Online Survivor Benefits Report

Webinar

[Tina] Good afternoon and welcome to today's webinar titled Online Survivor Benefits Report. The appearance of hyperlinks does not constitute endorsement by the Defense Department of this website or the information, products or services contained therein. For other than authorized activities such as military exchanges and morale, welfare and recreation 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 Defense Department-sponsored webinar.

The purpose is to provide a general overview of the Online Survivor Benefits Report. I'd like to turn the introduction over to Mr. Brian Belke from Military Community and Family Policy, Office of Casualty and Mortuary Affairs. Mr. Belke manages policy benefits and entitlement. Without further delay, I'll turn things over to him.

[Brian Belke] Hey, good afternoon. As I said, I'm Brian Belke from the Casualty and Mortuary Affairs Office. I'm here to answer any questions that may come up concerning policy for these benefits. But it's my pleasure to introduce Ms. Jennifer Harlow who will be our speaker for this topic. Jen is the project manager supporting the DOD-Online Survivor Benefits Reports Program. She has over 22 years of experience providing support to military survivors, having worked in the military as a survivors benefit expert and has experience with Department of Veterans Affairs as a service officer. So, over to you, Jen.

[Jennifer Harlow] Thank you Mr. Belke for the introduction. Thank you, Tina, for the support and the disclaimer and all the good information that we're going to cover today, the purpose. We're going to do a quick overview of the Online Survivor Benefit Report and go over some recent benefit law changes that will be impacting many survivors. The two types of reports, the initial and the interactive OSBR Online Survivor Benefit Report, the tools that you could use and how to access the reports, why it's important to access the reports, and at the end of the presentation and in your attached email slides will be the points of contact.

So the Online Survivor Benefit Report came about after legislatures saw the importance, and DOD, and VA and Social Security saw the importance of having access for survivors to view their benefits report online. As you may know, as either a survivor on this webinar or a support service for casualty offices on this call, that the benefits can be

complicated and are sometimes integrated together. And every survivor's case is different. So, no two survivors have the exact same amount of benefits. Things like VA, DIC, those benefits are a set rate for everybody. However, Social Security and Survivor Benefit Plan are unique for each family.

So in 2006, the National Defense Authorization Act, also known as the NDAA, put in place the feature to have the benefits report available online to survivors that will show their benefits monthly benefits in one place. Social Security, VA and DOD Survivor Benefit Plan.

So just real quick for eligibility. Those who are eligible to access and view the Online Survivor Benefit Report or the OSBR are active-duty survivors. These survivors include service members who pass on an inactive duty for training, Title 10 orders also for National Guard and Reserves on Title 10. If a death occurs in any of those statuses, the survivor is eligible for the Online Survivor Benefit Report. That being said, if you've joined the webinar today and you did not meet that criteria, I still will be going over lots of benefit information to help you understand the process and law changes and things like that. So you may be interested in listening as well.

Because of the National Defense Authorization Act, we came up with this report showing the lifetime stream of benefits for the survivors [of those] who die on active duty. There's an initial report which is vetted and provided to the survivor called the initial report. And it is closely monitored by the Casualty Assistance Court Offices to make sure all the information is correct. And then the spouse or surviving guardian of minor children or adult children are then briefed with the Initial Online Survivor Benefit Report.

The reason we have this first step, the initial report is to make sure that all the information, like I said, is validated, that we have all the information correct so the survivor is provided the most current information. Once the survivor's benefits started, their determinations have been completed, then the survivor, we encourage the survivor to go on to the interactive report. The Interactive Online Survivor Benefit Report allows survivors to login with their DS Logon and view the report anytime at your fingertips.

In addition to that, we have the Family System Support Team Help Desk. Our staff has been working a combined altogether, a combined over 60 years of experience. Of course, some of us have had 22 years, some of us have had 18, some of us have 15 but all in all, it's been a group of people on the help desk to be able to assist, to answer questions, anything related to the Online Survivor Benefit Report. And the Family Assistance Support Team also known as FAST, is well-versed in all benefits and if they don't know the answer, they can point you in the right direction to get support.

The Survivor Benefit Report, the Online Survivor Benefit Report, it gives critical information at the time of passing for survivors to understand the benefits. It's a standard format for all services and it provides information for the federal benefits, like I said, Social Security, Department of Veterans Affairs, DOD, Defense Finance and Accounting Service. And it has a snapshot of all the benefits in one place. So that's an overview of what these reports are.

And now we'll get into the latest news on benefit changes. In 2003, there was a law change that allowed survivors to elect to have the survivor benefit paid to any minor children of the service member in the household within the household. This created a new benefit stream that wasn't available before. And so there are a lot of survivors out there who may be on the call or know someone who elected to elect Survivor Benefit Plan. This was affected 2003, retroactive 2001.

What this highlighted is that the benefits could be given to the minor children while they're in the home, not be subject to what's called the DIC offset. So, if any of you are in that category, there's a law change that has just happened. Well, it didn't just happen. It's been a phase-out for the past three years to eliminate the SBP-DIC offset. So under the previous law, any survivor who had spouse and child, or spouse-only Survivor Benefit Plan had their VA dependency and density compensation benefit offset by the amount of the Survivor Benefit Plan.

In 2020, the law was passed to have a phase-out period of eliminating the SBP-DIC offset. So just some facts I wanted to go over before we get into the actual examples of the Online Survivor Benefit Report is, because this is very topical and also a reminder of why it's important to keep up with your Online Survivor Benefit Report to see how law changes like this can affect you. So effective on January 1, which won't show up until February 1 payments from DFAs, the surviving spouses will receive the full Survivor Benefit Plan Payment through DFAS and the full DIC payments where previously it was offset. It's been in a phase-out period for the past three years where the survivor benefit offset has decreased and the SVP payment has gotten a little higher each year.

Some interesting things to point out, to keep in mind, the law change does not affect the amount you get from VA-DIC. The Special Survivor Indemnity Allowance will no longer be paid after the January 3 payment because SSIA, the Special Survivor Indemnity Allowance is only paid to spouses who had their SBP payments offset. So, by saying that, what I mean is, if you are a surviving spouse that previously had the benefit under child-only option and your full SBP is going to be paid, you never would have received that because it was going to the kids. So, I just wanted to clarify that not everyone had received SSIA. It would only have been to survivors who had their spouse or spouse and child SBP offset by the SBP-DIC.

Going forward in the example that we're going to go over today for active-duty death, the default SVP election is going to be spouse with child for a service member. And before the law changed, the surviving spouse, either who had children in the household or children outside the household, had to make an election between spouse and child or child only. Now the default election because of the offset elimination will go away. So, the spouse will get spouse or child-option to get the full SBP and full DIC.

And so, I know that each case on this is very detailed and there may be a lot of questions on this. So, I just wanted to say if you have specific questions about how this benefit change affects you, then you could put your contact information in the chat box and someone from our family assistance support team will follow-up with you.

But I just wanted to point out those couple things because it's important to understand the effective dates of things when they happen, and also the payment dates. So, when you see on here as a benefit is effective, the offset elimination fully is completed January 1st. But it actually isn't effective until your paycheck of February 1st, because all the benefits are paid in arrears. So, for example, the January pay isn't paid until February after the month has passed. Similar to when a service member passes away or dies, then the benefit is retroactive one month in arrears. So, all the benefits are set up like that. So, if you have any specific questions about that, our Family Assist Support Team would be happy to follow-up with you offline to talk about your specific case.

As I said before, every survivor report, every online report is different for everyone. And so it's great to talk with your community about law changes and how it affects you, but it's very important to understand your specific benefits separate from anyone else. Because you may have a survivor who's a friend that has a very similar family makeup, household, similar rank, similar time of service, that those benefits could be very different for each family. So, I just want to point that out. So, it is very confusing because it has a great — Defense Finance and Accounting Service has a great Frequently Asked Questions website page on their page. If you just Google FAQS SBPD FC offset elimination, it's got a lot of good information on there.

So, I just wanted to touch on that because it's a very topical information and just knowing when the benefits are affected and how they'll be changing this coming February. If you are a guardian or an adult child and receiving Survivor Benefit Plan under the child-only option, those payments will stop and revert to any eligible spouse. If there is no eligible spouse, the benefits will continue to be paid to the child. What I mean by eligible is that a surviving spouse would have to be unmarried, under age 55, that makes you eligible. If the surviving spouse were to remarry before age 55, he or she would become ineligible. If a surviving spouse passes away, then the benefit reverts to the children. So again, if you have a specific question about anything that would do with this law change, just put your information and our FAST team will follow-up with you.

Initial Survivor Benefit Report. This is what is vetted between the Family Assistance Support Team and casualty office to get all the information on the family. The right-hand side is just an example cover page of a report. And so if you have seen it, that's what it would look like. So, if you look through your files, your [illegible] binder, things like that, that's what you'd be looking for. The casualty assistance officers work with our office to ensure that we have the most up-to-date information on the family. And if there are multiple households for our service member separate, OSBRs are prepared for each family member's households.

For example, if there is a surviving spouse and a child in the home residence with the service member when the death occurs, and then there's a former spouse with two children, each household will get their own report. Also guardians, if you are a guardian of a surviving child, the surviving child will get their own report separate if there are any other family members. This is really important to know because we want to make sure that the privacy is upheld for each family member, but also to understand some benefits are affected by how many survivors there are. For example, like I said before, the VA dependency indemnity compensation is a flat rate. So if that's a flat rate per spouse, a flat rate per children, some changes depending on how many children there are. But the SPP is based on the service member's time in service and rank, and the Social Security is based on Social Security, what is called the primary insurance account. So those may be different. And as Social Security and SBP, they sometimes can be divided amongst family members. So that's why it's important to know while the benefits are unique for that household, other households may affect the benefits for those categories.

In addition, if you are supporting a family as a casualty support officer, the OSBRs are prepared with the assumption of line-of-duty death through the DOD unit and service-connected death through the Department of Veterans Affairs. However, if we want to make sure the survivor is understanding of what the benefits outcomes could be, if there's any indication that the death was not service connected or not line of duty, we can prepare reports indicating that so the survivor can get an ideal picture of what the benefits could be depending on the eventual line-of-duty or service-connected designation.

So sometimes it takes time if there's an investigation and things like that. That's why we offer to prepare both reports in the event there's a question, so the surviving family can understand either option of what the benefits would look like.

If you are an attendee and have not received your initial Survivor Benefit Report, please do contact us, the Family Assistance Support Team, our number is here on this slide and also will be on the last slide. The number is 877-827-2471. And, again, the eligibility to receive an online Survivor Benefit Report is active-duty survivors. However, if you have a question and you don't fall in that category, you can always contact FAST and we can refer you to the proper agency to answer your questions.

A little insight into the process. After the death occurs, we are coordinating with the survivor with casualty offices and we create the initial online Survivor Benefit Report. They are uploaded to each service branch website, which I'll go over to discuss how to access those later. And then we work with the casualty assistance office to provide the report and connect the casualty assistance officer with our website and they set up their email to then request a one-time password to view and access the reports to the eventually meet with survivors to review it. Survivors are also eligible to look at the initial report after they've been briefed by the casualty office. And so the same thing, if you're a survivor and you'd like — the death has occurred within the past six months, and you would like to view your report you can contact FAST and provide your email then we can set it up in the system by verifying information to set up a one-time password to view and download the report.

I'm going to get into an example of an initial OSBR. And at the top here I just have an example of the case. Now the numbers here are based on my example case. So, the rank of the service member at the time of death was E5, the date of death occurred on Jan. 1, 2023, and service is around 18 years, 11 months of service. This is really important because every survivor benefit plan is based on those facts. The family household is the surviving spouse with two minor children and an adult child outside the home and college. Based on the new SBP/DIC offset elimination, all reports going forward with the spouse who has children either in the home or the service member has children, the spouse with a child is the election. If there is no surviving spouse, then the default will be child only. But for this example, we're using the spouse or child survivor benefit plan and we are assuming line-of-duty yes, service-connected, yes.

The benefits report here we have a little cutout of the benefits report showing how the report looks. What I want to point out is, because it is a lot of information on one page, just explain how the report is laid out and hopefully help you read it easier. So the estimated monthly Survivor Benefit Report, again, the benefits are provided by each agency, Social Security, Department of Veterans Affairs and DOD Defense Finance and Accounting Service. The records that we provide are estimates based on information that we have on the service member and the family. So they are estimates and they are in today's dollars. So we don't know the future cost of living, so everything we have is in today's dollars.

The top line there, it has milestones. You may have heard that term before and some of the literature you've received, but the milestones at the left-hand column shows, the first line are what the current benefits are, and the following line shows every time a benefit changes and what triggers that benefit change. So that's what the left-hand column is, your milestones, events that change benefits.

To the right of the heading, you have access for Social Security, DIC for dependency indemnity compensation from the VA and Survivor Benefit Plan/SBP from defense finance and accounting service. There in a full report we've had this little example, the full report has a breakdown of the acronyms and what they mean. So you can have that for reference when you're looking at the full report. There's an asterisk next to SBP because we are indicating in our acronym and benefits explanation that the Survivor Benefit Plan is taxable. And so that's just an indicator to show the benefit is taxable.

So, I want to look at the first line here and it says current benefits which is the month the death occurred, January 2023.

The Social Security for the family household is $4,131. And when I say family household, because in this example we have a surviving spouse with two minor children in the home, that benefit is for the spouse and the two minor children for Social Security. Children over 18, unless they are disabled, do not get Social Security benefit.

The next line to the right is the Dependency Indemnity Compensation, $2,669 and that is again based up of the surviving spouse of the two minor children in the household. Survivor Benefit Plan is $1,487. So, the benefits stay the same until you go to the next line in January 2025. There is a benefit through the Department of Veterans Affairs called Transitional DIC. What that is paid for is for surviving spouses who have minor children in the home and they get an extra stipend called Transitional DIC that goes away two years after the anniversary of the death.

So, you'll see, the only thing that changes on that second line, Transitional DIC ends January 2025, is the DIC goes from $2,669 to $2,337. So, it's just indicating that, by the way, survivor, this benefit is going to change, so make sure you pay attention to your deposit. Everything stays the same for this family until the daughter turns 18 in May of 2026. So Social Security, the portion for the daughter, is subtracted and reformulated from Social Security, the portion for the daughter's Dependency Indemnity Compensation goes away. The Survivor Benefit Plan stays the same because that's payable to the spouse for their lifetime unless they are to remarry before 55.

The next benefit change is when the son is 16. And the benefit that changes there you'll see is Social Security. In this scenario we have that the surviving spouse is not working and she's not earning over $21,240. This is known as the Spouse Guardian Benefit. So, if there's a spouse that's not working and earning under the threshold as is designated by Social Security, the surviving spouse gets what's called a Guardian Benefit until the youngest child is 16. This change catches a lot of survivors off guard because it's not your typical age 18 when the benefit stops.

So, when the youngest child in any household turns 16, the guardian benefit for the spouse ends. A lot of times it is misunderstood that the surviving spouse is getting a

benefit for the spouse themselves after the death of the service member. However, the spouse doesn't draw the spouse benefit until the earliest at age 60. So, if you have any questions on this and you've been affected by this or just want to plan for yourself, you can inquire with the FAST Team on how that will affect you. Or if you go back to work and you want to know, "Okay, my guardian benefit will go away before, in this case 2028, because in 2026 I would go back to work." That will change the benefits. So that line is very important and you can catch a lot of families off guard if they're not planning for that change with the Social Security entitlement.

The next line is when the son, the youngest child turns 18, the Social Security goes away because again, there's no children under 16 in the home and under 18 in the home. So Social Security benefit goes away for that child because they're over 18. The portion of the DIC for the youngest child goes away. Survivor benefits stays the same because it's payable to the spouse.

Finally, the last line for this family is spouse turns 60. So, a spouse can draw Social Security Benefit as early as age 60 and get 71.5% of what's called the service member's primary insurance amount. Now, what I do want to recommend is that for any surviving spouse who has their own working history, you know, before you make any decisions, make an appointment with Social Security before your 60th birthday to determine if you want to start at age 60. If you want to wait until age 62 to get a little bit of a higher percentage because this is so individualized, we just wanted to demonstrate that's the earliest the survivor is eligible. But any time after that you know, it may be beneficial for a specific survivor to draw the benefit later, to understand the benefits, and then the DIC is the flat rate for the spouse $1,663 and the Survivor Benefit Plan again continues a lifetime unless the spouse remarries before 55. Also, there is remarriage age — I'll touch on this again — but the surviving spouse will receive Social Security benefits as long as they are unmarried prior to age 60.

And for DIC and SBP, it's age 55. In January of 2018, they changed the date for the survivor benefit for remarriage, excuse me, 2020, January 5, 2020. The survivor benefit and DIC ages are now the same age, 55.

So in this initial report, and eventually we can look at your interactive report, is so important to see what the benefits are now and how in a relatively short amount of time this survivor, in this example, in January 2023 gets $99,444 on entitlements and as the kids age out, as soon as 2030, which is not relatively a very long time, the surviving spouse will be getting $36,600. So that can help the surviving spouse understand what the benefits are now and how they'll change over time, because that may determine many things on decisions that are going to be made because it's important that while, yes, the surviving family will understand what the benefits are now, which is what you get when you start getting the benefits, but really impactful to see how it changes over

time and how we encourage you to keep up with this report so you can see what the benefits are.

As you can tell, I get really into talking about benefits because it's so important for survivors out here and those who are on the call that are supporting survivors to understand that the benefit changes impact over the lifetime or really, you know I can't stress it enough to have survivors be financially literate to understand how their benefits change because the last thing I would ever want to see is a survivor getting caught off guard. Like for example, with age 16 benefit Social Security, when the kids turned 18, how that changes the income. And I want to make sure that the survivors are prepared for that.

So, something new that was added last year is a milestone chart and it's basically a summary of the page we just went over in detail. But it just gives you a snapshot of what the monthly benefits are over time. So again, it's the same milestone showing when the benefits change using the same example. And it just gives you a snapshot on the benefit of the total benefits from all agencies. So, this is helpful when you just want to take a quick glance of what the benefits are and why it will be changed. Again, it's the same example.

So, this section of the report is helpful to understand how we arrived with the survivor benefit calculations. A lot of the offices use this to show and demonstrate how the Survivor Benefit Plan is figured. So, it breaks down, for this example, the surviving family, it's under the high 36 computation. All that means for you is that, just to know that the casualty offices are looking at this and determining that the estimates we're providing are where we're getting the numbers from. So, all the survivor benefits, again, are based of the time of service, the rank of the service member and the status at the time of death with active duty and the multiplier.

So, this has a little breakdown of exactly how we get to that. We added a little explanation at the top which will help follow along because right now, if it's a new death, it may be difficult to understand all these benefits and really care to understand how this works. But if you want to understand it, it's there for you or your casualty officer to support and go over that with you. The lump sum benefits, if you are casualty officer support officer that's working with the family, we can customize the benefits based on the designated beneficiaries. If you're a survivor, this is where you would look and see what the lump sum benefits are. So, death gratuity and the SGLI benefits are payable to designated beneficiaries. They can be paid in different increments. So, some survivors may have gotten $50,000 death gratuity and another $50,000 was designated to someone else. The Servicemembers Group Life Insurance, same thing, it's the designated beneficiaries. So that we put that on here as a financial tool so you understand what lump sum benefits you are receiving. The SGLI and the death gratuity are tax free. However, if you are a guardian and you have guardianship paperwork

where the benefits will be held until the child is 18, some of those gains, if you put them in like an investment account, may be taxable. But those who receive the benefit right away, you'll see that benefit and its tax free. The only time it's ever taxable is if you put it in investment account and those investments gain taxes. The other benefit is the $255, which is payable from Social Security Administration that's only eligible to surviving spouses or dependent children.

If there is no surviving spouse or dependent children the benefit is not paid. So, that's a $255 one-time payment.

This is a fact sheet that was integrated within the initial OSBRs. Now, this is something where when you print out your OSBR, you're given it by your casualty officer. It's something to hold onto because it has some quick facts. So, one of the number one questions that comes to our Family System Support Team is, how will my eventual or pending remarriage affect the benefits? Now, we understand at the time of death you may not want to think about that. That may not be an option for you but it is one of our frequently asked questions. So, we integrated it into the report. You have this with you to understand benefits and a lot of times you may just be wondering what if, what if, what if? So, we put these remarriage facts in here to state that Survivor Benefit Plan and DIC for a spouse is payable unless the survivor remarries before 55. The medical program is also retained unless the spouse remarries before 55. All of those things, the Military Benefit, Burial Services, CHAMPVA, DIC SBP, if you note they all say can be reinstated. So, if the marriage/remarriage ends in death or divorce or annulment those benefits can be reinstated.

One very important benefit that cannot currently under the law be reinstated is TRICARE. So, the TRICARE benefits if you remarry at any time is a total permanent loss of the TRICARE benefit. However, if you are eligible for VA and you can reinstate the benefit if the remarriage ends. CHAMPVA is the medical care for VA if you're receiving DIC, if the death was service connected. Again, if you have specific questions about eligibility on this and remarriage, let the Family Assistance Support Team know. Also, things like commissary, exchange privileges, military legal ID and special services are eligible for reinstatement if the marriage ends in death, divorce or annulment.

The taxability I haven't blown up here. We just want to say that the Survivor Benefit Plan benefits and SSIA, those of you who were eligible for SSIA, I wanted to show here, so I have two boxes that say taxability. One is for survivors who were previously receiving SSIA. Just to let you know that you're going to have one month of SSIA that is taxable for the year of 2023. The bottom is what's going to be on future reports from January 1 on showing that SBP is normally taxable benefit and Social Security sometimes may be taxable. It depends on the income of the survivor and to consult with your tax advisor. Also, any children receiving SBP, it is taxable. So, we just wanted to cover that information there and have both boxes there to show you the difference. At the end of

the day, Family Assistance Support Team, we are not tax advisors. We cannot advise on tax but we can let you know what benefits are taxable. Anything from the VA, whether it's education benefits or DIC are always tax free. So, that's one thing you could, anything from the VA, just know that's always tax free. SVP is sometimes taxable depending on your income, Social Security as well. So, we recommend consulting your tax advisor. So, this is part of the initial OSBR.

So, for the same family example that we're using the spouse with two minor children, one adult child we're showing you the education benefits under Department of Veterans Affairs. This benefit is a Chapter 35 Dependent Education Assistance. We have a hyperlink to the VA website. We have a phone number there to contact if you have specific questions. Of course, FAST can discuss with you the benefit amounts, things like that. So, this just shows, similar to the initial report, the title line here shows recipients, the ages of eligibility, the number of months eligible and the monthly amount as of this year in today's dollars. So, for a surviving spouse as an active-duty death, the spouse is eligible for 20 years from the date of death. The surviving children are eligible between age 18 and 26. There are some special circumstances if the child is under 26 that the benefit may be extended to age 31. But that would be specific for a child who was under 26 but over 18 at the time of death. So, each child is eligible between age 18 and 26 to use their maximum 36 months of benefits. And this year's rate is 1401. So, anything from the VA again, it's taxable. And this is the Dependent Education Assistance Chapter 35.

You can go to the next slide to talk about the additional education benefit which is the Fry Scholarship Chapter 33 benefits. There are very specific rules on the benefits. And also the benefits vary depending on the state, the tuition of the school and when the date of death occurred and things like that. So, we have the little fact sheet information here about the Fry Scholarship. We're not able to display it as a report because it varies on state to state, school by school, dependent by dependent. So, it has the second box there explains the eligibility information for surviving spouses. Eligibility for surviving spouses ends upon remarriage and for surviving children the marriage status of the child does not come into play. A surviving child can be married and still be eligible for education benefits from the VA. So, that's good information to know because that's another frequently asked question we get at the Family Assistance Support Team asking if the marriage of a child would affect the impact of the benefits. Now, if a child does go on to be full-time military or attend federally funded academy, that may affect their benefits. So, each family would have their own eligibility questions if that were to occur.

Part of the initial OSBR we have a glossary of benefits. So, all of the acronyms we have, all of the categories of benefits we have an explanation of what the benefits are. So, we have Social Security, SBP, it just goes over that just so you have a little bit further understanding of what the benefits are that are talked about in the initial OSBR. And again, we do have the acronym BREAKOUT as well on the pages that apply. And we're

going to talk about the interactive OSBR. So again, I'll just recap for the initial OSBR, that is a report that's through your cashier system officer, the Survivor Benefit Plan elections are covered, the dependence, the household, all that is squared away in the first interaction Initial Survivor Benefit Report. So, once the survivor is able to access the report themselves all the benefits have started. Now, we want you survivors to log in to the interactive report and anyone supporting casualty officers that are supporting the survivors, we want you to let the survivor know that they have access to the interactive OSBR. What's really neat about the interactive report is that it's available to the survivor anytime you want. You want to log in at 2 a.m., you want to log in at 8 a.m. on a Monday morning, you have access by using your DS Logon, which I'll get into that in a moment. And you can run benefit scenarios. You can say, OK, I want to run what my benefits are now. And you can also conduct what-if scenarios. You could say, what if I go back to work? What if I'm working now and I don't want to continue working, how will that affect my benefits with Social Security? It also, the interactive reports are up to date with cost-of-living allowances, all the legislative changes. So, for survivors logging in now who have their benefits, if you are now going to be receiving the full Survivor Benefit Plan, you can log into the interactive OSBR and see how that affects you. You also can connect with the support staff with the Family Assistance Support Team or the service casualty officers or the long-term care. For example, for Army there's Survivor Outreach Services. For Marine Corps, there's a long-term assistance program. Air Force Families Forever. Coast Guard office. All of those service branches have their long-care service and they can connect you to the FAST team for benefits on questions, problems receiving your benefits, family changes. Like I was talking about remarriage, military service, if a disability occurs things like that. And then survivors who need to make change or corrections to their online Survivor Benefit Report should contact FAST.

So, this is a really great tool for survivors to use to maintain financial awareness of what the benefits are each year. So, we'll touch on this again but it doesn't hurt to say it again. We really encourage survivors to log in and look at their interactive OSBR every year because law changes occur, cost of living occurs and it really changes your impact. For example, the most recent cost of living is the biggest I've ever seen in my 20-plus years of working with benefits, an 8.7% increase. So, that's going to make a big difference on your benefits. So, for access, the surviving spouses and adult children can obtain a DS Logon to log into their service branch website and access their customized online Survivor Benefit Report.

Note that I did say survivors and adult children. Currently there is a process out there that just hasn't been implemented yet to have guardians to have access to the DS Logon. But for any guardians who are taking care of minor children, please do not hesitate to contact FAST. We will get you your online Survivor Benefit Report to you however it's best for you. We can mail it, email it, once we validate your information, we can snail mail it, whatever you need to be able for guardians to get access to the report as the years go on. We're happy to help with that. But for survivors and adult

children, you have to have a DS Logon premium account to access not only the online Survivor Benefit Report, but array of benefits VA, TRICARE benefits. A ton of agencies are using the DS Logon to have a secure login to get your customized information.

So, the link to the website to access and get your DS Logon is in the slideshow that is sent to you and it's also on the screen here. But you can also contact FAST and we have a flyer we can send you as well with instructions. So once the survivor has gotten their DS Logon user ID, you just have to provide that to FAST and we connect that to your interactive OSBR. So, what-if scenarios. So, you're probably thinking, what could I use that for? So, this is a list of things that you could use what-if scenarios for. So when you log into your interactive report, you have a report that shows what the benefits are as they are today, then you can print that out, you can save it, you can do whatever you want with it. Then it gives you the option to continue to do what-if scenarios. What if the surviving spouse wants to remarry? What if the surviving spouse wants to run or guardian wants to run a benefits report to show if anything happens to the surviving spouse, what are the benefits for the children? So, if the surviving spouse dies, you can run, say, in the event of my death, what are the benefits for my children that the guardian can expect to receive?

The surviving spouse's employment does affect the Social Security income especially like I was saying, if you have minor children under the age of 16 in the home, if they're working or not working and earning over the threshold, for example, 2023 threshold is $21,240, then you could determine, OK, do I want to continue to work, do I want to go back to work? Those kinds of things, you can run different scenarios. For spouses and children, benefits may differ if a disability occurs. Now, for children, if the child becomes disabled prior to age 18 and is permanently disabled, the benefit picture change. If the child is in college under 22 and is in full-time college, Social Security disability may be payable if the child becomes disabled under 22. Also for other VA or SBP benefits. Education for the service, if a child decides to go into a military standard academy or goes into active duty, and if the child dependency status changes.

One thing I want to point out is that if a service member dies and if the child of the service member later becomes adopted by a grandparent, a future spouse, things like that, that never affects the benefits for the children. The children's eligibility is based on what they are eligible for at the time of death. So that's a question we get sometimes down the road. Now, this is a little bit of an eye chart, I know it may be small if you're doing this on a laptop, but I just wanted to demonstrate what it looks like. There's drop-down menus. In this example, I said I would like to run a report if the surviving spouse wants to remarry in July of this year. And I also wanted to show for the children, you could say are they married? Disabled? In college? Have they passed away? Are they planning to attend college? You have all these drop-down menus available for you. But in this example, I've highlighted in the red box that we're going to say, OK, yes, the surviving spouse wants to remarry in July 2023. How will those benefits change?

So, on the right-hand side you can see that the remarriage status was changed to yes. And then you show the interactive report on the bottom there shows in July of '23 how the benefits changed for the family when the spouse remarries. A combination of changes may be made at one time. So, you can do multiple changes where the spouse remarries or the spouse stops working and becomes disabled. You can do a combination of things or the spouse has a change and the child has a change. So everything on here is optional because any of these changes in the status of a family member affects the benefits. So, the things listed here are specifically to show if you want to forecast what if these things change, what happens.

Now if a remarriage does happen or a child decides to attend college, you can notify FAST and we can make that a permanent change in the system. So next time you log into your interactive OSBR, it will show that.

How to access your OSBR. So, if you are a casualty support officer or a survivor, you can go on to Military OneSource. We have a link provided here and search online Survivor Benefit Report. In the future this webinar will be hung up on the website as well. So, you can google online Survivor Benefit Report webinar if you want to go back and listen. But you also have what comes up is how you can access the report, how to contact the Family Assistance Support Team's email and call, and then each service branch's website on where you access the Survivor Benefit Report, both the initial and the interactive. So, we have each service branch and right now Air Force this does include Space Force. So that's how you access the report. And this is an example of what the report looks like.

We have a disclaimer here explaining that all the reports are estimates and that each government agency provides the benefits directly themselves. You acknowledge the report and you have your initial report there on the left and the interactive on the right, where you would proceed to your interactive by using your DS Logon. The initial report you request you sign in your email. Then you get a one-time password that you log in to be able to view the initial report. So financial readiness, this is where again, I will say it again, I will beat this drum again and say that we really want survivors to utilize the online Survivor Benefit Report. So you keep up to date on your benefits, so you're aware when changes are making and also show you how lifetime milestones will affect your benefits.

Anytime you have questions, the Family Assistance Support Team is available for you. For example, a lot of questions we get is, if there's a problem with the survivor who got a certificate of eligibility in the mail from the VA or from DFAS and the benefit is suspended. You can contact us. We can connect you with either the VA Office of Survivor Assistance or DFAS to rectify that and also answer any questions on how the benefits work and how they change over your lifetime. So, it's really important to mark your calendars. I recommend every January, February at the beginning of the year to

access your report and if you are eligible for the Dependent Education Assistance or Fry Scholarship, to log in and view the report every October because that's when the education benefits rates change. So, it's not just every beginning of the year, and actually some benefits change in October in the fiscal year.

So, just a reminder, and if you are a casualty support person to mark your calendars, too, when you engage with your survivors, to have them say, hey, have you logged in and reviewed your interactive report? So, we want to encourage you to access that annually. Here are points of contacts. Our family support team, Mr. Belke's office also is run by Ms. Valentine, who is on the line through the Casualty and Mortuary Affairs & Funeral Owners, which is a program that runs the online Survivor Benefit Report. That's who we work for. And then also under that is the MyServiceBenefits program manager, Chelsea Ortiz MacDougall. And so, anytime you have questions, you can contact us and let us know, and the Family Support Team is there for you. We are banker's hours, but we do respond within 24 hours, usually sooner than that. So, this concludes my portion of the presentation, and we hopefully have time for questions.

[Tina] Hi, I submitted my paperwork for the DIC, SBP offset over a year ago. I never received any acknowledgement that it was received. I have called more than once, and I'm always told that they're working on it. How do I know my paperwork has been completed so there won't be any glitches next month? Thank you.

[Jennifer Harlow] OK, so for those, thank you for your question. So, because there are many survivors who are going to be getting the SBP for the first time, and you submitted your paperwork, you should have received letters from the Defense Finance and Accounting Service in October and December. I understand, based on your question, it sounds like you did not receive any confirmation of that, showing your numbers of what they are going to be on February 1. So, what I would recommend is contacting Defense Finance and Accounting Service and asking for a supervisor. After your initial conversation, if you get a representative and request, if they are able to answer the question and tell you the amount you should be receiving, then I would escalate that to a supervisor just to have someone get a little bit deeper dive into your account.

Because of the change, they probably do have a high call volume and we don't have a way around that. Unfortunately, because of the launching there's going to be a lot of calls for the FAST to answer those questions. But what you can do is if you're an active-duty survivor, contact our FAST team at 877-827-2471 to give you an estimate of the benefits. And then if you do not receive a direct deposit on February 1. or the third because I think it falls on the weekend, I'm not 100% sure but maybe the payments are guaranteed by the third of the month. So, if you don't receive anything by the third of the month, then I would contact the FAST again to notify them. And also, if you contact FAST, we can make sure you have a good phone number for FAST. You can call the

number and there are some prompts that you can quickly put in the prompts to get to your representative faster so our FAST team can connect you with that.

[Tina] Next question, this is just about, have there been changes to Social Security? They've heard that the youngest children, the youngest child turned 16 then there's no more Social Security instead of it being when they were up to 18. Is it true?

[Jennifer Harlow] OK, so Social Security law, the law has changed but the awareness about the law has become more prominent due to the recent law changes with SBP and DIC. So, the law is with Social Security, if you're a surviving spouse and you have children under 16 in the home, the youngest child when they turn 16 and the surviving spouse is not working, the guardian benefit goes away when the youngest child turns 16. Now, the benefit for that child continues until they are 18.

So, there has been no change in that benefit. That has always been the same but it can be different if the spouse is working or not working. If the spouse is working and earning over the threshold, the guardian benefit never is paid. If the spouse is not working and has a child in the home under 16, the guardian benefit is paid. But the child portion does stay until the child is 16 and then continues until they're 18. So, there is no change in the child benefit. The only benefit that changes is the benefit to the guardian when the youngest child turns 16. And if you'd like to follow up with the OSBR email address to get further for your specific case let us know.

But yeah, there has been no law change to that role. It just has become, which I'm glad is more circulated among the survivor communities to understand that the spouse working or not working and getting a guardian benefit is different than a spouse getting a spouse benefit early as age 60. So, there are two separate benefits with two separate criteria. But the one thing rest assured that that child, like in my example the son turned 18, he got his from 16 to 18 that child will get their portion of the Social Security.

[Tina] OK, what happens when the survivor forgets their password for the DS Logon?

[Jennifer Harlow] So, you would have to contact the DMDC help desk to reset the password. They have made improvements and unfortunately, we don't control that through our office. That's through the DRs office in DMDC. But because the password, it is quite cumbersome, but it is for our own security, the passwords expire every 90 days for the DS Logon. So, if you have forgotten your password and need to reset it, they do have some prompts where you can reset it online. However, if you have too many errors trying to reset the password, then you have to call unfortunately the DMDC help desk to contact that.

And if you received the email of the slide presentation, the phone number for the DMDC is on slide number 18 and that link for the DS Logon is on Slide 18.

[Tina] Great. Unfortunately, this is going to be the last question we have time for, but will the casualty office have access to the OSBR?

[Jennifer Harlow] The casualty offices have access to the initial OSBR. If you would like to sit down and review your interactive report down the road with a casualty officer, they will not have direct access. You would have to share with them a printout, an email of when you log in and you give them permission to view the report with you. Generally, what we have is that survivors will make an appointment with, say, for example, a long-term casualty officer, meet go with them in the office and then the survivor can log in to their interactive OSBR and review it with the casualty officer. But the survivor casual officers do not have direct access to the interactive OSBR that's held by the survivor only.

[Tina] Jen, I'm just going to ask you for any final or closing thoughts.

[Jennifer Harlow] I want to thank everyone for your time in joining this webinar on the online Survivor Benefit Report. We will follow up with anyone that has questions. Please note our email and our phone number and we will follow up with anyone who has questions in the chat box that we weren't able to get to today. And just thank you for your time and contact the Family Assistance Support Team or the DOD Casualty Office and Mortuary and Funeral Honors with any questions. We're here to support you, either the survivors that are independent and the casualty officers who support the survivors. We thank you for your time and we're here for you to support you with any of your benefit questions and thank you for joining us today.

[Tina] I also want to thank Jen and her team for sharing your invaluable experience and expertise. I'd also like to thank all of our attendees for participating in today's webinar. If you find yourself having any questions after the webinar, you can also email us at MOS Webinars at militaryonesource.com and these questions will be sent over to the presenters. This concludes today's webinar on the online Survivor Benefits Report.