again, a quick update, so the takeaways are is that first of all, if you haven't gotten as an active-duty survivor a copy of your online survivor benefit report, and you're eligible for monthly benefits as a spouse, a surviving child or an adult child, please contact the Family Assistance Support Team.

This information is here, but our phone number is 877-827-2471. And our email address is on the slide as well [mfosbr@magellanfederal.com]. And we are a help desk open 8:00 AM to 5:00 PM Monday through Friday Eastern time. But if you have questions outside of the topic we talked about today with the DS Logon, benefits questions, need a new copy of your OSBR, would like to assist with answering questions on your what-if scenarios, talking about what if I work or don't work, we can talk to you about that.

So the help desk is standing by for your calls, and we're here to support you, and just give us a call anytime. So that concludes our short update and if you have any questions, don't hesitate to reach out. Thank you.

Brian Behlke:

Thank you, Jen, and said that QR Code is for the feedback form, the question form. So if you do have questions for Ms. Harlow or for me from the opening, scan the form. We'll answer them as we're able to throughout the call. Pushing along to keep, get us back on track. We're a little behind from our delayed start, but thank you, Jen.

And if we do get questions, we'll answer them as we're able as we go. So our next speaker is from the Defense Finance and Accounting Service, Retired & Annuitant Pay division. We have Mr. Nathan Lynix, who is an analyst with the customer experience team, and he'll also have with him Ms. Rebecca Piorkowski, who is the financial management specialist. And she'll have the brief after Nathan's, but Nathan is up first with what you need to know about managing a child annuitant account. Nathan, it's all yours.

Nathan Lynix:

All right, good morning, good afternoon, everybody. Like Brian said, my name is Nathan Lynix. I've been an analyst here in pay for almost 20 years now, and it's really an honor for me to be able to speak at events like this. I really enjoy this opportunity. So I wanted to talk to today a little bit about the different types of SBP coverage, which you may, you obviously will have one of these.

And just to know the differences and how to manage child accounts especially. But so the first type of SBP is spouse coverage. That covers the spouse for a lifetime, as long as they don't get married before age 55 or that's the main way that they lose eligibility for SBP. Child annuitants can receive survivor benefits through age 18. If they're going to school full time, they can receive SBP through age 22 as long, and from ... Even if they're going to school though, if they join the military, if they get married, that would lose their eligibility.

Spouse and child sometimes confuses people. It really should be named spouse or child. So the spouse would be entitled to the full benefit first. And if the spouse becomes ineligible

for whatever reason, then it would go to the child. And I didn't say this before, but child coverage, like if it's one child, they get the whole amount of the SBP.

If there are more than one children, they're eligible, each child would get an equal share. And as they age off or become ineligible, the other, it'll get reapportioned. So the remaining eligible children will receive a larger share. We always want to pay out the full SBP. So if there are multiple children and one becomes ineligible, we're gonna figure that out and pay out their portion to the other remaining children.

Let's go to the next slide. So maintaining a child annuitant accounts, I mean obviously children can't make financial decisions, so we need to have a custodian on file. When the original application comes in, there's a DD Form 2790, that's the custodian certificate.

It'll tell us who is in charge, who is the person responsible for making changes on that child account. If for some reason custodian needs to change, you would just submit a new DD Form 2790, with any legal supporting document supporting the change in custodian. Types of changes that the custodian can make on the account. They can make changes to the annuitant's banking information, their mailing address.

And from ages 14 to 17, we do need a marital status update as just a quirk in the law, you know, so we know that the annuitant did not get married, not the custodian. We're looking to make sure that the annuitant didn't get married on those. And then, and there are several different ways that the custodians can make changes to the annuitant account. We've got myPay, I'm gonna talk more about myPay in just a second, Customer Care Center.

When you call our Customer Care Center, just identify yourself as the custodian of the child, and they'll ask you some other identifying questions, and you'll, they'll be able to help you there. AskDFAS, I'm gonna talk a little bit more about AskDFAS in just a minute, and then obviously mail and fax.

You can send us documentation, just make sure that you're signing your name and identifying yourself as the annuitant custodian on any documents that you send to us. Let's go to the next slide, please. So myPay is a great tool to manage your annuity account, whether you're a custodian managing a child's account or you are the annuitant yourself. I can't recommend myPay enough.

Obviously, you can make changes up there on myPay to your banking information, your mailing information, your tax status. You can obtain your 10, your not, yeah, your 1099, the tax forms. And we're working to get previous ones on there as well. I think right now you can just receive your current 1099. We're working to add previous ones and your annuity account statements as well.

You can also go online through myPay to complete that Survivor Benefit Plan Marital Status Update. That's the update to let us know whether you have married or not in the past year. And one of the great benefits of myPay is that you can login anytime. You don't have to wait for a call center to be open. You don't have to fill out any forms, you don't have to sign anything. You don't have to worry about whether or not we receive something in the mail.

You just go right onto myPay and make those changes, and you can see them on your myPay account as you make them. Let's go to the next slide.

So AskDFAS, AskDFAS is a system that we're working to upgrade all the time. In the past year, we've made several big improvements to our AskDFAS system. And the main thing that we can do that we want you to know about with AskDFAS is this is the place to send us documents. You know, so through myPay you can get information, but you can't send us anything. You can't receive a document.

Well, on myPay, can only see the information. On AskDFAS, you can actually upload a form. You can upload those that if there's a new custodian, you could upload that form. If you're actually printing out and sending in the Survivor Benefit Plan Marital Status Update, you can do that through AskDFAS. You can go to our website and there are plenty, all the forms are available out there. Some of them you can just, you don't even have to print out.

You can just complete online and submit them to us through AskDFAS. And one of the other great features of AskDFAS is that when you submit a document to us through AskDFAS, you'll get status notifications. So you'll get when you submit the form to us, there'll be a, you know, there'll be a form, an online form to fill out. And one of the things that you'll enter in there is your email address, and we'll send status notifications to you to let you know that we've actually received the document.

And then some of the documents also get status notifications to let you know once the document has been completed as well. It's a great system. It eliminates the need to send us documentation through the mail or through the fax. I don't know if you've ever stood at a fax machine and dialed the number and watched the form go through the machine and you just listen to those sounds and wonder if it actually went through, you know? Did you put the paper in there right side up or upside down? You know, a lot of times you just, it can be confusing.

AskDFAS solves all of those issues. And then the other key feature of AskDFAS is when you submit it to us, it gets routed electronically to the correct department right away. So the, it's just a more streamlined system than using the mail or fax. Let's go to the next slide, please.

So for children, when a child annuitant turn 18, once they turn 18, they become in charge of their own account. And so when they're turning 18, we need new payment, it doesn't have to be new payment information, but we need the child annuitant to actually authorize the place that we're sending their payment to. So a lot of times, in most cases, actually, it's the same bank account. We just need the form with their signature on it.

Children turning 18 will also have to complete a school certification. That form is out on our website as well. Just to maintain eligibility as a child annuitant over 18, you need to be in school full time. And that school certification is how we know that. And also this is a big thing, especially I have a son who just turned 18 and you know, like our, my signature, my wife's signature is no longer good on anything for him. He has to sign everything himself.

Just like in this case, child annuitants turn 18, they have to sign everything. They have to initiate any kind of request for information or any kind of change must be initiated by the child annuitants. Can we go to the next slide?

I think that's it, but all right, like I said, that's my presentation for today. If you have any questions, you can submit them there, and I'll be on for a while. So we, our website, www.dfas.mil, there's on the left side, there's a managed SBP section that has all this information in there.

We do, we update our website a lot to get that information out there. For line-of-duty survivors that, the SBP will go to the spouse first now. If there's an eligible spouse to receive that SBP, that's what's gonna go to. At the beginning of, well in 2020, they started, phased in where they got rid of the DIC offsets annuitants used to be subjected to. That isn't there anymore. And so for line-of-duty deaths in the past, the surviving spouses would often defer their SBP, they would decline their SBP and they would take DIC from the VA and let the kids get Survival Benefit Plan. But now that there's no offset, the spouse is entitled first. Does that answer the question?

Brian Behlke:

I think it answers it for me, and we'll see if we get any more. Got some quick back, and I'll just clarify these. This program is for active-duty deaths, not for veterans or retirees. We got a question on how does notification work if a service member was enrolled in SBP? That's more a retiree veteran question. You can contact DFAS, you can look at their website, not gonna get us derailed on that question.

And we had a question on can you explain how SBP applies to the Gold Star community? That's a whole separate discussion. That is part of the benefits and entitlements that your assistance officer will help you with. This is a small part of it, but we could spend a whole hour on that topic. If it's something you'd like discussed in the future, we can, but that is something that the assistance officer and service Casualty branches help you with at the time of need. So I would say we're ready for Rebecca to take over.

Nathan Lynix:

All right, thank you.

Rebecca Piorkowski:

Good day, everyone. My name's Rebecca Piorkowski, and I am also a analyst with the R&A Customer Experience team, and I appreciate your time today to go over a couple of our initiatives that we're working on to make our annuitant community an easier process to apply for. Next slide, please. So I'm, recently issues came up with our Special Needs Trusts for Survivor Benefit Plan. It appears there was some confusion about what it's for and what it actually does. So we recently had a big communications effort to kind of explain it and simplify it and provide more communications on it throughout our website.

So basically what the Special Needs Trust is, like years ago, when an annuitant child, a disabled child started receiving their benefits, it went directly to the child. So in certain cases it may have affected other federal or state benefits that they might have been receiving. So they created the Special Needs Trust as a legal instrument so that the funds can be diverted to the trust instead of directly to the child, which then would no longer affect their federal or state benefits.

The disabled child would be eligible under the SBP plan if the retired service member or the service member or retiree, if they're alive and they've already selected "Spouse" or "Spouse and Child" only coverage, they would be eligible to make the designation for a direct payment to the disabled child under the SNT. And, basically, there's a few things, which I'll go over in later slides, but there are some things that have to be on file for this to be valid and take place.

And, also, even after the member passes away, there's also the possibility with those "Spouse" and "Spouse and Child" coverage that the surviving parent or the custodian or whoever has representing that child, they can also make that designation on behalf of the disabled child. But that's why we recently did that big communications push because, of course, it would be much better if the member did it prior to his death because there are some things that have to be on file that could take some time to get.

So, although they do have the opportunity after the death of the member, it would delay payment in the Special Needs Trust to the child. So we've been pushing just the communications out that hey, if this is something that, you know, you're interested in or falls under something in your scenario, that it's best to get it done as soon as possible so that in the event that the member does pass away, that all the documentation is on file and that it won't cause a delay in payment.

And also this also came up, we've had a few issues recently where the retiree did have, the member or retiree did have Spouse and Child coverage. And when it came time to, even though the member did have all the required information and documentation on file, it came time that when the annuity was paid, the spouse wanted to pass it over to the disabled child as the SNT, but that wasn't possible because under Spouse and Child coverage, the annuity is initially paid to the spouse and there's really no way around that.

So we just wanted to kind of communicate that out there too, that if your strict intention is to have the child receive it, and if you elect a Spouse and Child coverage, it won't be payable to the spouse, or to the child. Next slide, please. I did provide an example to where a child might be eligible.

I mean, there's a few examples of why they might be eligible. If the member did elect Spouse and Child coverage originally, as I said, even if they had all their ducks in a row and all the documentation on file, if it was Spouse and Child coverage, it would initially be paid to the spouse.

But in the case that, like in the situation where if a spouse remarried prior to age 55 or if the spouse had passed away and they're no longer eligible to receive the annuity, then in that

case the disabled child under the SNT then can become eligible to receive the annuity. And this is just some of the documentation, well, this is all of the documentation required.

So, so long as the member did elect Spouse and Child or Child Only coverage, we would just need a written statement of the decision to have the annuity paid to the SNT, which if they filled out their 2656, they'd now have that on the 2656 if they were a retired member to make that election. Or simply, they just need to write a statement saying that, you know, they wish for the annuity to go to said child under the SNT.

Also they need a, there's a form we have out on our website, which I provided the link. It's called an Attorney's Special Needs Trust Certification. And this is to be completed by the attorney. So DFAS R&A, we don't necessarily need all the trust documentation and you know, I mean if there's a trust set up, the attorney will fill out this form certifying that yes, you know, there's a trust in this child's name and here's the information regarding the trust. But we don't need the actual trust.

We just need this one page completed by the attorney and signed by the attorney. And then last, we need the name and tax ID for the SNT, but primarily we don't need this until after we start paying the annuity. So whether we have it before or after, that's fine. Most people might not even apply for one until money is starting to go into the SNT. So, but those are the three things that we need to affect that claim if a member had picked Child Only or Spouse and Child coverage and expressed interest for the SNT. Next slide, please.

And also in our communications effort, we also created a downloadable checklist that is available on our website. It's available on our SNT webpage, which I have listed there below [<https://www.dfas.mil/retiredmilitary/provide/sbp/special-needs-trust/>]. There's a lot of good things out there. We've updated the webpage quite a bit since we had feedback that there was some confusion on what the SNT was and what it was for.

So we created a downloadable checklist that kind of just outlines everything that I've explained today, and it provides just like debrief eligibility, that you would be eligible to elect that, whether it's the retiree, member or the custodian or parent after they pass away, the documentation required and then the submission of documents, which is kind of similar to what Nathan just described when uploading to our AskDFAS online tool.

Or you can mail or fax it. But that's just a quick reference sheet that you can either download or print out that just kind of outlays everything that needs to happen before it can be payable to the child annuitant. Next slide, please. So if anyone has any questions?

Nathan Lynix:

They want me to answer some questions.

Erika M:

Brian, there are no questions that have come through at this time using the form for this topic.

Nathan Lynix:

I'm muted.

Rebecca Piorkowski:

I'm muted.

Nathan Lynix:

Sorry, Brian, can you hear me? Maybe I can't hear you.

Brian Behlke:

Does that include knowledge?

Nathan Lynix:

Yeah, OK, Brian, can you hear me now?

Brian Behlke:

I've got you got, go ahead, Nathan.

Nathan Lynix:

I'm sorry, we have two computers in the room, so sometimes we get some feedback issues. Let me get back over to the questions that were submitted. There we go. Yeah, for a child annuitant to remain eligible, they have to be in school full time. That can be high school. I mean, obviously most kids turn 18 while they're still seniors in high school and then go off to college, and they just have to be enrolled full time in college. They can also go to like trade schools, things like that. As long as they're , those would count as well. There was another question.

Brian Behlke:

There was DD 2790 and legal documents not submitted with the original claim. Can they still be submitted in myPay and account created after the fact?

Nathan Lynix:

Yes, absolutely. Well, we would need the 2790 to establish a child annuity account because the custodian would be the one signing the application. So, but if there's a change in the custodian, they can always be submitted afterward. And as far as creating a myPay account, the myPay account doesn't have to be established at the same time as the annuitant. You just log on to myPay on our website up in the upper right-hand corner. There's a link to myPay.

That's the easiest way to get there. As far as, I see a question about when a child turns 18 do they have to update their banking information? So the default right now is that if a child turns 18 and we don't get anything, we'll mail them a paper check. But there's some stuff going on with paper checks, they're probably gonna be going away in the next few months due to an executive order that was sent.

We don't have all the details on that, so I don't know exactly what the default is gonna be, you know, after the executive order goes into full effect. But we do need to hear from the child about where the payment should go. Like I said in the past, it wasn't really a big issue 'cause they were still getting paid. They would just get a check in the mail and then they would just have to go cash it or you know, scan it with their banking app or whatever. But yeah, once we're cut off from issuing paper checks, that'll be a bigger issue. And then I think that was all the questions.

Brian Behlke:

That's all I see. So, Rebecca, back to you. Rebecca has one more brief for us.

Nathan Lynix:

Go ahead.

Rebecca Piorkowski:

OK, I'm back to talk to you a little about the Child Annuitant School Certification form and process. Next slide, please. So as Nathan briefed earlier, a child annuitant between 18 and 22 is only eligible to continue to receive an annuity if they're attending school on a full-time basis and they remain single. Initially, once a child turns 18, even if they're still in high school, they'll receive the DD 2788, which is the Child Annuitant School Certification form.

They'll receive that in a direct deposit, a new direct deposit form, that will need to be completed about, this usually happens 60 days prior to their birthday of turning 18. So they'll have to fill that out initially to continue to receive their annuity payments, or if they've already been receiving annuity payments because they've already turned 18 and have already previously filled out a 2788, they'll also about 60 days prior to the end of the school year receive a school certification package, which would contain the blank DD form 2788.

And also they'll receive a prefilled Child Annuitant Certification for Previous Attendance letter. What the previous attendance letter is is for those students or children that have been attending school, this isn't their first 2788, it's not their first 2788 being completed, they've completed previous.

This is an annual process, so it used to be like after every semester, but in working with OSD in 2020 with COVID and everything going on, we were able to make it an annual process instead of after each semester. So it's an annual process and the child would get it at the

end of each school year and the prefilled Child Annuitant Certification letter, it will be prefilled with the information that they provided the year prior to.

So basically, like what the school, their semester hours, everything will be prefilled and as long as nothing's changed on it, all the student will need to do is sign it and date it and send it back with their new 2788. If something's changed on it, like if they didn't attend the time that they said they were gonna attend, then they really need to notify DFAS immediately just so that they don't incur debt for being paid when they weren't attending school.

Some of the other documentation or documents required with the 2788, like I said, the previous attendance letter is required to submit annually. Also, in certain cases where a child annuitant decided to get married, we would need a marriage certificate and if the annuitant has married, they will no longer be entitled to the annuity. Even if that marriage is the only, even if they get divorced, they still will not get the annuity.

The only event if they married and if they got annulled, they might be eligible to then start receiving that child annuity for attending school. And then the direct deposit form, like I said if they're turning 18, they'll get the 2788 and the direct deposit form 'cause as Nathan said earlier, the student just needs to have their signature on things now. Next slide, please.

So I just wanna go over submitting the DD 2788 and the supporting documents as we mentioned. askDFAS, we all recommend askDFAS. That's the quickest way to get things to us. You can also get the status notifications of when it was received, is it being worked on and when it was completed. So that's always nice to have, like that timeline. Otherwise, you can mail it and you know, there is no timeline for when we might receive it and you won't get notifications of like the process of when it was received, when it's been working on and when it was completed. And also you can fax it, which of course we don't recommend that, but you have to do what you have to do.

And also some of our tools that we've been working on to make these things easier for our customers. We have a Form Wizard to help assist in completing the DD 2788. We strongly recommend this, it's kind of a no fail. It's complete and correct the first time. It really walks the user through it. And I'll be going over a few of those pages in the next slides. But we strongly recommend using the 2788 Form Wizard.

We've also created a how-to checklist. We know there's kind of certain scenarios out there where like maybe a child started going to, you know, college or trade school or something and then they stopped and now they're going back or there's different situations. So we created kind of like a how-to checklist with like some common scenarios that they might encounter that can help them filling out the form. And again, our online upload tool for askDFAS and then also that is our website, strictly for school certifications.

There's a lot of information out there and I believe we also have even additional scenarios out there of filling out the DD 2788 based on specific scenarios where, you know, somebody might've started going to school stops or even they don't plan on going anymore. So, we do need to know that too. They do need to fill that out and let us know if they were going and then they decide not to so that they don't incur debt. Next slide, please.

So this is our DD 2788 Form Wizard. It's a great tool. It's kind of the concept of TurboTax, where you start filling out your information and then you start getting certain questions that are directed more towards, you know, your scenario and you don't see the things that you don't really need to fill out. You just see the things that fit under your scenario or to complete.

I do have the link there on our forms webpage of where the Form Wizard's located at, and it really does just make things easier and just kind of guide the child annuitant through the pages that they actually need to complete versus what they don't need to complete. Next slide, please.

So this is just the basic where you collect information and where you see like the red asterisk. That is required information. So like if you're just filling the form out online, like as the PDF or out in person and you know, we're all busy and distracted by certain things so if you forget to fill something out and we, and it's something vital and we get it, we're gonna have to reject it and send it back and then, you know, cause a delay in getting that child their money. So we would strongly recommend using the Form Wizard. Next slide, please.

So then this is where you collect the child annuitant's information. And as you can see, I tried to, on this example, I tried to go through and not fill out some of the cert, the required fields and it gave me an error and made me go back to fill that out. Next slide, please. And then this is just where it asks certain information, so like if you say you're under 18, you'd have to, your actual parent or custodian would have to complete this form, or if you're married, it would tell you to provide a marriage certificate. Next slide, please.

And then this is just like some of the student verification where you would start to complete your current school status and situation, where you ... there would be drop-downs of like college, university, trade school and such. And then you would input your semester hours.

And we tell ... like we depend on the child to know what their college or trade school or whatever they're attending, whatever their, you know, full-time course of study is, we just depend on the child. It's not like we can go back and you know, check everyone. So we just, we go by what they put. So if they tell us that they're full time, we take whatever they insert in there. Next slide, please.

And then this is just an example of just collecting the school information and they have to put in like their start dates and their end dates and then that's what we put in the system that would then generate that previous attendance letter for the next year when they have to certify that they attended schools they said they would. Next slide, please.

And then this is just a continuation of this is their intent to attend school on a future basis. So even though, you know, they get their summer break and such, as long as they tell us that yes, I plan to go to school next year, they'll continue to receive their annuity and there won't be a break in it. If they don't fill this out, then their annuity will stop after that, the end of the current year, and they won't continue to receive the annuity.

As long as they complete this section, then they'll continue to receive their annuity, even though there's the slight summer break, like it says. As long as it's not more than 150-day

break, they'll continue to receive their annuity. And up top I just kind of red outline. So you do have the ability to toggle too. So if you go through a couple screens and you're like, oh crap, I forgot to fill something out, right? Or you know, I put something incorrectly, that you can toggle back and forth on the top between the screens to change information. Next slide, please. And then this is just a review page.

So after everything is complete, on the left-hand side where you see the blue boxes that say Review and it says looks good, that means everything's good to go. If something was not good, it would be a red box and say Needs Review, which I've rarely seen on any of our Form Wizards that, 'cause it really does catch all, like all the required fields and everything. But just in case, if there was something that wasn't completed or something was not correct as far as like formatting, it would have you go back to that certain page to fix it.

And then on the right-hand side, at like the upper right corner, you'll see like there's a couple documents there and then that's just the supporting documentation. So it's just based on whatever you filled out. So you'll see the prior attendance letter signed is check marked.

So that's all they would need to submit. And you see marriage certificate there, but that's not checked off. Now if the child said they were married, then that would check off as well, but they were not married so we don't obviously need a marriage certificate. So it kind of just gives you another like, hey, these are the items that you need to also submit with your completed DD 2788. Next slide, please. And then this is a completed version.

So like when you sign, when you generate your DD 2788, this is, it'll show all completed. You'll notice there's some things that they didn't really need to fill out or need their attention. And if you notice where the signature block is, we do have electronic signature on some of our Form Wizards. So this is one of those that allow for electronic signature because it doesn't require any additional types of like witness signatures or notaries or anything like that. So this is actually can be like a full online form that they could actually just fill out the Form Wizard or electronically sign it. And then next slide, please.

And then here, once they electronically sign it, there'll be an askDFAS button on their right or left-hand side. So when they click on that askDFAS button, it'll actually take them directly to the askDFAS page and give them a ticket where all they have to do is fill out that ticket information, and it's like a fully online, uploadable form. They don't need to print it and sign it and then upload it or mail it or anything else. They can fill this fully out online, sign it and then directly upload it to askDFAS. Next slide, please. Does anyone have any questions?

Briane Behlke:

Thanks, I think we got any specific questions for that? We got one, Jen, if you're here. We still got one. We got one question back about the OSBR. Is it available for guardians, not a surviving spouse to the minor children?

Jennifer Harlow:

Hello, yes, I am still here and yes, it is available for guardians of minor children, and you can contact the FAST team, and we could set up and get your information to get your report up to date. But yes, guardians of minor children are indeed eligible to get the OSBR for their children they're in care of.

Brian Behlke:

Thank you. And we had one other question, if Nathan or Rebecca or even Jen might be able, somebody asking about retroactive on SBP and DIC? To my knowledge, neither of the programs are retroactive. DIC started in 1993. I do not know the exact date SBP started for active-duty deaths, and I should know that, but they were not retroactive and it was for the spouse. Go ahead, Nathan.

Nathan Lynix:

Well, SBP is a program started in 1972, but, and I believe it applied to the line of duty deaths then as well. If there was a death then that we never paid a benefit for, that's not a question that we can answer in this format. You know, I would recommend calling the call center, and there's gonna have to be some documentation sent in to us. There's, there'll be a lot of research that'll have to be done. I mean, because there's the, there's a six-year barring statute, but you know, like the Board of Corrections could make a determination and could be paid. That's not something that ... outside of our purview.

Brian Behlke:

We gotcha. So for the person asking that question, you can always reach out to DFAS. And Jen, yeah, go ahead, I saw your hand.

Jennifer Harlow:

Yes, so the law for active-duty deaths who have under 20 years, that was part of Public Law 106106 in 2000 and made it retroactive to October 3rd, 2001, and then amended to be to September 10th, 2001, for 9/11. So if anyone after that time had under 20 years, previously under the law, they were not eligible for SBP. But after that date made retroactive active-duty survivors with less than 20 years, not, you know, if the service member was not a 20-year retiree, that's when the law changed, became available. And before that, 9/11, you had to have had 20 years to get SBP. And I'll echo what the gentleman just said is that I know he's with DFAS and so it's, each case is different. So what I would say is, recommend to reach out to DFAS directly.

Brian Behlke:

All right, thank you. And yeah, I thought it was around 2000, but that's, thank you so much. And we got, that's why we've got the experts online. So I don't think VA ever joined us, but

well first, thank you for Nathan and Rebecca, and you can still ask questions as we go. Again, the QR code is down in the corner. I don't see that VA ever joined us. We'll try to get them in for the next time and that will move us to our next presenter for this afternoon, Ms. Tomeshia Barnes, who is an associate director of the Office of Special Needs and the Office of Military Family Readiness and Policy. And she's gonna talk to us about the Exceptional Family Member Program. So Tomeshia, it's all yours if it's, your mic's working.

Tomeshia Barnes:

I think my mic's working, Brian, so thank you. Thank you for the opportunity to share at the Survivor Symposium about the Exceptional Family Member Program. As Brian said, my name is Tomeshia Barnes, and I'm the associate director with the Office of Special Needs. And it brings me great delight to share with you about the EFMP. Next slide, please. So the most important aspect of the Exceptional Family Member Program is it's designed to help families with special medical or educational needs thrive in military life. It really looks at families that have disability-related needs and how do we support them.

The EFMP is actually more than one program. It is actually three distinct components that works together. I'm gonna actually start with the identification and enrollment piece because that is the entry point into the program, and it involves the EFMP medical staff working with service members and their families to identify dependents that may have a disability-related need that requires enrollment based on the criteria that is outlined in the Department of Defense Instruction 1315.19.

When you look at the identification enrollment, it does just what we're indicating. It looks at enrolling the family member, enrolling the service member into the program based on the needs of the family. It is designed for the active-duty service members and it is mandatory for any service member who has a family member with that special medical or educational need. Then when we look over at the assignment coordination piece. The important component of assignment coordination is to ensure that the needs of the family are considered when those assignments are being actually developed. And we're really looking at if the environment is able to support the needs of the family.

As we look at the assignment coordination piece, it does involve military personnel as well as EFMP medical working together to make sure within that coordination, within that discussion, that they're truly looking at the independent needs of the family. Within the Department of Defense Instruction 1315.19, we do have set criteria designed. We're looking at wait times, we're looking at the availability of care.

We also wanna make sure that the distinct needs of the family is taken into consideration when assignments are truly being factored for that service member. But I really wanna call out EFMP Family Support because although EFMP is designed for active-duty families, there is a component of EFMP that really works to serve and support all families, military-connected families.

And that is that Family Support piece. Family Support is so important because it's the most visible component of our program and it really helps and it's centered on providing families

with information, referrals to the services they need, really helping families transition during PCS moves. But what's gonna be important to you is that information and referral piece. And when we talk about information and referral, that's not just information that's available on the military installation.

That is also other state, other federal supports that are available throughout that local community. They also assist with education outreach. They'll connect you with information about early intervention, your local school services, as well as working with the school liaison office. And they also provide that nonclinical case management. When I think about EFMP Family Support, one of the key things that I say is a family doesn't have to know everything, but there is someone there that is strategically placed on most installations that are there to support families.

And another key point about family support is, oftentimes, people will access it when there's a need, but I always encourage families to connect with your Family Support office, know who's there, know who's there to help you, and really just actually kind of step through.

They're a wealth of information, and they can help you navigate all the different diverse processes and procedures that a family may need to access care and to access services for their dependent. Next slide, please.

So I wanted to actually highlight a couple of key resources that are available to you and how to access those resources. So the first one is that your EFMP Family Support providers and they're on the ground expertise to provide support. And one of the things that I love about Family Support is that they can connect you with who you need to be connected with. They can provide you with information to answer questions that you have. A lot of the topics that came up during today's symposium, EFMP Family Support providers help families navigate those processes and helps connect them to the resources they need to be successful.

If a family doesn't know or if you don't know where to even find your EFMP Family Support Office, on Military OneSource, which is our one-stop shop, it actually contains on every EFMP-related link, it has on our website how to find your EFMP Family Support Office.

And you're gonna see that in, I call it a big red tab with beautiful white letters that's really actually like kind of called out so that if you don't know where to find your provider, we have a system set up that you can actually go in and it will tell you where you could find EFMP support providers on all installation. And it's broken down by location. It'll give you the contact information, the phone number, it'll also tell you the building in which it can be accessed. So I definitely encourage you to use EFMP Family Support.

That's available to you regardless of the active-duty status. Another great tool and resource that's available to families and to you is EFMP & Me. And that is a digital tool with resources and checklists on Military OneSource. And it is designed to help service members, family members, dependents, it could be various leaders. It helps you navigate accessing disability-related needs.

That could be from really navigating the special education world to adult continuing education, really navigating the medical component, is really designed to help people with accessibility and housing, and even look at some of the topics today about building a support system, secondary dependency, transitioning to an adult. We talk a little bit about financial planning and some of the topics that was here today. A lot of people confuse EFMP & Me with the enrollment process for EFMP.

EFMP enrollment is very distinct and separate from EFMP & Me. You do not have to create any type of account. You can actually go in and obtain the resources that you need right from EFMP & Me, and it is a digital tool that's available 24/7. You can access it from a smartphone, from your computer, and you can actually pull off checklists and tips and it really helps you as you're navigating, it provides you with resources, things to consider, ways to prepare for meetings that you may be having and just ways that you can really think of successfully accomplishing your independent goals and outcomes that you have.

Again, it's not tied to EFMP enrollment, and you don't have to be enrolled in EFMP to access it. It doesn't require any special DS Logon, or it doesn't require any CAC access. It truly is available to all. We are also working with EFMP & Me just to do a couple of additional callouts for providers that ... when we say providers, we're talking more than EFMP Family Support providers or medical providers, but as we have individuals working with families with disability-related needs, we wanted to make sure that we added some resources for them.

And so we will actually have an additional callout on EFMP & Me that's designed just for providers that are working with families that gives them the resources they need quickly to help families navigate whatever resource or tool that they need to accomplish their goals. Another resource that we have that's benefit to this group is Military OneSource MilLife Guides.

And when we look at our MilLife Guides for the Exceptional Family Member Program, it is tied to the EFMP page, but they're designed to help families really navigate any scope of disability-related needs that they have. An example of that would be our information on accessing special education and navigating that process. The resources are truly designed to help any family, and we really encourage you to utilize those resources, to the use the MilLife Guides.

It really speaks to helping individuals really navigate the wealth of resources because each state and each process is distinct, and there's different laws that are governing how you can access those supports. So we really took the time to build our supports based off all families. And the reason why I bring that to your attention is because it's housed in EFMP, oftentimes, especially these three resources you see in front of you, people reference it as well, I have to be enrolled in EFMP to access these and no, if you need the support, your family support providers are there to help.

EFMP & Me has a wealth of resources that are available. And again, your Military OneSource MilLife Guides really talks about disability-related needs, things that you should consider, ways to navigate and things that you need to know. So that gives you a quick

overview of EFMP, but I really wanted to focus on resources that would help you navigate needs that you may have and resources you may not know that you have available to you. So now I'm gonna pause for questions that we have in the chat.

So the first question I have in the chat is how does EFMP enrollment and how is it impacted after the service member passes? Does it continue and is there a timeframe for when it would expire after the service member passes? So if the service member passed, EFMP enrollment, because a service member is passed, there wouldn't be that enrollment because the service member is the one that's enrolled. With that said, the resources that we have available to families like the Family Support providers, the tools and the resources, et cetera, that does not actually expire for families after the service member passes.

So, any family, any survivor can still actually access their EFMP Family Support office, and we hope that they are fully accessing the EFMP family support. They also could still access any of our EFMP & Me and Military OneSource materials. One area though that there is a timeframe and it does vary by service is respite care. And that's one of the things as we look at enhancing and improving the program, we do have for action just to actually reexamine standardization of respite care for families after the service member passes.

That is not a component that is standardized at this time. So that is one piece that varies, but the resources that we provide through EFMP, which is through our Family Support, which is our visible component of the program, is available to families after that service member passes. And we do hope that families are taking advantage of that. Over. Brian, I don't see any additional questions, but I definitely will be online if some more questions come up, sir.

Brian Behlke:

Yeah, I don't see any either. So if anybody else has questions, again, next slide. I think we got the QR Code on there if, you know, please ... Yeah, QR Code right there for questions. You know, please hit us up with any questions. Thank you so much, Tomeshia. And now we'll move on to our final presenters for the time we have left.

We have Mr. Mark Dunlop and Ms. Christine Murphy, who are financial counselors from the U.S. Army's Survivor Outreach Program. They have been off this on the last Survivor Symposium. They've got a lot of great material and a great experience with helping survivors get financial stability, get ready for college. So they've got two topics for as long as we have 'em, and I will turn the floor over to them. And again, please hit us with questions.

The QA form seems to be working and again, we'll wrap this up at the end. I'll hit up that we will have a survey afterwards, and for these specific questions, if it's specific to you, the survivor inquiry form on Military OneSource, go to Military OneSource. If you look at the bottom of the page, there's always a survivor inquiry form or you can search for it. That comes right to my office. We will answer you directly and get you connected to the assistance you're looking for or point you in the right direction. So if it's something specific to you, use that survivor inquiry form, and I'll hit that again before we're done. But, Mark and Christine, over to you.

Christine Murphy:

Thank you much. So good morning, good afternoon, everyone. And we have, gonna get right into this. I know we're trying to go through time, but one of the things we wanted to, if you go back one slide, we do wanna put up that disclaimer that says that the information that we are giving you does not take the place of your tax advisor or your attorney because some of the things you'll hear are, may have some practice of law involved or we'll be referring you to your attorneys or financial advisors or your tax accountant. Please take the information that we give you, but don't use this as the only resource that you have. Next slide, please.

So we're gonna kick things off with a poll, and you can just give your answer, and we're gonna kind of navigate from there. So what do you feel is the biggest financial concern impacting military survivors for those of you who are joining us today? And they're, your choices are there. And then while you are, we're gonna move forward and perhaps maybe if you oppose, if you weren't able to access that poll, we'll ...

Brian Behlke:

And for those on the call, the polls shows up, we said chat was disabled, but the polls will show up in the chat window. So if you click the little bubble that says Chat, you should see on the right side of your screen the poll, and you can answer live.

Christine Murphy:

Thank you, Brian. Mark, I think we're going to move and while they're doing that, we're gonna move to our next slide and then we'll come back with the results of that, OK? So, Mark, I want you to chime in for us. So talk about some of the, what are some of the key databases that we have to log in for as survivors?

Mark Dunlop:

You know, it's interesting, there are many databases, just like there are many resources that are available for our survivors. I encourage people to acknowledge the fact that it's important to have a DS login currently, even though some entities are moving to, as we heard earlier today, to different ways to log in in a secure manner for their information. So the DS login helps eligible survivors, ID card holders currently, such as unremarried spouses, children age 18 and above and over until they age out of ID card eligibility.

It gets you into TRICARE Medical, TRICARE Dental, DEERS, and as Jen mentioned, currently into the OSBR reports. So it's very, very useful. Now, VA is still using DS login, although they have ID.me and other opportunities to get into their system, but it's a very valuable tool. In fact, I'm such a big fan of the current DS login, the other day I met a military surviving child on his 18th birthday. And we went to ... at a bagel place, we had a cup of coffee and chatted and got his DS login.

Happy birthday, you got your DS login. So you have any children in your household approaching 18, let's say they're 18, they're in school, pushing all the way to, you know, 23 for example, that's a target audience that many people are not doing the DS login. I'd encourage them to get one, and if their email is correct in DEERS and their cell number is correct in DEERS, they'll be able to authenticate it.

Now, although the DS login can allow you to get into the VA website, look at login.gov as an option or ID.me. I encourage people in many situations to have all three. You know, it's very useful for many systems including to get into, you know, things like ID.me to get into Social Security, to get your report so that's an important thing. But yes, so we talk about DS login, login.gov and if you want, ID.me are viable systems.

I am also find it's important that if you're getting Survivor Benefit Plan, SBP, be it a spouse or if there was no eligible spouse, a child through potentially age 22, or actually if disabled, possibly thereafter as we learn today, be sure you can get it into your myPay account through milConnect or however you do it. Very important. So that's a key database and there is support to help you if you can't, OK? But we bring it up that it's out there. Eligible survivors are encouraged to take advantage also of the Military OneSource robustness.

And I hope that you have access to Military OneSource. If not, it might be as simple as updating it, coming up with a password and logging in. There's a lot of unique tools out there, a lot of libraries of resources we've been talking about that at the end of today's presentation, we'll be talking about some of the things that are on Military OneSource, but don't leave that tool on the table. So you have some of the resources. Christine.

Christine Murphy:

Great information, Mark. Not to, and I would say to those who are on, sometimes you think that just because one database will get you into VA, there's another database for survivor. That's why we're saying there, to, for if you're receiving Survivor Benefit, that's the myPay. But if you're looking for your VA benefits and other benefits, there's, they don't interface at this time. So that's why right now we have multiple databases that you need to log in to. If you go to that next slide, please. So, Mark, let's talk about some of the key tools to look for when it comes to cash flow.

Mark Dunlop:

Well, I'm so glad that Jen Harlow is on this phone call because she is a spokesman for the programs that give you access to the Online Interactive Benefit Reports. And they constantly update it to show not only the number projections in terms of what do you get from Social Security, VA expected and from DFAS, but it gives you paragraphs of other things to look at, such as they're in the midst of even updating now based on 2025 legislation, some of the unique enhancements even to the Fry Act, because of the Dole bill.

So, you have a lot of robustness. I encourage people to log on to their interactive OSBR report. You can work with the FAST team and do that at least once a year. You know, I know

a lot of people do it religiously towards the end of every January. Now, Jen spent about an hour to go over this or close to that way back in February. And if you, I know you have access to the past podcasts on this, resource tools. You have not only the transcript, but you also have the presentation.

So you can look at the slides and have an audio that goes through it. I highly encourage it. Now, another thing that I encourage people to do is track their Social Security. You know, if you created a Social Security username prior to September 18th, 2012, you actually are gonna have to, you were not automatically transitioned to the new tool. So in reality, you gotta log in again.

So you can use your login.gov account or use an ID.me account to have continuous access to your Social Security account so you can see not only projections going forward, but two, it's a nice way to see you know, if you are still working, if your employers properly put the money that they took from your paychecks into your account. Accidents happen. So I encourage people to log on to their Social Security account, again, at least once a year. Just put it on their tickler file. I think it's a good thing to do, Christine.

Christine Murphy:

OK, oh, Mark, I'm gonna give you some results. It's like we're looking at, so far the outliving one's assets and every, it's like three of them were equally divided, outliving one's assets, navigating cash flow expectations and benefit projections and health, dental, vision care were, and they're kind of evenly divided in concerns. So let's go to our next slide, please. And we have another poll.

Yeah, we'd like to, yeah, another poll for you. This is gonna be an interactive for you today. So what do you see as a top concern related to identity theft?

Brian Behlke:

And again, if you're not finding the polls, up in your top menu bar, it should say the chat bubble, little bubble with chat. You click that, you'll see the poll up here on the right side of your screen and this is your chance to give 'em some feedback for what you see is important. Thank you.

Christine Murphy:

Hmm, OK. All right, I'm gonna, we are gonna, OK. Looks like right now, biggest concern is financial hardship due to benefit loss that ... Oh, wait a minute. And credit score damage, looks like they're kind of the biggest, they're evenly kind of spaced out, Mark.

Mark Dunlop:

Right?

Christine Murphy:

Great.

Mark Dunlop:

And the reason we're doing these polls is to gauge how many comment, how much time to spend on as a commentary on some of the slides. So you have just helped both Christine and I, so thank you.

Christine Murphy:

Mm-hmm, yeah, yeah, yeah. I think the, yeah, the financial hardship is the biggest one though out of the, it's gaining traction. So let's talk about then, how can a survivor minimize that potential for identity theft of the loved one?

Mark Dunlop:

You know, what I have found is I encourage the survivors, where appropriate, to notify the three credit agencies of the casualty, of the death. The one thing is I, the service member, had such a good, stellar reputation. I don't wanna see anyone trying to order five cell phones to be sent to someplace on their ID. I've seen fraud. So what I encourage people to do is put an alert and notify the three agencies that someone passed away, Experian, TransUnion and Equifax.

We call it deceased alert. I encourage people to also request, and I don't care who you get it from, any of the three is fine, a deceased taxpayer credit report to see if there's any questionable credit card activity. Yes, I'm concerned about activity from the day of the casualty for the next, you know, month or so. Did anything occur? Let's nip that in the bud. But maybe even prior to that there was some fraud. So, a good way to spot it.

And a survivor with authority can order a credit report on behalf of the deceased. Also, you know, this is a, something that some people may wanna consider if they're, if it's an early loss and they're writing an obituary, how detailed do you want to be, still giving the proper respect? Because we don't want some, too much information out there so someone could create fraud on behalf of the deceased. So where's the balance act? And that's something to soul search as you're deciding to write the obituary, if you're gonna be publishing it in newspapers and journals.

Christine Murphy:

Exactly, exactly. I think you're right on with that, Mark. Could you give us the next slide, please? So one of the questions that we often get is can a credit report, because you're talking about identity theft, can a credit report be obtained on someone then who has recently passed? And if so, Mark, how?

Mark Dunlop:

Oh, OK, I'll do both. So I appreciate that. You know, first of all, I encourage everyone to run their own credit report, annualcreditreport.com. It can be, but it, that can also be a credit report can be requested on behalf of the deceased. Easiest way is to send a letter with information. Who is the deceased? Their Social, date of birth, date of death, last known address, a copy of the death certificate or letters of testamentary if it's available should be included.

And if you did small estate affidavit, which is getting to be pretty popular in a lot of states and counties, including that saying that, hey, I have the authority to tell you this. And you can request not only the freeze but the actual credit report. And as a courtesy, 'cause I know you're gonna have the slides, and when it's reposted or posted, for Equifax, Experian, TransUnion, send it all three. Usually when one gets it, they make sure the other two is aware, but this way you're covered.

Christine Murphy:

So then let's talk about some of the resources, you're talking about sending things to the different credit bureaus. But next slide, please. So let's also talk about some of the resources then in addition to the credit bureaus.

Mark Dunlop:

Appreciate that, you know, there has been a lot done by Identity Theft Central, and it was great funded by entities of the federal government by a large chunk and as well as other entities. The IRS often refers people to this non .gov or mil website for information. So I'm always cautious with some non .gov, .mil.

But this, if you look at its background of how it was funded by the nonprofits and funded by some government agencies to help people, if you come into identity theft issue may be able to help you. There are two things with identity theft. One is preventing. The other one is restoring if issues occurred. So that's their forte. If there has to be some restoration and fixing, it's good.

Now to be proactive, you look at the right-hand side, proactive, run your credit report. You know, technically, historically, it was you can run one from each three services one time each 12-month period. Now you can run all three if you want it every week. Now that's temporary, but identity theft has become so large. And looking at our poll questions, show how big it is in concern of yours as participants in the call, you might wanna run your own reports periodically to check on it.

Christine Murphy:

Mark, I might interject as well, when you're running since annualcreditreport.com is the website that you can use. It's the only free credit report. Be mindful that you don't, when you're, if you Google to find it that you don't put in free credit report. 'Cause I've had

families who have said, “Well Miss Murphy, you said it was gonna be free.” And I said, “What website did you?” Well I went to free credit report thinking free. It’s annualcreditreport.com.

And it will say on the website that this is the only free credit report and that is authorized by federal law. So just make sure that if you’re talking with your clients, they are aware to be mindful. It’s [annualcreditreport](https://annualcreditreport.com) and not freecreditreport.com. Next slide, please. So, Mark, let’s talk about what are some key links that provide an overview. Let’s go into, now we’ve talked about identity theft, let’s talk about TRICARE and some of the key links that we can, that, to give an overview of TRICARE survivor coverage.

Mark Dunlop:

Well, I encourage families to log onto TRICARE with your account with their DS login or any method they have periodically. I encourage people, if you are an active-duty survivor and you’re in TRICARE Prime, make sure you know who your PCM is, primary care manager so if you need referrals, who do you go to? There’s been a couple of changes, you know, that have occurred early 2025. But TriWest is the administrator for some areas that used to be Humana, and TriWest is the administrator for many of the areas that used to be as we called it, the former vendor at the time as part of TRICARE West.

So I encourage people to log in. If you’re in Prime, make sure it’s there. If you’re in Select, it’s handy just to make sure you can log into your account. Also remember, for surviving spouses after the third year, in many circumstances, especially if someone recently entered into the military and then passed on, as the spouse, there is a slight outlay in terms of, call it a premium to be sensitive to that arrangements should be made.

So I caution spouses prior to the third year, make sure that’s being paid. You know, it’s not a lot but if it’s not, then you run into potential issues at a time and it’s not that you don’t want to, you don’t want issues to be there. So I encourage you to do that. Now, the National Guard program, I encourage you to look into the options that are available to you.

You know, currently in many cases, for example for the Reserves, they can for an outlay continue the TRICARE Reserve for six months towards the end of the year. That’s been involved to be 36 months. But it’s not like an active duty that it continues forever. You know, like for children, forever with no premium, no. So I encourage people, you know, the National Guard Reserves especially, log in, see what you have, see how long you have it, what’s the story, just log in.

Now with the, for the Reserve situations, many of our recent deaths, we call them TPUs, are service connected. They worked with the VA and the VA service connected the death. If that’s the case, maybe you don’t get TRICARE for as long as you would like. But remember, you have CHAMPVA, so bear that in mind. So that’s good there.

Now, the retirees and the health insurance and that, you know, what happens at 65, remember one interesting thing that I encourage people to do is make sure you’re paying your B premium if you’re in TRICARE For Life, ‘cause B is gonna, your TRICARE For

Life is supplementary to TRICARE. So you wanna be sure your Medicare A and B is in place. In the October conference call, we're gonna be expanding on this already because this gets confusing for many. Yeah, so looking forward to that. And then for children who aged out, meaning they're full time in school post-23 or just simply over 21, I remind people about TRICARE.

Now there's this huge difference in the monthly outlay. It is premium paced, it is voluntary. In TRICARE Select, TRICARE Young Adult versus TRICARE Prime. So look at the two, look at the benefits you get. If you need health insurance to continue 'cause many students are in grad school at that time, might have a job that's not giving health insurance offered or they're entrepreneurs.

Look at some of the options that are available. For children who are aged out, they can obtain this wonderful TRICARE Young Adult program but they gotta pay a premium. And if nonpayment occurs, it might be 12 months before they can reenroll. So if they start, stop, it could be a cooling-off period. So look at TRICARE Young adult as well as some of the links that we gave you there.

Christine Murphy:

Great information. I tell you, Mark, you were just alluding to some of the milestones, some deadlines, some things that go on after a certain period of time. Next slide, please. So let's talk about some of the considerations, the three-year milestone considerations that TRICARE have for active-duty, for families or spouses of active-duty service members.

Mark Dunlop:

Yeah, and I'm glad you mentioned that, Christine. Clarifying spouses, very important because the children are getting TRICARE with no premium payments age 21 to 23. The spouses are getting it for three years. So prior to the third-year anniversary, payment arrangements with the vendor need to be made with the TRICARE.

So otherwise, it'll lapse if it's not paid, it lapses and then they'd have to wait for open enrollment. Oh, so I encourage people put on your, I jokingly say Google calendar, you know, 60 days, maybe 30 days prior to start addressing the situation and dialoguing with the TRICARE vendor in your area and making payment arrangements for what happens after the third year.

It's not an expensive premium, although if I have to spend \$5, I call it expensive, but you know, it, there is a cost, but it is reasonable in the spectrum of things but it has to be made. So that's a proactive thing a survivor might want to do in advance rather than wait for the mail service to send 'em a reminder, so it's easier to be proactive. So I gave you a few links there for TRICARE, the survivor thing, some of the costs that are involved, you can see for this target population on transitional survivor care. Now, spouses are considered transitional survivors for the first three years after an active duty dies.

Where does that evolve to has an outlay in many situations. Double check your category, what applies to you and a friendly call to TRICARE and log on to your system again. I reiterated if you're in TRICARE Prime, double check your PCM. So dialogue and the whole times are minimized currently.

Christine Murphy:

Right, great. And you know, regardless, I'm, what I've been told that rate when you do have to start paying for spouses in comparison to going out into the open market is still quite reasonable. So I would say don't allow it to lapse. Any other TRICARE tips, Mark? And you can go to the next slide, mm-hmm.

Mark Dunlop:

Well, those in TRICARE Prime, it's wise to log in, as I mentioned. You can change your PCM. If you don't know who the PCM is, pick someone that you know, if you so desire. I encourage guardians for children who may wanna update TRICARE information for the relationship in advance before there is an ailment. What does this mean?

There is a way on the either TRICARE website to put information as a form and upload information saying hey, I'm the guardian. You can also call TRICARE. They'll walk you through the forms so they'll know who you are and why you're asking questions. I'd rather do it while the children are healthy because when, some, you need some extra questions, if they don't know who you are, it becomes a little awkward.

It can be done but I think in advance it is best to not only let the TRICARE Medical folks but also your TRICARE Dental folks know who you are if you're guardian, make sure the forms are on file. If they say it's not needed, at least a commentary on file, it works well. I gave you a couple of the links.

Christine Murphy:

Great, great, OK. And you started out when we were talking TRICARE, I heard you say something about TRICARE For Life. How about, let's elaborate a little bit more on TRICARE For Life tips. Next one, mm-hmm.

Mark Dunlop:

Again, this is what we'll expand on our next call because there's a lot of confusion. Basically if you are in TRICARE, you are gonna have TRICARE in essence with your Humana or TriWest through 65. You turn 65, TRICARE is gonna be TRICARE For Life, which is a Medicare supplement. Did I say supplement? I did. And that means TRICARE A has gotta be in place, which could be complimentary. TRICARE B, which for many people is \$185 a month. So I want people to be aware of and understand what TRICARE is doing. It is supplementing, it is TRICARE For Life, which is really a Medicare supplement.

Now if you get Social Security, Railroad Retirement Board Benefits, your Medicare B premium usually is deducted from the benefits. If you're not collecting your benefits yet, yeah, you might wanna call or better yet, go online, your ID.me will help you do that and at least take the, you know, take a look at the options. But I would grab the A and unless you're working, purchase the B. A should be complimentary. But yeah, you do wanna log in and do that.

We're running into some situations with some of our surviving spouses for 25 years, now they're pushing 65 and for some reason TRICARE versus TRICARE For Life, it didn't connect. And maybe someone told 'em that in 1983, I'm, you know, jokingly but maybe 2003, that there's a TRICARE For Life. And now fast forward where we are now, may have forgotten about that. It is a Medicare supplement going underneath the Medicare.

Christine Murphy:

Great information, great information. OK, Mark, we're gonna move along to talk about dental benefits. So what are some of the financial considerations with dental benefits for military survivors?

Mark Dunlop:

Well, I wanna clarify two categories. The children get dental age 21, and if in DEERS, they're updated, showing that they're full time in school, to 23 or that's great. So the children, no premium outlay for the TRICARE Dental. Spouses get the complimentary dental in terms of premium coverage as a transitional survivor for the first three years after an active-duty sponsor dies.

If the sponsor died while serving on active duty, the sponsor may qualify for TRICARE Dental Program survivor benefit. 100% of the premium's paid by the DOD. The survivor pays applicable cost shares for coverage services. And in many cases, even the survivors of our Reserve TPU deaths, and in some cases, in some the M-Day situations, we do have that TRICARE potential dental benefit going, children, 21, 23, spouses for three years.

After that, they can enroll into benefits for a voluntary plan. So that's some of the options that are out there. But it's important to be aware of this. I spoke to a survivor just this morning, didn't even realize we are in the second year that they had the TRICARE Dental still with them 'cause they didn't get a premium notice. Said, "Well, you're not gonna get one. It's a, you're in the transitional boat, but you had that coverage." And then we also could talk about what happens after the third year and they can, with Benefeds come into the program. We'll expand on that, looking at the questions that we had. We'll expand on that in the October call.

Christine Murphy:

OK, all right, next slide, please. So let's talk more about, a little bit more about that when you're talking about surviving spouses losing their eligibility and like you said, they would go now to Benefeds once they, after that three year plan. And what about the children?

Mark Dunlop:

Well, you know, they don't need Benefeds' voluntary dental plan because they have the TRICARE through age 21, 23. But the spouses will, so they're gonna go to Benefeds. The federal voluntary plan, it's the same plan we get as civilians at the federal government. So for spouses part of the third year, yep, you might, if you want to continue in dental plan, voluntary dental plan to have available to you. Now, the vision will be a little different.

We'll talk a tad later on on that. The vision plan, you might want to, within the first 60 days of the casualty, contact Benefeds if you want a vision plan. Remember, if you're in TRICARE Select, there's no eyeglass exam coverage. And even if you're in Prime, like Select or even TRICARE For Life, there's not eyeglass coverage.

So the eyeglass programs that a surviving spouse if they're not in it can get within 60 days of the day of casualty or on open enrollment that occurs every November for the following January. But I encourage people to take advantage and realize that there are many options on not only the dental voluntary plan and many options for the vision on the voluntary plan. Check with your provider you're comfortable with to see what network they're in to help you in your selection.

Christine Murphy:

Next slide, please, great. I think we've covered that pretty much. Any other remarks you wanna make regarding that, the vision plan before we move? And we're fine here. So we've talked about dental, we've talked about vision. It's OK, we've talked about both. Let's talk about what are the considerations, what the FSGLI, the Family Service Group Life Insurance, talk about that.

Mark Dunlop:

I sure appreciate that question. On the Family Service Group Life Insurance, many times there was \$100,000 on the spouse that is gonna vanish. You know, the casualty occurred, it's gonna vanish. However, the spouse within 120 days of the day of casualty can convert it, no medical questions asked. That's the big feature. No questions asked to a permanent, usually a whole life policy from some of the select vendors that are on the list that is before you here, that's available. And you have a lot of the mutual fund companies there, like MassMutual, that's on the list. Guardian is on, you know, brand-name companies you can convert it to.

And I encourage people to look at that conversion options. But you have a time clock from the casualty date. Now be candid, this is not term insurance, it's whole-life insurance so the

premium's high, or also it's not a preferred rate because, but it's not a super bad rate in the industry. But it's not a preferred, nonsmoker rate. Now, not long ago I had someone who was having health issues after the death of their loved one. And actually, they had 'em before the death of their loved one.

They, and there, we were doing a Teams conference call, they were smoking and something was like, whoa. And you could tell they were gasping. And I was very polite and I said, "Would you be interested to learn about the no questions asked conversion options available, even though they're not pricey?" They were. Fast forward the same day, I'm talking to someone who's as healthy as could be. I said, "With some simple questions, you know, you can probably get, if you need, wanted some 100,000 life insurance, find it from your local producer agent that you have on your own. But if you don't get a preferred rate, then you know you have a safety net by converting the FSGLI. But just watch the clock." Great concept.

Christine Murphy:

And also like you said, Mark, you can convert to, with that Family Service Group Life Insurance, you can convert to a whole life. Now, I know a lot of insurance companies have other plans such as universal life that it will not let you convert to any those type of life plans. But it will let you convert to those 10 companies to a straight whole-life insurance. Next slide, please.

And like you said, when your health, you know, if it's a health issue, conversion is the best thing and for you to weigh out because if you got great health, it may not, you may be able to have something more, more coverage, less premium, but it would require medical exams. But if you're one of those whose health, you know, is not that great, converting to a whole-life policy through one of those 10 companies is a great deal. So, Mark, anything that you wanna talk about with some financial considerations related to educational benefits?

Mark Dunlop:

Yeah, and I don't wanna steal the thunder from and Scott Bell from the Office of Survivor Assistance that are regularly on these calls and, actually, they're doing a special call in September. So you can go to Symposium VA, look on their website and sign up for that. But not taking away from their thunder, nor from the thunder that many of our nonprofit organizations do in helping the survivors, I see we have people on TAPS on this call, take because they can help in the navigating as well as the Navy Gold Star program. We have a lot of people in the Air Force Gold Star program, the Army Gold Star program. Many people can help you on the navigating. But one of the really key things a lot of people wanna look at are the subtle changes on delimitation date. What does that mean?

It means how long can benefits be potentially for, if you're on Chapter 33 or 35? I encourage people log on to the VA, just go and Google the VA website and look under the Fry Scholarship, DA Scholarship and look at some of the subtle changes that were made there. Because although in the past you may have turned, saw that you had a delimitation date,

you might not anymore. And when in question, call the VA, or better yet, just apply for the benefit and see what the letter says. There's a VA Educational Hotline number of 1-888-442-4551, option five.

But many people that in the past were told, "No, your benefits are stopping." Now things have changed. I use an example, the Dole Act changed something for remarried surviving spouses. In most situations, they now have the Fry benefit restored. So that's a really good thing to do is just double check. And when in doubt, apply, see what happens three weeks later. I had another situation when someone didn't even know they had Fry eligibility because at the time of death, Fry wasn't there. They just had the DEA, so and the death was prior to 2011. They got both, in essence. So take a peek at the website.

There might be some really good news for you. Now, when you look at a school, don't let costs scare you. We have something called Yellow Ribbon. We'll be talking a little more about that on this call and in future times. But there's sometimes, if the school is higher than what they're gonna be getting normally from Chapter 33, if it's a Yellow Ribbon school, I'm oversimplifying this, but possibly the VA can work with the school if they're a Yellow Ribbon participant, didn't give away all their slots that they had internally allocated, split the difference 50:50.

How to pick a school in terms of, you know, what is the benefit pay, go to the GI Bill Comparison Tool. That's a wonderful resource that's out there. It also lets you know if there's some cautionary flags that are popping up. So, it's very robust and up to date.

Christine Murphy:

Great information, Mark, let's move to our next slide. As we were talking about, like you said, I don't, we don't want to go too deep into the education benefits now, but tell me what are changes to the Iraq and I get, oh I apologize. Let's talk about save the Fry. When people, when you hear save the Fry, let's talk a little bit more about that.

Mark Dunlop:

I have a lot of students that have every intention to go to grad school, PhD work. They want to become Ph.D. and in physics, they wanna be university professors. They wanna give, but they know that their college experience is gonna be eight years, nine years in some cases. Often, capitalizing on the nonprofit organizations that wanna help applying for your FAFSA, 'cause in most cases, active-duty death will get the max Pell Grant, and all the nonprofit things apply for the VA benefits.

If you're permitted to do the Fry and the DA for the deaths prior to 08/2011, go for it. Have the letters there, but doesn't mean you're gonna use it right away. And, in essence, you could possibly save the Fry for grad school. Every case is different. And that's why I'm so grateful even on this call, we have many of our 501 groups, groups like TAPS and the other groups, they can help you individualize and look at a strategy that one might wanna consider.

And many of our support coordinators here as well. But I got a phone call the other day from a student who saved the Fry for grad school. Called me up and said he's now a bank vice president because he got his master's all paid for and some, and he might even get a DBA because he had that resources by saving the Fry. And he capitalized on all the other profit, nonprofit and other benefits prior, including the Pell Grant. Good story there.

Christine Murphy:

Yeah, yeah, and in many cases, such as in Virginia, you know, Virginia has its own education program. So I encourage many of our surviving children to, especially if they're going to college in state, use the state benefit, save the Fry, then they, for their graduate studies because the state will all will pay for the, you know, for the college that they're going to, they qualify for that. So there are many ways to save the Fry for later times and for graduate studies. Next slide, please.

Mark Dunlop:

You had asked me about the Iraq Afghanistan Service Grant for Children of Fallen Heroes.

Christine Murphy:

I did.

Mark Dunlop:

And you know, but it actually has evolved starting with 2024-25 FAFSA, there's a new question that says, do you have a parent who may have lost their life either while on duty in the military after September 11th, 2001, or while performing duties as a public service officer? People would check yes, it's around question 16. And basically when you do that and also give proof to that to the admission, to the financial aid office at the school, you should begin the max Pell Grant. Now this has only been around for two years and if a student didn't do it for 2024-25, they still can do it for '24-'25.

That's right, last fall, last spring, and in this summer term, they can do it now. Just modify your FAFSA and say active duty, prove it to the school. And you should get the max Pell Grant even retro paid to the school. And they can give you the extra money if you don't owe the school any balance. So the rules have changed for that. We'll go over more of that as time goes in our dialogues.

But I encourage people always do the FAFSA and if it's an active-duty death, there's money on the table in most situations for the Pell Grant. And that's \$7,395 currently. And that can actually be up to six years through age 33 for undergraduate studies. So it's kind of neat. I gave you some links for it as well in the presentation.

Christine Murphy:

So, Mark, talk about documentation. We've been talking about Pell Grant and what's needed for that or the ability to get a max Pell Grant if certain documentation is there. What are schools looking for for documentation?

Mark Dunlop:

In the past, there was a data match. There was a data match between the FAFSA and basically a match of the 7,000-some odd casualties that occurred Iraq, Afghanistan. So they hit the data match, they would get the max Pell Grant, which was the Iraq Afghanistan Grant.

Now that it's been expanded to be active duty, killed, deaths and it has also expanded to be police officers in their line, which could also have been a, you know, a TPU soldier or an M-Day and other first responders. It's now self-identified. How do you identify it? You fill out the form, put it question 16, yes, if it's applicable, and take that 1,300 if it's a military death certificate or a death certificate in some of the other situations and give it to the school and remind them of these changes. They might not know about it. Have no fear, they have a help desk that can answer the questions.

Christine Murphy:

Right, right, OK. So now let's briefly talk about, because SBP and any tips or anything you wanted to talk about with financial considerations for SBP, the Survivor Benefit Plan?

Mark Dunlop:

Well, two categories.

If there's a surviving spouse, your annual, that you're not married through age 55, I encourage to do it. The annual submission's due on the annuitant's birthday up to age 55. Doing it a little early is not, is as a pretty good thing. And as we heard earlier today, it's a simple process, but if it's not done, could pend benefits. Children receiving SBP, they also got to, you know, verify, especially over age 18, that they're still in school.

Now, all the forms we put that we talked about are found very conveniently on the internet. The link that I gave you, and we talked earlier today, but that's very, very, very important concept to let 'em know. Now, I remind spouses that in the event that you are currently receiving an SBP and now got married prior to 55, if you still have children that are 22 and under in school or under 18 in school or not, they can get the SBP. So bear that in mind. So updating information on status is so important in both categories.

Christine Murphy:

OK, OK. So now I have another poll coming in regard to the SBP. As you know, 2023, there was the big change where the spouse was now the recipient for survivor benefit. And, you

know, if there was a spouse and child, the child option was basically moved to the spouse. So now in 2025, this is for our audience, what do you see as the top issues in 2025 related to, and this says VA benefits? I thought it should be SBP benefits.

Mark Dunlop:

Oh, we had two questions, VA and SBP.

Christine Murphy:

VA and SBP. Yeah, OK.

Mark Dunlop:

That was a prior question.

Christine Murphy:

Uh-huh, so is it, could you, was there a slide back? Would you go back one slide?

Mark Dunlop:

Go back one.

Christine Murphy:

Well, OK, well then somehow, 'cause there was one. I'll tell you what, we'll just go with this one.

Erika M:

I have a question. I will pull up the right question. Is it VA or SP, it might just be a typo.

Mark Dunlop:

Let's do both. OK, so let's stick with the VA.

Christine Murphy:

Well, OK, we'll stay with the VA 'cause somewhere there the SBP one. We'll just stick with this one. What do you see as the top issues related to VA benefits? If you'll chime in for us. Assessing benefit information, educational benefits, estimating benefit projections, updating marital status, or the representative payee. Hmm. Ok, Mark, while they, while I'm waiting on this, we're gonna move on to our next slide. So because I know some time was delayed, so we're gonna go to next and I'll come back with the answer to that chat. So give us the next slide, please.

Mark Dunlop:

Well, what are some of the types of financial questions related to survivor spouses that you've heard in recent years related to the DIC administered by the VA? We've covered the popular ones is, you know, do I have to tell the VA in addition to the SBP folks at DFAS that I am still single? The answer is yes, that you're still unmarried, yes. And many people say, "I did it for DFAS", and they assume the VA knows that too.

That's separate. Now DFAS, usually every four years or so, be sure that they are aware of it. Some things you can just call 'em, call 'em and say, "Hey, do you have this on file? Are you well aware of the situation?" But they're two separate entities. So I find that has occurred. So that's something to be sensitive to. VA has their own form, but remember when you're updating DFAS, you're not updating the VA. And that's why I gave you the links.

Christine Murphy:

And looks like in our poll, educational benefits was the concern for VA.

Mark Dunlop:

OK.

Christine Murphy:

The educational benefits, OK. So then what are some types of financial questions related to surviving children that you've heard in relationship to DIC?

Mark Dunlop:

Yeah, I'm gonna steal this thunder from the VA. Ann Duff did a wonderful presentation two rounds ago on their VA Symposium. Yeah, I'm doing a commercial for their symposium as I mention this. But she brought up the fact about the VA fiduciary requirements.

Survivors who were not married to the veteran at the time of the veteran's death or were married to the veteran at the time of the veteran's death but since were remarried who are raising dependent children have now, hearing from these VA fiduciary hubs who have been asking, can we have a field examiner to make sure the children you're taking care of are getting the money that's appropriate?

Now, if you're doing everything right, you're gonna feel that is invasive. I get it. But in reality is for the sake of many of the children that have not been seeing that DIC benefit for them in any way, maybe the stepfather was using it elsewhere, this is probably protecting them. But it's tough to discern the good from where things have occurred. It is a process that's been around for a while, but, basically, it is occurring more and more now. So if you're a surviving guardian of a child or a remarried spouse or a former spouse and the VA is asking to verify a few things, I know it's a pain. But in reality, for those that it's helping to protect, that's why they're doing it.

Christine Murphy:

Understood, OK, let's move on to I'm kind of looking at our time. Let's talk about Social Security as it relates to surviving spouses.

Mark Dunlop:

We expanded on this on the DOD podcast, and if you're not subscribed to the podcast series, you might wanna look at that from Military OneSource. Specifically we addressed this in the later part on December 2nd, little questions and we can expand this in our October dialogue. You know, do I start drawing at 60 as a surviving spouse? Many people do if they're not working but it's a reduced benefit.

Do I possibly do that and then flip to my own benefit at age 70 or sometime prior to that? Maybe so. Or do I take my benefit first and then go to my spouse's, former spouse's benefit at age 67 or whatever normal retirement age is? There's a lot of variations. Now the good news is Social Security is equipped to help people look at all the variations that are out there. So, you have those options.

Christine Murphy:

And what about when the child turns age 16?

Mark Dunlop:

Thanks for bringing that up. If a child turns 16, unless documented as a disabled child, Social Security caregiver benefit if being paid to the surviving spouse does go away. Now that's not, sometimes the surviving spouse hasn't been getting it anyhow because they had earned incomes to box them out from getting that benefit. But another thing to be sensitive to is the child actually when they turn 18, just like they are updating possibly DEERs, DFAS, if they're getting SBP, VA if they're getting DIC, they're gonna update Social Security too if they're still in school, in this case would be high school.

So if you're still in high school as a child, Social Security is willing to pay you until you graduate high school. Gosh, you could be 19 in two months. So I would encourage children turning 18 in high school, make sure they fill out the forms again for Social Security, separate one for VA so it could continue to them if they're in school. And that actually can go, if they stay as a full-time student, until they start using a VA educational benefit. And also if they get an SBP to do the same, again, three entities.

Christine Murphy:

Mm-hmm, and then sometimes, Mark, when we are sitting down with our survivors and we are projecting and making plans with them, we talked about a blackout period. How about elaborating on what is considered this blackout period for Social Security?

Mark Dunlop:

Yeah, many of our surviving wives are getting a benefit through, for themselves through age 18, 16, through age 16. And now they're not gonna get a benefit for themselves until 50 if they're disabled, 60 if they're not. During those middle years, there's no Social Security benefit. That's why I encourage military surviving spouses to be aware of that so they can plan on that. So that's a key concept.

The monthly survivor benefits are available to certain family members, including the widower age 60 or older, age 50 or older if they are disabled, that's a key thing. I have many surviving spouses, not many, but fair amount that are disabled or, and they're collecting their benefit.

Now, it's about 71% of what it would've been if they waited to their normal retirement date. But they are collecting, it's helping on cash flow. But nevertheless, you have a blackout period unless you're collecting on your own record but collecting on the spouses there. So you have a couple of the details that are out there. An unremarried child, again, could get the benefits to 19 and two months. That's a very key concept out there. And I gave you some detailed slides that you can listen at your convenience.

Christine Murphy:

Right.

Mark Dunlop:

Or read.

Christine Murphy:

So now let's talk about, you talked about some spouses may want to take, start receiving a survivor benefit, like you said, at age 60 they can receive that. Now what happens if it, right now, you see some tools that are up there if you want more information to better grasp Social Security and different milestones. But let's talk a little bit more about what happens if say a surviving spouse decides to take, start receiving benefits earlier than the normal retirement date?

Mark Dunlop:

Well, first of all...

Christine Murphy:

How are they affected?

Mark Dunlop:

Social Security will brace you for that. It is a reduced amount and some people say, "Well I'll, I'm not worried about that. I want the money now," but I brace people. I mean, you're taking earlier than normal retirement date, which could be, you know, for many people on this call, 66, 67 depending on their birthday, that's something to be sensitive to.

Now as you saw in that colorful slide a moment ago, no need to go back to that. If you look at that, you see all the resources and material that Social Security has available for our surviving spouses, which is huge.

But the bottom line is also if people say, "Let me grab and take my Social Security benefit now," I say, "Are you working?" They say, "Yeah." Are you working and earning over \$23,400?

They say, "Well, yeah." Remember, for every dollar you're getting from Social Security, and this applies even if you were a caregiver, 50 cents to every dollar, it's gonna be forfeited. Now, in some cases, especially if you're taking it in the 60s, you can ask for a recalculation of your benefits. But the bottom line is if you are working, sometimes it might not behoove you from a practical sense to start drawing the benefit right away.

Social Security can work with you with an individualized game plan. If you look at that first bullet, you can get Social Security retirement benefits and work at the same time. However, if you are younger than full retirement age and make more money than the yearly earnings limit, Social Security will reduce your benefits. Starting with the month you reach full retirement age, Social Security will not reduce your benefits no matter how much you earn. Something to be aware of.

Christine Murphy:

And I think our next screen shows you, gives it a snapshot of what that normal retirement age is. So, based on that year of, the year of birth.

Mark Dunlop:

Yeah.

Christine Murphy:

What is your normal retirement age.

Mark Dunlop:

Yeah, so in general it's between 65 and 67 for the most people. I know a lot of the people that are on this call, you know, it's somewhere in there, your normal return date. You want to take it, take it earlier, there's a reduction. But if you mathematically, if you think you're gonna outlive the norm, you be the judge. Should you take it now or wait for a higher benefit or if you think you're gonna flip to your own record, that's a consideration too.

Christine Murphy:

Exactly, exactly. OK, so now talk, let's talk about one of the topics, property tax abatement.

Mark Dunlop:

In my dialogues, I found that in many communities, it's there, but people have not applied for it with their local tax assessor. If you need help, any of your coordinators can probably help you see if you, they're the home state that they're serving or we can look it up for you as a property tax abatement. Virginia just changed their rules in many of the counties.

Illinois has a very robust property tax abatement, meaning if you're an active-duty death, if you're an active-duty death or a service, at service connected or a service-connected death at that, and even for service connected before death, there are different rules in municipalities. Sometimes it's by the state, sometimes by the municipality for property tax reductions.

Now this is in addition to if you get a tax freeze by turning 65, this is an addition to other potential breaks if you're a homestead in Florida. So you have a lot of concepts that are out there available to you. But the property tax abatement is something to really look into if you're not using it. Now's a good time to start seeing that you'll get it at least for 2025. If you've not been taking advantage of it, some counties actually will let you go slightly retroactive, say I didn't even know there was a potential of property tax abatement. That's why we're bringing this up on this comprehensive call.

Christine Murphy:

Yes, yes. And then, and since you're talking about taxes as we're talking, let's talk about some income tax preparation 'cause when you're talking property tax abatement, let's talk a little bit more about some things that have to do, the milestones related to income tax preparation and planning in that regard, Mark.

Mark Dunlop:

Well, I can't say enough about the resources that are available for ID card holders for Military OneSource to help people on preparing the taxes. Moving forward on tax planning, I encourage people to, yeah, if you can, as much as you can take advantage of things like the Roth TSP, TSP, both, or IRAs or Roth IRAs, the whole thing. But as much as I encourage people to save in tax-sheltered programs somewhere with before tax dollars, some with after tax dollars, as much as I love people to save, I also say, who's the beneficiary?

Explain that. Let me give you an example. If I die tonight, I hope I don't, my Roth IRA is going to my four children. They can keep it rock and rolling for up to another 10 years with tax-free growth. Now if I didn't pick a beneficiary, it would go to whoever the courts decide as a beneficiary or the vendor decides as a beneficiary. So we're talking about two issues here. One, who are your beneficiaries? And also the good news for your beneficiaries in most situations, some of the tax opportunities that you had will continue for a period of time

thanks to SECURE 2.0 Act. So in the February DOD Symposium, if you wanna listen to the past recording, we did touch upon some of these concepts.

Christine Murphy:

And here we want to definitely encourage you to talk with your own tax advisor when it comes to income tax filing and those things like Mark was talking about the, if you say you're the beneficiary of an IRA or Roth IRA or traditional, because in past years you could take, you had to take required distributions, but you could do it over your lifetime.

Now, there's a change. It's like 10 years you have to exhaust the IRA. So that's why we encourage you, even though we're giving you this information, talk with your tax advisor because the rules change a lot, and we want you to get the best benefit for what you're doing. So let's talk about milestones related to moving, Mark.

Mark Dunlop:

So if one's not yet completed their final move, the deadline to submit the application usually for the Home of Selection Extension is the three-year mark. Eligible surviving spouses are authorized one relocation move at government expenses, which must be completed in general within the first three years. The deadlines to submit the application for one's final Home of Selection is usually year three. However, there are exceptions. I encourage people to look at the tool at Military OneSource on this move as well as surviving spouses making the final move infographic that they have on their website.

Christine Murphy:

OK, in keeping in with this financial planning theme, let's talk about preserving the legacy.

Mark Dunlop:

Financial plan, as I, we have in the bullet, it's a wonderful tool but many people have not taken the pause to really come up with a plan. And what is the objective? Usually, when we speak to a survivor, it's not outliving the assets exclusively, it's also preserving some of the legacy for the next generation. How do we get there? We encourage people to have an understanding of where their money's going.

And yes, have a budget. Yes, they just got an infusion maybe of some of the funds, but where is it going? Are they budgeting it? How much investments, what are they earning? Is it being done tax effectively? Is it what can be put in a Roth IRA for tax-free growth being done? And we have a lot of legacy planning. I call it refitment. Some people call it retirement. But there's, it's a play on words because things in the later years, you're adjusting your lifestyle. If you're part-time working and later on not working, a financial counselor can help you create a personal financial inventory. What are my assets? What's it growing at? Is it growing tax effectively? What are my goals they can help coach you to set midterm, short-term, long-term financial goals? And what is your plan?

And one concept that I encourage people to do, and it takes a little time, is review every asset you have. Who's the contingent beneficiary? Who's the contingent beneficiary to the home? Who's the contingent beneficiary to the car? Who's the contingent beneficiary to the thrift savings plan, to the assets, to the Roth IRA, to the bank accounts, even to the checking accounts?

And then on the retirement accounts, you know, where, what happens when there's a passing? Does it go to a default? Who's it going to? But sitting down and doing this, reviewing not only your saving and investment strategy, your where do you have the money for asset allocation, looking at your budget, but what is your strategy for moving forward to not outlive your assets and preserve the legacy?

Christine Murphy:

Great, great information. Let's talk a little bit more about these dialogue themes that seem to arise. You were talking about the certain things that, those things that always arise, the wills, the trust, the power of attorney, beneficiary designations. Wanna elaborate a little bit more?

Mark Dunlop:

Well again, in most cases JAG can educate you on that 'cause you have an ID card holder, you have their resources. So I encourage people to take advantage of that. Many surviving spouses never had a will and now they're with three children at home and saying, what happens if something happens in this manner?

Christine Murphy:

Yeah.

Mark Dunlop:

So not only should this estate there be an estate plan trust.

Christine Murphy:

Yeah.

Mark Dunlop:

But work with an attorney. The surviving spouse or adult family member also needs to revisit their game plan if they moved out state. Have they updated some of their game plans? And then there are other things that Jack can help you with in terms of durable power of attorney, which authorize a named individual to act on behalf of a person for financial matters during one's lifetime. That can be important just in case the survivor ends

up incapacitated or disabled. Oftentimes, it could happen unexpectedly. So that's big and I'm so glad we spent time on urging people to look at their beneficiary designations.

Christine Murphy:

Yeah, and you know, Mark, even on something as simple as a bank account, I always urge my survivors, not everyone banks with someone such as a credit union or that's where a beneficiary is named. Some people, say, may bank with an institution such as a Wells Fargo and they just assume that there is a beneficiary designated there. And I tell them it's, there's no beneficiary designated, but they can resolve that very easily by putting a transfer on death form on the bank account. So they, there's some things, some simple ways that can be used to avoid accounts going into probate, like you said, because no one is named as beneficiary.

Something as simple as a transfer on death or payable on death form added to an account, say, a bank account that does not have a named beneficiary designation. It does not give anybody access to that account while you're alive. You're the only one in control of it. But in the event that there is a passing, that account doesn't go into probate, it acts like an insurance policies.

It pays out to the beneficiary. So there are some simple things that we help you with as financial counselors, some simple things that you can do in addition to going to seeking legal, but that you can do to in your planning to make sure that your assets aren't tied up in probate.

Mark Dunlop:

Yeah, and I've had a few parents who said, "I don't get access to JAG services," but they got the SGLI. Guess what? You get complimentary services through FinancialPoint under a contract from the VA, which includes will preparation for any SGLI beneficiary. So that's a viable thing. Related to the urgency, if someone is turning age 18, I ask the child, "Do you have a will?" And I also say, "Who's the beneficiary on your accounts?" It's a wake-up call.

Christine Murphy:

Yeah, yeah. Next slide, please, yes. You already alluded to who can assist in preparation for estate planning and educate you on estate planning considerations?

Mark Dunlop:

Yeah, and basically at a minimum, I ask adult children to address this, they should have an ID card and they're gonna get support.

Christine Murphy:

Right, right. So what happens if a child ages out? Do they, and they lose their ID card? What do we have for them, for the surviving child?

Mark Dunlop:

Well first of all, if we have resources for children that age out. A lot of their questions that children say, "I still wanna get on the base. You know, if there's a Gary Sinise concert at Fort Riley, like it was two weeks ago, the same, what if I aged out? I don't have a tangible ID card." I got that same question from parents. I get that from siblings.

So they wanna still have an identification card to put in their wallet. I encourage them to take advantage of the installation access cards that various branches have and make available. I gave an example of the card from Army bases in the second bullet. But that's something, you know, not to take away, I mean it's emotional. I don't have my ID card. I'm no longer considered a dependent survivor.

You know, I just turned 23 even though I'm in school, said, you still can get a access card. Now if you're on TRICARE Young Adult, you can get a recognition card showing that you're in the TRICARE Young Adult. But if you're not, you still have access card opportunities. That's why the slide.

Christine Murphy:

OK, next slide, please. Thank you. So then budget tools for survivors. What are some that they may want to look at?

Mark Dunlop:

I like the Finred USA Learning Budget tools are out there. Pretty comprehensive. I know many children I work with have gone through some of their learning modules. That's something out there because financial security is so important.

Christine Murphy:

And virtual forums, symposium guides, what are available? I think this is one has been great today, but what others may be out there for you?

Mark Dunlop:

Well, I mentioned a few times the VA Educational Benefit program. We have the DOD Symposiums, and I encourage you to watch the past symposiums.

Christine Murphy:

Right, and so now there is a new death gratuity time filing. Let's elaborate on that.

Mark Dunlop:

This is an important concept because if, for example, if a child age 11 was left the death gratuity, they have six years to apply for it, but they're not of age. So how do they do that? And basically what was amended that in the case of a claim for death gratuity under this chapter, you know, the Barring Act, you know, six years you gotta put in a claim.

But it was not practical. An individual who's, and they made it safe 'cause some states are different, age, who is younger than 21 years of age on the date of the death with respect to which the claim is made, the individual shall file the claim with the secretary of defense not later than the later of the date that there is three years after the individual reaches 21 or the date that is six years after the date of the death with respect to the claim is made.

This is new, this is a new interpretation. We don't want any child that was awarded to it not to be able to get it just because of the six year rule. Now for deaths prior to this year, you still have that six-year rule. So you wanna be sensitive.

Christine Murphy:

So the key notes regarding this new time filing, what are they regarding minor beneficiaries? Key things to note.

Mark Dunlop:

On the next slide, you see some things, it's effective only for deaths on or after January 1st, 2025. But I give some examples there. But if the service member died before that time, you know, you still wanna at least put in an application, give it to your Casualty Office and have it there. So, you met the requirement of the law that you at least applied for it within six years. But it's more practical for the newer deaths. This is a wonderful enhancement.

Christine Murphy:

OK, and our final slides are just some military resources, references for this presentation that if anyone has any questions they can, they will be provided to you, references related to this and the key resources for the military survivors. And I think that, Mark, any closing remarks for this portion of the presentation?

Mark Dunlop:

Well, when we post some of the, from this we talked a lot about educational benefits and we blended them into it. We're gonna introduce you to a slide deck on scholarships to wet your whistle to what we're gonna be covering up in October along with talking about the TRICARE and the health insurance to wet your whistle. But some of the key references I'd like you to look at: MilLife Guide, Military OneSource, MilTax.

Take a peek at that and file your FAFSA and make sure, this is important, that if you didn't do it for 2024-25, if you did not do it, mention about that active-duty death. So, and then

call the school so you can get that retro payment. The FAFSA's Pell Grant is gonna be opening up. The FAFSA Pell Grant is gonna be opening up that you can apply for it, October 1 of this year. So that's why we wanna highlight it in October. We're gonna be go over really a lot of the minutia of it but I wanted to give you the high points here.

Christine Murphy:

OK, next slide, please. So then I think we're closing out of this presentation. Should we go into the roadmap to college financial?

Mark Dunlop:

Well actually we embedded it into the earlier presentation. We're good to go, but people will have it as a reference for that.

Christine Murphy:

OK.

Mark Dunlop:

So this is gonna be, you know, we have it material, but they, I wanna give you an overview of what we're gonna be touching base. And if you just wanna take a peek at the first three or four slides of where we're coming from, this is gonna wet your whistle for October.

Christine Murphy:

OK.

Mark Dunlop:

But a lot of it we covered, embedded in what we covered. Take a peek, if you wouldn't mind with a monitor, just look at the first few slides.

Christine Murphy:

All right.

Mark Dunlop:

We're gonna have a quiz question again because we're gonna ask you about your FAFSA. We're gonna ask you about Fry versus DEA, you know, how you're working 501. Next slide, to give you a perspective. What we are gonna do for you, we're gonna be going over our scholarships been used optimally since scholarship season opens October 1 with the FAFSA fund. We covered that. Some of the other nonprofits will be opened up after October.

We're gonna go over some of those options. On the next slide to wet your whistles, reminding people about the VA educational benefits. Apply for the Fry. If it's applicable, get it in there. It doesn't mean you have to use it, just go on. And if you are 18 years old, it'll be real easy 'cause you can do it online. If you're not 18, download the application and upload it to the VA. And to give you a perspective, as we see on the next slide, we plan to talk about some of the programs that we touched on, the Yellow Ribbon program, as an example. So this kind of gives you an idea.

We're gonna be addressing VA programs, we're gonna be addressing 501 programs. We'll talk about groups that can assist you in the navigation of educational benefits. But your homework assignment now is to make sure your FAFSA's done correctly for 2024-25 by the end of this month. Ouch, yes. And then for '25-'26 now, and then October 1 for 2026-'27.

That's your takeaway and an intrigued of what we're gonna be covering the next round, along with also talking about healthcare. With that I, Brian, thanks for putting this together. It was wonderful. I'm glad that we can embed a lot of the scholarship concepts into the presentation and also the healthcare, for TRICARE For Life and such into the presentation. And Christine and I will be working on developing in detail for our next forum. Thank you.

Christine Murphy:

Thank you so much, Brian. Thank you everyone for listening.

Brian Behlke:

Thank you, Mark and Christine, we're checking for questions quick. That was prom with presentation. Erica is gonna see if we have any questions while we're wrapping up. And we'll have a slide to remind you for the October 24. But just again, we'll have a Survivor Symposium in October, October 24th. You know, again, it'll be sort of the same format, register for it. Get the link to join. We'll work on some of the feedback mechanisms, and you will get a survey on any thoughts, questions following the conclusion of this presentation today.

It'll come in the same email that you got this symposium link from. And, definitely, we do look at your feedback. And then again, I'd like to emphasize if there's any specific question, especially if it's individual to you or your benefits, you can always use a survivor inquiry form. Go to Military OneSource, look through a survivor inquiry form, that comes straight to my office, myself, Ms. Lisa Valentine see those, we'll answer you if we can.

If we can't, we'll get you connected with the experts that can. We did have one question wanting to talk to Mr. Simmons early in the presentation. If you're interested in that, please send me your information and the survivor inquiry form, and I'll see what I can do. But you know, that's for anybody. If you have a question or even separate from the survey, if you see a topic that you would like more information on, you think would be great for these symposiums, or like I said, to add as a Military OneSource article, reach out to me through the survivor inquiry form.

We're always looking for great ideas. We can run with those and make an article, make a presentation, make a podcast on them. Yeah, there's the slide on 24. And, Erica, did we have any questions, or?

Erica M:

We only had one additional question. The question is is there any checklist available for surviving family members who have a child with disabilities who is turning 18 on the steps needed to continue financial benefits?

Brian Behlke:

Oh, that's, Mark and Christina. I don't think there is one, but that would be a great one we could make through Military OneSource.

Mark Dunlop:

And remember, there are 3 categories to that question. Continuing Social Security benefits is the first one. Working with Social Security, continuing VA benefits, the DIC, if there's a disability, continuing the SBP if there's a child SBP to continue that because there was no eligible spouse at the time. And actually how to continue DEERS, so DEERS doesn't go away at age 21. So this is a four-pronged question she asked.

Brian Behlke:

Oh, but no, no there is no easy checklist right now. We're always here to help you. But that's a great idea for an article.

Christine Murphy:

Yeah.

Brian Behlke:

And guide.

Christine Murphy:

Great suggestion.

Brian Behlke:

All right, and if, Erica, if you wanna put up the QR code quick for the questions, if you had that on a slide that's easy. We'll give it another minute. And again, we have a lot more information. We'll continue on in October. We appreciate you joining us. We wanted to

make sure we finish by 3:00 p.m. here Eastern to be respectful of everybody's time. And, Jen, I see your hand, go ahead and jump in.

Jennifer Harlow:

Hi, this is Jen with the OSBR program. I just wanted to follow up on the question earlier. We had talked about the retroactive benefits for Survivor Benefit Plan, and I wanted to chime in with the VA benefits as far as dependency, indemnity compensation for either spouses or children. And the usual benefit is retroactive for one year from the date of filing from the date of death.

However, if you pass the one-year anniversary of the death, then it would be the date of claim. And so that's a general rule to follow. But as Mark said earlier, the best thing to do is file the claim, let the VA give you their decision, and they'll follow their guidelines. But a general rule is you need to file for within one year of the date of death to get the full retroactive benefits to the date of death or within one year of the claim. They will go back after if it's after that, they will go back to the date of claim.

Brian Behlke:

OK, thank you. And there's the code if you have a smart device or want to submit a question there before we wrap up for the day. Again, thank you all for attending. Please let us know how we're doing or any other questions you may have. We've been getting some good feedback on this and hopefully we're getting the education out there on all the benefits and entitlements and other programs.

You're welcome to leave at this time. We'll hang out a couple minutes for a few questions. And again, look for a survey or feedback on this that come into your email. And then if you are interested in looking at past symposiums, or once this one is posted, they'll be on Military OneSource under the Survivor Symposium article. They'll have the last three are there with the videos of the meetings and transcripts. And we thank you for attending.

Christine Murphy:

Thank you.

Brian Behlke:

I don't think we're gonna get any more questions. I see the attendees going on rapidly, so thank you all. And yeah, I'll stay on till three o'clock, but then I'll shut the call down.

Mark Dunlop:

I'll hang if there are any last-minute questions.

Brian Behlke:

Yeah, well thank you guys. So much information and such a good presentation.

Mark Dunlop:

And then we'll add to the agenda college funding part two. We'll do that in October.

Brian Behlke:

Yeah.

Mark Dunlop:

On top of the Social Security.

Christine Murphy:

Yeah, I was looking, I was like, OK, this is.

Erica M:

Brian, we did get a few more.

Brian Behlke:

Oh, what do you got? If you wanna read them or drop in email, whichever's easier.

Erica M:

It's probably easier to just read 'em now at this point. Is there a survey link or QR Code after today's symposium? And I think you mentioned that a link will be sent out after for feedback on that.

Brian Behlke:

Right.

Brian Behlke:

Yeah, there'll be a link after this presentation, but then the survivor inquiry form is always available.

Erike M:

And then can we get a copy of the slides emailed to us? And I think we've gotten that question before.

Brian Behlke:

Yeah, no, we won't be presenting the slides, but you can view the recording of this.

Mark Dunlop:

Which accomplishes the same thing.

Brian Behlke:

Right, yeah, because you'll be able to pause the presentation if you're looking for a link or looking for specific info. But yeah, as the slides belong to our presenters, we don't send them out. Is that it, Erica?

Erica M:

Those were the only other two.

Mark Dunlop:

That makes easy.

Erica M:

Yeah.

Brian Behlke:

Oh, oh, hopefully, yeah, start the weekend here and everybody as we roll into 4th of July next week, hopefully have a Happy Fourth. And depending where you are, at least Virginia, it looks like we get a little break from the 100 degree weather and hopefully not rainy, but ...

Erica M:

Yes, yes.

Mark Dunlop:

We'll cross our fingers and see.

Christine Murphy:

Oh, my lawn is so happy. Oh my God, it's like please.

Brian Behlke:

Oh yeah, and to go from basically like a week of rainy and gray to a week of 100, oh yeah, it's killing everything.

Christine Murphy:

Exactly, exactly. Yes, it was, yeah. My lawn is saying thank you so much 'cause we had a storm today and I was like, oh, thank God, it was.

Brian Behlke:

Yeah. Oh, we needed it. That's what I'm waiting to peek out of the building here and see what it looks like for the afternoon.

Erica M:

All right.

Brian Behlke:

But there we go. Three o'clock, thank you all for those still on. I'm going to leave the call.

Person Off-Camera:

Thank you. And yeah, Erica, you're welcome to shut the call down and we'll talk to you later. Everybody take care.

Christine Murphy:

Thank you so much.

Erica M:

Thank you.