



# PREPARING FOR THE LOSS OF A MILITARY SPOUSE



**MOAA  
PUBLICATIONS:  
YOUR RESOURCE  
FOR EVERY STAGE  
OF LIFE**



## ABOUT THIS PUBLICATION


This publication has two main goals: to serve as a way to get personal affairs into order and to help guide survivors through the first steps they need to take after a loved one's death.

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Lossing a loved one is a topic that no one wants to think about and many try to avoid discussing. But preparing for the loss of a spouse is a gift to those who are left behind. Making sure that each spouse knows what to expect if they outlive the other can offer some certainty to what is otherwise a time of uncertainty, grief, and sadness.

When preparing for the loss of a military spouse, it's critical to know all the benefits that might be available to honor the deceased and protect the survivors. This guide can help you prepare for the future, so when tough times come, you can focus on what matters — honoring your loved one. 



**The Military Officers Association of America (MOAA)** is a nonprofit veterans' association dedicated to maintaining a strong national defense and ensuring our nation keeps its commitments to currently serving, retired, and former members of the uniformed services and their families and survivors. Membership is open to those who hold or have ever held a warrant or commission in any component of the Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Public Health Service, and National Oceanic and Atmospheric Administration and their surviving spouses.



### CONTACT MOAA

- Email [beninfo@moaa.org](mailto:beninfo@moaa.org).
- Visit the MOAA website at [www.moaa.org](http://www.moaa.org).
- Call the MOAA Member Service Center at (800) 234-MOAA (6622).
- Mail the MOAA Transition Center: 201 N. Washington St. Alexandria, VA 22314

## JOIN THE MOAA SURVIVING SPOUSE VIRTUAL CHAPTER

Go to [www.moaa.org/surviving-spousechapter](http://www.moaa.org/surviving-spousechapter) to learn more about the MOAA Surviving Spouse Virtual Chapter. You can also join the chapter's Facebook group for information on membership and resources.



## RESOURCES

**Defense Finance and Accounting Service (DFAS) Retiree and Annuitant Pay**  
[www.dfas.mil/retired](http://www.dfas.mil/retired)  
 military; (800) 321-1080

**Direct Access Self-Service (CGP&P)**  
[www.dcms.uscg.mil/ppc/ras/gp](http://www.dcms.uscg.mil/ppc/ras/gp)

**Federal Benefits for Veterans, Dependents, Survivors, and Caregivers**  
[www.va.gov/opa/publications/benefits\\_book/2023\\_federal\\_benefits\\_for\\_veterans\\_dependents\\_and\\_survivors.pdf](http://www.va.gov/opa/publications/benefits_book/2023_federal_benefits_for_veterans_dependents_and_survivors.pdf)

**Gold Star Wives of America Inc.**  
[www.goldstarwives.org](http://www.goldstarwives.org)

**ID Card Office Online**  
<https://idco.dmdc.osd.mil/idco>

**MOAA Surviving Spouse Resources**  
[www.moaa.org/survivor-resources](http://www.moaa.org/survivor-resources)

**MOAA Surviving Spouse Virtual Chapter**  
[www.moaa.org/surviving-spousechapter](http://www.moaa.org/surviving-spousechapter)

**myPay**  
<https://mypay.dfas.mil>

**National Archives**  
[www.archives.gov/veterans](http://www.archives.gov/veterans)

**Social Security Survivors Benefits**  
[www.ssa.gov/pubs/EN-05-10084.pdf](http://www.ssa.gov/pubs/EN-05-10084.pdf)

**Tragedy Assistance Program for Survivors**  
[www.taps.org](http://www.taps.org)

**TRICARE**  
[www.tricare.mil](http://www.tricare.mil)

**Thrift Savings Plan Death Benefits: Information for Participants and Beneficiaries**  
[www.tsp.gov/publications/tspbk31.pdf](http://www.tsp.gov/publications/tspbk31.pdf)

**US Coast Guard Pay & Personnel Center Retiree & Annuitant Service Branch**  
[www.dcms.uscg.mil/ppc/ras](http://www.dcms.uscg.mil/ppc/ras);  
 (866) 772-8724

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# Part 1: Survivor Benefits

A question we frequently hear from members is “What will my spouse receive when I pass away?” Even more frequently, we hear from surviving spouses who have no idea which benefits they are entitled to receive.

This section will discuss the potential financial benefits that survivors may receive from the federal government. It also includes information on military burials, health care benefits, education benefits, and non-military benefits.

## RETIRED PAY

Entitlement to military retired pay stops at midnight on the date of the servicemember’s death. Once a retiree’s death is reported, the Defense Finance and Accounting Service (DFAS) and Coast Guard Pay and Personnel (CGP&P) perform an audit. Although beneficiaries are entitled to any military retired pay due to the retiree at the time of death, there might be an initial recoupment of the last paycheck while the audit is performed.

To check your beneficiary designation, look at your Retiree Account Statement (RAS) or myPay account. Coast Guard, USPHS, and NOAA retirees can view final pay beneficiary(ies) by using Direct Access Self-Service. Your arrears of pay (AOP) beneficiary is the person who will receive your final pro-rated paycheck in the event that you pass away.

You can choose anyone, from family members to friends to associates, to be your AOP beneficiary. But if you don’t designate someone, it could cause undue stress and financial hardship in the event of your death.

When you applied for retirement, you were asked to provide a Designation of Beneficiary for Unpaid Retired Pay on your Data for Payment of Retired Personnel (DD 2656) form. If you did not provide this information when you retired or you



**TIP:** It’s a good idea to set up a separate account for your survivor (or executor) to meet living expenses for the first 60-90 days after your death. The amount of time needed to prepare and submit life insurance and government benefits claims — and for the payments to start — could leave survivors without adequate funds for living expenses.

need to change your beneficiary, you can do so at any time.

To apply for AOP, the beneficiary must fill out SF 1174. To have the payment direct-deposited to a bank, a completed Direct Deposit Authorization form (DFAS-CL Form 1059) must be included. Forms may be:

- Uploaded to DFAS via the askDFAS online upload tool on DFAS.mil
- Mailed to (always keep a copy):  
Defense Finance and Accounting Service  
U.S. Military Retired Pay  
8899 E 56th Street  
Indianapolis IN 46249-1200
- Faxed to (800) 469-6559

Coast Guard, USPHS, and NOAA retirees use CG-3600 to designate final pay beneficiaries. Claims for final retired pay are made via CG-3867. Forms may be:

- Emailed to [ppc-dg-customer@uscg.mil](mailto:ppc-dg-customer@uscg.mil)
- Mailed to:  
Commanding Officer (RAS)  
U.S. Coast Guard Pay & Personnel Center  
444 SE Quincy Street, Topeka, KS 66683-3591



## CHECK SBP SPOUSE COVERAGE

Determine if you have SBP spouse coverage by looking at your RAS, which will state the type of coverage and the date of birth of the spouse.

## THE SURVIVOR BENEFIT PLAN (SBP)

SBP is an annuity that provides 55% of a “base amount” of retired pay. The base amount is elected at the time of retirement and cannot be

changed or modified once an application becomes effective.

The SBP premium is equal to 6.5% of the chosen base amount. It is deducted from retiree pay pre-tax.

SBP costs are deducted from retired pay so long as a retiree has an eligible beneficiary for the annuity or is not paid up (i.e., has made 360 monthly SBP payments and is at least 70 years old).

If spouse coverage is elected and the spouse is lost through death or divorce, SBP coverage is suspended. If the member remarries, they must notify DFAS of their wishes within one year.

Three options are available:

- Resume the original level of spouse coverage.
- Elect not to resume spouse SBP coverage, in which case the spouse will be notified and the election cannot be changed.
- Elect to cover an increased portion of retired pay.

If the member fails to notify DFAS, option 1 should automatically take effect on the first anniversary of the remarriage and the member will be responsible for premium costs beginning the first day of the 13th month. But it pays to confirm that this action has been completed.

While SBP premiums are not subject to federal income tax, a surviving spouse's SBP annuity is fully taxable on the federal level. Check with your state to see if the annuity is taxable at the state level. The amount will be reported by DFAS at the end of each year on Form 1099-R.

Survivors who are the designated beneficiary of a deceased servicemember's SBP must apply for



**TIP:** MOAA recommends you don't just rely on enrolling your new spouse in DEERS. Be sure to confirm with DFAS or the CGP&P that you want SBP to be reinstated after your one-year anniversary.

the benefit by filling out several forms including:

- Verification for Survivors Annuity (DD 2656-7)
- Withholding Certificate for Pension or Annuity (IRS W-4P) to have federal taxes withheld from the annuity
- Fast Start Direct Deposit form (FMS 2231) or Direct Deposit Enrollment Form (SF 1199A) or International Direct Deposit Enrollment Form (SF 1199-I) to have payments directly deposited to a bank account
- A copy of the retiree's death certificate (or an active duty servicemember's DD 1300 Report of Casualty)

These forms can be:

- Uploaded as a PDF via the askDFAS online upload tool
- Mailed to DFAS: U.S. Military Annuitant Pay 8899 E. 56th Street Indianapolis, IN 46249-1300
- Faxed to (800) 982-8459

### SURVIVOR BENEFIT PLAN (SBP) SAMPLE COSTS & BENEFITS

Monthly Retired Pay	SBP Base Amount	Monthly Annuity	Monthly Cost
\$2,000	\$1,000	\$550	\$65
\$2,000	\$2,000	\$1,100	\$130
\$4,000	\$1,500	\$825	\$97.50
\$4,000	\$4,000	\$2,200	\$260

SBP provides an annuity of 55% of a base amount of retired pay elected by the servicemember. This base amount can be as low as \$300 and cannot exceed the servicemember's gross retired pay.

### FINANCIAL RESOURCES

Visit [www.moaa.org/finance](http://www.moaa.org/finance) for a wealth of information on financial topics as well as webinars and calculators.

For questions, contact DFAS customer care at (800) 321-1080.

Survivors of USCG, USPHS, and NOAA retirees must complete the Application for Annuity (CG-1884). For assistance, call Coast Guard Pay & Personnel Retiree and Annuitant Services Branch at (866) 772-8724.

SBP annuitants must verify their eligibility regularly to continue to receive SBP annuity payments. In August 2023, DFAS reduced the requirements to an annual eligibility verification.

It's a good idea for SBP annuitants to sign up for the Survivor SBP Newsletter to stay up to date with the latest information from DFAS ([www.dfas.mil/retiredmilitary/newsevents/news/survivor-sbp-newsletter](http://www.dfas.mil/retiredmilitary/newsevents/news/survivor-sbp-newsletter)).

**TIP:** SBP is an optional benefit. Make sure both the servicemember and the survivor are aware of whether the survivor has coverage and what base amount was chosen. The retiree's pay statement should list whether there is coverage as well as the amount.

### DEPENDENCY AND INDEMNITY COMPENSATION (DIC)

A veteran's disability payments from the VA stop upon the death of the servicemember. However, service-connected disabilities can make a significant difference in benefits payable to a surviving spouse. When the VA determines a veteran's death is attributable to a disease or an injury incurred or aggravated during active service (including some periods of active duty training and inactive duty for training), the surviving spouse becomes eligible for DIC.

This is the VA's highest payment to a surviving spouse, and the amount in no way is limited by the income from other sources. DIC also is payable if a veteran's death is not due to service-connected causes with the following provisions:

- They held the VA total service-connected disability rating continuously for 10 or more years immediately before death;
- They held the VA total service-connected dis-

### VA PROGRAMS RESOURCE

Visit [www.va.gov/opa/publications/benefits\\_book.asp](http://www.va.gov/opa/publications/benefits_book.asp) to download *Federal Benefits for Veterans, Dependents, and Survivors* for more details on applying for VA programs.

ability rating continuously for at least five years since their active duty release and they were married one or more years on the date of death;

- The VA rated the veteran as totally disabled for a continuous period of no less than one year immediately prior to death and they were a former prisoner of war who died after Sept. 30, 1999; or
- The veteran's death was caused by VA medical treatment, vocational rehabilitation, or compensated work therapy (additional fault requirements may apply to deaths caused by VA medical treatment).

A VA total and permanent service-connected disability requires a veteran be rated at 100%, by VA criteria, or be authorized to draw compensation at the 100% rate because of a lack of employability. No length-of-marriage requirement applies if a child was born to the veteran and the surviving spouse.

Survivors of retirees who did not have a total service-connected disability must establish the death as service-connected to receive DIC.

If there is the slightest possibility the death was caused by or might have been caused by a service-connected disability, an autopsy should be performed. The evidence from an autopsy can materially assist in the determination of service connection for the purpose of establishment of a DIC claim and will be far more conclusive than a simple doctor's statement on a death certificate.

### Applying for DIC

MOAA always recommends using the services of an accredited veterans service organization (VSO) when contacting the VA. A VSO offers

**TIP:** It's a good idea for surviving spouses who are SBP annuitants to set up a myPay account (for Defense Finance and Accounting Service) or a Direct Access Self-Service account (Coast Guard Pay and Personnel). This will allow spouses easy access to pay statements and tax forms. Both sites have tutorials that can guide spouses through the process of setting up an account.





**TIP:** If the death of a veteran is linked to a service-connected disability, make sure that is reflected on the death certificate. Death certificates can be amended by the medical provider upon request of the surviving spouse to reflect the servicemember's medical history if related to their death.



advice on claims and appeals and assists in their processing. They might be aware of other benefits that are available to veterans and their survivors. They provide their services free of charge and with no obligation to join their organization.

A surviving spouse can request the assistance of a VSO in preparing a DIC claim. VSOs are accredited by the VA and located in VA regional offices and at some VA medical centers. Most states also participate in the county VSO program. Find your local VSO by searching online using the name of your state and the term "Department of Veteran Services."

### VA SURVIVORS PENSION

If a surviving spouse is not eligible for DIC, it might be possible to qualify for a small pension from the VA. A VA Survivors Pension offers monthly payments to qualified surviving spouses and unmarried dependent children of wartime veterans who meet certain income and net worth limits set by Congress.

To be eligible for the benefit, one of these must be true:


- The veteran entered active duty on or before Sept. 7, 1980, and served at least 90 days on active military service, with at least one day during a covered wartime period, or
- The veteran entered active duty after Sept. 7, 1980, and served at least 24 months or the full period for which they were called or ordered to active duty (with some exceptions), with at least one day during a covered wartime period, or
- The veteran was an officer and started on active duty after Oct. 16, 1981, and hadn't previously served on active duty for at least 24 months.

Yearly family income and net worth must also meet certain limits set by Congress.

The VA will consider the surviving spouse's income, including Social Security benefits, retirement benefits, and even income-producing property. Plan now so you have a good idea of whether your spouse might qualify for the death pension.

### VETERANS GROUP LIFE INSURANCE AND OTHER VA LIFE INSURANCE PROGRAMS

If the veteran converted their Servicemembers' Group Life Insurance (SGLI) to Veterans Group Life Insurance, their survivor should file a Claim for Death Benefits (SGLV 8284). Contact the Office of Servicemember's Group Life Insurance at (800) 419-1473.

For other VA Life Insurance programs, contact the VA at (800) 669-8477. 

## MILITARY BURIALS

Burial benefits can help servicemembers and veterans and their families plan and pay for an interment or inurnment in one of the VA national cemeteries. Family members can also order memorial items to honor a veteran's service.

### BURIAL

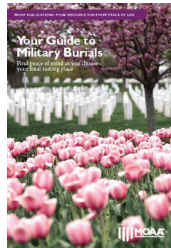
Burial in a national cemetery is open to all members of the armed forces and veterans who have met minimum active duty service requirements and were discharged under conditions other than dishonorable.

Today, more than 160 national cemeteries, soldiers' lots, and monument sites are under the jurisdiction of the VA-managed National Cemetery Administration. The National Park Service administers 14 national cemeteries, although burial space is available in only two (with the exception of previous, valid reservations or prior burial of family members). Arlington National Cemetery in Virginia currently is under the administration of the commander, U.S. Army Military District of Washington.

Veterans married to veterans are entitled to their own adjacent gravesites if they choose. Members of the Guard and Reserve components of the armed forces who die while on active duty or on training duty, were eligible for retired pay, or were called to active duty, and served the full term of service for which they were called, may also be eligible for burial.

Their surviving spouse, minor children, and, under certain conditions, unmarried adult children with disabilities might also be eligible for burial. Eligible spouses and children may be buried even if they predecease the veteran. The veteran and eligible family members typically share the same gravesite or columbarium niche, allowing all family members to be interred together.

Completing an Application for Pre-need Determination of Eligibility for Burial in a VA National Cemetery (VA Form 40-10007) ahead of time may bring peace of mind for some military retirees. This application is for planning the veteran's burial in advance. Applications can be made online at [www.va.gov/burials-and-memorials/](http://www.va.gov/burials-and-memorials/)



### FOR MORE INFORMATION

Read the MOAA publication *Your Guide to Military Burials* by scanning the QR code below.



pre-need/form-10007-apply-for-eligibility/introduction or sent in via mail to:

NCA FP Evidence Intake Center  
PO Box 5237  
Janesville, WI 53547

Supporting documentation of military status, service history, and discharge papers (such as a DD Form 214) will also need to be submitted.

Keep in mind that this application only applies to VA national cemeteries and not to state or tribal cemeteries and does not apply to Arlington National Cemetery or the United States Soldiers and Airmen's Home National Cemetery. This determination also does not equate to a reservation at a particular cemetery.

### MILITARY FUNERAL HONORS

All eligible veterans, including military retirees, are entitled to military funeral honors. At a minimum, the funeral honors ceremony will consist of the folding and presentation of the American flag and the playing of taps. At least two uniformed military personnel shall perform the ceremony.

The next of kin or appropriate individual must request funeral honors; they are not provided automatically. Per DoD policy, the family must request that the funeral director contact the military. Funeral directors may call (877) MIL-HONR (645-4667) to coordinate the ceremonies.

### HEADSTONES, MARKERS, AND MEDALLIONS

The VA is authorized to furnish, upon request, an inscribed headstone or marker for the unmarked





grave of an eligible decedent at any national, state veterans, or tribal cemetery, and for veterans only at a private cemetery. The VA will deliver a headstone or marker at no cost, anywhere in the world.

For eligible veterans who died on or after Nov. 1, 1990, and whose graves are marked with privately purchased headstones, the VA also may furnish headstones or markers to supplement the graves or medallions that may be affixed to privately purchased headstones.

The VA also provides a headstone or marker to reservists who are entitled to military retired pay.

Eligible veterans may receive a government-furnished headstone/marker or a medalion but not both.

### **BURIAL FLAGS**

The VA will furnish an American flag to drape over the casket of a veteran who was discharged under conditions other than dishonorable, and those entitled to military retired pay, including reservists. Submit VA Form 27-2008, which can be found at [www.vba.va.gov/pubs/forms/vba-27-2008-are.pdf](http://www.vba.va.gov/pubs/forms/vba-27-2008-are.pdf). Flags also are available at no cost through many U.S. Postal Service facilities. Funeral directors usually obtain the flag for burial; the flag is presented to the next of kin following interment.

### **BURIAL CERTIFICATES**

Survivors of honorably discharged deceased veterans are eligible to receive a Presidential Memorial Certificate, an engraved paper certificate signed by the current president.

### **BURIAL EXPENSES**

The VA will pay a burial and funeral allowance up to \$2,000 if the veteran's death is service connected. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from the VA. There is no time limit for filing for reimbursement.

### **OTHER BENEFITS AVAILABLE**

A servicemember's surviving spouse may continue to have access to other benefits. Those benefits range from medical care to commissary access.

### **USE OF MILITARY INSTALLATIONS AND ID CARDS**

After your death, your surviving spouse and certain unremarried former spouses continue to remain eligible for all benefits (medical care, commissary, exchange, theater, etc.) for which they previously were authorized.

As of 2024, remarried former spouses can retain their commissary and exchange privileges.

To remain eligible for these benefits, a surviving spouse must maintain a current dependent ID card. Upon the servicemember's death, a spouse's military ID card should be reissued as soon as possible. The ID card is renewable at any military installation that can verify eligibility and issue ID cards, as long as the survivor is enrolled in the Defense Enrollment Eligibility Reporting System (DEERS).

The survivor will only be required to submit a copy of the death certificate to have a new card issued. If not enrolled in DEERS, the surviving

spouse also will need to present a marriage certificate. ID cards normally will be issued for four years or until the last day of the month preceding the month the survivor turns 65 years of age (and the survivor becomes eligible for Medicare Parts A and B). At age 65, upon Medicare Part B enrollment, the card must be renewed and should reflect an indefinite expiration date.

Certain unremarried former spouses also are entitled to specific benefits if they were married to a servicemember for 20 or more years and 15 or more years of that marriage overlapped 20 or more years of military service. For more information on this subject, refer to MOAA's Former Spouse Benefits Guide at [www.moaa.org/publications](http://www.moaa.org/publications).

### HEALTH CARE BENEFITS

When a sponsor dies, TRICARE will keep covering family members. Health plan options and costs will depend on the sponsor's military status when they die and whether the surviving family member is a spouse or a child.

When an active duty sponsor dies, the surviving spouse remains eligible for TRICARE benefits at the active duty family rates for a three-year period. At the end of the three-year period, TRICARE eligibility continues at the retiree dependent rates. (Dependent children remain at the active duty rates until they age out or lose TRICARE eligibility for other reasons.)

Survivors of servicemembers who either retired or were medically retired remain eligible for TRICARE with the same health plan options and costs they had before the sponsor passed away. Surviving spouses remain eligible for TRICARE unless they remarry, and children remain eligible until they age out or lose eligibility for TRICARE for other reasons.

Survivors of Guard and Reserve members may qualify for medical and dental benefits if they died while serving on active duty. If they are covered by TRICARE Reserve Select on the day of the sponsor's death, they are eligible for six months of coverage and then will be able to purchase survivor coverage.

If a surviving spouse or child is not eligible



### FOR MORE INFORMATION

Visit [www.moaa.org/health](http://www.moaa.org/health) to learn more about TRICARE benefits and the latest health care news.

for TRICARE coverage, they may be eligible for care under the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA).

To be eligible for CHAMPVA, an individual cannot be eligible for TRICARE and must be one of the following:

- the spouse or child of a veteran VA rated permanently and totally disabled due to a service-connected disability
- the surviving spouse or child of a veteran who died from a VA-rated disability, or who, at the time of death, was rated permanently and totally disabled
- the surviving spouse or child of a veteran who died on active duty service and in the line of duty, not due to misconduct.

Learn more about CHAMPVA by calling (800) 733-8387 or visit [www.va.gov/health-care/family-caregiver-benefits/champva](http://www.va.gov/health-care/family-caregiver-benefits/champva).

### DENTAL AND VISION BENEFITS

An unremarried surviving spouse, eligible child, or eligible dependent of a retired servicemember is eligible for dental coverage through the Federal Employees Dental and Vision Insurance Program (FEDVIP). They are eligible for vision coverage only if they are enrolled in a TRICARE health plan.

Surviving family members of a servicemember who died while on active duty are eligible for the TRICARE Dental Program (TDP) Survivor Benefit Plan. The TDP Survivor Benefit Plan offers the same level of dental coverage as the TDP. While enrolled, the government pays 100% of the monthly premiums.

Family members currently enrolled in TDP will be automatically enrolled in TDP Survivor Benefit Plan. If not previously enrolled, surviving spouses may enroll for three years following the sponsor's death. Children stay in the TDP Survivor Benefit Plan until they lose eligibility for TRICARE.

After three years, surviving spouses of active duty servicemembers may be eligible to enroll in FEDVIP.

An unremarried surviving spouse, eligible child, or eligible dependent of a National Guard or Reserve component member enrolled in TRICARE Reserve Select (TRS) is not eligible for dental coverage through FEDVIP but is eligible for vision coverage if enrolled in TRS.

Surviving spouses who are enrolled in CHAMPVA might be eligible for the VA Dental Insurance Program.

### VA HOME LOAN PROGRAM

The VA Home Loan Guaranty program assists eligible veterans, active duty personnel, certain surviving spouses, and members of the Reserves and National Guard to purchase, retain, and/or adapt homes.

Some surviving spouses of veterans may have home loan eligibility, to include:

- The unmarried surviving spouse of a veteran who died as a result of service or service-connected causes.
- The surviving spouse of a veteran who died on active duty or from service-connected causes, who remarries on or after attaining age 57 and on or after Dec. 16, 2003.
- The spouse of an active duty servicemember who is listed as missing in action or a prisoner of war for at least 90 days.

Surviving spouses of veterans who died from non-service-connected causes may also be eligible if the veteran was rated totally service-connected disabled for 10 or more years immediately preceding death, the veteran was rated totally disabled for not less than five years from date of discharge from active duty to date of death, or the veteran was a former prisoner of war who died after Sept. 30, 1999, and was rated totally service-connected disabled for not less than one year immediately preceding death.

### SPACE-AVAILABLE TRAVEL

The policy changed in October 2020, and surviving spouses and their dependents are now eligible to travel Space-A, but only within the continental U.S. They are in Category 6. The updated policy applies to surviving spouses of:



- Servicemembers who died on active duty
- Retired military members
- Servicemembers who died in an inactive duty training status
- Servicemembers who died in an annual training status

More information on Space-Available travel can be found on the Air Mobility Command's website: [www.amc.af.mil/amc-travel-site/amc-space-available-travel-page](http://www.amc.af.mil/amc-travel-site/amc-space-available-travel-page).

### THRIFT SAVINGS PLAN (TSP)

Many servicemembers or former federal employees may have invested in the TSP. If there is a beneficiary designation on file, the account will be distributed according to that designation. If there is no beneficiary designation on file, the TSP account will be distributed by order of precedence.

If the spouse is the beneficiary, TSP will establish a beneficiary participant account in the spouse's name. The money in the account will be invested as it was in the participant's account except for any funds that were invested in the mutual fund window. Those funds will be reinvested in the TSP.

For more information, visit [www.tsp.gov](http://www.tsp.gov) to read the TSP guide *Death Benefits: Information for Participants and Beneficiaries*. III



### FOR MORE INFORMATION

Visit [www.benefits.va.gov/homeloans](http://www.benefits.va.gov/homeloans) to learn more about the VA home loan program.



## EDUCATION BENEFITS

Surviving spouses and dependent children might be eligible for education benefits. For information on education and training opportunities, visit [www.va.gov/education/about-gi-bill-benefits/post-9-11](http://www.va.gov/education/about-gi-bill-benefits/post-9-11) or call (888) GI-BILL-1 (442-4551).

### GI BILL

The Post-9/11 GI Bill is an education benefit program for servicemembers and veterans who served on active duty after Sept. 10, 2001. If the servicemember transferred a portion of their benefit while on active duty, their survivors might be eligible for Post-9/11 GI Bill benefits.

### MARINE GUNNERY SERGEANT JOHN DAVID FRY SCHOLARSHIP

A scholarship for children and spouses of servicemembers who died in the line of duty on or after Sept. 11, 2001, while in service in the armed forces, or was a member of the Selected Reserve who died from a service-connected disability. Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100% level. The Fry Scholarship pays full tuition and fees directly to the school for all in-state students at public schools. Learn more at [www.va.gov/education/survivor-dependent-benefits/fry-scholarship](http://www.va.gov/education/survivor-dependent-benefits/fry-scholarship).

### SURVIVOR'S AND DEPENDENTS' EDUCATIONAL ASSISTANCE (DEA)


The DEA program (sometimes called Chapter

35) offers education and training opportunities to eligible dependents of veterans who died while on active duty or as a result of a service-related condition. Eligible surviving dependents may be eligible for 36 months of degree and certificate courses, apprenticeship, and on-the-job training.

To be eligible, one must be the child or spouse of a veteran who fits one of the descriptions below:

- The veteran or servicemember is permanently and totally disabled due to a service-connected disability.
- The veteran or servicemember died in the line of duty.
- The veteran or servicemember died as a result of a service-connected disability.
- The veteran or servicemember is missing in action or was captured in the line of duty by a hostile force for more than 90 days.
- The veteran or servicemember was forcibly detained (held) or interned in the line of duty by a foreign entity for more than 90 days.
- The servicemember is in the hospital or getting outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability.

Additionally, the child or spouse must be 18 years or older or have completed high school or secondary education.

To learn more about the rules for eligibility, visit [www.va.gov/education/survivor-dependent-benefits/dependents-education-assistance](http://www.va.gov/education/survivor-dependent-benefits/dependents-education-assistance). 

### POST-9/11 GI BILL

Visit [www.va.gov/education/about-gi-bill-benefits/post-9-11](http://www.va.gov/education/about-gi-bill-benefits/post-9-11) for more information on education and training opportunities.

## NON-MILITARY BENEFITS

Other benefits and tax breaks might be available to the surviving spouse of a servicemember or veteran. Here are just a few benefits to be aware of.

### SOCIAL SECURITY

Surviving spouses, unmarried children younger than 18, and dependent parents are eligible to receive survivor benefits based on the work record of the deceased worker. Surviving divorced spouses may also be eligible under certain circumstances.

Widows and widowers can typically get 100% of the worker's benefit at full retirement age. If the spouse claims earlier or the worker had claimed earlier than full retirement age, their benefits are reduced. If a surviving spouse has a disability, benefits can begin at age 50.

To get an idea of what benefits a surviving spouse might be entitled to at various ages, log in to each person's Social Security account ([www.ssa.gov/myaccount](http://www.ssa.gov/myaccount)).

Survivors might also be eligible for a one-time lump-sum death payment of \$255.

If they aren't already receiving Social Security benefits, surviving spouses can apply for survivor benefits by telephone (800-772-1213) or at any Social Security office.

If a spouse is already receiving spousal benefits based on their spouse's work record, payments are changed to the survivor benefit once the death is reported.

If a spouse is getting benefits based on their own work record, they should contact a Social Security office to see if they can receive a higher amount as a widow or widower.

### COLA

COLA is a cost-of-living adjustment based on the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). It's a measure of inflation calculated by the Bureau of Labor Statistics.

If there is a change in the CPI-W, COLA will be applied to Survivor Benefit Plan annuity payments, retired pay, Dependency and Indemnity Compensation, VA disability pay, and Social Security benefits to ensure benefits keep up with inflation.



“The MOAA resource to join is the Surviving Spouse Virtual Chapter. It was extremely beneficial, and it was instrumental to learn about various topics helpful in navigating the future without the company of my husband at my side.”

— *Surviving Spouse*

### STEP-UP IN BASIS RULE

The step-up in basis is a tax provision that allows surviving spouses to adjust the cost basis of their deceased spouse's assets, potentially reducing or eliminating capital gains taxes.

A step-up in basis resets the cost basis of an inherited asset from its purchase price to the asset's market value on the date of the owner's death. Several types of assets are eligible for a step-up in basis upon inheritance including real estate, stocks, mutual funds, and exchange-traded funds.

The step-up in basis is treated differently in community property states. It is best to consult with an estate planning attorney and/or a fee-only financial professional to assess your own personal situation.

### REAL ESTATE

Surviving spouses may exclude \$500,000 of home-sale profits from taxes if they sell the house within two years of their spouse's death as long as they owned and lived in the house for two of the five years before the spouse died.

### TAX STATUS

Qualifying widow(er) status is a special filing status available for two years following the year in which their spouse died to surviving spouses who have a child, stepchild, or adopted child that qualifies as a dependent. This status includes a lower tax rate and a higher standard deduction.

Note, the income of a deceased person is subject to federal income tax in the year of their death.

For more information, see IRS Publication 501 or consult a tax professional. ||||



### COLA WATCH

Go to [www.moaa.org/cola](http://www.moaa.org/cola) to keep tabs on the cost-of-living adjustment with our monthly update on the inflation figures used to set the annual COLA.

# A Checklist for Survivors

When a family member dies, the last things on your mind are taxes and notifying pension-plan administrators. But even as you grieve, it's essential you begin taking steps to tie up the affairs of your loved one.

Keep this checklist on hand to refer to when dealing with a death in the family. While not exhaustive, this list is intended as a reminder for family members and surviving spouses about the many subjects that need attention at the time of the death of a loved one.

## IMMEDIATELY AFTER DEATH

- Locate will and any written instructions, especially those pertaining to funeral and burial plans.
- Locate account numbers (bank, retirement accounts, insurance policies, credit cards, utilities, etc.) and important papers, like the servicemember's DD Form 214.
- Contact the deceased's doctor to get a legal pronouncement of death.
- Tell family and friends, as well as the deceased's most recent employer (if applicable).
- Call a clergyperson (if desired).
- Contact a funeral director. Most are familiar with VA/state cemetery procedures and can assist with military honors.
- Place obituary via a local newspaper (print and/or online) or other online outlet. Your funeral director may be able to assist.
- Contact the service branch's casualty assistance office.
  - Army Casualty Assistance:**  
(888) ARMYHRC (276-9472), select Option 4
  - Marine Corps Casualty Assistance:**  
(800) 847-1597
  - Navy Casualty Assistance/Family Liaison:**  
(800) 368-3202
  - Department of the Air Force Casualty Assistance (Air Force and Space Force):**  
(800) 525-0102, select Option 2, then Option 1

- Coast Guard Casualty Assistance:**  
(571) 266-2375
- Veterans Affairs Office of Survivors Assistance:**  
(800) 827-1000

## WITHIN A FEW DAYS OF DEATH

- Keep bank accounts open and leave funds in them.
- Obtain death certificates; you'll need around 10 copies. The funeral home generally can get copies on your behalf.
- Report military retiree's death and file for prorated portion of last retiree paycheck.
  - Call Defense Finance and Accounting Service (DFAS) Customer Care Center at (800) 321-1080.
  - Call U.S. Coast Guard Pay & Personnel Center (for Coast Guard, U.S. Public Health Service, and NOAA) at (866) 772-8724.
  - You will need to file form SF-1174 with DFAS, or form CG-3867 for Coast Guard, U.S. Public Health Service, and NOAA.
- Notify accountant, tax preparer, attorney, and other professionals.
- Contact Survivor Benefit Plan to start the annuity or inform of the death of an annuitant. Contact the pay agency directly.
  - Army, Navy, Marine Corps, Air Force, and Space Force should contact DFAS.
    - You'll need to file a DD Form 2656-7, IRS W-4P, and Direct Deposit SF-1199A (or FMS-2231) along with a death certificate.
  - Coast Guard, U.S. Public Health Service, and NOAA should contact the Coast Guard Pay and Personnel Center.
    - You'll need to file a CG-1884, IRS W-4P, and Direct Deposit SF-1199A (or FMS-2231) along with a death certificate.
- Reserve Component Survivor Benefit Plan (for those who are enrolled in RCSBP but not yet receiving retired pay):



# Part 2: Getting Your Affairs in Order

One of the best ways you can take care of your loved ones is by getting your affairs in order. Everyone, regardless of income or age, should have an estate plan and should periodically check it and modify as needed.

When drawing up an estate plan, consider including the following documents to spell out your wishes from who will receive your assets to who will make financial and health decisions for you if you become incapacitated.

## ADVANCE CARE PLANNING

Only about 1 in 3 adults in America have any type of directive for end-of-life care. Serious illness or injury can strike at any time, however, and it's important to have a plan in place so that loved ones know your wishes for medical care.

The first step is discussing your wishes and values with family members. To make your wishes official, you can develop advance directives, which are legal documents that provide instructions for medical care. They only go into effect if you cannot communicate your own wishes due to disease or injury.

The two most common advance directives are:

- Living will — a document that tells doctors how you want to be treated if you cannot make your own decisions about care.
- Durable power of attorney for health care — a legal document that names a health care proxy, a person who can make health care decisions for you if you are unable to communicate.

It can also be helpful to have a signed Health



## RESOURCE

Scan the QR code above to access MOAA's *Estate Planning Guide*, which offers more information on all the documents an estate plan might include.



Insurance Portability and Accountability Act (HIPAA) release form from loved ones so that medical practitioners can share health information. Some states have their own forms, but as a rule, the form must include a description of the information that will be disclosed, the purpose of the disclosure, the name of the person to whom the information will be released, an expiration date, and a signature of the individual.

These are living documents and should be periodically revisited and reviewed.

## WILLS

A will is a legal document that sets forth your wishes regarding the distribution of property and the care of any minor children after you die. If you die without a will, those wishes may not be carried out.

Wills can specify how assets are passed and who the beneficiaries are. If you die without a will, whatever assets you own will pass under the laws in the state that you live in, and those laws differ from state to state.

Wills can keep assets out of the hands of estranged relatives, identify who should care for your children, and allow your heirs to have a faster and easier time getting access to your assets.

However, a will can only govern disposition of



assets that a person owns in their own name. And for any assets that have a named beneficiary, such as a life insurance policy or an individual retirement account (IRA) or Thrift Savings Plan (TSP), those named beneficiaries will trump any designations in your will.

Wills also don't preclude the estate from having to go through probate, which is the legal process for reviewing the assets of the deceased person and distributing them to heirs. Probate laws are different in every state, but the process can be time-consuming and expensive.

Pension plans, life insurance proceeds, retirement plans (TSP, 401(k)), and IRAs that have designated beneficiaries do not need to be probated. Assets with joint tenancy, tenancy by the entirety, and community property with right of survivorship (check whether available in your state) titling usually pass outside of probate as do assets with Payable on Death or Transfer on Death designations.

Some states allow for handwritten wills written by the individual, but a will prepared by an attorney and witnessed is best.

## TRUSTS

While a will is a good foundation for an estate plan, depending on your family situation, it might not be sufficient. If you have significant assets, complex family dynamics (blended family, special needs child), want to avoid taxes, or simply want to avoid the public probate process, you may want to consider creating a trust.

Trusts are state-dependent, complicated, and require the assistance of an estate planning attorney to set up.

## LETTER OF INSTRUCTION

A letter of instruction is not a legal document, but it is still a vitally important part of your estate plan. It lays out your wishes and can be used to help guide the person settling your estate through the process.

The letter should be reviewed periodically. Let your loved ones know where the letter is kept.

A letter of instruction might include:



**TIP:** Some installation legal assistance offices can provide help with certain aspects of estate planning such as wills, advance directives, and powers of attorney. Contact your nearest installation's legal services office for more information.

- A list of all assets and their whereabouts
- Names and contact information of professionals who handle your assets (banker, broker, tax professional, attorney, etc.)
- Instructions on the distribution/use of assets, including sentimental items that might not have a high value
- Funeral/memorial preferences
- Organ donation wishes
- Preferred charities
- Location of legal/financial documents
- Location of safe deposit boxes and keys
- List of all beneficiaries
- Contact information for debtors (credit cards, mortgages, loans)
- Insurance coverage details
- Instructions for care of pets 🐾

PHOTO: DNY59/GETTY IMAGES



# MOAA Member Benefit

**YOUR LIFE. ORGANIZED.  
WITH EVERPLANS PREMIUM.**

Organize your important documents online securely with Everplans. MOAA members have access to Everplans Premium at exclusive discounts.



## WHAT TO CONSIDER WHEN DRAWING UP YOUR ESTATE PLAN

Your estate plan needs to include a comprehensive look at all aspects of your life and to whom you want your legacy to pass on to. Here are some areas to consider.

### ASSETS

You should have a list of all your assets and where they are held. Think beyond your bank and brokerage account. Do you have life insurance policies? Own valuable artwork? Do you have paper stock certificates stuck in a desk drawer? Did you create intellectual property or own patents?

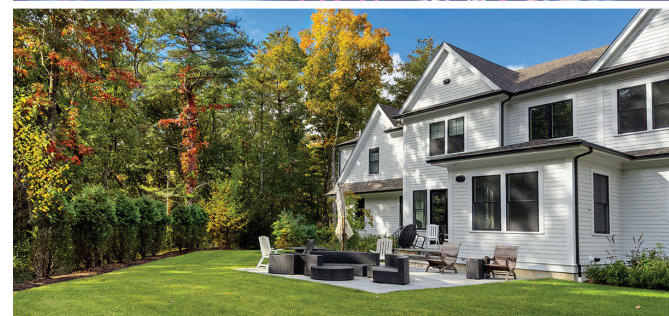
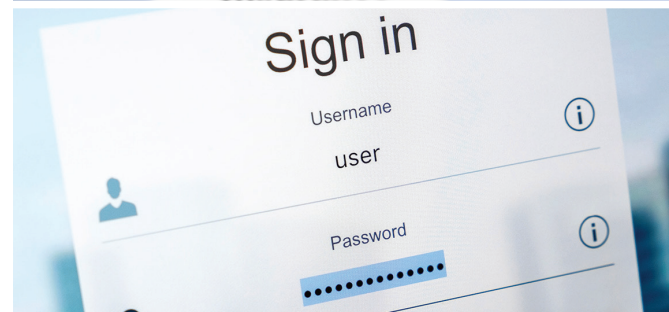
It might be helpful to complete a net worth assessment, which is a snapshot of the current value of your financial holdings. Your net worth is equal to what you own minus what you owe. MOAA has a free net worth calculator that you can use.

Assets can be tangible (like a house, a vehicle, jewelry, furniture) or intangible (bank accounts, retirement accounts, life insurance, stocks, bonds, annuities).

Assets can include:

- Checking/savings/money market accounts
- Retirement accounts (IRAs, 401(k), TSP, etc.)
- Stocks
- Certificates of Deposit
- Bonds
- Cash value of life insurance
- Home (if owned)
- 529 education savings accounts/college savings plans
- Vehicles
- Real estate
- Royalties
- Stock options
- Child support
- Business interests
- Patents/copyrights
- Artwork and collectibles

Make sure you note where the assets are held as well as where any relevant paperwork (titles/deeds) is kept. If valuables are held in a safety deposit box, make sure that both spouses are on the signature card.



### SURVIVING SPOUSE CORNER

Go to [www.moaa.org/surviving-spousecorner](http://www.moaa.org/surviving-spousecorner) to hear from other surviving spouses on topics ranging from finances to well-being.



Note: How assets such as real estate and vehicles are titled can impact whether they can be easily transferred to survivors. Each state has its own laws, so it's best to consult an estate planning attorney in your state to determine the best way to title your property.

## BENEFICIARIES

A beneficiary is a person (or entity) who is designated to receive a benefit from property owned by someone else, often as part of an inheritance.

It's important to designate beneficiaries for your assets so that they can be distributed in accordance with your wishes when you pass away.

Failure to name a beneficiary on your accounts can cause delays in distribution of the assets as well as stress for your loved ones. It's important to note that beneficiaries designated on paperwork for financial accounts override any beneficiary named in a will. Beneficiaries on accounts remain private, while a will becomes public record.

Make sure you have named a beneficiary on all your accounts. It's a good idea to periodically revisit your accounts and update beneficiaries as needed.

A primary beneficiary is the first choice of beneficiary and will receive all the assets in a particular account. A contingent beneficiary is the secondary beneficiary — they receive the account benefits only if the primary beneficiary is not living or cannot be located.

Here are some accounts that may have designated beneficiaries:

- Individual Retirement Accounts (IRAs)
- Thrift Savings Plan/401(k)/Employer based retirement accounts
- Life insurance policies
- Investment accounts
- Annuities
- Bank accounts

## BENEFICIARIES FOR MILITARY PAY

Military retiree pay also can have a beneficiary, and it's important to have one designated. While retiree pay stops with the death of the retiree, the beneficiary is owed the pro-rated amount of the

**TIP:** Bank accounts aren't required to have beneficiaries, but you may want to name one. Some bank accounts and credit unions allow checking accounts to be converted into a payable-on-death account, passing all assets to the named beneficiary.

Without a beneficiary on a bank account, the funds become part of the estate, and your loved ones will not have access to them until the estate is settled.

If you are incapacitated by a stroke or other problem and checking and savings accounts are in one spouse's name only, the other is unable to draw on the funds until he or she is appointed guardian or conservator.

A solution is to have joint accounts (savings and checking), although this does give the other person access to your account.

final month of pay and any other money owed to the retiree at the time of death.

The Defense Finance and Accounting Service (DFAS) calls this amount Arrears of Pay (AOP), and the designated beneficiary will receive the final pro-rated paycheck and will be contacted by DFAS to help close the account. When a death is reported, DFAS will reclaim the final month's pay and audit the account. The amount of the payment owed to the retiree will then be computed and given to the AOP Beneficiary.

Retirees can manage their beneficiary designations on myPay. Select "Beneficiary for Arrears" and the current beneficiary will be displayed. Or select "Designate Beneficiaries" and enter beneficiary information. Click on "Confirm Beneficiaries" to save changes.

You can also use form DD Form 2894 to designate a beneficiary, but it will take 30-60 days for the form to be processed. Forms can be mailed, faxed, or uploaded through askDFAS on the DFAS.mil website.

Coast Guard, USPHS, and NOAA retirees can update their final pay beneficiaries using Direct Access Self-Service. They can also complete a

## GET INVOLVED

Many surviving spouses are active in local MOAA chapters. Visit [www.moaa.org/chapterlocator](http://www.moaa.org/chapterlocator) to find a chapter near you.

CG-3600 and email it to [ppc-dg-customer@uscg.mil](mailto:ppc-dg-customer@uscg.mil).

See the Retired Pay Section in Part 1 for more information.

Note: Designating a person as a final pay beneficiary does not entitle the person to be a Survivor Benefit Plan (SBP) beneficiary. A separate SBP election must be made (generally at the time of retirement) for this. See SBP section in Part I.

### DIGITAL ASSETS

Digital assets are anything that can be created and stored digitally, has value, and is uniquely identifiable. While this could include things like cryptocurrency and non-fungible tokens, many people don't realize how many other digital assets they own including:

- Documents
- Videos/photos
- Downloaded content (music, films)
- Emails/email accounts
- Financial accounts (financial institutions, brokerage accounts, mutual funds, retirement savings accounts, credit card accounts, employee benefit accounts, myPay (DFAS), Direct Access Self-Service (Coast Guard Pay and Personnel), PayPal, Social Security)
- Benefit accounts (airline reward miles, hotel rewards, retailer/credit card reward programs)
- Online Merchant Accounts
- Organization Accounts (membership to associations, charitable organizations)
- Social media accounts
- Gaming accounts
- Publication accounts (newspaper, magazine subscriptions)

You should have a list of all your digital assets, their location, and how to access them (web addresses, file names, usernames, passwords, etc.).

### DOCUMENTS

The burden is on the surviving spouse to prove his or her right to various benefits. This includes insurance, holdings, and the monetary benefits described in the preceding sections.

The surviving spouse will need copies of many



**TIP:** You can create a master password list (make sure you either encrypt the file or store it in a safe place) or use a password manager program on your computer. A low-tech way to keep passwords is to get an address book and list them alphabetically.

records. Obtain now what will be needed later. When you request records, obtain enough copies for all the various benefits and claims for which your surviving spouse can apply. Frequently, these records become a part of the permanent files of the VA, insurance companies, or other agencies. Few, if any, will be returned.

Because your children might be required to furnish evidence of their parents' births, marriage, or divorce, it would be helpful if they have a copy of each of these documents. Be sure your spouse and children know exactly where copies of these records and all other important documents are kept. Where a certified copy of a record is required, the appropriate military, city, county, or state authority must execute the certificate.

Usually when funeral directors obtain copies of death certificates for their use, they will get enough copies to meet the requirements of surviving spouses. If you want copies of official service or medical records, you can request them for free from the National Archives at [www.archives.gov/veterans](http://www.archives.gov/veterans).

### LIST OF BILLS/DEBTS

It's helpful to keep a list of all bills that you pay, how often you pay them, and what method you use to pay them. Do you get paper statements or



**TIP:** It's a good idea for your spouse to have a credit card in their own name. If they are only an authorized user on your account and you pass away, the account will be closed and they might not be able to access credit right away.



e-bills? What is the account number and name on the bill?

Make sure to include:

- Utility bills (water, electricity, gas, garbage, cell-phones, internet/cable)
- Security monitoring
- Rent/mortgage
- Insurance
- Property tax
- Vehicle registration
- Subscriptions (publications, streaming services)
- Pest control/Termite bond
- Lawn care
- Memberships (gyms, golf, or tennis clubs)
- Homeowner association fees or other dues
- Loan/debt repayments IIII

DOCUMENTATION REQUIREMENTS	
Document	Required for
<b>Birth Certificate</b>	
Servicemember's	Social Security
Surviving spouse's	Social Security; Survivor Benefit Plan (SBP) annuities
Dependent children's (including those of any former marriage)	VA benefits; SBP and Retired Serviceman's Family Protection Plan annuities; Social Security; ID Cards
<b>Marriage Certificate</b>	
Current and former marriages	VA benefits; Social Security; insurance; ID cards
<b>Divorce Decree</b>	
Servicemember's, surviving spouse's, and former spouse's	VA benefits; Social Security; ID cards
<b>Change in Name</b>	
Judgment of court changing servicemember's name, surviving spouse's name, or children's names	VA benefits; Social Security; insurance
<b>Separation Certificate</b>	
DD Form 214 (Report of Separation) or similar certification covering the last period of your active service	VA benefits
<b>Retirement Orders/20-Year Letter</b>	
Servicemember's	Reserves retiring at age 60; ID cards — issue/renewal (in some unique cases)
<b>Death Certificate</b>	
Servicemember's	VA benefits; Social Security; each insurance policy; Paying Finance Office; registration of auto; transfer of joint accounts; ID cards; and many others

## WHAT TO KNOW ABOUT VA DISABILITY CLAIMS

About 5.7 million veterans, or 30% of all veterans, have a service-connected disability. But there are countless others who have never filed a claim with the VA.

### ESTABLISHING SERVICE CONNECTION

Regardless of the reason for retirement, if the servicemember or veteran's death clearly is attributable to a disease or injury incurred or aggravated in the line of duty while on active duty, the surviving spouse could be eligible for Dependency and Indemnity Compensation (DIC), a tax-free payment from the VA.

Should the VA find you eligible for disability compensation, you might have established a basis for your surviving spouse to claim DIC. There is no time limit for filing a VA disability compensation claim. Even if the military found you did not have a disability, the VA is not bound by those findings.

### FILING A CLAIM

It is never too late to file a claim with the VA. Even if you do not apply to the VA for disability compensation, prepare for your spouse a record of sicknesses and hospitalizations while on active duty. Include the location, approximate dates, reason for hospitalization, provider who treated you (if you can remember), and anything else of value. Record the names of friends or associates with some knowledge of your illness at the time — especially the person who took over your duties. Such a list will give your spouse some clues to work with when trying to establish service-connection after your death.

MOAA always recommends using the services of an accredited veterans' service organization (VSO) when contacting the VA. A VSO offers advice on claims and appeals and assists in their processing. They may be aware of other benefits that are available to veterans and their survivors. They provide their services free of charge and with no obligation to join their organization.

A surviving spouse also can request the assis-



tance of a VSO in preparing a DIC claim. VSOs are accredited by the VA and located in VA regional offices and at some VA medical centers. Most states also participate in the county VSO program. Find your local VSO by searching online using the name of your state and the term “Department of Veteran Services.”

DIC payments, just like VA disability payments, are tax-free. The latest rates for DIC can be found at [www.benefits.va.gov/compensation](http://www.benefits.va.gov/compensation).

Even though the full elimination of the SBP-DIC offset began in 2023, many retirees and surviving spouses are reluctant to submit a DIC claim because they still believe they will lose their SBP benefit. Those eligible for both programs should not hesitate to apply for both. ■■

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Remember to practice self-care. Take a walk with a friend, practice your spiritual life, and seek help if needed through various grief groups in the local area or at one's church. The Tragedy Assistance Program for Survivors is one of my top recommendations.”

— *Surviving Spouse*

# STAY CONNECTED

Keep in touch with MOAA for the latest news, advocacy efforts, and more.

Don't forget to sign up for our newsletters and spread the word on social media.

Visit [www.moaa.org/connected](http://www.moaa.org/connected) and you'll learn to:

- Access MOAA's latest news updates
- Receive *The MOAA Newsletter* via email
- Join the cause at MOAA's Legislative Action Center
- Find MOAA on Facebook and other social media sites
- Upgrade your membership



## MAKE THE MOST OF YOUR MOAA MEMBERSHIP



**LEGISLATIVE ADVOCACY:** Your membership helps support MOAA's critical advocacy efforts for better pay, health care, family support, and retirement benefits for uniformed servicemembers and veterans and their families.

**EXPERT ADVICE ON ISSUES IMPORTANT TO YOU:** Take advantage of members-only programs designed to advance your career, secure your financial future, and make the most of your earned benefits.

**AFFORDABLE INSURANCE PRODUCTS:** Now you can get affordable member rates on life, health, and long-term care insurance plans that supplement earned benefits.

**FINANCIAL SERVICES:** Access powerful online tools as you make decisions about debt management, college costs, mortgages, retirement plans, and more.

**MILITARY OFFICER:** Look at today's issues from a military perspective, get updates on your earned benefits, and read about what MOAA is doing for you.

**MONEY-SAVING DISCOUNTS:** Enjoy exclusive members-only deals/discounts on travel services, vacation packages, home security, identity theft protection, college test prep courses, hotel stays, shows and entertainment, theme parks, movie tickets, and car rentals.



For more than 95 years, MOAA has been fighting for the interests of uniformed servicemembers and their families. We understand the challenges you face because so many of us served just like you, and we're ready to share our expertise and experience. The MOAA library of guides and reference tools is available to help you navigate the challenges that arise at each stage of life.

For more information about MOAA publications, call (800) 234-MOAA (6622) or visit [www.moaa.org](http://www.moaa.org).