

# *Planning for a Surviving Spouse*



**Lincoln Land Chapter  
Military Officers Association of America  
February 21, 2025**



# Background and Resources

- Chapter Members Have Displayed an Interest in the Topic
- Presentation Resources
  - MOAA
    - MOAA Website and Publications
  - Survivor Outreach Service Resources
    - Local Information

**Not ALL INCLUSIVE – Only a Starting Point Guide)**



# Why Is It Important

- **Losing a Loved One Is a Topic That No One Wants to Address**
  - Many Try to Avoid Discussing
  - However – Preparing and Planning for the Loss of a Spouse Is a Gift to Those Who Left Behind.
- **Make Sure to Know What to Expect if One Outlives the Other**
  - Offers Sense of Certainty in Time of Extreme Uncertainty and Grief



# Surviving Spouses and Spouse – Plan Ahead!

PLAN  
AHEAD

PLAN AHEAD – Members/Spouses NEED to Talk to Each Other About Death and Ways to Prepare

Help

HELP Your Spouse Be a Surviving Spouse Before That Time in Your Lives Occurs

# MOAA PUBLICATIONS

## PREPARING FOR THE LOSS OF A MILITARY SPOUSE

A handbook for one of  
*life's toughest assignments*



MOAA Publication “Preparing for the Loss of a Military Spouse”  
And “Survivor Checklist”

**GREAT Starting Points to Begin Planning**  
**Available on the MOAA National Web Site (Publications)**



# **KEY for Surviving Spouses and Spouses Is Planning!**

- **Discussions with Spouse**
- **Gathering and Reviewing Important Documents**
- **Making Decisions about Final Arrangements**
- **Listing Important Contact Information**

# Steps to Prepare

- **Set a Date To Assemble All Important Papers**
- **Make an Appointment with Spouse/Child/Trusted Friend**
- **Make Personal Decisions**
  - Burial Preferences, Etc.
  - Long Term Care
- **Assemble Paperwork (Ensure All Documents Are Current)**
  - Social Security Card (Number)
  - DD 214
  - Veterans' Administration Disability Letter (If Applicable)
  - Service Benefit Plan (If Applicable)
  - Birth/Marriage Certificates
  - Divorce Decrees
  - Property Distributions
  - Bills/Statements
  - Insurance Policies – Check Beneficiaries

# Estate Planning

- **Develop an Estate Plan**
  - **Periodically Check/Modify as Needed.**
  - **Consider Including Documents to Spell Out Your Wishes**
    - **Wills**
    - **Retired Pay**
    - **Advanced Care Plans**
    - **Survivor Benefit Plan (SBP)**
    - **Life Insurance**
    - **Burial Plans/Information**
    - **Continued Benefits**
    - **Health Care, Dental and Vision Benefits**



# MORE INFORMATION TO PREPARE

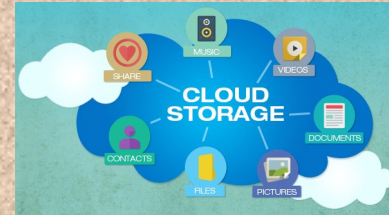
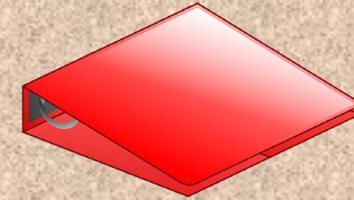
- **Password/User ID Listing for Online Accounts**
- **Lock and Safe Combination Listing**
- **Mortgages, Brokerage Reports, Insurance Policies**
  - **Check Beneficiaries**
- **Credit Card and Balance Listing**
  - **Both Personal and Joint**
- **Periodic and Occasional Expense Listing**
  - **Examples: Estimated Taxes,, Charitable Gifts, Safety Deposit Box Rentals, Etc.**
  - **Bank and Credit Card Statements**
- **Utility Bills (Cable, Internet, Phone, Electric, Gas, Water, Etc.)**
  - **Ensure Both Names Are On The Account (If Applicable)**
- **Beneficiaries/Co-Signers on Appropriate Documents**
- **Other Documents as Needed**

# Document All Information

- **Personal Information About Yourself and Family**
- **Assets/Liabilities**
- **Insurance Policies**
- **Medical Information**
- **Bills/Statements**
- **Family/Friend Contact Phones/Addresses**
- **Final Arrangements**
  - Pre-Planning
  - Civilian vs Military/Federal Cemetery
- **Other Information (As Required for Your Situation)**

# Information Storing Options

- Plastic File Box
- File Cabinet
- Paperwork Binder or Document Book
- Thumb Drive or External USB Hard Drive
- Cloud Based Storage
  - Examples: Dropbox, OneDrive, Google Drive, etc.



- **MOAA's Everplans**

- Digital estate planning tool to securely organize/store your vital information
- Additional Information at: <https://www.moaa.org/content/benefits-and-discounts/exclusive-discounts/everplans/>



# Survivor Assistance with Military Benefits and Entitlements, Resources, and Referrals



- **ID Cards/DEERS**
  - **Information/Assistance for Family Members to obtain ID cards and enroll in Defense Enrollment Eligibility Reporting System (DEERS)**
- **TRICARE – Information/Referral**
  - **Medical**
  - **Dental**
  - **Vision**
  - **Eligibility**
  - **Claims**

# NEW ID CARDS

- Everyone Must Have a New Updated ID Card in 2026 (Actual Date is TBD)
- Required Even If Your Current ID Card Says “Indefinite Expiration Date”
  - In 2026, the Legacy Uniformed Services Identification (USID) card will no longer be accepted for access to benefits, privileges, or DoD bases
- Active-Duty Military/Families Take Priority
- Check with Local Military Installations for Requirements and an Appointment
- New ID Cards Have Enhanced Security Features
- Information - <https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card/>



# Survivor Assistance with Military Benefits and Entitlements, Resources, and Referrals



- **Defense Finance and Accounting Services (DFAS)**
  - **Survivor Benefits Plan (SBP)**
  - **Annuity Concerns**
  - **Certificate of Eligibility Renewal Information and Assistance**
- **Veterans Affairs (VA)**
  - **Benefit Verification Letter**
  - **Dependency and Indemnity Compensation (DIC)**
  - **Dependents Educational Assistance (DEA)**
  - **Military Records**
  - **Burial Eligibility**

# Survivor Assistance with Military Benefits and Entitlements, Resources, and Referrals



- **Support Groups**
- **Financial Counseling**
- **Tax Information**
- **Scholarship and Education**
- **Employment**
- **Childcare**
- **Review Boards – Military Records Correction**
- **Emergency Financial Services**
- **State and Federal Benefits Assistance**

# **Survivor Assistance with Military Benefits and Entitlements, Resources, and Referrals (Continued)**



- **Serviceman's Group Life Insurance (SGLI)**
- **Survivor Benefit Plan (SBP)**
- **Death Gratuity**
- **VA Dependents' Education Assistance (DEA)**
- **VA Dependent Indemnity Compensation (DIC)**
- **Grief/Bereavement Counseling**
- **Individual/Family Counseling**
- **Legal Counsel**
- **Survivor Access Card for Installation Access**
- **Military Funeral Honors**



# Survivor Assistance with Military Benefits and Entitlements, Resources, and Referrals



Community Outreach Increases Program Awareness and Builds Relationships  
Contact Your Support Coordinator to assist you with your specific needs.

***They Are ALWAYS Available for Your Service***

Michelle Rutherford

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Phone: (217) 761-3382

183<sup>rd</sup> Wing

Capital Airport, Springfield IL

Customer Service (ID Cards, Etc): (217) 757-1308

[RAPIDS Appointment Scheduler \(Web Link\)](#)

[Documents required for I.D. Cards \(Web Link\)](#)



# Resources to Stay Informed

- MOAA Website <https://www.moaa.org>
  - **A WEALTH OF INFORMATION!**
  - Publications, Weekly Newsletters and Other Articles - <https://www.moaa.org/publications>
    - Under News and Info
    - To Download Publications – Log On to Website as a Member
  - Webinars Concerning Relevant Topics
  - Surviving Spouse Corner
    - Under “Resources”
  - Legislative Updates on Military Issues
    - Under “Advocacy”
    - Pay, Housing, Health Care, Commissary, etc.
  - MOAA Member Discounts Available – More Information at:  
<https://www.moaa.org/content/benefits-and-discounts/MOAA-exclusive-discounts/>



# Resources to Stay Informed (Continued)

- **Additional Websites (Just a Few – MANY MORE!)**
  - **DFAS – <https://www.DFAS.mil>**
    - **Military Active Duty/Retiree Pay (myPay)**
  - **Veterans Affairs – <https://va.gov>**
    - **Manage VA Benefits**
  - **AARP – <https://www.AARP.org>**
    - **- Information Concerning General Retirement Issues**
  - **TRICARE – <https://www.Tricare.mil>**
  - **Military OneSource - <http://militaryonesource.mil>**
    - **Support for Military Personnel and Their Families**



# Questions - Discussion



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