COAST GUARD CASUALTY ASSISTANCE GUIDE

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TABLE OF CONTENTS

TOPIC	Page
INTRODUCTION	4
TERMS AND DEFINITIONS	5
Casualty Assistance Calls Officer (CACO)	5
Primary Next of Kin (PNOK)	5
Person Authorized to Direct the Disposition of Remains (PADD)	6
Secondary Next of Kin (SNOK)	6
Dependents	6
Beneficiaries	7
Guardianship for Minors	7
Report of Casualty (DD Form 1300)	7
IMMEDIATE SURVIVOR BENEFITS	8
Death Gratuity	8
Unpaid Paid and Allowances	8
Basic Allowance for Housing (BAH)	9
FUNERAL BENEFITS	10
Funeral and/or Interment Reimbursement	10
National Cemetery	11
Headstone or Marker	11
Burial-at-Sea	11
Funeral Travel	11
Decorations and Awards	11
Memorial Flag	12
OTHER SURVIVOR BENEFITS	13
Servicemembers' Group Life Insurance	13
Social Security Benefits	14
Dependency and Indemnity Compensation	14
Survivor Benefit Plan	15
Personal Effects and Household Goods	16
Relocation Travel	16
Montgomery G.I. Bill and Veterans Education Assistance Program (VEAP)	17
VA Pension	17
Uniformed Services Identification and Privilege Card	18
Health Benefits / TRICARE	18
Tricare Retiree Family Member Dental Plan	19
MISCELLANEOUS INFORMATION	21

Death Investigations 21
Victim Assistance Program 21
Employee Assistance Program (EAP) 21
Member's Record 21
Allotments 22
Bonds 22
General Insurance Information 22
Home Loans 22
Educational Benefits and Assistance 22
Federal Employment 23
State Benefits 23
Coast Guard Mutual Assistance 23
Presidential Memorial Certificate 24
Honorable Service Lapel Button and Certificate 24
Home Address 24

CONCLUSION 25

BENEFITS CHECKLIST 26

APPENDIX A: IMPORTANT RESOURCES 27

OTHER RESOURCES AVAILABLE TO SURVIVORS 29

LIST OF ACRONYMNS 31

INTRODUCTION

This guide describes your rights and the benefits that you may be eligible to receive as the survivor of a deceased Coast Guard member. The benefits described in this guide are for the survivors of active duty and reserve members who die:

- While on active duty,
- While on active duty for training,
- While on inactive duty for training or were traveling in connection with that training,
- From a service connected illness or injury, within 120 days from the date they were released from service.

We hope this information will answer most questions you may have. The Coast Guard unit will assign you a Casualty Assistance Calls Officer (CACO) who is dedicated to personally assist you in applying for your benefits and answering your questions. In addition, the Department of Veterans Affairs (DVA) will also assign you a Casualty Assistance Officer who is responsible to explain your DVA benefits and assist you in applying for them. You can also receive assistance from local chapters of the American Red Cross.

A lawyer or claims agent is not generally required to claim your benefits. However, you are free to seek whatever professional advice you desire in order to assist you in these matters.

TERMS AND DEFINITIONS

This section describes the terms and concepts you will need to better understand the Coast Guard Casualty Assistance Calls Program.

Casualty Assistance Calls Officer (CACO)

The CACO is the Coast Guard representative who notifies you that a family relation in the Coast Guard has died. Your CACO will provide you with as much information about the cause of death as it becomes available and that is allowed. The CACO will do his/her best to answer any questions you may have. Your CACO will also ensure that your immediate needs are being met during this difficult time. Your CACO will immediately arrange for any available Coast Guard assistance to help you make funeral or memorial arrangements.

Your CACO will help you prepare and submit any forms needed to claim your benefits from different government agencies.

Your CACO will continue to assist you until your claims are filed and settled or until any issues regarding those benefits are resolved to your satisfaction. You may, of course, release the CACO at any time that you feel that their assistance is no longer needed or desired.

Primary Next of Kin (PNOK)

For most of us, the term "next of kin" means more than one person, which normally includes the Servicemember's spouse, children, parents, and siblings. When a Servicemember dies, the term Primary Next of Kin (PNOK) refers to one specific person, established by law, who must be notified of the death of the Servicemember. The PNOK will also, in most cases, receive the member's personal effects. The Coast Guard determines which person is the PNOK using the order of precedence listed below:

- ❑ Member's lawful surviving spouse.
- ❑ Blood relative designated by the member on form CG-4170A.
- ❑ Sons and daughters, age 18 or over, in order oldest to youngest
- ❑ If there are no children over the age of 18, then father or mother of the deceased.
- ❑ If there are no parents, then the eldest brother or sister or other blood relatives.

This system for determining PNOK will be used unless legal exclusive (sole) custody of the member had previously been granted to a person outside this order of precedence by reason of a court decree or statutory provision.

The PNOK is normally listed on the member's Form CG-4170A BAH/DEPENDENCY FORM.

Person Authorized to Direct the Disposition of the Remains (PADD)

The PADD is the one person with the legal authority to give the Coast Guard instructions for the transportation, preparation, and interment of the remains. The order of precedence for determining the PADD is the same as for the PNOK. Using the order of precedence, the Coast Guard determines the PADD and then asks the PADD for instructions. The rights of the PADD are a personal right, meaning that no one else may act for the PADD. Only one person at a time can be the PADD. If the PADD does not desire/is unable to carry out their duties, they may relinquish their authority by checking option 6 on MMSO/NMA Form 5360/1. The rights of the PADD then transfer to the next person in order of precedence.

Secondary Next of Kin (SNOK)

The SNOK are other family members or relatives who need to be informed about a person's death, but it is not necessarily the Coast Guard's job to tell them. For example, the SNOK for a married member would be the member's parents and any children away at college.

The SNOK may be listed on the member's Form CG-4170A BAH/DEPENDENCY FORM.

Dependents

Dependents are people related to the deceased member who relied upon the member for support while they were alive. When a member dies, their dependents become entitled to certain benefits. Generally, dependents include:

- ❑ Surviving spouse.
- ❑ Children (natural, adopted, or illegitimate) under age 18.
- ❑ Unmarried children over age 18 who, before they reached age 18, became unable to care for themselves.
- ❑ Children between ages 18 and 23 who are attending a Veterans Administration-approved school.
- ❑ Parents who depended on the deceased member for at least half of their financial support.

Dependents are normally listed on the member's Form CG-4170A BAH/DEPENDENCY FORM..

Beneficiaries

Beneficiaries are people who are entitled, by law, to receive specific benefits as a result of a Servicemember's death. These benefits include:

- ❑ Death Gratuity (USCG oversight).
- ❑ Life insurance proceeds (Office of SGLI oversight).
- ❑ Dependency and Indemnity Compensation (DIC) (DVA oversight).
- ❑ Unpaid compensation, if designated by the member (USCG oversight).
- ❑ Social Security benefits, (SSA oversight).
- ❑ Reimbursement of Veteran's Education Assistance Plan (VEAP) contributions (DVA oversight).

The beneficiary for the Death Gratuity and Unpaid Compensation, if designated by the member, will be found on the member's CG Form PSC-2020D DESIGNATION OF BENEFICIARIES.

Guardians for Minors

A spouse who is a beneficiary who is also a minor does not need a guardian.

A minor child, who is a beneficiary, must have a court-appointed guardian before they can receive benefits. This must be done even when the child is in the care of a parent.

The natural or adoptive parents are the *natural guardian* of the minor child and are responsible for the person of the child (i.e. raising and caring for them). Many states have laws that allow the natural guardian to act as guardian of the child's property if the total monies/property to be paid to the child is less than a certain amount (anywhere between $3000 to $10,000).

The court appoints a minor child's *legal guardian*, a person who is responsible to handle money and property on behalf of the child. OSGLI requires a court-appointed legal guardian before they will pay any insurance proceeds to a minor child. Any person, even the natural or adoptive parents, who want to be the child's legal guardian, must first petition the state court to be appointed as the child's legal guardian. This can be a time consuming and expensive process.

Report of Casualty (DD Form 1300)

The Report of Casualty (DD Form 1300) is the military "Death Certificate." As a NOK or beneficiary, you use DD Form 1300, to show proof of death when claiming your benefits from government and commercial agencies. Your CACO will provide you with as many copies as you need.

IMMEDIATE SURVIVOR BENEFITS

This section gives a brief description of each benefit to which you *may* be entitled. As with any situation there are exceptions and special conditions beyond the scope of this booklet. Your CACO and your DVA Casualty Assistance Officer will assist you in applying for benefits. Each description contains an estimate of how long it may take to receive benefits and are only estimates. Your individual situation may vary.

Death Gratuity

The Death Gratuity is a $12,000 lump-sum payment whose purpose is to give immediate financial assistance to the primary next of kin (PNOK) of the Servicemember. The Death Gratuity is paid in the following order of precedence (Title 10, United States Code, Section 1477):

- Surviving spouse.
- Servicemember's child(ren), regardless of their age or marital status, (natural, adopted, step and/or illegitimate) in equal shares.
- Servicemember's relatives consisting of parents, persons in *loco parentis*, brothers, or sisters including those of the half blood and those through adoption, when designated by the member. Any person such as a grandparent, or aunt or uncle who the Servicemember lived in the same household with for at least one year may also be an eligible recipient of the Death Gratuity. Such a person must be legally recognized as having stood in *loco parentis*, meaning he or she exercised parental control over and provided care to the Servicemember at any time prior to entry into the Coast Guard.

It is important to note that the contents of the Servicemember's Last Will and Testament do not constitute a legal designation for purpose of payment of Death Gratuity.

The Coast Guard Personnel Service Center (PSC (SES)) will make the death gratuity payment within 72 hours of notification of the Servicemember's death. You will have to complete the Claim Certification Voucher for Death Gratuity Payment (DD Form 397). Your CACO will help you do this. Please include your Social Security Number, Bank Account Number and Bank Routing number in Block number 5 of the DD-397. The Death Gratuity payment is non-taxable.

Unpaid Pay and Allowances

Any unpaid pay and allowances, including any leave on the books, per diem, travel, transportation of dependents, transportation of household goods, etc., found due a deceased member on date of their death shall be paid to the member's survivors. Unpaid pay and allowances will be paid to the member's survivors in the following order of precedence:

- Beneficiary designated on Form PSC-2020D Designation of Beneficiaries.

- ❑ Spouse.
- ❑ Child (ren) and descendants of deceased children by representation.
- ❑ Parents or to the survivor of them.
- ❑ Duly appointed legal representative of the deceased member's estate, or if there be none, to the person(s) entitled by the state laws of the deceased members domicile.

Your CACO will help you complete the Claim for Unpaid Compensation of Deceased Members of the Uniformed Services (Standard Form 1174), and forward the original to PSC (SES). These claims are usually settled within 30-60 days of the Servicemember's death.

Basic Allowance for Housing

When a Servicemember dies:

The surviving dependents living in government housing are entitled to:

- ❑ Remain in government housing for 180 days, or
- ❑ Move to private housing and receive a 180-day Basic Allowance for Housing (BAH) payment, or
- ❑ Receive any combination of government housing and BAH that equals 180 days of benefit.

The surviving dependents living in private housing are entitled to:

- ❑ Receive a 180-day Basic Allowance for Housing (BAH) payment.

The 180 days of this benefit begins on the date of death. This benefit is only available to survivors, if the Servicemember was entitled to BAH at the time of their death. Retired Servicemembers are not entitled to BAH. Therefore, if a Servicemember is retired under the Death Imminent Process just prior to their death, their survivors are not entitled to this benefit. Housing benefits will generally be finalized within 7-14 days of the notification of next of kin.

FUNERAL BENEFITS

Funeral and/or Interment Reimbursement

The Government will reimburse the PADD for authorized funeral and/or interment expenses as listed below. The CACO will help the PADD understand the different burial situations and their specific reimbursement levels using MMSO/NMA Form 5360/1 and will help the PADD apply for reimbursement:

- If the Coast Guard has initial custody of the remains, arranges and pays for a casket and preparation of the remains, and then sends the remains to a funeral home selected by the PADD for viewing and burial services, the PADD will be reimbursed up to:

  $4,325 if burial is in a private civilian cemetery.
  $3,000 if burial is in a government or veteran's cemetery.

- If the PADD takes complete custody of the remains, arranges and pays for a casket, preparation of the remains, and the funeral, the PADD will be reimbursed up to:

  $6,900 if burial is in a private civilian cemetery.
  $5,550 if burial is in a government or veteran's cemetery.

- If the Coast Guard has initial custody of the remains and arranges and pays for the preparation of the remains and a casket, and the remains are then sent directly to a government cemetery for burial, the PADD will be reimbursed up to **$600**.

- The Government will pay an additional funeral and interment expense allowance as follows:

  - **$110** when remains are transferred directly for burial at sea or to a National Cemetery without using the services of a local funeral director.

  - **$400** when remains are to be cremated.

- If the Servicemember's body was not recovered, the Government will pay up to **$1390** for a memorial service plot:

NOTE: The Coast Guard pays for all costs to transport the remains from the place of death to the burial site selected by the PADD.

National Cemetery

Any member of the U.S. Coast Guard who dies in "Line of Duty" while on active duty is eligible to be buried, without cost, in a national cemetery. National cemeteries maintained by the U.S. Government are located throughout the country. Your CACO will assist you in determining the availability of space in a specific national cemetery.

Headstone or Marker

The PNOK may request a government headstone or marker for the Servicemember's grave or memorial plot. The headstone and shipping are free. If the Servicemember is buried in a government cemetery, setting the headstone in place is also free. If the Servicemember is buried in a private civilian cemetery, the PNOK must pay to have the headstone set in place. Your CACO will assist you in submitting the necessary paperwork. The headstone or marker is usually received and set in place within 120-180 days of submitting the application. Further information is available from the DVA at 1-800-697-6947 or by visiting the VA website: http://www.va.gov/.

Burial- at -Sea

Active duty members and their dependents, reservists, and retirees are eligible for Burial-at-Sea from a Coast Guard cutter. The burial ceremony is performed while the cutter is deployed. As a result, family members are not allowed to be present. The commanding officer of the cutter assigned to perform the ceremony will notify the family of the date, time, longitude and latitude, once the burial has been completed. Your CACO can help you make the Burial-at Sea arrangements through the Integrated Support Command Decedent Affairs Officer.

Funeral Travel

The surviving spouse and dependents of a married Servicemember or the parents of an un-married Servicemember are authorized reimbursement for their travel between their place of residence and the funeral site, plus two days per diem to cover meals and incidentals. In general, this reimbursement only covers what the government would have spent on a similar trip. Your CACO can get you the currents rates and assist you in making the travel arrangements through the nearest government travel office. After you have completed your travel, the CACO will assist you in submitting a claim for reimbursement. The form for making these claims is the DD Form 1351-2. After you complete your travel, your CACO will forward the completed claims to PSC (TVL).

Decorations and Awards

The PNOK may wish to know the status of a member's awards and decorations for a variety of purposes. For example, decorations are sometimes inscribed on the headstone or marker. Your CACO can assist you in this matter.

Memorial Flag

The PNOK is entitled to the American Flag that drapes the casket of the deceased Servicemember. It will be folded and presented to the PNOK as part of the funeral service. The parents or siblings (if both parents are dead) of the Servicemember are also authorized to receive an American Flag, if the PNOK is the surviving spouse. The parents receive one flag, if married, or one each, if divorced.

OTHER SURVIVOR BENEFITS

Servicemembers' Group Life Insurance (SGLI)

The Office of Servicemembers' Group Life Insurance (OSGLI) automatically insures all new Coast Guard members, for the maximum amount (currently $250,000). The Servicemember uses Form SGLV-8286 to cancel their coverage, elect a reduced amount of coverage and designate their SGLI beneficiary. The form is kept in the member's Personal Data Record (PDR). The person (s) designated by the Servicemember on their latest Form SGLV-8286 is the beneficiary and will receive the proceeds of the insurance policy. If the Servicemember did not name a beneficiary, the beneficiary is determined according to the following order of precedence:

- Surviving spouse.
- Servicemember's children, regardless of age, in equal amounts.
- Servicemember's biological parents, in equal amounts.
- Duly appointed executor of administrator of the Servicemember's estate.

Commandant (G-WPM-2) will determine the SGLI beneficiary from the member's record and inform OSGLI and the CACO. The CACO will answer any general questions about SGLI, help the beneficiary complete a Form SGLV-8283, Claim for Death Benefits, and file the claim with OSGLI.

The Servicemember also designates if the insurance proceeds will be paid in one lump sum or in 36 monthly installments. If the Servicemember elected 36 monthly installments, payment must be made in this manner. If the Servicemember designated no particular settlement option, the beneficiary may select the method of payment

OSGLI settles the claim by creating a bank account in the beneficiary's name, transferring the insurance proceeds into the account, and sending the beneficiary a checkbook to the account. The beneficiary may write one check to transfer all the funds to their own account or use the OSGLI account and checkbook. OSGLI settles most claims within 3-5 days of receiving the death certificate or DD-1300. OSGLI cannot pay a beneficiary if the beneficiary was intentionally responsible for the Servicemember's death.

OSGLI has arranged for all SGLI beneficiaries to receive free, personalized financial counseling services, if they are interested. KPMG provides the financial counseling services, which includes phone consultations, a personal visit (if desired), a detailed step-by-step financial plan, a financial planning resource kit, and access to financial counselors for one year. KPMG is not allowed to try and "sell" the beneficiary any of their financial products so KPMG's advice will be strictly objective and tailored to the beneficiary's specific financial situation.

OSGLI settles all disputes regarding insurance claims. Any question you have about a claim should be taken directly to OSGLI at 1-800-419-1473 or by writing to:

Office of Servicemembers' Group Life Insurance (OSGLI)
290 W. Mt Pleasant Ave.
Livingston, NJ 07039-2747

Social Security Benefits

Calling the Social Security Administration (SSA) and reporting the Servicemember's death can start SSA benefits. The phone counselor can file the claim for the $255 lump sum death payment that goes to the surviving spouse or children. The lump sum death payment is usually made within 45 days. The phone counselor can also set up an appointment to apply for other monthly benefits for surviving family members. These benefits are normally started within 60 days. The amount of those benefits depends on how long the Servicemember worked and contributed through Federal Insurance Contributions Act (FICA) payroll deductions. Your CACO can help make the call and, if you wish, will accompany you to the meeting. Contact the SSA at 1-800-772-1213 or on the web at http://www.ssa.gov/.

Dependency and Indemnity Compensation (DIC)

The surviving spouse of a Servicemember whose death is in the line of duty or as a result of a service-connected disability, may receive Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (DVA). DIC is a tax-free monthly annuity payment; currently $967 (1 Dec 2003) for the spouse and $241 for each dependent. The spouse receives DIC payments until they remarry. Children receive DIC payments until they reach age 18, or if between the age of 18 and 23 as long as they are enrolled full-time in a VA-approved school. DIC pays a separate amount for children over 18 years old who became permanently incapable of supporting themselves before reaching age 18. This payment is in addition to the monthly sum for children.

Commandant (G-WPM-2) will send the deceased Servicemember's DD-1300 to DVA. The DVA will assign you a Casualty Assistance Counselor who will help you apply for DIC. If a DVA representative does not contact you, please contact your CACO or call the DVA at 1-800-827-1000. It generally takes about 3-4 days to settle a DIC claim with the DVA.

The DVA determines eligibility for DIC benefits. If the Servicemember died as a result of their own willful misconduct the VA may classify the death as not in the line of duty or not service-connected and DIC will not be paid. Such a determination may be appealed and your CACO will, if the need arises, advise you to seek legal counsel or can refer you to a Coast Guard Legal Services Office.

Survivor Benefit Plan (SBP)

The Survivor Benefit Plan (SBP) is a monthly annuity paid by the Coast Guard to the surviving spouse or child(ren) of a deceased Servicemember. SBP is intended to compliment the benefits paid by the Social Security Administration. Generally, for a surviving spouse, the annuity will be 55% of the member's retired pay amount. When the surviving spouse reaches 62 years of age, the annuity is recalculated to 35 percent of the member's retired pay, or reduced by the amount of social security benefits. The annuity is payable for the life of the spouse unless they remarry before age 55. This annuity will be reduced by the amount of payment provided under the Dependency and Indemnity Compensation (DIC) program. SBP is paid, as listed below:

Death on Active Duty

- In "Line of Duty" - SBP WILL be paid to the surviving spouse (children if no spouse) of any Servicemember whose death on active duty is in "Line of Duty." The spouse will receive a monthly amount equal to 55% of 75% of the Servicemember's current basic pay. (i.e. Member's Basic Pay x 75% = Y, Y x 55% = Spouse's monthly annuity amount). This benefit is taxable. Your CACO can tell you if the Servicemember's death was in "Line of Duty."
- Not in Line of Duty, Retirement Eligible – SBP will be paid to the surviving spouse (children if no spouse) of a Servicemember whose death on active duty is NOT in the "Line of Duty," yet the member has enough years of service (20+) to have retired. The spouse will receive a monthly amount equal to 55% of the retired pay the Servicemember's would have been receiving, if retired. Your CACO can tell you if the Servicemember's death was NOT in "Line of Duty."
- Not in Line of Duty, NOT Retirement Eligible – SBP will NOT be paid to the survivors of a Servicemember whose death on active duty is NOT in "Line of Duty" and the member did not have enough years of service to have retired. Your CACO can tell you if the Servicemember's death was NOT in "Line of Duty."

Death after receiving a 100% Disability Retirement - SBP WILL be paid to the survivors of any Servicemember who retired with a 100% disability just prior to their death. The survivor will receive a monthly amount equal to 55% of 75% of the Servicemember's current basic pay. (i.e. Member's Basic Pay x 75% = Y, Y x 55% = Survivor's monthly annuity amount). Your CACO can tell you if the Servicemember received a 100% disability retirement.

Your CACO will assist you in processing your claim. Claims for SBP will usually take 30-60 days to settle after receipt of application. Questions concerning this program may be directed to:

Commanding Officer (RAS)
Coast Guard Personnel Services Center
444 S. E. Quincy Street
Topeka, KS 66683-3591
1-800-772--8724

Personal Effects and Household Goods

The Coast Guard will pay to transport the household goods and personal effects of a deceased Servicemember, which can be legally transported by an authorized commercial moving company, to the following locations:

- ❑ The member's last permanent duty station.
- ❑ The member's home of record.
- ❑ The home of their dependent(s).
- ❑ The home of the PNOK, or to other persons legally entitled to receive custody of the member's household goods.

Single Member or Geographic Bachelor - the Coast Guard will collect and inventory all the member's personal effects found under Coast Guard control (on the cutter, in barracks, in leased housing, at work site) and ship them to the PNOK. If the Servicemember maintained off-based housing, the Coast Guard will still transport the personal effects, but the PNOK is responsible to have the personal effects collected. The PNOK can authorize the Coast Guard to collect the effects for them.

Married Member - Household goods include all personal property associated with the member's home and their dependents living in the home at the time of death. The items to be moved must be turned over to a transportation officer or carrier within one year of the member's death for shipment to the desired location. The CACO will assist you in arranging for shipment and will contact the personal property officer at the nearest military installation to answer any questions you may have. You may request an extension to the one-year time limit through the local transportation officer.

You may temporarily store a shipment of household goods for up to 90 days. Any temporary storage beyond 90 days will be at your own expense unless you send a written request to the transportation officer handling your move, which shows extenuating circumstances, which are beyond your control as the reason for the extended storage. The CACO will be able to assist you in this matter.

Non-temporary storage in connection with a shipment of household goods may not exceed one year from the date of death. Storage under these conditions will be in an approved commercial or Government facility, whichever is nearest the point where the household goods are located on the date of the Servicemember's death.

Relocation Travel

Dependent **travel related to establishing a residence** is connected with a shipment of household goods. Dependents of deceased Coast Guard Reserve members are not eligible for this type of government travel. You will be reimbursed for travel either to the Servicemember's home of record, the residence of the dependents, or other place as authorized. This benefit must be exercised within one year of the Servicemember's death.

Before you travel, either for attending the funeral or as part of relocation, your CACO will assist you in making the travel arrangements through the nearest military transportation office. Your CACO will assist you in the completion of travel claim reimbursement. The form for making these claims is the DD Form 1351-2. After you complete your travel, your CACO will forward the completed claims to PSC (TVL).

Montgomery G.I. Bill and Veterans Educational Assistance Program (VEAP)

The Montgomery G.I. Bill and the Veterans Educational Assistance Program (VEAP) are tuition assistance programs administered by the DVA. To participate, the Servicemember must have made contributions to the program while on active duty. When a Servicemember dies, their OSGLI beneficiary is allowed to receive back from the DVA the amount of money (minus any benefits already received) paid by the Servicemember while on active duty.

The beneficiary requests a VEAP refund by submitting a written request, along with a copy of the DD Form 1300, to:

Department of Veterans Affairs (DVA) Regional Office
PO Box 66830
St. Louis, MO 63166-6830

Your CACO will be able to tell you the amount of contributions (if any) the Servicemember made and assist you in preparing and filing the claim. Once submitted, these claims usually take from 90-120 days to process.

VA Pension

If the DVA determines that the Servicemember's death was NOT Line of Duty and the survivors are not eligible for DIC payments, the survivors may still be eligible for a DVA Death Pension. Benefits may be payable if the Servicemember had completed at least 2 years of active honorable service.

Survivors of veterans with at least 90 days wartime service who were not dishonorably discharged may also qualify for DVA pension benefits even though their death was not service connected. A determination for eligibility will be based in part on financial need of the surviving spouse and/or children.

In either of these situations, the DVA will decide based on the facts of each case. It is, therefore, extremely important that you contact the nearest DVA Regional Office for information and assistance.

Thrift Savings Program

If a member participated in the Thrift Savings Program and they die before their TSP account is completely withdrawn, the balance in the account will be distributed according to the most recent valid Designation of Beneficiary (Form TSP-U-3) on file. If Form TSP-U-3 was not filed, the account will be distributed according to the order of precedence required by law:

- ❑ Spouse; if none,
- ❑ Child (ren) equally, and descendants of deceased children by representation; if none,
- ❑ Parents equally or the surviving parent; if none,
- ❑ Executor or administrator of the estate; if none,
- ❑ Next of kin who is entitled to the estate under the laws of the state in which the member resided at the time of death.

The beneficiary must submit Form TSP-U-17, Information Relating to Deceased Participant, to the TSP Service Office along with a copy of the member's death certificate to claim the account.

To learn about the taxation of payments on the death of a participant, read the tax notice ''Important Tax Information About Thrift Savings Plan Death Benefit Payments,'' which is available from the TSP Web site http://www.tsp.gov/ or your service TSP representative.

Uniformed Services Identification and Privilege Card (DD Form 1172)

The ID card of a Servicemember's survivors expires on the date of the member's death. The ID card must be renewed within 30 days in order to continue to have access to the commissary and exchange, base theater, or to obtain medical care at a government facility or through a civilian care facility.

Your CACO will make arrangements for you to receive a new card and if requested, accompany you to the nearest site or other military installation authorized to issue ID cards. On Coast Guard bases, ID cards are issued at the Personnel Reporting Unit or Administrative Office. Take your old ID along with a copy of the DD Form 1300 to the issuing office. You may continue to use your old card, during the 30-day renewal period, until you receive a new card.

Health Benefits / TRICARE

The surviving spouse of a deceased Servicemember continues under their existing TRICARE coverage for three years from the date of Servicemember's death. After the three years, the surviving spouse may purchase TRICARE coverage in the same manor as retirees (TRICARE Prime - an annual membership fee, TRICARE Standard or TRICAE EXTRA - must pay cost shares and deductibles). The spouse may continue this coverage until they remarry or reach age 65 (CHAMPUS eligibility ceases when Medicare coverage begins).

Surviving children of a deceased Servicemember continue under their existing coverage until age 21 or until age 23 if enrolled full time in school.

TRICARE is a "managed care" system run by the Department of Defense through regional military commanders from each service in collaboration with civilian medical contractors. TRICARE offers 3 options:

- TRICARE STANDARD - This option gives the beneficiary the widest choice of health care providers, but the highest out of pocket expenses. No enrollment is necessary. Deductibles and cost shares are charged. Eligible beneficiaries may use this option as desired. The Military Medical Treatment Facility (MTF) may be used on a space available basis.

- TRICARE EXTRA – This option allows the beneficiary to receive cost savings for specific episodes of care. No enrollment is necessary, but in order to obtain cost savings, the beneficiary must use the managed care support contractors established Network of health care providers. Deductibles and reduced TRICARE cost shares are charged. Standard and Extra may be used interchangeably. The MTF may be used on a space available basis.

- TRICARE PRIME - This option is similar to a health maintenance organization (HMO). The beneficiary must choose to enroll (annually) in this option in order to reap the benefits. The enrollee is assigned to a primary care manager (PCM) who provides the majority of the individual's health care needs. When the enrollee requires care beyond the scope of the PCM, they are referred to specialists. The specialists may be inside or outside the MTF. This option offers enhanced benefits above the Standard and Extra options and guarantees access to the MTF, if assigned to an MTF PCM. There is no enrollment fee for active duty and their families. Retirees and their families (under the age of 65) may choose to enroll for $230 individual/$460 family. A nominal co-pay is charged for care obtained in the civilian network when referred. TRICARE Prime is the lowest cost option under TRICARE, but freedom to choose a provider is limited.

- Point of Service (POS) Option allows the Prime enrollee some freedom to choose a provider outside the prime network of providers. A POS charge will be applied when a patient uses a provider without authorization. The deductible for care received under POS is $600, with a 50% co-pay.

You may contact a Health Benefit Advisor (HBA) at 1-800-9HBA-HBA for additional information.

TRICARE Retiree Dental Plan

The surviving spouse, of a Servicemember who dies while serving more than 30 days on active duty, may purchase the TRICARE Retiree Dental Plan (TRDP). The coverage remains in effect until the surviving spouse remarries.

The eligible surviving children, of a Servicemember who dies while serving more than 30 days on active duty, may be covered under the TRICARE Retiree Dental Plan (TRDP). The coverage remains in effect until the eligible children reach age 21. If the children are full time college students the coverage can continue till age 23.

TRDP coverage must be applied for within 4 months of the date of death. If TRDP coverage is not applied for within 4 months, the survivors lose the right to purchase TRDP coverage.

Current TRDP rates are:

$27.20/month for 1 person
$52.57/month for 2 people
$82.71/month for 3 or more people

- Family members must not be eligible, or no longer eligible for dental benefits under the TRICARE Family Member Dental Plan.

The TRDP offers continuous open enrollment. Initial enrollment is for at least 24 months. After the first 24-month period, enrollees may choose to stay enrolled on a month-to-month basis. Enrollees who disenroll at any time, regardless of the reason, will be subject to a one-year lockout period. Additional information and enrollment forms are available at the following addresses and telephone numbers:

Customer Service & Enrollment Information
Post Office Box 537008
Sacramento, CA 95853-7008
(888) 838-8737

MISCELLANEOUS INFORMATION

Death Investigations

The Command of the deceased Coast Guard member may conduct an investigation into the circumstances surrounding their death. In addition, the Coast Guard Investigative Service (CGIS) may conduct a separate investigation when a member's death occurs while on active duty, active duty for training, or inactive duty training. The purpose of the investigation is to determine the cause and manner of the member's death and their status at the time the death occurred. An investigation may affect the processing of SGLI and other benefits. The most common example involves homicide. Before OSGLI will pay a beneficiary, it must be determined that the beneficiary/beneficiaries were not criminally involved in the member's death.

Your CACO will give you all available information regarding any investigation. The average time to complete each investigation varies depending on the circumstances.

Victim Assistance Program

As a result of the Victim's Rights and Restitution Act of 1990, survivors of persons who die as a result of criminal activity may receive state-sponsored benefits in the form of financial assistance, such as a death gratuity or a loan program, counseling services and other forms of assistance. The act also provides that the survivors may receive information regarding any criminal investigation, prosecution, incarceration, clemency actions and parole of the person(s) responsible for the death. This includes providing input to the criminal justice system regarding the impact of the crime. Your CACO will be able to get answers to any questions you may have regarding this program.

Employee Assistance Program

The Coast Guard's Employee Assistance Program (EAP) is open to all active duty, reserve, retirees, civil service, NAF employees and their dependants. The EAP is a professional counseling and referral service designed to help people with their personal, job or family problems. It is free, voluntary, and confidential. This program provides professional counselors who are prepared to assist members with virtually any issue or problem that may arise, such as emotional, family, relationship, alcohol/drug use, job, and legal or financial problems. To obtain assistance, 24 hours a day, 7 days a week, 365 days a year, a member or their dependents need only call 1-800-222-0364. More information about the program can be found at: http://www.uscg.mil/hq/g-w/g-wk/g-wkw/worklife/employee_assistance.htm

MEMBER'S RECORD

When a member dies, their Personnel Data Record (PDR), containing all military and health records, is sent to the National Personnel Records Center (Military). The Records Center is

under the jurisdiction of the National Archives and Records Administration (NARA) of the United States Government.

The parents, spouse or children of a deceased member may request a copy of the deceased member's record. When requesting the record, they should mention their relationship to the former member. There is no charge for this service for the next of kin. Copies of service records can be requested on line at: http://www.archives.gov/facilities/mo/st_louis/military_personnel_records.html. The address for the National Personnel Records Center is:

National Personnel Records Center
9700 Page Blvd
St. Louis MO 63132
Phone: 314-538-2050

Allotments

Any allotments the Servicemember had in effect are discontinued on the date of the member's death. You should change any allotments for personal financial obligations immediately. Your CACO will be able to obtain this information for you and assist in making any necessary changes.

BONDS

Inquiries regarding savings bonds that a member has purchased through payroll deduction should be directed to:

Commanding Officer (MAS)
Coast Guard Personnel Services Center
444 S. E. Quincy St.
Topeka, KS 66683-3591

General Insurance Information

Commercial insurance companies must be notified of the member's death. Insurance companies will accept DD Form 1300 as proof of death. Proceeds from life insurance policies are generally not taxable. With certain exceptions, such proceeds are likewise not subject to claims, liens, levy or seizure by the United States either before or after receipt by the beneficiary.

Home Loans

Survivors of deceased members may be entitled to a VA Home Loan Guaranty. Additional information may be obtained from the nearest VA Regional Office or by calling 1-800-827-1000.

Educational Benefits and Assistance

Scholarship assistance for dependent survivors of deceased members is provided by many schools, colleges, special scholarship funds, and by state laws. While such assistance is usually provided only for persons needing financial assistance, some aid may be furnished regardless of need. This is particularly true of state benefits. Additional information on this subject may be obtained from the DVA at 1-800-827-1000 or your local state college board.

Federal Employment

Surviving spouses who have not remarried, and certain mothers of deceased members, who served during a war period, are entitled to an additional ten points to their earned rating on the civil service examination. Other benefits with respect to appointment and retention are also available. Information concerning preference eligibility may be obtained from the Office of Personnel Management, State Employment Office, or the local post office.

State Benefits

Many states provide benefits for survivors of veterans such as educational assistance, land settlement preference, civil service preference, tax and license fee exemptions, loans, relief and rehabilitation, employment assistance and bonuses. State Veterans Commissions usually supervise these programs and may be contacted for additional information.

Coast Guard Mutual Assistance

Coast Guard Mutual Assistance (CGMA) provides emergency assistance to the spouse and dependents of a deceased Coast Guard member. Aid may be rendered in the form of a grant or loan. Assistance is also furnished in applying for pensions, insurance and other benefits accruing to the dependent by reason of the decedent's military service. The CACO can refer you to the nearest local CGMA Representative to assist you. Call or write:

Coast Guard Mutual Assistance
4200 Wilson Blvd, Suite 610
Arlington, VA 22203-1804
(800) 881-2462

Presidential Memorial Certificate

The DVA will send the PNOK of a Servicemember a Presidential Memorial Certificate. The DVA sends the certificate after DVA receives the DD-1300 from Commandant (G-WPM-2).

Honorable Service Certificate

The Honorable Service Certificate recognizes the Servicemember's honorable service. The certificate is presented to the Servicemember's spouse, children, or parents, if the

Servicemember died while serving on active duty, active duty for training, or inactive duty for training

Home Address

After all benefits have been applied for, the PNOK or beneficiary's point of contact with the Coast Guard shifts from the CACO to:

Commanding Officer (RAS),
USCG Personnel Services Center
444 SE Quincy St., Topeka, KS 66683-3591
(800)-772-8724

The PNOK or beneficiary should keep this office notified of their current home address.

Conclusion

We hope this booklet has provided you the basic information you will need in order to receive all the benefits to which you are entitled. You will receive a great deal of correspondence about these benefits, be required to complete many forms, and have to send them to various offices around the country. Your CACO and the Coast Guard Personnel Command will provide you with as much assistance as you need as long as you need it. However, to avoid delays in receiving your benefits, you must respond to all correspondence and complete all forms as promptly as you are able. Throughout this booklet various phone numbers and addresses were listed. Appendix B is a complete list of those points of contact as well as others you may call with any questions you may have.

To apply for your benefits, you will need the following documents:

- Birth certificates
- DD Form 1300 and/or Death certificate
- Marriage certificate and/or divorce decrees
- Adoption, custody documents
- Separation documents from military service (DD Form 214 Certificate of Release or Discharge from Active Duty)
- Social Security Number/Card (for each family member)
- Wills, Deeds of Trust
- Insurance policies
- Income Tax Records
- Titles, Automobile Registration

BENEFITS CHECKLIST (All may not apply)

	Date Package Mailed	Date Benefit Received
Immediate Survivor Benefits		
Death Gratuity (DD form 397)	_____	
Unpaid Compensation (SF 1174)	_____	
Basic Allowance for Housing	_____	
Funeral Benefits		
Funeral and/or Interment Reimbursement	_____	
National Cemetery	_____	
Application for Headstone or Marker (VA Form 40-1330)	_____	
Funeral Travel	_____	
Memorial Flag	_____	
Other Survivor Benefits		
Servicemembers' Group Life Insurance Claim (SGLV 8283)	_____	
Social Security Benefits (SSA-24)	_____	
Survivor Benefit Plan (SBP) (PPC-1884)	_____	
Dependency and Indemnity Compensation (VA Form 21-534)	_____	
VA Pension	_____	
Personal Effects and Household Goods	_____	
Relocation Travel	_____	
Montgomery G.I. Bill and VEAP	_____	
Uniformed Services Identification and Privilege Card (DD-1172) _____		
Health Benefits/Tricare	_____	
Tricare Retiree Dental Program	_____	

APPENDIX A:

IMPORTANT RESOURCES

American Red Cross

The American Red Cross assists family members of deceased members in applying for federal and state benefits. They provide information on other resources, counseling relative to problems arising from the death and planning to meet financial needs. Local chapters of the American Red Cross serve every community in the United States.

Armed Forces Emergency Center (202) 737-8300
430 17th Street NW
Washington, DC 20006-5307

Arlington National Cemetery (703) 695-3250
Arlington, VA 22211-5003 (703) 697-9486

Bereavement Center (Children)

Facilitates normal process of mourning in children and adolescents; provides an arena of self-help and support.

Location: Yonkers, NY (914) 949-6761

Compassionate Friends

Offers support for grieving parents. Local groups.

Location: Oak Brook, IL (708) 990-0010

Coast Guard

Employee Assistance Program (EAP) (800) 222-0364

Coast Guard Health Benefits Advisor (HBA) (800) 942-2422

Personnel Services Center (800) 772-8724
Retiree and Annuitant Services (RAS)
444 S.E. Quincy St.
Topeka, KS 66683-3591
http://www.uscg.mil/hq/psc/

Human Resources Service & Information Center (785) 339-3550
Separations and Service Validation (SES)
444 S.E. Quincy St.
Topeka, KS 66683-3591
http://www.uscg.mil/hq/psc/

Coast Guard Mutual Assistance (800) 881-2462
4200 Wilson Blvd, Suite 610

Arlington, VA 22203-1804

Department of Veterans Affairs (VA)
Regional Office for Benefits Information (800) 827-1000
http://www.va.gov/

(Headstone/Grave markers) (800) 697-6947
810 Vermont Ave. N.W.
Washington, DC 20240-0001
http://www.va.gov/

Gold Stars Wives of America, Inc
The Gold Star Wives of America is a national non-profit organization dedicated to the needs (except monetary), concerns and welfare of widows of deceased Servicemembers. Gold Star Wives volunteer their services in the community as well as at military and veterans' hospitals. They represent Servicemember's interests before Congress and present legislation directly pertaining to Servicemember's dependents.

2900 P Street, SE 202-584-3503
Washington, DC 20020-3625

Internal Revenue Service (800) 829-1040
http://www.irs.gov

National Association of Military Widows
Supports widows of veterans and reservists in all branches of the uniformed services. They monitor programs affecting military widows and seeks equitable legislation and survivor benefit programs.

Location: Arlington, VA (703) 527-4565

Navy-Marine Corps Relief Society (703) 694-4904
Room 1228
801 N. Randolph Street
Arlington, VA 22203-1978

Office of Servicemembers' Group Life Insurance (OSGLI)
213 Washington Street
Newark, NJ 07102-2999 (800) 419-1473

Rainbows
Support program for children and adolescents who have suffered a significant loss. Trains teachers, school administrators, and parents to help children through their time of grief.

Location: Schaumburg, IL (708) 310-1880

Retired Enlisted Association (703) 684-1981

909 N. Washington Street
Suite 301
Arlington, VA 22314

St. Francis Center
Provides information, grief counseling, and personal support to individuals and families.

Location: Washington, DC (202) 363-8500

Social Security Administration (800) 772-1213
http://www.ssa.gov

The Military Officers Association of America (MOAA) (703) 549-2311
Attn: Secretary Scholarship Committee
201 N. Washington Street
Arlington, VA 22314

THEOS Foundation.
Assists in planning and developing practical educational programs for widows. National and local groups; newsletter and magazine.

Location: Pittsburgh, PA (412) 471-7779

TRICARE (800) 931-9501
http://www.tricare.osd.mil

Tragedy Assistance Program for Survivors (TAPS)
TAPS is an organization that is dedicated to supporting anyone who has been affected by an active duty Servicemember's death. TAPS provides grief-counseling referral service, crisis intervention (24 hours a day), caseworker assistance, and a national peer support network; all at no cost to the survivor. TAPS also publishes a quarterly newsletter.

Tragedy Assistance Program for Survivors (800)-959-8277
2001 S Street, NW, Suite 300
Washington, DC 20009

Books and Pamphlets:

Healing Grief by Amy Hillyard Jensen

Working It Through by Elisabeth Kubler-Ross.

Dear Stephen by Ann Downey. The personal story of the illness and death of a son who was a "midshipman" at the Naval Academy. Recommended by Elisabeth Kubler-Ross.

When My Father Died, Little Tan Books, Cincinnati, OH. Recommended by the Elisabeth Kubler-Ross Center.

How Do We Tell the Children?: A Parents' Guide to Helping Children Understand and Cope When Someone Dies by Dan Schaefer.

Death and the Family: The Importance of Mourning by Lily Pincus.

About Mourning: Support and Guidance for the Bereaved by Savine Gross Weizman.

Helping Children Cope With Grief by Alan Wolfelt.

No Lifetime Guarantee: Dealing With the Details of Death by Katie Maxwell.

Teenagers Face to Face With Bereavement by Karen Gravelle. Young people express feelings of pain, anger, and guilt as they come to terms with the death of a parent, sibling, or close friend.

Beyond Widowhood: From Bereavement to Emergence and Hope by Robert C. Digiulio.

Letter To My Husband by Jill Truman.
Recommended by Elisabeth Kubler-Ross.

On Death and Dying by Elisabeth Kubler-Ross.

Living with Grief After Sudden Loss by
Kenneth J. Doka Ph.D

List of Acronyms

BAH	Basic Allowance for Housing
CACO	Casualty Assistance Calls Officer
CGIS	Coast Guard Investigative Service
CGMA	Coast Guard Mutual Assistance
CHAMPUS	Civilian Health and Medical Program for the Uniformed Services
DD	Department of Defense (form)
DIC	Dependency and Indemnity Compensation
DVA	Department of Veterans Affairs
EAP	Employee Assistance Program
FICA	Federal Insurance Contribution Act
HBA	Health Benefits Advisor
ID	Identification
IRS	Internal Revenue Service
KPMG	Professional finance and business advisory firm
LES	Leave and Earnings Statement
MAS	Military Accounts Support
MMSO/NMA	Military Medical Support Office/Naval Mortuary Affairs
MTF	Medical Treatment Facility
NAPA	National Archive and Record Administration
NPRC	National Personnel Records Center
OSGLI	Office of Servicemembers' Group Life Insurance
PADD	Personnel Authorized to Direct Disposition of remains
PCM	Primary Care Manager
PDR	Personnel data record
PNOK	Primary Next of Kin
POS	Point of Service
RAS	Retiree and Annuitant Services
SBP	Survivor Benefit Plan
SES	Separations, Entitlements & Debts, and Service Validation
SF	Standard Form
SGLI	Servicemember's Group Life Insurance
SGLV	SGLI/VGLI forms
SNOK	Secondary Next of Kin
SSA	Social Security Administration
TRDP	TRICARE Retiree Dental Plan
TRICARE	New 'managed care' health program
TSP	Thrift Savings Plan TVL Travel
VA	Veterans Administration
VEAP	Veterans Education Assistance Program
WPM	Office of Military Personnel