

## Online Survivors Benefits Report

### Webinar

**[Host]** Good afternoon and welcome to today's webinar, titled Online Survivor Benefits Report. This webinar provides continuing education to surviving family members and service providers on how to access and utilize the Online Survivor Benefits Report, or OSBR. The reports are available for survivors of all service members who have died on active duty. The reports displayed are current and estimated future benefit. We are thrilled to have with us today Ms. Jennifer Harlow. Jen is the project manager supporting the DOD Online Survivor Benefits Report or OSBR program. She has over 22 years of experience providing support to military survivors. Jen serves as the military and survivor benefit expert and has experience as a Department of Veterans Affairs service officer. Without further delay, I'll turn things over to Jen.

- **[Jennifer Harlow]** Good afternoon everyone and thank you very much for joining us for this webinar on the Online Survivor Benefits Report, also known as the OSBR. Before I get started, I would like to introduce Mr. Timothy Scott who is a program analyst with the Casualty, Mortuary Affairs and Military Funeral Honors Office to say hello and talk a little bit about what the webinar is about today.

- **[Timothy Scott]** Good afternoon! I'm Timothy Scott, a program analyst with the Office of Casualty, Mortuary Affairs and Military Funeral Honors and we'd like to welcome you to today's Online Survivor Benefits webinar. And without further ado, I'll turn it back over to Jennifer Harlow, our presenter for the day who will go over in detail, items on the Online Survivor Benefits Report that we've recently changed and to go through its entireties, just to give a little information on some of the changes and where we are today with our Online Survivor Benefits Report. And without further delay, I'd like to turn it back over to Jennifer Harlow.

- **[Jennifer Harlow]** Thank you, Mr. Scott! There is a disclaimer we will read aloud before we get started. The appearance of hyperlinks does not constitute endorsement by the Defense Department of this website or the information, products and services contained therein. For other than authorized activities such as military exchanges and MWR sites, the Defense Department does not exercise any editorial control over the information you may find at these locations. Such links are provided consistent with the stated purpose of this DOD-sponsored webinar.

Today, our goal is to have those of you on the line and who will be viewing the webinar understand there are differences between the interactive and the initial Online Survivor Benefit Report known as the OSBR as well, understanding the benefits information displayed on the reports, improvements that we are launching today, February 1, 2022 to the OSBR and how to access the OSBR, and finally who to contact for support. The purpose of the OSBR came about officially from the National Defense Authorization Act, also known as the NDAA 2006, and there were updates subsequently in 2010 and 2020. This Authorization Act was to make benefits information available online to survivors. This eliminates administrative burden and time delays for casualty assistance officers and surviving family members to have access to their critical benefits information and compensation information. We will

also review the improvements to the OSBR based on feedback we've received from the survivor community and the Casualty Service branch offices.

An overview of the OSBR. In short, the OSBR is to provide an illustration of the lifetime stream of benefits. Initial report is for immediately after the death of the service member with verification from the Casualty Assistance Office and also a follow-on interactive tool. The OSBR allows standard format for all services, access to benefit experts through the Family Assistance Support Team, which is the help desk group that supports all questions coming in from survivors and casualty assistance officer and those support services, and also is a financial planning tool.

The initial report, as I stated, is provided immediately following the service member's death and the interactive is a follow-on tool which allows a survivor to log in anytime to view their benefits report and learn "what if" scenarios.

We will get into a little bit more of that later with examples and illustrations of how the reports differ and what the goal of each report is.

The initial report is what the family receives right after the death of the service member and it's provided by the Family Assistance Support Team after coordinating information from the service branch casualty assistance officer.

Some things to note about the initial report is that there are separate OSBRs prepared for each household. So, for example, if there is a service member who has two households, a spouse with children, and then a former spouse with two children, each household receives their own individual report specifically for the benefits and dependents in that household. All the reports are prepared initially as determined by the service branch office, line of duty, assumed yes, and determined by the Department of Veterans Affairs, service-connected, determined yes. However, we are able to prepare reports, if for example, it's unsure if the designation will be yes or no, we can prepare reports showing that information.

The right side of the screen you're looking at, is just a sample of the cover page of the initial OSBR. If you are an eligible spouse and you have not received your initial OSBR, we do recommend you contact the Family Assistance Support Team (FAST) at 877-827-2471. And we will go ahead and go to the next slide to talk about the process of how the reports are prepared and the important care that we take when preparing the reports.

So our diagram here shows that a casualty occurs, the Service Branch Casualty Assistance Office notifies that FAST team — FAST team validates the information with the casualty assistance officer and creates the initial report and uploads it to the service branch OSBR website, and we'll talk about access to that later.

These important steps are taken in the very beginning to validate the information to ensure that whenever the surviving family member receives the benefit report, that has all possible scenarios for elections that is applicable and to prepare if there is going to be a Survivor Benefit Plan counseling appointment, and also reviewing with the casualty assistance officer.

So once the reports are prepared and posted, the casualty assistance officer would then provide their most current email to the FAST, and we would link the email to access and download the reports by receiving a one-time link to access the OSBR. At that point, the casualty assistance officer would then sit down with the family member and review the report, for example, with the surviving spouse or a guardian of a minor child.

Once that is complete, elections are made if that is applicable. Then the surviving spouse would have the access or surviving family member to look at the interactive OSBR.

This part is really important to make sure that we wanted to have the initial process, and the Office of the DOD Casualty, Mortuary Affairs and Funeral Honors Office, we want to ensure that a surviving spouse just isn't handed a report with a lot of financial information on it and just saying, "Here you go, check it out." The part of the process is really important to have the survivor sit down with the casualty officer and benefits experts for each service branch to review the report and walk the survivor through line by line, so they can understand what the benefits are now and how they'll change over time. So that is why there are two separate reports.

So, today we're going to cover an example of a surviving spouse with two minor children and one adult child in their household. The initial OSBR sample number one, which you see here, the example is an E-8 enlisted and the surviving spouse in this case is responsible for making the SBP election. SBP is the Survivor Benefit Plan, which is paid through Defense, Finance and Accounting Service because there are minor children in the home.

The goal of the report is to illustrate a lifetime stream of benefits to the household, so for each line represented, it's representing a line in the household. So, we'll go ahead and look at the example here and it may be a lot of information, but we'll just give you an overview to give you an understanding. While this report is specifically for this sample of an E-8 with a spouse, two minor children, one adult child, just know that your individual report as survivor may vary greatly between this example, but we wanted to give you something to understand the importance of the report and how it goes over time.

So, I'm going to look at the box here. We've prepared the report with assumed line of duty-yes, as determined by the service branch, and VA service-connected-yes, as determined by the Department of Veterans Affairs. So, the estimated monthly survivor benefits, you'll see the column category called "milestones." Each line under the milestone category represents a change in the benefit. So, for example, the current benefit is, as of this example, is of December 2021. The next change in the benefit was when the second SBP-DIC offset change occurred January 2022, and so on.

If you go over to the right, SS stands for Social Security Administration. DIC is the Department of Veterans Affairs Dependency and Indemnity Compensation. SBP is the Defense, Finance and Accounting Service Survivor Benefit Plan, and in the event that there is an offset to the DIC, there is the DFAS (Defense, Finance and Accounting Service) Special Survivor Indemnity Allowance. Then you have your monthly totals and your annual totals. So, you can go to the third line of the report and it shows after the increase of SBP that just became effective due to the law change, eliminating the offset between the Survivor Benefit Plan and the Dependency Indemnity Compensation, the third and final phase-out is January of 2023, the third line down.

So, if you go across you can see how the benefits change and the Survivor Benefit Plan is paid in full as of January 2023. The next line under that says Trans DIC, which is transitional DIC, which is a benefit paid from the VA for two years after the date of death of the service member to any spouse who has surviving children under

18 in the home. So that benefit ends in January of 2023. And then you can see also as the children age out, the benefits change.

So, the son is 18 June of 2028, and the daughter is 16, on the following line, November 2030. This is a question we get a lot at FAST, is why does the benefit for the household change when the youngest child turns 16? Well, Social Security has a law, legislation, that if a surviving spouse is not working or earning under a certain amount, while they have children in the home under 16, they can get a guardian benefit. So, in this case that is the scenario, the surviving spouse is not working, and getting a guardian benefit but that guardian benefit ends when the youngest child turns 16, and then will fully cease the following line, which is November 2032. So, this is really important to understand the family dynamics and how the benefits will change over time.

And lastly, the last line is the spouse is aged 60, December 2039, and it shows that this is the first eligible age the surviving spouse can draw Social Security as a surviving spouse, not as a guardian. There are other ages you can draw Social Security with different reasons. So, if you have questions about your specific case, we can talk about that if you contact FAST.

So, what this illustrates for you is that the household income changes through all these different milestones dramatically. And so, this is a financial planning tool for the family and also, in this case, the Survivor Benefit Election spouse with child, it shows what the benefits would be for that. So, we're going to go over to the next example, which is the same family household, but using child-only election.

So, the next line, we are looking at the same family, the surviving family of an E-8 with a surviving spouse, two minor children, and one adult child, with child-only election, again DOD service branch line of duty-yes, determination assumed, and VA Department of Veterans Affairs service-connected-yes.

In this case, the differences you'll note that in the columns, the SSIA (the Special Survivor Indemnity Allowance), is not a column. That is because under the current law, which will change in January 2023, the child-only election if there is an eligible spouse, reverts the Survivor Benefit Plan to the children and then the benefit is not offset by the Department of Veterans Affairs Dependency and Indemnity Compensation.

So this is a comparison between, the survivor can sit down with the casualty assistance officer, or the service branch (SBP) counselor to discuss how the election would affect their household, and also understanding that the future law change when the SBP elimination goes away in January of 2023, if there is an eligible spouse, the Survivor Benefit Plan from Defense, Finance and Accounting Service reverts back to the surviving spouse.

Now, when I say "eligible spouse," the spouse has different areas of eligibility. So, if there is an eligible spouse, they will receive the Survivor Benefit Plan, meaning that they are either unmarried, under age 55, remarried over age 55, have passed away, or otherwise not eligible. So, that's just one of the "what if" scenarios we can talk about later.

So, again, this milestone example for the child-only shows how the benefits are now and how they'll change over time, resulting in the bottom line of spouses aged 60, is showing the benefit totals.

So, we'll go ahead and go to the next slide, which we will talk about one of the new improvements to the OSBR. So, after this new feature, we are very excited after feedback from the surviving family to be able to give you an at-a-glance visual example of the monthly benefits. In this example, we're using the same family household with child-only election, a chart representation of the monthly benefits, and how they change over time with the milestones. So, it's an at-a-glance sum total of all of the categories from the previous slide showing what the benefits are. So, this is launching today and will be on all future initial OSBRs.

For the initial OSBR sample number two, this is the Survivor Benefit Plan student during college years for the same family example with the adult child being eligible to draw student SBP if they are in college full time between 18 and 19. Also, we've added a little bit further explanation under the title box explaining how the benefits work and how the recent law change may affect the eligibility.

So, for example, you see at the top it says "Student SBP Taxable Entitlement during College Years 18-22," but for this adult child it's only until January 2023. That is because there is an eligible spouse in this household and the SBP will refer it to the eligible spouse. So, I'm going to read a little bit more about that, and the message at the bottom, just to reiterate why that changes.

So, if a child is designated SBP beneficiary, here she will continue receiving SBP payments until the SBP-DIC offset is fully eliminated January 2023. SBP payments will revert to the eligible spouse. If there is no eligible spouse, the SBP is available to eligible children, so that would mean that if, for example in this case, the spouse were to remarry before January 2023 and that spouse was under 55, that spouse would become ineligible and then the adult child could possibly draw the student SBP until age 22. So, there'll be a variety of different ways that the benefits will display depending on the household and the status of the child, if they're going to college, things like that.

This section of the initial OSBR is the example of a service member whose calculations for Survivor Benefit Plan paid through DFAS are using the High-36 retirement plan. So, this is a really helpful tool, especially for the CAO and Casualty Assistance Office Service Branch SBP counselors to use to understand how the figure of the benefits were calculated, because the Survivor Benefit Plan is not a flat rate unlike DIC through the VA. It's based on the service member's rank and time in service.

We've improved a little bit, thanks to feedback from the community, the lump sum survivor benefits section, giving a little bit more detail and explaining what is lump sum benefits available to designated beneficiaries. In this case that is the death gratuity and SGLI, and if you are on the call and you're a casualty assistance officer, then if you know that we need to adjust this and the survivor you're working with, has — maybe they're getting a partial amount of the insurance or a partial amount of the death gratuity, we can customize the report to have it apply to the family and household you're working with.

We've expanded a little bit about the Social Security Death Benefit, which is payable to eligible surviving spouse and dependent children. So they go more along the lines of next of kin versus the death gratuity and SGLI, which is designated beneficiaries.

Based on, as we said before, feedback from survivors and also frequently asked questions to the Family Assistance Support Team (FAST) we've added a Remarriage and Taxability information page. This page, even if you are reviewing the report and you're outside the main household, the remarriage of the surviving spouse, if there is

one, can affect benefits to other households, so it's important to know how those are affected.

So the first section there in blue talks about eligible ages for spouses to remarry. For SBP if you remarry after age 55, you retain your benefits, and a recent law change of last year, January 5, 2021, the remarriage age for surviving spouses is now also age 55 to retain dependency and indemnity compensation. CHAMPVA, which is the health care through the VA is 55.

And then also, some other benefits such as TRICARE, which cannot be reinstated after remarriage regardless if that marriage ends in death, divorce or annulment, and then some things that can be reinstated, military burial services, CHAMPVA dependency indemnity compensation, Survivor Benefit Plan, military legal aid, commissary and exchange privileges, et cetera.

Also, we get a lot of questions about taxability. So we have added information about the VA benefits are always taxable and in most cases, anything from DFAS the Survivor Benefit Plan or a special survivor indemnity allowance regardless of the SBP election of spouse or child-only are taxable and we recommend, because everyone's tax situation is so unique, that you consult with your tax advisor. But these are just some helpful things that we felt would be great to have with the report for resource for the surviving families.

Now, the initial report Department of Veterans Affairs Education Benefits section, this has also been modified slightly to add information on the contacts for the VA Education Office and phone number so that's added there. And then the first section is talking about VA Chapter 35, Dependent Education Assistance for the same household we talked about earlier.

So for example in this one, the surviving spouse is eligible for 20 years from the date of death to use the 36 months of DEA Chapter 35. The adult child and the son and daughter who are minors are eligible between age 18 and 26 to use the maximum of 36 months, and then this year's rate is \$1,298.

Each year, we will adjust the reports with the cost of living and the DEA is updated every October, unlike most other benefits, which are updated December 1 of each year or January 1. So this is helpful to understand even if it's not needed right at the initial time of the death of the service member, it's good information to have and understand that there are education benefits out there when that time comes.

We'll continue on with the next slide to look at the remainder of the Department of Veterans Affairs education benefits section. So the Marine Gunnery Sergeant John David Fry Scholarship AKA Chapter 33 is, we have a little bit of information on the eligibility and the time of benefits, which is also 36 months. We don't have these listed as a table because the Fry Scholarship is based on the zip code of the school and a lot of varying information depending on whether the school is in state, out of state. And so, we just have the details of the information here to understand the basic Fry Scholarship entitlements, which includes the tuition, monthly living statement and book allowance during the 36 months of eligibility.

Below that, we've improved the eligibility information for the VA education benefits, breaking it down for surviving spouses and surviving children. There have been law changes as you can see under surviving children with some specific eligibility dates on how it will affect the eligibility for the DEA and combination with the Chapter 35 and Chapter 33 Fry Scholarship. So this information has been added to help clarify that.



And the next improvement is the addition of a glossary. The glossary has been added to include details and define benefit-specific descriptions and acronyms used in the initial OSBR. This section was added so survivors can easily reference the information in the report and add acronym descriptions, so this way, in this example, it's got a lot more information, but we just took a snippet out to show you that we have the breakdown of SS, which is the Social Security Administration benefits, explaining a little bit about eligibility, information there and then the next example is the Survivor Benefit Plan.

So we have broken down the acronyms and the terms to give a resource for the surviving family members, casualty assistance officers or SBP Counselors to have this as an additional tool in reading the report and also for safekeeping for the survivor to reference back at other times to understand the benefits.

So this concludes the example of the initial OSBR showing you a sample of a surviving spouse with two different SBP election choices.

Now, the next slide, we are going to talk about the Interactive Online Survivor Benefit report. This is after the survivor has made their elections or received their final counseling from the SBP counselor or casualty assistance officer and the access is handed over to the survivor to log in and be able to look at your report anytime 24/7 by using your DS login account to pull up your customized report. And I will go over the instructions for the DS Logon and how to get that shortly. But what we want to explain is that this ensures that the surviving family members can keep up with the current law changes, inflation adjustments, children's ages, if marital status changes, employment status and even if there are no changes by accessing the report is a peace of mind for the survivor to log in and understand the correct benefits.

And if there is a survivor who needs to make a change or correction to the displayed OSBR, then we recommend that you contact FAST, the (Family Assistance Support Team).

Also, FAST is there during the interactive OSBR timeframe, not only to survivors but to the service branches and the long-term care for each service branch as well, to answer benefit questions, talk about impact of changes to the family status and be there to keep up to date with the most recent law changes and legislation. And nothing has taught us more than that how important it is to keep up with it is the big change to the benefits, which is the elimination of the SBP and DIC offset. So it's really important to keep up to date on that and be your own best advocate as a survivor to understand your benefits.

So we talked about having to have the initial report access through a casualty officer, but for the interactive, this allows the survivor to access the report anytime using a DS Logon. For the OSBR, the DS Logon must be a Level 2, what is now known as a Premium DS Logon account.

There is a basic level DS Logon account but that won't allow you to access this site or many other sites, which is needed to validate your information to make sure your information is staying secure. So the Premium DS Logon account is required and the Interactive OSBR instructions are included in the handout section of this webinar so you can download those as well as you should have received a copy of the OSBR interactive instruction in the reminder for the webinar that you got today in your email.

In there, there's also instructions on how to contact the DMDC who handles the DS Logon. There's a phone number on the handout as well as this link to the website, which we have listed here. So once you, as the survivor, have gotten your DS Logon Premium account, then you just need to contact FAST for us to sync the account and we would just need your DS Logon username only and the name of the service member so we can set up the account.

And so if you have any further questions on that, the handout is really helpful to go over the steps and what you can expect by getting a premium login.

One of the best features of the Interactive OSBR is the ability to run "what if" scenarios. Essentially that is how we categorize a surviving spouse or a family member logging in and saying if anything happens and possibly could change my benefits, what is my benefit picture going to look like? So we've listed the changes that could be made, what if a surviving spouse remarries?

Another important piece is, if anything happens to the guardian or surviving spouse, what are the benefits going to look like in the event of their death for the guardian to take care of any minor children? How will the benefits change? And this is a really important part of financial planning for the survivors to be able to go in and see if anything happens to me, how would the children be taken care of if there are any?

As I talked about before with the example, your employment status as a surviving spouse can affect the benefits coming into the household based on their earnings, so we have some samples for that. How will the benefits change if someone becomes disabled and education of children can change if the child decides to go to a military-funded academy or if they are going to join the military themselves and go straight into service, that changes the benefit pictures and then the children's dependency status. So these are all the things that a survivor can use and run in a "what if" scenario.

This is a little bit of an eye chart, but it's mainly to demonstrate that once survivor logs in to the Interactive OSBR, they can view their report as the benefits are now. At the bottom of the screen, you can run "what if" scenarios. So in this example, on the top left-hand side, I have a box up here with the spouse's information and it has drop-downs where you can select different options. So there's a box under the spouse's name for disability employment and for this example, we're going to use marriage status. So we're going to have the example, the surviving spouse is considering remarriage so I'm going to select Yes, I plan to remarry and put in a future date of August 10, 2022. Once I hit "calculate," the box on the bottom right with the benefits table, the first box that I've highlighted in red, indicates what change has been made on this "what if" scenario.

So, for example, if the survivor wants to print this out, do multiple "what if" scenarios with different dates or different category changes, you can see exactly what's been changed on the "what if" when you print it out or save it as a PDF once you're in the Interactive OSBR.

So in the table, like I said, it's a little bit of a small print, but you can see it's very similar format to the initial report which shows what the benefits are now and how they'll change over time including August 2022 when the survivor remarries and shows how the benefits change the household.



There's drop-down menus to run the reports and also a combination of changes can be made at one time. So if there's multiple changes going on, for example, if the spouse is remarrying and a child has decided to go to a military-funded academy, you can run both of those changes at the same time.

So that is an example of a "what if" scenario, which I think is a great financial planning tool for survivors when you're making big life changes. If you want to go back to work. For example, we can have a surviving spouse who contacted FAST and they had the option to say, "OK, I'm 24, I've got a little child at home, is it worth it for me to go back to work or not?" They can run the scenario to say, "I am employed and earning over the earnings' limitation for that year" and see right there before they make the decision on how that's going to affect their Social Security and will it be worth it or not? Is it going to be too much for that spouse to go back to work or go to work and say, "OK, now I have day care, I have work clothes, I am commuting." In the end, it may not be worth it, but it also might be worth it depending on their family situation. So that's why the "what if" is just another example of how it can be really helpful.

How to access the OSBR? So this is how you would access either in the initial OSBR or the Interactive OSBR.

You can simply go to Military OneSource and search in the search box on their homepage Online Survivor Benefit Report. It takes you to a page that has not only the information for each service branch's link, but also the contact information for FAST, the phone number and email.

Each service branch has their own separate site, and right now, the Space Force is included in the Air Force. So those reports if that were needed, would be under the Air Force benefits site for now. So this is how you access the report and we're going to go to the next slide to see what the access page looks like for you once you go to your service branch site.

When you get to this page, you have some information, disclaimers, advisories to read over and understand. Before, there's a checkbox where you say you've understand and read the above information. And when you, before you click the box, the initial OSBR section and the interactive section is grayed out, but once you click the box saying that you have read everything, you have the option to access the initial OSBR and it has instructions here if there is assistance needed and then the initial OSBR and email is entered, a request is sent. The email that's been linked by FAST would then be sent to the person wanting to view the initial reports. They would get a one-time link to view that and then the Interactive report is where the surviving family member would access the MDC login with their DS Logon to be able to view their customized report. And so this is your, what you would be looking for. Also on this page, should you run into any troubles is the FAST phone number and email.

I just wanted to talk about it again, how important it is to utilize the OSBR not only for the initial report, but also the follow-on interactive report. You want to be able to, as I said before, be your own best advocate as a survivor, to understand your benefits, maintain awareness of changes, follow along with the lifetime milestone changes, pending changes, cost of living, and also know that FAST is there for you to answer any questions. So should something changed, sometimes we will get a call where survivors who know that they may have moved and they need to find out who to contact to update their address. FAST can point them in the right direction. If it's really early on and the service member just passed away and died on active duty,

then we would connect them with their service branch casualty office or refer them back to their casualty assistance support to go over what they need support with. And please do as it says, big bold letters, mark your calendars! Update and access your OSBR annually.

At the minimum, you are going to have your cost-of-living allowances. You have the education benefits for VA which are updated for the Chapter 35 in October and then January 1 effective benefits for cost of living, and the recent law change for the SBP-DIC offset elimination is effective January 1 and shows up in the pay statements on February 1. So it's really important to maintain the contact with your Interactive OSBR and know the FAST team is there to assist you. And also for those of you on the line who are service branch casualty officers, FAST is also here to help you with anything to do with the reports with the OSBRs.

And lastly, our points of contact. So you have the top there, the Family Assistance Support Team. Just a little bit about the team, myself as we talked about before. I have been working with survivor benefits for over now, it's 23 years now and the team itself has been working with families, each person has over 15 years' experience. The newest person on the team has been there 10 years. So they are really subject matter experts to help you with the survivor benefit reports, the Online Survivor Benefit Reports, benefits questions and if we can't find an answer, we will connect you with the right people.

And then also out of Mr. Scott's office is the program manager for the Casualty, Mortuary Affairs and Military Honors, Ms. Valentine, and then the program manager that also works with the OSBR is Ms. Ortiz through My Service Benefits, so that contact information is there. So I want to just hand it over to Mr. Scott to give a closing and just to tie this up for us, and then we'll get with some questions.

- **[Timothy Scott]** Thank you, Jennifer, for your presentation. Once again, as Jennifer stated, if we need to utilize the points of contact information, if you have additional questions after our question sessions, that's getting ready to come up, and also, you can log on to Military OneSource and utilize our survivor inquiry form, and you can also post your questions on that form on Military OneSource, should you have additional questions in the future. Thank you so much for joining us today for our webinar. I think we're going to go on to our questions session.

- **[Host]** We sure are. First question is, how long do I have to use the Fry Scholarship?

-**Jennifer Harlow]** OK, the Fry Scholarship, is it a surviving spouse or is it a child that's asking?

- **[Host]** Doesn't say in the question box.

-**Jennifer Harlow]** OK, I can get the information here. So, for the surviving spouse, the eligibility window, it used to be capped, but now it is a longer window for the Fry Scholarship, 33 for surviving spouses, let me just get my information here. Just bear with me one moment.

So, for the Fry Scholarship, the eligibility is, a surviving spouse who's not remarried is eligible for the benefit for a maximum of 36 months and there is no time limit on the use of the Fry Scholarship; however, the DEA, the Chapter 35 is 20 years. So, just make note on that if you're eligible for the Fry Scholarship as well.

Children, the maximum is up to age 33. So, that answers for both, for children and for surviving spouse.

- **[Host]** Awesome, and for surviving spouse, they're not receiving the offset, how do I know when I receive it?

-**Jennifer Harlow** So, for those surviving spouses who haven't already seen a change in their benefit, for example, if you're a child-only election, that's going to revert to you. If you haven't already received it, you should be receiving something from Defense, Finance and Accounting Service to get you familiar that the benefit will be coming to you in January of 2023, which will show up in February of 2023. If you haven't received that, then I would recommend contacting the Defense, Finance and Accounting Service if you have not already received a letter because most folks have received the information about the upcoming changes. So, that is for a surviving spouse who has the SBP election as child-only, and it will revert to you January 2023.

If you're a surviving spouse and the phasing is happening. So, there's, the first phasing was a two-thirds increase. The second phasing was a one-third increase, which just was effective this January. And then finally, there may be a small percentage of folks who won't receive the full SBP until January of 2023. So, no matter what, the benefit will come back around at that time. And let's see, I was going to look here for the phone number for DFAS specifically for survivor annuitants just one moment.

So, the number for that for annuitants, I'm going to go ahead and post it on the chat while I look that up. I'll post the phone number for DFAS in the chat once I have that and I can read it off at the end if we want to. While I do that, go to the next question.

- **[Host]** OK, great! How can I receive a DS Logon?

-**Jennifer Harlow** So, the website and instructions are in the handout from today and also attached to the webinar email you received. So, you go to the DMDC website and it asks you what account you want. So, you would want to set up the Premium account and then you would go through the questions on that. Now you know you're on the right place when you're doing a Premium account because it will ask you a series of personal identifiable questions. Like, for example, in this year you lived on this street. What would be, you know, and list four streets and let you know what street it's on, you know, you'll see only one that looks familiar to you. So, that would be the best place to do that, and then if you have any problems outside of the online portion in the instructions attached to the handout and webinar has the phone number for DMDC for that.

- **[Host]** Another question is, is this webinar going to be available for viewing again? I can answer that one, yes, the webinar will be posted on the Military OneSource website within a couple of weeks.

The next question is, how do I get a login for this? I have a son who's getting ready to go to college and I was pregnant when my husband died. I don't have a DD 214 with my son's name on it.

-**Jennifer Harlow** So the DD 214 is for retirees who have retired and subsequently passed. You may be talking about the DD 1300, which is the report of casualty. And so that would be, what I would like if we could do, is if you could put your contact

information in the chat or email on the slide that you see now, email the FAST team so we can specifically talk to you about the eligibility and how the eligibility is set up because we would want to make sure that we're looking at the right benefits because the benefits are different depending on the status of the service member.

- **[Host]** Thank you! Another question, which we've kind of talked about before, I didn't realize that I needed a Level 2 DS Logon, so I haven't been able to see my Interactive OSBR. Do I simply sign up for that login as the website given, then contact the FAST by email or phone number listed to get linked?

-**Jennifer Harlow**] That's a 100% correct, yes.

- **[Host]** Awesome, and what if you have a DS Logon but it's not Premium?

-**Jennifer Harlow**] Then you can go to the same website and upgrade your account. There should be an option for that to upgrade your account, and you definitely want to choose the upgrade option and not start a new account because that can cause a lot of problems with it crossing in the system. So, if you already have the basic DS Logon account, then you would need to upgrade the account you have to the Premium level too.

- **[Host]** And the next question is, where is the chat so I can get that number to call? Is that on Slide 19?

-**Jennifer Harlow**] The phone number for the DMDC is actually located in the Interactive OSBR instructions. The phone number for DMDC is located in the bottom second page of that handout.

- **[Host]** So, if you look in the handout section, it is the final OSBR instructions, document, but if you download that, you'll find that copy that Jennifer was just referencing.

-**Jennifer Harlow**] Yes.

- **[Host]** She put the link there. Jennifer, put the link there in the box.

-**Jennifer Harlow**] Oh, yes.

- **[Host]** Thank you ma'am! I'm just going to reassure that everyone can see it.

-**Jennifer Harlow**] The link I added is a really helpful resource from DFAS (the Defense, Finance and Accounting Service). Talking about specifically all pretty much that you need to know about the SBP-DIC offset, got a lot of good information and answers a lot of questions. So, I highly recommend looking at that as well.

- **[Host]** Would you be able to give the webinar to survivor outreach services coordinators?

-**Jennifer Harlow**] Yes. So, any request, if you would like a presentation similar to this, could you please reach out to Ms. Valentine and her contact information is on the next to last slide of the webinar and all requests would go through her or Mr. Scott to be able to have a webinar of this type presented to other organizations and then this will eventually be posted on the Military OneSource website and be able to be shared as well.

So, real quick, I did find the phone number for the Defense, Finance and Accounting Service, for those who — the question about the — they hadn't heard anything about receiving the Survivor Benefit Plan, so the number is 888, this is for DFAS 888-332-7411, and there are some instructions after that. You want to press option 4, then

option 2. If you do not press any options, you'll be routed to an operator who can direct you.

- **[Host]** And Jennifer, could you give that to us one more time? It was 888 —

-**Jennifer Harlow** Sure! 332-7411, option 4, then option 2.

- **[Host]** OK, I just put that in the chat box too so everyone can see.

-**Jennifer Harlow** And then the, I'm pulling it up here to give out just to make it easier for everyone if you are calling in by phone and don't have access currently to the handouts, I'm going to pull up the contact phone number for the DMDC, which you can call for help on the DS Logon. I do caution that during peak times, such as now, beginning of the month, that there may be longer hold times. So if you can go to the website, that's great.

But if you are encountering problems then, to contact DMDC, their help desk number is 1-800-477-8227. And like I said, like most places at the beginning of the month, end of the month is going to be a little bit longer hold time.

- **[Host]** And I'm going to give it back to you for any final thoughts or closing comments that you'd like to make.

-**Jennifer Harlow** Yes, I just would like to say thank you very much for taking your time to attend the Online Survivor Benefits Report webinar. We appreciate all the feedback that we've gotten from the survivor community, which then in turn allowed us to really pinpoint the improvements that need to be made. So not only do we appreciate you attending the webinar, we appreciate any feedback you have, and also just a reminder that the Family Assistance Support Team is here to help you with the OSBR. So, don't hesitate to reach out, email or call. Our offices are Monday through Friday, 8 a.m. to 5 p.m., Eastern Time and we pride ourselves in returning our phone calls, same business day, if not, the very latest, 24 hours, and same with emails. So, we try to be really responsive to get back to you with your questions. So, I just want to say thank you again and I'll turn it over to Mr. Scott for some final words from him.

- **[Timothy Scott]** Thank you Jennifer! Just to reiterate what you stated, we are here for the community. If you have any additional questions like I stated earlier, you can also log on to Military OneSource and complete one of our survivor inquiry forms. That's in addition to contacting the FAST team, they're an awesome team and we'll try our best to our ability to answer the questions that you may have. If we don't have the answer for you, we will direct you to the organization or agency that can assist you with getting those answers. And once again, thank you for joining us today for our webinar, and we appreciate you.

- **[Host]** And just to share one more thing, there's a couple of comments in the box thanking you all for everything that you do and just thank you so much for the presentation today. So, I'm going to follow up with that, and I'm also going to thank Jen and Mr. Scott and their team for sharing their invaluable experience and expertise. And I'd like to thank all of you, our attendees, for participating in today's webinar.

If you find yourself having any questions after the webinar is over, please email [moswebinar@militaryonesource](mailto:moswebinar@militaryonesource) and we'll send them over to the presenter for answers. This concludes today's webinar on the Online Survivor Benefits Report, and thank you for your attendance!