

Online Survivor Benefits Report

Webinar

[Host] 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 displays all current and estimated future benefit. We are thrilled to have with us today Ms. Jennifer Harlow. Jen is the project manager supporting the Department of Defense Online Survivor Benefits Report 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 the Department of Veterans Affairs service officer. Without further delay, I'll turn things over to Jen.

- **[Jennifer Harlow]** Thank you for joining us today. I also wanted to give a moment for Mr. Timothy Scott to talk about the connection with the Online Survivor Benefits Report and the DOD Office of Casualty, Mortuary Affairs and Funeral Honors. Mr. Scott, did you want to do a quick introduction?

- **[Timothy Scott]** Great to be with you here today on the Online Survivor Benefits Webinar. My name is Timothy Scott. I'm a program analyst with the Office of Casualty, Mortuary Affairs. And I just want to let you know that hopefully, you get a lot out of this webinar today. If you have any additional questions that we don't answer, you can contact our Military OneSource webinar team and they'll get those questions to us so we can get you the answer needed. And so, we hope you get a lot out of the webinar today. Thank you.

- **[Jennifer Harlow]** Thank you, Mr. Scott. We can go ahead and we're going to discuss the Online Survivor Benefits Report today and thank you so much for the kind introduction. My name is Jen Harlow and as stated, I've been working on Survivor Benefits for many years. And the goal is, for this program and for myself personally, is to help surviving family members and the Casualty Office support teams that help the families understand the benefits and how they're integrated.

Before we get started, I would like to share the disclaimer regarding the presentation and I will read that aloud for the group.

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.

So, for today, we are going to discuss the Online Survivor Benefits Report and the report is available for active-duty surviving family members that are eligible for monthly benefits. Also, our Family Assistance Support Team, which I'll discuss later in the webinar. The goal is for you to understand the difference between the initial and interactive Online Survivor Benefits Report also known as the OSBR, which I may refer to during this webinar. Understanding the benefits information that's

available on the OSBR and how to access the OSBR and finally, what we hope you gain from today is who to contact for support.

The purpose of the webinar is to discuss the need, how it came about, for the program for the Online Survivor Benefit Report. In 2006, the National Defense Authorization Act made a request to have implemented that benefits information be available online to survivors. Eliminating the administrative burden and time delays for the casualty offices and family members to have access to critical benefits information in a time where they can view it before the benefits are actually paid, and also having all the benefits in one spot. In addition, for the purpose, we are going to review improved features in the OSBR based on feedback that we received from the survivor community and the casualty service branch office and survivor community.

To touch on the overview of the program. So, the Online Survivor Benefits Report, the OSBR, the initial and interactive, we'll go over the differences between the two. But the goal of the OSBR is to show a lifetime stream of benefits, initially after the death of a service member with validation from the casualty assistance offices, and then a follow-on interactive tool. Another feature is, there's a standard format for all services.

It provides family members and surviving casualty office supports access to standardized information, as well as access to the Family Assistance Support Team which is the help desk center who creates the reports and also is there to support the family members after the reports have been reviewed in the financial planning tool.

First, we're going to talk about the initial Online Survivor Benefits Report. What is different with this is that there is a sort of gatekeeper in this step for the Online Survivor Benefits Report.

So, this page here you're looking at has a lot of information on it. The right side is simply a sample of a cover of the initial Survivor Benefits Report, OSBR, and the survivors will receive a copy from their casualty assistance officer shortly after the death of the service member. A lot of different aspects go into this and we'll talk about the process of how the initial OSBR is processed and handled. And what we want to make sure we understand in these initial report phases is that the line of duty determination, for example, is the reports who prepared with the line of duty determined by the service branch office, is line of duty yes, and the determination of the service connected by the Department of Veterans Affairs is service-connected, yes. However, we can prepare reports showing a combination of line of duty determinations or service-connected determinations if it is unknown at the time of death what the logical answer would be to those.

Another important feature of the initial OSBR is that the reports are separate for each household. So, one family that has, for example, a spouse with two children and another household from the same service member if a former spouse and two children, everyone gets their own separate reports that has only the benefits information for their household. And I'll make a quick note here as the last bullet states, eligible survivors who have not received an initial Online Survivor Benefits Report, OSBR, should contact the Family Assistance Support Team and as you can see here, we have the FAST team as we call them, be sure to contact the FAST team. Also, if there are changes or questions about the initial report, that is the same number you use.

I talked a little bit about the initial OSBR process and how it is different from the Interactive OSBR. This is important steps that are taken between our office, the FAST team, and also the casualty assistance office where information after the death occurs is shared with the FAST team and then the initial OSBRs are created. The information is vetted back and forth between the casualty assistance officers or survivor benefit counselors to make sure that we have everything accurate and to show the lifetime stream of benefits for each household.

The next step after the report is created, the OSBR is created, the Family Assistance Support Team coordinates an email address with the casualty assistance officer to have access to the initial report. Once the casualty assistance officer has access, they're able to enter their email, get a one-time link to view the reports for the family members they're helping, and then they can brief the family along with themselves and with a survivor benefit counselor.

Depending on the service branch, the process may be a little different but this process here is, we want to make sure that when we have the initial report prepared that the survivors aren't just given the report and said, "You know, good luck. Figure it out." The reason we have these checks and balances and the report is given through the chains of the casualty assistance officer, as well as the SBP counselors is because we want to make sure, the DOD Casualty and Mortuary Affairs, the whole team wants to make sure that the benefits are explained and if there is election decisions made that those are handled at that time to where the surviving family member viewing the report can understand instead of just handing it over and not having that back-up resource to ask questions and understand the long-term effects.

So, I'm going to go over here an example of an initial OSBR. In this example, I have listed out the parameters of this example case. The service member in this case was an E8 at the time of death. There's currently a surviving spouse with two minor children and one adult child in college. The goal of this report is to illustrate the lifetime benefits for the family.

And this particular case is showing what the benefits are for the surviving spouse if they choose spouse with child election. This also explains the milestone events that happen. So, for example, it may be a bit of an eye chart to you that are viewing on the screen, but there is available copy of the webinar which you can go over and follow up with questions later. But I'm going to just do an overview of the report.

So, the first line you see there is the estimated monthly survivor benefits. The next line is the column titled milestones and then we have acronyms which will be spelled out in later parts of the report. SS is for Social Security Administration. DIC is for the Department of Veterans Affairs Dependency and Indemnity Compensation. SBP is the Survivor Benefit Plan paid through the Defense Finance and Accounting Service, as well as SSIA which is the Special Survivor Indemnity Allowance also paid through DFAS, the Defense Finance and Accounting Service.

The first line that has the figures in it shows the current benefits for this household. Again, the surviving spouse with two minor children in the home with the SBP election of spouse with child. The current benefit as of December 2021, you see the Social Security benefit, the DIC benefit from the VA and the SBP and SSIA for the surviving family. The line totals monthly and annual and each benefit total here is

the total for everyone in the household, which for this household is the surviving spouse with two minor children. The adult child will have education benefits you'll see later.

The top line shows what the benefits are now, and each subsequent line shows when a change in the benefit occurs. If you go look at line three, one other thing that's really important about the Online Survivor Benefits Report is that all the law changes that are in the legislation current now are incorporated into the report. So, line two and three illustrate, for this family, how the elimination of the Survivor Benefit Plan Dependency Indemnity Compensation Offset elimination phase out occurs. So, the surviving spouse can say, "OK, these are what my benefits are now, but over time, they change because of this law change." And you'll note that on the third line, the SSIA goes from 346 on the second line to 0 on the third line. That is because after the full SBP is reverted to the surviving spouse, if there is one eligible, then the SSIA goes away because that is only payable, the Special Survivor Indemnity Allowance is only payable when a surviving spouse's Survivor Benefit Plan is offset by the DIC.

Now, I know I'm throwing out a lot of acronyms, a lot of organization information here, but just know that the Family Assistance Support Team, the FAST team is there to answer your questions for your particular case, for you survivors who are on the line, as well as Casualty Assistance Support Offices.

So, you'll see the benefits start out December 2021 and the last line is when the spouse turns age 60 in 2039. That is the earliest age a surviving spouse is eligible to draw Social Security as a surviving spouse. And so, the benefits start out at over \$100,000 and by 2039, is down to \$66,000 as the children age out, become adults and the benefits change as they leave the household and they get their education benefits.

So, it's very important to have this report to review not only for the immediate needs, which of course at the time of the death are on every one's mind of how am I going to make the bills, how am I going to make this work, but also understanding how the benefits change over time.

So, we're going to go ahead and now look at the next example which is the same household but with child-only SBP election. So, this slide illustrates for the same family what the benefits are if the Survivor Benefit Plan election is child only. So, for now, as the current law is, there is still time for a survivor to make an election between spouse with child or child only. In this case, the surviving spouse can see, "OK, if I make that choice, what is that going to affect the benefits?" And so, the benefits go to the children until the full SBP, DIC offset elimination is phased out.

Another thing I'll point out here is that as the children age, we can mark whether the spouse is working, because that can affect the benefits of the Social Security for the surviving spouse as a guardian. If you note, the biggest change is that a column is missing. The Special Survivor Indemnity Allowance is not payable, as I mentioned before, because when the Survivor Benefit Plan election is child only, there is no offset with the VA. And so, this shows the benefit stream for the family.

Now, I want to point out, this example is for an E8 who died on active duty, and this is not a cookie cutter answer for everyone. We've just used this file as an example, but just know that if there is a surviving spouse that has recently made election or made an election in the past, that what may be good for this example is not good for every household. So, just know that each report is individualized for your family and your household, and what one other survivor may elect may be better for them, and

another election may be better for you. So, that's why it's important to understand that yours is going to be unique to your household.

And also, I want to note that the reports are based on the lifetime stream of benefits and the current dollars of today. So, what you're seeing today is the benefits in today's dollars. The Survivor Benefit Plan, Social Security and VA just recently in January had a COLA, Cost of Living Allowance increase of 5.9%, which is incorporated into the report. So, the initial report has that in there, but just know that these are in today's dollars and then each year, when you go on to your interactive report, we'll talk about that later, that you'll be able to see future law changes.

Now, we're going to look at an improvement to the initial OSBR report and that is what we've incorporated is a chart that represents the monthly benefit milestones at a quick at-a-glance chart form. It has the same milestones that are referred to on the previous page. This example is for the child-only election assuming line of duty, yes, through the service branch and service connected, yes, through the Department of Veterans Affairs. And so, it just shows a visual representation of the benefits and the milestones and how they affect the monthly benefits over time. So, this is something that we heard from the community that would be helpful to have something at a glance, that has the details that they need in a lump sum and not breaking down by each government agency that pays the benefits. So, we are happy to be introducing this new feature.

Now, we also have done some improvements to the student Survivor Benefit Plan election college years. So, this section here again is for the same example of the family with the child-only election and I had mentioned earlier that this household had one adult child. So, the adult child is 18 as of December 2021 and will continue while in college full time to receive student SBP up until the law change occurs. And I just want to read this part out loud even though it's on the slide, but I just want to reiterate it that we've expanded the explanation of the student SBP section and also how changes in the family can affect the student SBP.

So, if you'll just bear with me, I'll read the bottom of the slide and it says, "If a child is the designated SBP beneficiary, he or she will continue to receive the SBP payments until the SBP-DIC offset is fully eliminated in January of 2023. SBP payments will revert to the eligible spouse. If there is no eligible spouse, the SBP is still payable to the children.

So, I just wanted to read that out. We may have questions on that later, but this is something that will start happening next year when the law changes if there is an eligible spouse. And so, this part here, we give a little bit of expanded explanation about the benefits for student SBP. So, for example, if there was no eligible spouse, the adult child would be entitled to the student SBP until age 22, as long as they were in college full time.

This portion of the OSBR explains how the calculations for the Survivor Benefit Plan, how that was calculated. This is most beneficial when the SBP counselors are looking at this to determine the retirement system. So, this example is for a service member who died and their retirement plan was under the High-36 average. Each person is going to be different but this is displayed here so folks can understand how the SBP is calculated because unlike other benefits, the SBP is calculated from the service member's time and service and rank, where Social Security is based on earnings history and VA is based on a flat rate that everyone gets the same flat rate amounts.

We also have improved breaking down the initial report, OSBR, lump sum benefits. So, this just goes over what the lump sums are from Death Gratuity and the SGLI, Servicemembers Group Life Insurance. Those go to designated beneficiaries so we broke them out separately to note that they go to designated beneficiaries and if you are a support person for a surviving family, and the beneficiary is someone outside of the household that you are working with, then in our questionnaire to you, we will customize the report to match what the designated beneficiary is. Also, we expanded on the eligibility for Social Security which goes by dependent next of kin. So, we expanded on the explanation of that.

Also, based on feedback from surviving families and frequently asked questions that come into the FAST, we've added information about remarriage and how it affects the benefits. Even if a guardian is viewing this information, it also is helpful for the guardian to understand that if there is a surviving spouse outside their household, how would their remarriage affect the benefits to the children in their home. So, not only is it good for the surviving spouse, it is questioning how remarriage would affect the benefits and understanding that, but also is a tool to be added to clearly identify the impacts of remarriage on the survivor benefits, as well as the bottom section is new information on taxability.

So, we were really thankful to get the feedback from the survivor community and also from the FAST team to understand what the need is to have this information in one spot together. We've also broken down the Department of Veterans Affairs education benefits section into one section that talks about the overall benefits and who to contact and who's eligible. So, the first section here talks about the dependent education assistance, also known as chapter 35, which is payable to any surviving family members who is active-duty service member, died on active duty, and the death was service connected. So, it breaks down the recipients, the years they're eligible for, and the total entitlement.

Surviving spouses of active-duty have 20 years from the date of death to use the benefit, and children have normally between 18 and 26 to use the benefits, a maximum of 36 months. And in some cases, if the surviving child is over 26 when the death occurs, they may be eligible to extend the benefit to age 31, but that's a unique case where there is a question on that, the Family Assistance Support Team is available to answer those, as well as we provided the contact information for the VA website and their phone number.

The second part of the Department of Veterans Affairs Education Benefits talks about the Marine Gunnery Sergeant John David Fry Scholarship, also known as Chapter 33 as known, in short, as the Fry Scholarship. We don't detail out the figures of the Fry Scholarship because it does vary based on ZIP code, the tuition, it is a private school, in-state school, but we want to make sure that this entitlement is listed.

The bottom section is something also that's improved, which breaks down the eligibility of the education benefits from the VA in one section for surviving spouse and the other section for surviving children. And so, this was something that also, we got a lot of questions at the Family Assistance Support Team about this topic. So, we wanted to provide it in the initial report to expand and have it available all in one place.

Another new improvement which we're glad about, is a glossary has been added to include details and define benefits specific terms and acronyms used in the initial OSBR. This section was also added so survivors can easily use it as a reference tool and have everything in one place. And so, this is just a snippet from the report. But for all the terminology used, we have the breakdown of the benefits. So, the example here is for Social Security Administration and Survivor Benefit Plan through Defense Finance and Accounting Service. So, other benefit information we've broken out similarly in the glossary. So, that has gone over the examples and the initial Online Survivor Benefit Report.

Next, we're going to talk about the interactive report. And then, finally, we'll talk about accessing contacts. So, the initial report, as I mentioned is key right after the death occurs to understand the benefits and see if there is an election choice and what those choices will be.

Now, we're going to talk about the interactive report. The interactive report, it ensures that the survivor has access to online benefits viewing 24/7, and can do what-if scenarios, and I'll cover a little bit of that later, and it also shows the cost of living, legislative changes like we've just had the big legislative changes with the SPB DIC elimination, and it also covers law changes, inflation adjustments, child ages, marriage status, employment status, disability status. But even if there are no changes, just peace of mind for the survivor to log in and be able to look at the critical benefits information. And if anyone does need to make changes to their OSBR, for example, if you log in and you note that the amount of the Social Security is different than what you receive, or also a lot of times we get questions about the Survivor Benefit Plan because it's taxable, what we show is the gross amount before any taxes. So, there may be questions about that and the Family Assistance Support Team is there to make corrections or changes to the OSBR. But also, if it's something that the survivor needs help following up on, for example, a status changes, the survivor goes back to work or stops working, the FAST can direct the family to the right appropriate agencies down the line. After two or three years after a death occurs, the statuses can change, then we could be a resource in addition to the service casualty offices and as well as the long-term care managers for each service branch. So, this is kind of what we're going out with the Online Survivor Benefit Report.

The interactive side is to keep that continuation of benefits information going to the family in their hands. In order to obtain the access for the Interactive OSBR, the surviving family member would need to have a premium DS Logon account; and one thing that's great with this webinar is that in the handout section of the webinar, and also in the email that you received, would be the Interactive OSBR instructions are attached to this webinar in the handout section and also in the email you received before attending the webinar. But essentially what we do is the survivor links their DS Logon username with the FAST team to be able to access the Interactive OSBR.

Now, the Interactive OSBR "what-if" scenarios. It's basically where a survivor can go and first of all, log in and look at their account and see what the current benefits are. But down the road, if there's going to be any planning, then a survivor can log in and run "what-if" scenarios. It won't change anything in the survivor's permanent record. It will just allow the survivor to log in and put in different changes based on changes in the family. For example, a surviving spouse may want to know what happens when they remarry. Also, one thing that may be hard to think about but very important for estate planning is that if anything happens to the surviving spouse, a surviving spouse can run a report to say, if anything happens to me, here is, for the

person who's going to take care of my children, here is exactly what the benefits will look like. That will give peace of mind and estate planning tool for the family.

As I mentioned briefly when we looked at the examples, is that a surviving spouse who has minor children in the home may get a guardian entitlement if they're earning less than a certain amount of money per year from working. So, if the surviving spouse is thinking, "What happens if I go back to work or I stop working? How will that affect the benefits?" So, the surviving spouse can do that if a disability occurs, if a child decides that they want to go on to military service or attend a federally funded military academy, it shows the benefits effect. And then also, forecasting dependency status. So, if a child were to become disabled or was disabled but then later becomes self-sufficient for medical reasons or the child gets disabled during college, all those things can be run in the "what-if" scenario.

This next slide is just one example of the many different "what-if" scenarios that can be run. So, it's a bit of an eye here, but the Interactive OSBR what if remarried? So, in this example, the sample case is the surviving spouse is predicting that they want to get remarried in August of 2022 and the top left-hand box is an example of the decision points where a survivor can log in and select, has a survivor become disabled, am I working, not working, and it has the numbers in there of the threshold of income for that year. And then, in the red box, here I've highlighted that I've said yes, I want to see what the benefits are if there is a remarriage.

The bottom-right box displays the "what-if" scenario results. The top section, what I like, is that it has a section here where it says the remarriage status changed to yes. So, if you are in here doing multiple scenarios and want to print them out or save them, you can see what was changed in the "what if" scenario on that top section. And then, the box here in the middle of the report with the figures shows August 2022 survivor remarries and it has the benefits and how it affects. One of the biggest questions we get at FAST is, will my remarriage affect the benefits to the children? And that is, no. Remarriage does not affect the benefits to the surviving children as long they are still under the age of eligibility. Also, you can do a combination of changes so you could say you're going back to work and getting remarried and they could be done in one report. They will just be listed here on the top of "what's been changed". There are several different drop-down options and some are actually not only for the spouse but for the children. And so, this is just a quick example of what a "what if" scenario looks like.

So, now, how to access the initial OSBR or the Interactive OSBR? So, for the Military OneSource website, you would simply search online survivor benefit report and then it takes you to a page that has contact information for FAST, the phone number, the email and then each service branch has their own dedicated website. And for now, the Space Force is included in the My Air Force Benefits page. And so, once you are at this section, you would just go to your service branch, to then go to the next step which will show your Survivor Benefit Report. In addition, in a future date, this webinar will be also available on there and other helpful articles about items affecting survivors will be available.

Once you go to your service branch website, this is the next page where you can choose between viewing an initial report by entering an email that's been linked with the FAST or you can go to the Interactive OSBR by using your DS login which is the box on the right. Initially, when you go to this page, the boxes at the bottom are greyed out. You simply have to read the information at the top of the page and click a little checkbox acknowledgment that you have read over the information about the OSBR and then the boxes will open up to either allow you to request an initial OSBR or the Interactive OSBR. Again, if you have trouble with connecting on either one of these, please do contact the Family Assistance Support Team (FAST). The email and phone number will be at the end of this slide presentation webinar, but also on the pages to request and the Military OneSource page.

Now, a lot of times, survivors will just have the initial OSBR and hold on to that. But we really want to encourage survivors to log in and view your Interactive OSBR after the initial report elections have been made and decisions have been made and benefits start coming in because we want to make sure that you are your own best advocate in understanding your benefits, what agencies they're coming from, the taxability of the benefits and also the milestones that are happening. So, for example, because of the recent law changes, a survivor may not be aware if they maybe don't have their address updated with the Defense Finance and Accounting Service. Unfortunately, they may not be able to see that there's going to be a law change and that's another thing just to make sure that you all have your email, phone number and physical address updated with every agency you get benefits from.

Each agency needs to be notified separately because they all have separate databases. So, that's something I really encourage everyone to do in addition to checking your OSBR annually. The FAST team is available for survivors and it doesn't matter how long it's been since the death. If the death recently occurred or it's been five or six years, and the survivor is just taking a breath and saying, "OK, I'm willing to sit back and understand these benefits. I want to make sure I'm getting everything and understanding how they work and as kids age and everything." So, this is just to reiterate how important it is to check into these reports annually.

So finally, before we open up to questions, we have the contact information for the FAST, the Family Assistance Support Team 8 a.m. to 5 p.m. Eastern time. Also, Ms. Valentine's contact information, who is the Program Manager for the Casualty, Mortuary Affairs and Military Funeral Honors office, her phone number and email. And also, the Program Manager for My Service Benefits is Ms. Ortiz so her contact information.

So, this concludes my portion of the webinar. But now we'd like to turn it over for questions. Mr. Scott is going to moderate those questions with me and if there's something that you've asked and we don't have time to get to it in the questions section, note that we will actually be getting a copy of all the questions and be able to respond to you, especially if it's something very specific to your family, then we will definitely reach out to you. And I just want to thank you all for your time in discussing this tool and resource that's available to you and I'm ready for questions.

- **[Host]** Thanks, Jen. So far, there's only one question. What if there is an error on your benefits report, like the amount of Social Security or SBP amount you're receiving? Can these be corrected and how?

- **[Jennifer Harlow]** Yes. Absolutely, they can be corrected. Then, the survivor would just need to contact the Family Assistance Support Team and contact one of our team members to make the correction on your report and then provide an updated report if needed or update it so when you log in to view the interactive report, that can be updated. One thing I just want to say is, the Family Assistance Support Team is made up of a group of people who are all subject matter experts on the survivor benefits that affect military families and they have been, each person, the "newest" person to the team has been with the support for 10 years and the rest of us have been there for longer.

And so, when you are contacting us, just know that, the Family Assistance Support Team is there for you. And even if it's a question not related directly to the OSBR, we can be a resource to point you in the right direction. Like for example, if there's something that you need help with DFAS or TRICARE or the VA, you know, if we don't know the answer, we'll connect you with the supports that you need.

- **[Host]** Thank you. Is this available for those before 9/11/2001?

- **[Jennifer Harlow]** Yes. The only difference is the benefits are a little bit different, but a report can be provided for pre-9/11 families.

- **[Host]** OK. How do I help my surviving spouse who got married, now divorced, get her ID card back?

- **[Jennifer Harlow]** So, for the ID card portion of it, then the surviving spouse would just need to take the divorce decree along with the death certificate of the service member spouse to the ID card office to let them know that the marriage has ended and can be reinstated for the ID card.

And while we're on the subject of remarriage, I will say also that the law change in January 5 of 2021 changed the remarriage date for surviving spouses to keep their benefit for the VA DIC benefits at 55. It used to be 57. So, if anyone remarries after 55, the survivor benefit plan is eligible to keep as well as the dependency indemnity compensation, the DIC from the VA. And then, any remarriages that were prior to that, the remarriage age for VA was 57. But if you have any specific questions on that, we'd be glad to answer that.

So, in some cases, the SBP and DIC entitlements can be maintained if the surviving spouse remarries before 55, or in the case with a surviving spouse who remarries before 55 and the subsequent marriage ends in death or divorce or annulment, the benefits may be reinstated. The only benefit that is not reinstated, that is permanently not able to be reinstated is TRICARE, but CHAMPVA is eligible for some people.

- **[Host]** Thank you. If the spouse remarries and the new spouse adopts the children, do the children still receive the benefits they had prior to the marriage?

- **[Jennifer Harlow]** Yes. So, if I understand the question correctly, if a surviving spouse remarries and that spouse's new spouse adopts the children, will the children's benefits be affected, and the answer is no. The eligibility of the children benefits is as of the date of death. So, any subsequent adoption would not impact the eligibility for the children for any of the benefits.

- **[Host]** Is the OSBR accessible to Army Survivor Outreach Services Support Coordinators? If not, is that a possibility in a view-only status?

- **[Jennifer Harlow]** So, for now, for the SOS offices, the survivor outreach and other like organizations within the other service branches, the best way is to have the surviving spouse get their DS login and view the report together. Right now, it is strictly for Casualty Assistance offices to be able to view and access the initial reports. However, the surviving spouse can share the reports with the SOS office if they need further counseling. And that also, we can, the FAST team, is able to the survivor outreach services folks to answer any questions. But as of right now, that isn't accessible. However, you can access it by working with your survivor to get their DS Logon to be able to view the report.

- **[Host]** Do I and how do I report if I'm currently not working?

- **[Jennifer Harlow]** The agency that you need to notify if you're working or not working is the Social Security Administration. I don't have the phone number right on hand but you can contact the Family Assistance Support Team at 877-827-2471 and they can connect you with Social Security on updating your income status. The only benefit that is affected by a spouse working is a spouse who's getting a guardian Social Security benefit because they have children under 16 in their home.

- **[Host]** Thank you. Can you please tell me how to tell if I have a basic or premium DS account?

- **[Jennifer Harlow]** So, the basic DS Logon account is just validation of your information, where if you have a premium account, when you set it up, at one time, it was known as a level two but now, the lingo is more premium account. You would go through a series of setting up the DS Logon which had, it takes about 15 to 20 minutes and they validate your identity with, for example, "Did you ever live on a street named ..." and they list four streets and one of them you know, you have to go through a series of questions. In the event you are unsure whether you have one, you can contact the DMDC office. Let's see. I don't have their phone number here, but on Slide 19 of the handout, there is the access link, hyperlink, which you can go and click on that and they can give you a phone number if you need help with determining whether you have the premium account, AKA level two account.

The DMDC office helps with that. And while we're talking about the DS Logon, I really encourage survivors to get their DS Logon because it's the new way to access multiple benefit sites, VA eBenefits, some TRICARE sites. There's a lot of other, last time I saw, well over 60 sites that use DS Logon to give you access to a portal. If you're not eligible for a DS Logon at this time for example, in some cases, guardians of minor children who aren't the surviving spouse may not be able to get access just now; that's being implemented. Then, anytime you need a report, don't hesitate to contact FAST. Or, if you're having technical difficulties with the DS Logon and you need to view the report for a specific reason, again, just contact FAST and they will provide you a copy. But after validating information by email, snail mail, fax, however you need to get the information, we'll meet you where you are with that.

- **[Host]** Another question. How do you obtain another flag? The flag that draped my husband's casket was stolen. Who would I contact?

- **[Jennifer Harlow]** I recommend contacting the service branch casualty office if, depending on how, when the passing was, you can always contact your casualty officer to follow up on that, or if you want to go onto Military OneSource and google

that, in their search bar, I don't have the exact contact information, but I do know there are ways to request a flag.

- **[Timothy Scott]** Jennifer, just a minute. They can reach out to their corresponding casualty assistance officer. Go on to Military OneSource to look up their Gold Star representative who can assist them with getting that flag replaced.

- **[Jennifer Harlow]** Thank you so much, Mr. Scott.

- **[Host]** OK. On one of the slides, it mentioned that Social Security survivor benefits would apply after age 62. Are Social Security survivor benefits applicable after the widow is aged 60 or 62?

- **[Jennifer Harlow]** OK. So, that's a very good question. The earliest surviving spouse can draw Social Security as a survivor is age 60. However, there is a caveat to that. Depending on your household situation and your income situation, you can draw as early as age 60 but it is a lower percentage. And then, if you wait until age 62, then it's a little bit of a higher percentage. And then, you could also draw off your own earnings. The Social Security will give you the highest earnings you're eligible for. So, some survivors, as an example, this may not apply to everybody, may start drawing as a survivor at age 60, wait until their full retirement age, if they have their own earnings history, and start drawing their benefits say at 66 in six months which may be their full retirement age and they could switch over from, once they're eligible for that, to their own account.

And so, my suggestion is always check with Social Security Administration and find out what account you're eligible for and which is going to be the highest benefit for you. But, yes indeed, you can draw as early as age 60 at a certain percentage; it's around 78% of what would be considered the full amount, and then age 62 and then so on from there, you would go from there and then you could switch to your full retirement. But Social Security will be able to explain that individual circumstance for you based on your income history and the service members.

- **[Host]** Great. Thank you so much. Are educational benefits still available after remarriage?

- **[Jennifer Harlow]** The education benefits are suspended after remarriage. If the remarriage ends in death, divorce or annulment, they can be reinstated if the eligibility window is still there, but yes, they are just in a suspended status while you're remarried.

- **[Host]** My daughter is 20 in full-time college. She's using Chapter 35. Is she also entitled to or supposed to be getting DIC?

- **[Jennifer Harlow]** So, Chapter 35 and DIC cannot be drawn at the same time. And so, the dependent education assistance would be the higher of the two benefits. And so, in most cases, the dependent education assistance Chapter 35 would be the way to go because you cannot draw them at the same time.

- **[Host]** OK. I'm a surviving spouse and a veteran. Can I connect my DS as a veteran to my spousal benefits? I only see my veteran benefits on my DS account.

- **[Jennifer Harlow]** Yes. So, this has come up quite a bit and unfortunately, we found the most success when working with our families that are dual military themselves and also a survivor is to have two separate DS Logon accounts because it will connect each one separately. So, the biggest thing with that is you have to have a different email than you use with your veteran retiree or status DS Logon. So, right now, they cannot be merged. But the best case to be able to access both is

to set up two different DS Logon accounts, one as a survivor and then one as a veteran, with different accounts.

- **[Host]** OK. And then, the last question that we're going to have time for right now; my spouse had an autistic son, how will this affect the SBP in January '23.

- **[Jennifer Harlow]** OK. So, if the death occurred after 9/11, for example, if the election was child only, then the SBP will revert back to the surviving spouse regardless of the status of the child and it will revert back to the surviving spouse and will not be paid to the child after January 2023. The only time the benefit could be reinstated for the child is if the surviving spouse remarries and becomes ineligible or dies and becomes an outdraw.

- **[Host]** Jen and Mr. Scott, we're going to give you a couple of minutes to offer your final thoughts or closing comments. Just so that everyone on the call is aware, this recording will be posted on Military OneSource in a couple of weeks. There's also another presentation of this happening on Tuesday if you're interested in participating. Jennifer or Mr. Scott?

- **[Jennifer Harlow]** I just want to say a really quick thank you so much for your time. Thank you for the excellent questions. It really helps us understand the needs of the survivors and understanding the areas that, for example, the very thoughtful improvements to the OSBRs have happened because of feedback from the survivor community and I just want to say thank you for that and it's an honor and a privilege to be able to be in a position where we're able to offer support to not only the surviving families but also the casualty assistance support folks as well. And so, I just want to say thank you again for your time and I'll hand it over to Mr. Scott.

- **[Timothy Scott]** Thank you, Jennifer. Once again, on behalf of the Casualty and Mortuary Affairs Office, we'd like to thank you for joining us here today. If your questions were not answered, we'll review all the questions and we'll make sure that those questions that were asked will get answered. So, reach out to the FAST team if you have additional questions and they will push those to our office, Casualty and Mortuary Affairs Office, and we'll get those answers for you. Once again, thank you so much for joining us and we hope that you got a lot out of this webinar today. Thank you so much, again.

- **[Host]** And I just want to thank Jen and Mr. Scott and their teams for sharing their invaluable experience and expertise. We'd also like to thank all of you, our attendees, for participating in today's webinar. If you find that you do have questions after the webinar is over, you can always email them at moswebinars@militaryonesource.com and we'll send them over to the presenter for an answer. All of the questions that have been asked in the box today, too will also be sent over. This concludes today's webinar on the Online Survivor Benefits Report. Thank you.