

## For additional resources, visit:

- Long-term care at <https://go.usa.gov/xAztY>
- Days Ahead Binder at <https://go.usa.gov/xAzt2>
- Survivors Guide to Benefits at <https://go.usa.gov/xAztT>

## Benefits to Support Survivors

- **DEATH GRATUITY** - A one-time, nontaxable payment to help surviving family members deal with the financial hardships that accompany the loss of a service member.
- **SSSB** - Social Security Survivor Benefits are monthly benefits paid to eligible family members of a deceased service member who has worked and paid Social Security taxes.
- **SSIA** - Special Survivor Indemnity Allowance is a benefit for surviving spouses who receive a Survivor Benefit Plan annuity that is offset by a Dependency and Indemnity Compensation payment from the U.S. Department of Veterans Affairs.
- **SGLI** - Servicemembers' Group Life Insurance is life insurance coverage for a service member.
- **TSGLI** - Servicemembers' Group Life Insurance Traumatic Injury Protection is financial assistance for service members who incur physical losses due to traumatic injuries.
- **FSGLI** - Family Servicemembers' Group Life Insurance is life insurance coverage for a service member's spouse and dependent children.
- **DIC** - Dependency and Indemnity Compensation is a tax-free monthly payment to survivors provided by the Department of Veterans Affairs.
- **SBP** - The Survivor Benefit Program is a taxable annuity for survivors paid through the Defense Finance and Accounting Service.
- **TRICARE** - The uniformed services' health care program.
- **DEA** - Dependents Educational Assistance is an educational benefit provided by the Department of Veterans Affairs.

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Call or chat anytime, from anywhere in the world to learn more and connect to support. We're here for you 24/7.

800-342-9647 | [MilitaryOneSource.mil](https://MilitaryOneSource.mil)

To learn more, go to [MilitaryOneSource.mil](https://MilitaryOneSource.mil) and search "Survivor Support."



# Today And Tomorrow

Department of Defense milestone guide for survivors of service members who died in an active-duty status



This milestone guide outlines the change in benefits survivors can expect and what decisions a survivor may need to make.

## Primary and Secondary Next of Kin (Includes Spouses)

### Within 14 Days

- Meet your casualty assistance officer.
  - Verify family information.
  - Choose whether to authorize the disclosure of information to other government organizations for benefits and support.
- Review the will and any estate planning documents.
- Plan a funeral if you're the person authorized to direct disposition.
- Track and submit reimbursement claims for the funeral and related travel.
- Obtain a new dependent ID card (if applicable). ([www.dmdc.osd.mil/self\\_service](http://www.dmdc.osd.mil/self_service))

### Within First Year

- Update vehicle title and registration.
- Settle bank accounts, loans and credit cards.
- Connect with your service's long-term care management program.
- Request a copy of appropriate investigative reports.
- Inventory personal effects and submit claims for missing or damaged items if you're a person entitled to receive effects.
- Receive free financial counseling and online will preparation from FinancialPoint Plus if you are an SGLI recipient ([www.financialpointplus.com](http://www.financialpointplus.com)).

## Spouses

### Within First Year

- Update your status in the DEERS (Defense Eligibility Enrollment Reporting System) registry.
- Apply for Veterans Affairs DIC (Dependency and Indemnity Compensation), SBP (Survivor Benefit Plan), and Social Security (if applicable).
- Review initial Survivor Benefits Report with casualty assistance officer.

- Create a DS Logon Level 2 (Premium) account (<https://go.usa.gov/xAztW>).
- Create a VA eBenefits account ([www.ebenefits.va.gov/ebenefits/apply](http://www.ebenefits.va.gov/ebenefits/apply)).
- Access your Interactive Online Survivor Benefits Report (<https://go.usa.gov/xAztK>).
- Access free financial counseling from Military OneSource.
- File income taxes with free software and support from MilTax ([www.militaryonesource.mil/miltax](http://www.militaryonesource.mil/miltax)).

### One Year

- HEART (Heroes Earning Assistance and Relief Tax) Act eligibility for applicable survivors expires.
- "Final Move" deadline for survivors in government housing.

### Three Years

- "Final Move" deadline for survivors not in government housing. You may request an extension.
- "Qualifying widow/widower" federal income tax status expires.
- TRICARE Prime and active-duty dental plan expire. You're automatically enrolled in TRICARE Select for retirees. You may choose to enroll in TRICARE Prime for retirees and TRICARE Dental Program Survivor Benefit Plan.

### 20 Years

- Spouse Dependents' Educational Assistance eligibility ends.

### Age 55

- Remarriage restrictions on SBP payments lifted.
- Remarriage restrictions on DIC payments lifted.

### Age 57

- Remarriage restrictions on Social Security survivor benefits lifted.
- Reduced-rate Social Security retirement benefits available.

## Children

### Within First Year

- Obtain ID card (any age).
- Eligible for 40 hours of respite care at military Child Development Center.

### Age 16

- Social Security survivor benefits for child(ren)'s parental or nonparental caregiver ends.



### Age 21

- TRICARE and TRICARE Dental Program Survivor Benefit eligibility ends. Full-time college students remain eligible through age 23, if they meet certain conditions. They may also qualify to buy TRICARE Young Adult (age 21-26). (<https://www.tricare.mil/TYA>)

### Age 23

- TRICARE and TRICARE Dental Program Survivor Benefit Plan eligibility ends for students; TRICARE Young Adult can be purchased.

### Age 26

- DEA eligibility ends.

### Age 33

- Fry Scholarship eligibility ends if eligibility began before Jan 1, 2013. Time limit lifted if eligibility began after that date.

## Financial Beneficiary

### Within First Year

- Free financial counseling and online will preparation are available from Financial Point Plus for SGLI recipients ([www.financialpointplus.com](http://www.financialpointplus.com)).
- If applicable: Nonparent guardian of Surviving child(ren) should establish legal guardianship.

### One Year

- HEART (Heroes Earning Assistance and Relief Tax) Act eligibility expires (applicable to SGLI and Death Gratuity recipients).