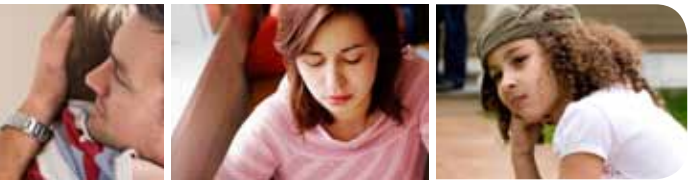
A Survivor's Guide to Benefits

TAKING CARE OF OUR FAMILIES

DEPARTMENT OF DEFENSE

CURRENT AS OF AUGUST 1, 2011



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I. A MESSAGE FROM THE SECRETARY OF DEFENSE

SECRETARY OF DEFENSE
1000 DEFENSE PENTAGON
WASHINGTON, DC 20301-1000

FEB 18 2009

Dear Family Member,

When young Americans step forward of their own free will to serve, they do so with the expectation that they and their families will be properly taken care of should anything happen to them. That expectation is a sacred contract between the United States of America and the men and women who bear our freedom upon their shoulders. As President Lincoln said, our eternal commitment is to "care for him who shall have borne the battle, and for his widow, and his orphan."

Your loss is incalculable. It cannot be eased by my words or all the tributes mustered on your loved one's behalf. As you are dealing with the pain of that loss, you are also confronted with navigating the military's system of benefits for survivors – a process that can be lengthy, confusing, and at times frustrating.

I hope this guide will make that process a little less arduous. It provides an introduction to the most important issues that loved ones face during a most difficult time, and some of the decisions that have to be made immediately. Rest assured, the assistance owed to you is not limited to the subjects covered in these pages. If you need additional help, please ask your casualty assistance officer or the leader of your Service's casualty office. Their duty is to help you in whatever way they can.

You and your family are in my thoughts and prayers.

II. INTRODUCTION

This guide is intended to aid you as you work through the difficulty and pain of losing a loved one who was serving in the military.

The Department of Defense takes seriously its obligation to our service members and their families. The days ahead will be difficult. While we cannot lessen your loss, we are committed to doing everything possible to help and guide you as you deal with the details and decisions that surround the death of an active duty service member. Every service member's family has certain benefits, privileges, and entitlements. This guide provides a brief overview including how to access them. Please bear in mind that those benefits, privileges, and entitlements which are mentioned may not be applicable to everyone.

This guide was designed to give you a clear idea of how the Department of Defense will assist you from your first meeting with your casualty assistance officer. It covers the planning and details of the funeral or memorial service, and continues through the application and processing of all benefits and entitlements.

This guide is revised twice annually to keep current on new policies and laws to ensure that you are getting the most up-to-date information. You may access the web version of this guide at http://www.militaryhomefront.dod.mil/survivorsguide at any time. Any comments or recommendations to help improve this guide are most welcome and you can submit them through your casualty assistance officer or Service Casualty Office as appropriate.

Department of Defense – Survivor Survey

Beginning in early 2010, the Department of Defense began inviting all primary next-of-kin to participate in a survey that is designed to measure the effectiveness of its casualty assistance program and the degree of satisfaction of those family members provided such assistance. The survey is strictly voluntary and anonymous. The primary next-of-kin will receive an initial letter about the survey six months after the loss of his or her loved one. The survey will be web-based and will take about fifteen minutes to complete. Upon request, a hard copy version of the survey will be provided for use in lieu of accessing the online survey.

Family responses are held confidentially and will not be reported individually, unless specifically requested by the respondent, but rather are combined with the responses of other survey participants. The findings of the survey are reported to senior leadership along with recommendations on how we might better serve those who are receiving our assistance.

The survey was developed in collaboration with the Chiefs or Heads of the Service Casualty Affairs Offices but, more importantly, with direct input from surviving family members. Your support in completing this survey is greatly appreciated and will assist us in identifying the strengths and weaknesses in our program.

III. YOUR CASUALTY ASSISTANCE OFFICER

We understand that you and your family may face tough decisions concerning your deceased loved one in addition to your concerns for the future of your family. To make sure you receive the highest level of support, you have been assigned a casualty assistance officer. This is the person to whom you should address your questions, as he or she will be your primary connection to the Department of Defense. The different branches of Service have different titles for this person. In this booklet, we will use the term casualty assistance officer.

At different times in your loved one's military career he or she has been given the opportunity to make choices with regard to notification of next-of-kin, payment of death gratuity, unpaid pay and allowances, and disposition of remains in the event he or she becomes a casualty. The Department of Defense Form 93 (Record of Emergency Data) provides this information. The Department of Defense is required to follow applicable laws and the instructions of your loved one with regard to these benefits and entitlements. Your casualty assistance officer will assist you in seeing that these instructions are carried out.

You may wonder how long your casualty assistance officer will assist you. This will depend on your circumstances. However, your casualty assistance officer will continue to assist you until all benefits and entitlements, for which you are eligible, have been processed. Afterwards, your Service will have staff available to help you with any concerns that may arise. When family members are spread over several cities or states, there may be several casualty assistance officers involved.

Meeting Your Casualty Assistance Officer

Shortly after you have been notified of your loved one's death, you will receive a phone call from your casualty assistance officer to arrange a visit. He or she will ask if you have any immediate problems, confirm your mailing address, and arrange to meet with you at the earliest time and place convenient to you. It is important that you meet with your casualty assistance officer as soon as possible, usually within twenty-four hours of his or her call. The first visit will be brief, probably less than an hour. The main purpose of this first visit is to exchange information. In some cases, your casualty assistance officer may ask to meet with you in private. It may feel like a tremendous amount of information to deal with, coming so quickly after learning of the death of your loved one. You may want assistance from a counselor, a doctor, an interpreter, or even a member of your church. Your casualty assistance officer can help you connect with these support providers. You may have other family members present if you desire.

The Military Services have different titles for their casualty assistance officers:

Army
Casualty Assistance Officer (CAO)

Marine Corps
Casualty Assistance Calls Officer (CACO)

Navy
Casualty Assistance Calls Officer (CACO)

Air Force
Casualty Assistance Representative (CAR)

Coast Guard
Casualty Assistance Calls Officer (CACO)

You will be asked to provide an address where you may be reached for the next forty-five days. If this is not the same as your current mailing address, you should provide both your current and future addresses. These addresses will be used to provide you with information from your casualty assistance officer, the Department of Defense, and other concerned parties. Please, let your casualty assistance officer know immediately if this information changes.

Verifying Family Information

Your casualty assistance officer will also need to verify the accuracy of the family information in Department of Defense records. It is his or her job to confirm the status of all known family members, including the marital status of the deceased service member, any previous marriages, divorce decrees, and child custody orders. Casualty assistance officers will not request sensitive personal data such as Social Security numbers, birth dates, or banking information over the phone. Your casualty assistance officer may ask for copies of important documents. Without these documents, benefits may be delayed or denied.

It is especially important to identify all the service member's children. Occasionally a service member has not identified all children on the Record of Emergency Data. Please don't be offended if your casualty assistance officer asks you whether a loved one was married before and if there are any children from that or other relationships. Also, he or she will want to know if the deceased service member was known by a name other than the given name, such as a nickname, middle name, or maiden name.

Because of federal law and individual service member elections, it is possible that the Primary Next-of-Kin (PNOK), the Person Eligible to Receive Personal Effects (PERE), and the Person Authorized to Direct Disposition of Human Remains (PADD) are the same person. It is equally possible that they could be three different people; therefore, each designation will be fully explained to you.

Your casualty assistance officer will schedule a follow-up visit soon after the initial visit. There will be as many follow-up visits as necessary. Depending on your Service, you may also meet with a mortuary affairs officer. During these meetings you will discuss payment of the death gratuity, preparation for the funeral, any honors due to your loved one, and any questions you may have.

Next-of-Kin

The person most closely related to the service member is considered Primary Next-of-Kin (PNOK). Federal statutes provide certain benefits to a service member's relatives and, in some cases, to non-family members. Some benefits are based upon a person's relationship to the service member and the role he or she played in the service member's life. Other benefits are based on choices made by the service member.

Responding to the Media

Newspapers, radio, and television often provide information on local service members who have given their lives in service for our country. It is your choice whether you wish to speak to the media directly, or maintain your privacy and have the military support you in your dealings with the media. If you would like assistance, your casualty assistance officer can help by putting you in touch with a public affairs officer who is accustomed to dealing with the media. You will be able to discuss whatever information you would like to share and how you would like to share it.

As a matter of policy, the Department of Defense, which includes the Military Services, will not release any casualty information to the media or the general public until twenty-four hours after the last next-of-kin has been notified. In multi-loss incidents, the twenty-four hour requirement will start after the last next-of-kin of all decedents has been notified.

Privacy Act and Authorization for Disclosure of Information

The Department of Defense requires detailed information from you in order to fully assist you in the settlement of your loved one's personal affairs and financial accounts, as well as the initiation of any survivor benefits that may apply to you. You are not required to provide this information; however, without it, your casualty assistance officer may not be able to assist you in settling your loved one's personal affairs or applying for certain benefits. This information may also be used by other government agencies, as well as other selected agencies, such as an insurance company or bank, to process or disburse benefits and entitlements. The Department of Defense will store some or all of this information in the Defense Casualty Information Processing System (DCIPS), which is a controlled access information system that the Services use to manage each casualty case.

Because the Department of Defense receives many requests from private individuals, organizations, federal and state elected members of government, and other reputable sources asking for family member contact information, you may also be asked whether you consent to have certain information provided to interested elected officials or to third-party benefactors who may wish to extend their condolences or provide support such as gifts, monetary assistance, or scholarships. This decision is entirely up to you; United States privacy laws bar the government from releasing your private information to third-parties without your written consent. Additionally, while there may be many offers to families of deceased service members, each organization has its own criteria, and receipt of such gifts or offers is not automatic. If you have specific questions about any unsolicited contact from an organization, ask your casualty assistance officer for assistance and further information.

Remember...

Even if new issues emerge months after a service member's death, your Service casualty assistance office remains a resource. You should feel free to call your Service casualty assistance office with any concerns you may have.

IV. FUNERAL AND/OR MEMORIAL SERVICE

Your casualty assistance officer or mortuary officer is prepared to discuss your options for a funeral as well as burial of your loved one. Your casualty assistance officer or mortuary officer will also help you understand the government entitlements and reimbursement for the costs associated with these services.

Decisions relating to funerals and burials are the responsibility of the Person Authorized to Direct Disposition of Human Remains (PADD). All service members are required to name a PADD on their Record of Emergency Data form. According to federal law, a PADD must be either the spouse, a blood relative of legal age, or adoptive relatives of the deceased member. Married service members are not required to name their spouse as the PADD. When a service member dies while on active duty or active duty for training, the Department of Defense will assume responsibility for the preparation, casketing, and transportation of the remains to the destination chosen by the PADD. However, if you wish, you can engage a funeral director to perform these services and make private arrangements. Your casualty assistance officer or mortuary officer will be able to assist you with your decision.

Transporting Your Loved One

There are two types of escorts authorized to accompany the remains of active duty service members: a military member selected by the deceased member's command or appointed by the Service Casualty Office, or a close relative of the deceased. A family escort requires official approval. Obtaining this approval can be a lengthy process, which may cause a delay in moving the remains. Your casualty assistance officer can provide you with details.

If the service member died overseas and burial will be in the United States, the remains will be returned to the United States as soon as possible, usually within a few days depending on the circumstances and location of loss. Your casualty assistance officer or mortuary officer will be given the date and time the remains are scheduled to arrive at their final destination. Weather conditions and flight cancellations can alter schedules. For this reason, you should delay choosing a date for the funeral until the remains of your loved one have arrived. This will avoid the need to change the date of the funeral, which might add confusion and stress to this already strenuous time.

Seeing Your Loved One

You may be wondering if you will be able to see your loved one. Your casualty assistance officer or mortuary officer will be able to discuss this with you. A licensed mortician will make a recommendation concerning the viewing of remains. If seeing your loved one is likely to cause additional stress, you may have your family doctor view the remains first and then advise you whether viewing the remains is in your best interest.

Burial Location

The PADD, who is designated by the service member, will determine where the burial will take place. If a designation is not recorded, the PADD is determined by the Service in accordance with existing laws and regulations. The Military Service will provide all necessary assistance to satisfy the PADD's decision on burial location to include burial in a national, state, private, or public cemetery. All active duty service members are eligible for burial in Arlington National Cemetery or any national cemetery that has available space. Information on burial in a national cemetery is available from any local office of the Department of Veterans Affairs (VA). Spouses and children under eighteen years old may be buried with their loved ones in VA national cemeteries. Your funeral director will assist you with burial arrangements for any cemetery in the National Cemetery System, including Arlington National Cemetery.

Transportation of Family

Travel to Burial

The government will provide transportation to the burial site for members of the service member's immediate family, including the surviving spouse, children, siblings of the service member, the parents of both the service member and the surviving spouse, and the PADD. If family members prefer to make their own arrangements they may be reimbursed up to the government rate. Eligible family members can be authorized to receive travel and per diem expenses to attend the funeral. The PADD may elect two close family members if no authorized travelers use their travel entitlement. We recommend that family members not make any travel plans until they have spoken with their casualty assistance officer or mortuary officer.

Gold Star Lapel Button and Lapel Pin

These will be presented to the spouse, parents, siblings, and children of deceased active duty members prior to the funeral or interment service.

The Gold Star Lapel Button is provided to the family of service members who lost their lives under hostile conditions. The Gold Star Lapel button consists of a gold star one-quarter inch in diameter, on a purple disc three-quarters of an inch in diameter, within a wreath of gold laurel leaves. The reverse has the inscription, "United States of America, Act of Congress, 1 August 1947."

The Lapel Pin is provided to the family of service members who die while on active duty under non-hostile conditions. It is a symbol of our appreciation of a service member's tremendous sacrifice to country and Service, and of the families of these brave men and women. The Pin is gold in color. The star within the circle commemorates honorable service and the sprigs of oak refer to the Army, Marine Corps, Navy, and Air Force.

Travel to Memorial Service

Your loved one's military unit may schedule a memorial service as a way for fellow unit members to honor him or her. You may be eligible for funded travel to the memorial service. Your Service can provide you with details.

Military Honors

Your casualty assistance officer or mortuary officer will be able to discuss with you any military honors due to your service member. If you choose a military funeral, the casualty assistance officer or mortuary officer will help plan the funeral service. This could include coordinating with military or civilian clergy, arranging for the funeral honors detail, obtaining interment flags and presenting the flags, and other awards. During the funeral honors ceremony, the spouse of the service member, the

PADD, and each child of the decedent will receive a flag, as will the member's parents. Divorced parents will each receive a flag. Specific information about burial honors can be found at: http://www.militaryfuneralhonors.osd.mil.

Private Arrangements

If you choose to make private arrangements you may be reimbursed for normal expenses. The maximum reimbursable amount depends on the conditions selected for burial. For example, when the Service arranges for preparation and casket (selected by the family) and remains are consigned directly for burial in a government cemetery, the maximum reimbursable amount is $1,000; however, if the family chooses to arrange for preparation, casketing, and burial in a private cemetery, then the maximum reimbursable amount is $8,800. Transportation costs are covered by the Service. Before making any financial commitments, it is recommended that you verify with your casualty assistance officer or mortuary officer if the expense is reimbursable. We want you to be able to make informed decisions and not experience additional anguish because of any misunderstandings. Your casualty assistance officer or mortuary officer will assist the person filing the claim and ensure all required receipts and other supporting documents are attached.

Regardless of whether the family chooses military or private arrangements, your casualty assistance officer or mortuary officer will assist you and your funeral director in coordinating interment activities. This may include transporting family members, arranging lodging, and confirming departure arrangements.

Should the PADD choose to have the remains buried overseas, the Service's mortuary affairs office will arrange for transportation to the place of final burial.

Return of Personal Effects

The prompt delivery of the deceased service member's personal belongings is an important function of your loved one's commanding officer. Your casualty assistance officer or mortuary officer will provide specific information concerning the return of your loved one's personal effects. Whenever possible, he or she will be present to help when the property is delivered.

Legal Assistance

Should you desire legal assistance, your casualty assistance officer will request an appointment with a Department of Defense legal assistance officer if you are the PNOK or the decedent's legally recognized estate representative. The casualty assistance officer will attend the meeting with you, if requested to do so. The legal assistance officer will advise you on legal issues that can have a profound effect on the benefits and entitlements you receive. The legal assistance office will also assist in the preparation of income tax returns and can explain the tax implications of various benefit-related elections that you may be asked to make. It is important to review the service member's will and any estate-planning documents before applying for insurance or other monetary benefits. These documents could have a major impact on the results of these filings.

Investigative Reports

Your casualty assistance officer can help you obtain copies of official or investigative reports. Requests for any report should include a copy of the Report of Casualty Form (DD Form 1300) as well as a copy of your government issued photo ID card or state-issued driver's license.

V. MONEY MATTERS

There are many agencies with a sincere interest in helping you and your family as you move through this challenging time. As a surviving family member of a deceased service member, you may be eligible for an array of benefits and entitlements. Your casualty assistance officer is your guide through this sometimes overwhelming process. He or she will assist you should you need additional information or help filling out any necessary forms.

Department of Defense Benefits

Death Gratuity

The death gratuity is a lump sum payment made by the Department of Defense to the survivors or other individuals identified by the service member prior to his or her death while on active duty, active duty for training, inactive duty for training, or within 120 days of release from active duty if the death is due to a service-related disability. The amount of death gratuity is $100,000 and is tax-exempt.

Effective July 1, 2008, a service member may designate one or more persons to receive all or a portion of the death gratuity payment. The designation of a person to receive a portion of the amount will be identified by the service member as a percentage of the total amount in ten percent increments. Any amount not designated by the member will be paid to the living survivors of the member in accordance with existing law and regulation.

The death gratuity will normally be paid to the eligible beneficiaries within seventy-two hours of notification. Depending upon your Service, you may elect to receive the money via electronic fund transfer or by check. If you prefer a check, it will be delivered by your casualty assistance officer or the Service Casualty Office.

Disbursement of Pay and Allowances

Any pay or allowances due to the service member at the time of death will be paid to the designated beneficiary or a legal representative. Normally, pay and allowances due to the deceased service member will be limited to money earned during the month of death or since the last pay day. Service members have the right to name any person as beneficiary for money remaining due at time of death. In the absence of the service member's written instructions, money due will be paid to survivors in the order listed below:

- spouse
- children in equal shares
- parents
- duly appointed legal representative of the estate

Casualty Assistance

Casualty assistance is an open-ended process. Simply because you may no longer have direct contact with your casualty assistance officer does not mean that assistance is no longer available. Please use this valuable resource for any additional assistance you may need.

This is taxable income. The Defense Finance and Accounting Center will automatically forward necessary claim forms to the beneficiaries.

Burial Benefits

The Department of Defense will care for, transport, and inter the remains of your loved one. The surviving spouse, children, and siblings of the service member, as well as the parents of both the service member and surviving spouse are authorized to receive travel entitlements. If the spouse, children, or parents choose not to travel to the funeral, the Person Authorized to Direct Disposition of Human Remains (PADD) and two close relatives may use this benefit.

Travel entitlement includes round trip transportation and two days per diem upon arrival at the interment site. It is advisable to delay making any travel plans until after speaking with your casualty assistance officer or mortuary officer. This will ensure that transportation and arrival times are coordinated for maximum support and that no unauthorized expenses are incurred with the expectation of reimbursement.

Survivor Benefit Plan

Surviving spouses and/or children of service members who die in the line of duty while on active duty may be entitled to Survivor Benefit Plan (SBP) payments. Your casualty assistance officer will schedule a meeting with a retirement services officer who is an experienced counselor and can provide information about survivor benefits and help you with the applications. SBP payments are equal to fifty-five percent of what a member's retirement pay would have been had he or she been retired at 100 percent disability. Your SBP annuity will be reduced by the amount of payments provided under the Dependency and Indemnity Compensation (DIC) program (see below). Spouses may request "child only" SBP benefits. This option is helpful because the child-only SBP is not reduced by the amount of DIC awarded. SBP payments are subject to federal income taxes, although DIC payments are not. If the spouse remarries before age fifty-five, the SBP annuity is suspended, but can be reinstated if the remarriage ends by death or divorce. If remarriage occurs at age fifty-five or older, the annuity continues uninterrupted for the duration of the spouse's life.

An SBP annuity is taxable income at the IRS tax rates established for the individual receiving the annuity. In most cases, an annuity paid to a child will be taxed at the tax rate of the parent. However, this is not true in every case. Anyone in receipt of SBP annuity income should consult with a tax advisor to ensure that their individual circumstances can be considered before reporting the income for tax purposes. Anyone receiving an SBP annuity is eligible for tax assistance at a military legal office.

Department of Veterans Affairs Benefits

Dependency and Indemnity Compensation

This compensation will probably be the most important part of your long-range financial planning. It is paid to eligible survivors of active duty service members and survivors of those veterans whose deaths are determined by the Department of Veterans Affairs (VA) to be service-related. It is a flat monthly payment, independent of the pay grade of the veteran. The 2010 spouse DIC monthly rate is $1,154. This payment is adjusted annually for cost of living increases and is non-taxable.

To help ease your transition, the VA also adds a transitional benefit of $250 to the surviving spouse's monthly DIC if there are children under age eighteen. The amount is based on a family unit, not individual children. It is paid for two years from the date that entitlement to DIC commences, but is discontinued earlier when the child reaches age eighteen.

DIC for Surviving Children In the Absence of a Surviving Spouse

Surviving Children Entitlement	Lump amount	Rate for one
Number of children	Total payable	Each child share
1	$ 488	$ 488.00
2	$ 701	$ 350.50
3	$ 915	$ 305.00
4	$ 1,089	$ 272.25
5	$ 1,263	$ 252.60
6	$ 1,437	$ 239.50
7	$ 1,611	$ 230.14
8	$ 1,785	$ 223.12
9	$ 1,959	$ 217.66

It is important to remember that DIC benefits, as with all other benefits, will not be paid unless you apply for them. Your casualty assistance officer can arrange for you to meet with the local VA office to file your application. Certain documents must be submitted with the application. Survivors of active duty service members will need:

- completed VA Form 21-534a, Application for Dependency and Indemnity Compensation by a Surviving Spouse or Child
- DD Form 1300, Report of Casualty

This benefit is payable for the life of the spouse, provided the spouse does not remarry before the age of fifty-seven. However, should a remarriage end, DIC benefits can be reinstated. Income from other sources does not affect eligibility. The only requirements are proof of relationship to the deceased service member and that the service member's death was service-connected.

The rate of compensation increases for a spouse with one or more children with the deceased veteran. The 2009 monthly benefit for each child is $286. Children are eligible for this compensation under the following conditions:

- until they marry or turn eighteen (or nineteen if still in secondary school)
- if they are between the ages of eighteen and twenty-three and are attending a VA approved institution of higher learning
- for life, if they are disabled

If there is no surviving spouse, DIC will be paid in equal shares to the children of the deceased veteran. The total monthly benefit will be slightly different, as shown on the table. For more information contact your local VA office, access the VA website at http://www.va.gov, or call 1-800-827-1000.

Special Survivor Indemnity Allowance

Since October 2008, surviving spouses whose SBP payments have been offset (partially or totally) as a result of receiving DIC, are eligible for the Special Survivor Indemnity Allowance (SSIA). Monthly payments are taxable and will be paid as follows:

- Fiscal Year (FY) 09 - $50
- FY10 - $60
- FY11 - $70
- FY12 - $80
- FY13 - $90
- FY14 - $150
- FY15 - $200
- FY16 - $275
- FY17 - $310

SSIA payments will terminate on October 1, 2017.

Servicemembers' Group Life Insurance

Servicemembers' Group Life Insurance (SGLI) is a program of low-cost group life insurance for service members on active duty, Ready Reservists, members of the National Guard, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four Service academies, and members of the Reserve Officer Training Corps.

As of September 1, 2005, the maximum amount of SGLI coverage is $400,000. SGLI coverage is available in increments of $50,000. Service members are automatically insured under SGLI for the maximum coverage unless they elect in writing to reduce the amount of coverage or cancel it entirely. SGLI benefits are non-taxable.

Upon the death of the service member, SGLI payment is made by the Office of Servicemembers' Group Life Insurance (OSGLI) to the service member's beneficiary in either a lump sum payment or in thirty-six equal monthly installments as specified by the service member. Eligible beneficiaries may elect to change the lump sum payment to thirty-six equal monthly payments; however, they cannot change the thirty-six equal monthly payments to lump sum.

If the proceeds are to be paid in a lump sum payment, the beneficiary will be given the option of receiving the lump sum payment either through the Prudential Alliance Account by check, and, as of July 1, 2011, beneficiaries can be paid via Electronic Funds Transfer (EFT). The SGLV forms 8283 and 8283A have been updated to reflect EFT as a payment option. Access both forms at www.insurance.va.gov.

SGLI Payment and Eligibility

Any questions concerning payment of SGLI, eligibility for FSGLI, or questions on TSGLI should be addressed to:

Office of Servicemembers' Group
Life Insurance, 3rd Floor, NE Wing
80 Livingston Ave.,
Roseland, NJ 07068-1733

See also the relevant website, phone numbers, and email address in the Additional Resources section on page 24.

An Alliance Account is an interest-bearing draft account established in the beneficiary's name with a draft book. The beneficiary can write drafts (checks) for any amount up to the full amount of the proceeds. There are no monthly service fees or per check charges and additional checks can be ordered at no cost. Fees do apply for some special services including returned checks, stop payment orders, and copies of statements/checks.

The funds in an Alliance Account begin earning interest immediately and will continue to earn interest until all funds are withdrawn. Interest is accrued daily, compounded daily, and credited every month. The interest rate may change and will vary over time subject to a minimum rate that will not change more than once every ninety days. You will be advised in advance of any change to the minimum interest rate via your quarterly Alliance Account statement or by calling Customer Support at 1-877-255-4262.

Alliance Account

Alliance is not available for payments less than $5,000, payments to individuals residing outside the United States and its territories, and certain other payments. These will be paid by check.

The Alliance Account is a contractual obligation of Prudential and backed by the financial strength of the company. While the account is not insured by the Federal Deposit Insurance Corporation (FDIC), every state has a state guaranty association that is legally obligated to guaranty payment of at least $250,000, with most states providing $300,000 in protection, and a few providing protection of up to $500,000. These associations have met all obligations since they were created twenty-five years ago.

If the service member did not select an SGLI beneficiary, the law requires the insurance be paid in the following order of precedence:

1) spouse
2) children in equal shares
3) parent or parents in equal shares
4) a duly appointed executor or administrator of the estate
5) the next-of-kin entitled to payment under the law of the service member's state of residence

If you are an SGLI beneficiary, your casualty assistance officer will assist you with completing the necessary claims forms. *If you are not the beneficiary, privacy laws forbid the government from divulging the name of the beneficiary to you.*

More information about the SGLI Program is available on the VA website: http://www.insurance.va.gov/sgliSite/sgli/sgli.htm.

Family Servicemembers' Group Life Insurance

Family Servicemembers' Group Life Insurance (FSGLI) is a rider to SGLI that provides life insurance coverage for a service member's spouse and dependent children while the member is insured under the SGLI program. FSGLI provides up to a maximum of $100,000 of insurance coverage for a spouse, not to exceed the amount of SGLI coverage the insured member has in force. FSGLI also provides $10,000 for dependent children. The service member is the only beneficiary of the FSGLI policy. The service member must pay premiums for spousal coverage based on the age of the service member's spouse. FSGLI coverage for dependent children is automatic and free.

When SGLI coverage ends, dependent child coverage cannot be converted into a commercial policy. FSGLI spousal coverage may be converted to a commercial policy with a participating company within

- 120 days after the date of an election made in writing by the member to terminate the coverage; or the earliest of
  - 120 days after the date of the member's death;
  - 120 days after the member's release from service; or
  - 120 days after the termination of the marriage.

For additional information about FSGLI, call OSGLI at 1-800-419-1473 for conversion information and a list of participating companies, or visit the VA website: http://www.insurance.va.gov/Sglisite/FSGLI/sglifam.htm

Servicemembers' Group Life Insurance Traumatic Injury Protection

Traumatic Injury Protection Under Service members' Group Life Insurance (TSGLI) a rider added to SGLI, provides financial assistance to service members who have incurred certain physical losses due to traumatic injuries. Benefits range from $25,000 to $100,000 depending on the nature of the loss. All service members who are insured in the SGLI program are automatically covered by TSGLI.

For a deceased service member's survivors to be eligible for payment under the TSGLI program, the service member must have suffered a qualifying loss and survived for a period of not less than seven full days from the date of the traumatic injury. The seven-day period begins on the date and time of the traumatic injury, as measured by Greenwich mean time, and ends 168 full hours later.

Insurance proceeds will then be paid to the beneficiary named by the service member on his or her SGLI application. If no named beneficiary exists, then proceeds will be paid based on the by-law designation as noted above under the SGLI program.

More information about the TSGLI Program is available on the VA website: http://www.insurance.va.gov/sgliSite/TSGLI/TSGLI.htm.

Beneficiary Financial Counseling Services

Financial counseling services are offered to beneficiaries of SGLI, FSGLI, and TSGLI. This cost-free service is offered by Financial Point. Financial Point provides beneficiaries with valuable personalized financial information and expert consultation to ensure they have the tools necessary to manage their finances effectively. They will not try to sell you anything but merely provide financial advice to assist you. Beneficiaries have two years to request financial counseling services and another two years to use those services. Beneficiaries paid through the Alliance Account have access to the services as long as their accounts remain open. Financial Point can be reached at 1-888-243-7351 or via email at FCS@financialpoint.com.

VA Home Loans

Surviving spouses who have not remarried are eligible for VA home loans which may offer better mortgage rates or terms than traditional home loans.

Montgomery GI Bill/Veterans Educational Assistance Program

If your loved one participated in Montgomery GI Bill/Veterans Educational Assistance Program (MGIB/VEAP), the VA will pay a refund equal to the amount contributed under Chapter 30 or Chapter 32, less any benefits paid, unless the death was a result of willful misconduct. The refund will be paid to the beneficiary of SGLI proceeds. In cases involving multiple beneficiaries, each beneficiary must submit a separate refund request.

Survivor and Dependents' Educational Assistance

Surviving spouses are eligible for educational benefits for up to twenty years after the date of the service member's death. Children are normally eligible to use their educational benefits between the ages of eighteen and twenty-six. This benefit may be used to pursue an associate's, bachelor's, or graduate degree; courses leading to certification; technical or vocational school; apprenticeships; and various other educational programs. Children over the age of fourteen with physical or mental disabilities may receive benefits for special restorative training to lessen or overcome impairment.

Bereavement Counseling

The VA Office of Readjustment Counseling Service (RCS) offers bereavement counseling to families of service members who die on active duty. These services are available to you through offices at the community-based Vet Centers throughout the United States, Guam, Puerto Rico, and Virgin Islands. For more information call 1-720- 874-1031 or email vet.center@HQ.med.va.gov. You can also visit the Vet Center website at http://www.vetcenter.va.gov.

Assistance from the Social Security Administration

Monthly Social Security payments are paid to a spouse or a divorced spouse with children of the deceased service member under the age of sixteen, or disabled children in their care who meet the eligibility requirements. Monthly payments are also paid to children under the age of eighteen or nineteen if they are full-time students, or older children who were disabled before the age of eighteen. The amount paid will be determined by the Social Security Administration.

Up to $255 in Social Security benefits may be paid to the surviving spouse living with the member at the time of death. The fact that a service member was temporarily away from home on a military assignment will not preclude a finding of living together. If there is no surviving spouse, the sum is paid to the child or children who are eligible for Social Security benefits for the month of death. If more than one child is eligible for the month of death, the sum is divided equally among all such children. No other survivors are entitled to this benefit. You should make your claim through the nearest Social Security Office. Your casualty assistance officer may contact the Social Security Administration Expedited Claim Unit (1-866-777-7887) on your behalf in order for benefits to begin within twenty-four hours. Supporting documentation will be necessary within sixty days or benefits will stop. For more information, go to http://www.ssa.gov.

Ongoing Military Benefits

Department of Defense Domestic Dependent Elementary and Secondary Schools

Effective May 14, 2009, dependents of fallen service members may continue in Department of Defense Domestic Dependent Elementary and Secondary Schools (DDESS) schools without limitations, either on their physical residence, nor on school transition points, until they graduate or relocate to another school system.

Healthcare, Commissary, and Exchange

The death of your loved one does not end your rights to certain Service benefits and privileges. You may use the installation theater and some other Morale, Welfare, and Recreation (MWR) facilities. You are also eligible to continue to receive TRICARE benefits under TRICARE Prime at the active duty rate for three years at no cost, and afterwards at the retiree family member rate which will require you to pay a premium. You are also eligible to continue shopping at the exchange and commissary indefinitely unless you remarry. Unmarried children of the deceased service member may use these privileges, at no cost, until they are twenty-one, or twenty-three if enrolled in a full-time course of study in a secondary school or in a full-time course of study in an institution of higher education. Family members must ensure their information listed in the Defense Enrollment Eligibility Reporting System (DEERS) is up-to-date. DEERS identifies and validates TRICARE eligibility and address information. You may verify the information on your DEERS record or update your address by calling the DMDC Support Office (DSO) at 1-800-538-9552. Updates to DEERS may be done at the nearest uniformed services identification card center. To locate the nearest military ID card facility, visit the Defense Manpower Data Center (DMDC) web site at http://www.dmdc.osd.mil/rsl.

TRICARE Dental Program Survivor Benefit

When a military sponsor dies while on active duty for more than thirty consecutive days, a surviving spouse enrolled in the TRICARE Dental Program (TDP) will continue to receive TDP benefits for three years from the month following the sponsor's death. Unmarried children of the deceased service member may use the privileges, at no cost, until they are twenty-one or twenty-three if enrolled in a full-time course of study in a secondary school or in a full-time course of study in an institution of higher education.

Eligible surviving family members not enrolled at the time of their sponsor's death are not automatically enrolled in the TDP Survivor Benefit. Under certain very limited circumstances, the requirement to be enrolled in the TDP at the time of the sponsor's death is not applicable. The surviving spouse, parent, or legal guardian must contact United Concordia for eligibility, enrollment, and information regarding the TDP Survivor Benefit.

Surviving family members may be eligible for the TRICARE Retiree Dental Program (TRDP) once the three year TDP Survivor Benefit ends. The TRDP also may be available to surviving family members who do not qualify for the TDP Survivor Benefit. For more information about the TRDP, visit http://www.tricare.mil.

Housing and Allowances

If you are living in government housing as an authorized dependent, you are eligible to continue living in government housing for a year from the date of your loved one's death. If you leave government housing before the 365th day after your loved one's death, you will be reimbursed for the unused days at the current rate of Basic Allowance for Housing (BAH) for your loved one's pay grade. If you desire to remain in quarters past the 365th day, a written request must be submitted to the installation commander via the appropriate housing office. If approved, rental charges at the current rate may be applied. If you are not residing in government housing, you will be provided a lump sum payment of 365 days BAH at the service member's current rate. If you are in leased government housing, the 365 day rule still applies. If you are a surviving spouse and also a member of the uniformed services, you are also eligible for the housing allowance as an authorized dependent.

You are also authorized one relocation move at government expense. The movement of household goods must be completed within three years following the death of the service member. A request may be made for an extension if necessary. Please contact the transportation officer at the nearest installation. Your casualty assistance office can also help you with this request.

Legal Assistance

Should you need legal advice on benefits, entitlements, insurance, taxation, or other matters, military legal assistance may be available to you. Legal services are available on all military installations and your casualty assistance officer can help arrange for an office visit or a phone conversation with a legal expert if you are not near an installation.

ID Card

In order to use the services you are entitled to, you must identify yourself as the dependent of a deceased service member. However, you will need a new ID card. The casualty assistance office can help you with this.

Posthumous Citizenship

This is an honorary status commemorating the bravery and sacrifice of these deceased service members. It does not convey any uniformed services benefits under the Immigration and Nationality Act (INA) to any relative of the deceased service member.

Section 329A of the INA provides for grants of posthumous citizenship to certain members of the United States Military Services. Other provisions of law extend benefits to surviving spouses, children, and parents. A member of the United States Military Services who served honorably during a designated period of hostilities and dies as a result of injury or disease incurred in, or aggravated by, that service (including death in combat), may receive posthumous citizenship.

The service member's next-of-kin, the Secretary of Defense, or the Secretary's designee in the United States Citizenship and Immigration Services (USCIS) must make this request for posthumous citizenship within two years of the service member's death.

Under section 319(d) of the INA, a surviving spouse, child, or parent of a United States citizen, who dies while serving honorably in active duty status in the United States Military Services, can file for naturalization if the family member meets naturalization requirements other than residency and physical presence.

For other immigration purposes, a surviving spouse (unless he or she remarries), child, or parent of a member of the United States Military Services who served honorably on active duty and died as a result of combat, and was a citizen at the time of death (including a posthumous grant of citizenship), is considered an immediate relative for two years after the service member dies and may file a petition for classification as an immediate relative during such period.

Additional information and assistance can be obtained by calling the USCIS military help line at 1-877-247-4645 or accessing the USCIS website at: http://www.uscis.gov/military.

Income Taxes

Assistance with filing income taxes is available at most military installations during tax season. This service is free of charge for eligible survivors and military identification card holders.

For information and guidance concerning your income tax status as a survivor of a service member, you can contact the nearest office of the Internal Revenue Service (IRS). For income tax purposes, social security benefits, the death gratuity payment, the Basic Allowance for Housing benefit, burial benefits, VA pension and compensation payment, property, and the face amount of all life insurance policies are excluded from gross income.

Combat Zone Forgiveness

If a member of the United States Military Services dies while in active service in a combat zone or from injury or disease received in a combat zone, the decedent's income tax liability is forgiven for the tax year in which the death occurred and for an earlier tax year ending on or after the first day the member served in a combat zone in active service. Forgiven tax is tax that does not have to be paid. Any forgiven tax liability that has already been paid will be refunded, and any tax liability at the date of death will be forgiven.

In addition, any unpaid taxes for prior years will be forgiven and any prior year taxes paid after the date of death will be refunded. This provision also applies to members of the Military Services serving outside the combat zone if the service was in direct support of military operations in the zone, and qualified the member for military pay for duty subject to hostile fire or imminent danger.

Contributions of Military Death Gratuities to Roth IRAs and Education Savings Accounts

The Heroes Earnings Assistance and Relief Tax Act of 2008 (Public Law 110-245, §109) allows a beneficiary of a $100,000 death gratuity and/or an SGLI payment to contribute all or part of the gratuity or payment to a Roth IRA or an education savings account. The account must be created within one year following receipt of the payment and the normal rules limiting contributions to Roth IRAs and education savings accounts do not apply. For more information on this topic, please see your local legal assistance office.

Homeowners Assistance Program

The Homeowners Assistance Program (HAP) is a program authorized by law and administered by the Army Corps of Engineers to assist eligible homeowners facing financial loss when selling their primary residence homes in areas where real estate values have declined because of an installation closure or realignment announcement. The American Recovery and Reinvestment Act of 2009 temporarily expanded the HAP to financially assist surviving spouses of service members who are killed in the line of duty or who died of wounds incurred while in the line of duty.

Surviving Spouse Eligibility

The spouse of a member of the Military Services or the United States Coast Guard is eligible for the program if he or she meets the following conditions:

- the service member dies as a result of a wound, injury, or illness while deployed on or after September 11, 2001
- the spouse relocates from the member's primary residence within two years of the death of such spouse

Program Eligibility

For detailed information related to eligibility requirements for the HAP, visit the Army Corps of Engineers website at: http://hap.usace.army.mil or write:

National Program
HQ US Army Corps of Engineers
DoD Homeowners Assistance Program
441 G Street, NW
Washington, DC 20314-1000

VI. ADDITIONAL RESOURCES

The inclusion of private organizations in the Additional Resources section does not constitute an endorsement of those organizations by the Department of Defense.

Military OneSource

1-800-342-9647
http://www.militaryonesource.com

Military OneSource understands the needs of military family members who have lost a loved one. Surviving spouses, parents, and children can turn to Military OneSource for information, resources, and counseling support during their time of need. Help is available twenty-four hours a day, seven days a week by telephone or Internet. Services include:

- face-to-face counseling in the local community at no cost
- immediate support for those with emotional well-being issues
- referrals to appropriate Service branch agencies, aid agencies, charitable organizations, support groups, and other resources
- educational materials related to benefits, grief, and other related issues
- translation services for more than 150 languages

Additional contact information:

- From Overseas 1-800-3429-6477
  You must use an access code before dialing the toll free number. Access codes can be found on the Military OneSource website at "Contact Us."
- From overseas, deployed, or in remote areas only, you may call collect at 1-484-530-5908.
- En Español 1-877-888-0727 / TTY/TDD 1-800-346-9188

National Resource Directory

http://www.nationalresourcedirectory.gov

This directory is an online partnership for wounded, ill, and injured service members, veterans, their families, and families of the fallen, and those who support them. Casualty assistance is under the Family Support icon.

Survivor Benefits

Army Survivor Benefits
Army Casualty
1-800-626-3317
http://www.armycasualty.army.mil

Navy Survivor Benefits
Navy Casualty
1-800-368-3202
http://www.npc.navy.mil/CommandSupport/CasualtyAssistance

Marine Corps Survivor Benefits
Marine Corps Casualty
1-800-847-1597
http://www.manpower.usmc.mil

Air Force Survivor Benefits
Air Force Casualty
1-800-433-0048
http://ask.afpc.randolph.af.mil

Coast Guard Survivor Benefits
http://www.uscg.mil/ppc/ras/sbp.asp

States
Some states provide benefits and support to survivors, especially to survivors of National Guard or Reserve members killed on active duty. Amounts and benefits may vary.

Department of Veterans Affairs (VA)
A wealth of information concerning compensation and benefits for families of deceased service members is available from the VA.

Veterans Benefits Administration
1-800-827-1000
TDD: 1-800-829-4833
http://www.va.gov
Financial Point: 1-888-243-7351
Montgomery GI Bill/VEAP Refund: 1-888-442-4551
Survivor's Benefits: 1-800-827-1000
http://www.vba.va.gov/survivors/

Veterans Health Administration
1-877-222-8387
http://www1.va.gov/health/
Bereavement Counseling: 1-202-273-9116
http://www.vetcenter.va.gov

National Cemetery Administration
1-800-827-1000
http://www.cem.va.gov
Memorial Programs Service: 1-800-697-6947
Presidential Memorial Certificate Program: 1-202-565-4259
Head Stones and Markers: 1-800-697-6947

Other Resources

Arlington National Cemetery

1-703-607-8585
http://arlingtoncemetery.org

If you wish to have your loved one buried or interred at Arlington National Cemetery you should ask your local funeral home to telephone the interment office and arrange for the interment service. This should be done while you are, or your representative is, in the funeral home.

Armed Forces Services Corporation (AFSC)

1-888-237-2872
http://www.afsc-usa.com

On behalf of the Service Relief Societies, the AFSC provides eligible family members with lifetime benefit and entitlement information and assistance at no cost. Their services include an analysis of available benefits, an annual benefit update, notification concerning changes to benefits or entitlements, insurance counseling, and other general assistance.

Defense Finance and Accounting Service (DFAS)

1-800-321-1080
http://www.dod.mil/dfas/

DFAS provides professional finance and accounting services for members of the Uniformed Service's and their dependents. Here you will find a wealth of information about military pay and benefits. Look under "Retired Pay" for information on Survivor Benefits.

Gold Star Mothers, Inc.

1-202-265-0991
http://www.goldstarmoms.com

Gold Star Mothers is a congressionally charted non-profit organization. This is an organization of mothers who have lost a son or daughter in the service of our country.

Gold Star Wives of America, Inc.

1-888-751-6350
http://www.goldstarwives.org

Gold Star Wives is a congressionally chartered nonprofit service organization. This group is unique in that it is the only organization capable of providing services to active duty and service-connected military widows and widowers.

Military Funeral Honors

http://www.militaryfuneralhonors.osd.mil

Families of eligible veterans may request funeral honors through their funeral director. The funeral director must contact the appropriate Military Service to arrange for the funeral honors detail.

National Association for Uniformed Services (NAUS)

1-800-842-3451
http://www.naus.org

NAUS is the only military affiliated association whose membership is open to the entire military/veteran family — Army, Marine Corps, Navy, Air Force, Coast Guard, United States Public Health Service, National Oceanic and Atmospheric Administration, and the National Guard and Reserve. NAUS serves all ranks and grades and represents a broad spectrum of interests and is affiliated with the National Society of Military Widows (see below), supporting the interests and needs of spouses and survivors.

National Military Family Association (NMFA)

1-800-260-0218
http://www.nmfa.org

The goal of the NMFA is to educate military families about the rights, benefits, and services available to them, and to promote and protect the interests of military families by influencing the development and implementation of legislation and policies affecting them.

National Society of Military Widows (NSMW)

1-800-842-3451, extension 3009
http://militarywidows.org

NSMW is a nonprofit organization that serves the interests of women whose husbands died while on active military duty, service-connected illness, or during disability or regular retirement from the Military Services.

Office of Servicemembers' Group Life Insurance (SGLI)

1-800-419-1473
Main Fax. 1-800-236-6142
Claims Fax. 1-877-832-4943
http://www.insurance.va.gov/sglisite/sgli/sgli.htm

SGLI is a program of low-cost group life insurance available to all members of the uniformed services. Service members are automatically insured under SGLI unless the service member chooses to reduce the amount or cancel it entirely.

OurMilitary.mil
http://www.ourmilitary.mil

This website connects service members, military families, and veterans to all the benefits of service — government benefits, scholarships, discounts, lifelong friends, mentors, great stories of military life or missions, and much more.

NOTE: All information that was previously provided under the *America Supports You* website is now provided through this website.

Sesame Workshop: ***Talk, Listen, Connect Initiative***
http://www.sesameworkshop.org/initiatives/emotion/tlc

When Families Grieve is a continuation of Sesame Workshop's award-winning *Talk, Listen, Connect* initiative providing resources and emotional support to military families with young children coping with challenging transitions in their lives. The *When Families Grieve* initiative provides resources in support of families with young children between the ages of two and eight who are coping with the death of a parent. Resource kits are available, at no cost, through Military OneSource. Your casualty assistance officer can also arrange to have a kit forwarded to you upon request.

Social Security Administration
1-800-772-1213
Expedited Claim Unit: 1-866-777-7887
http://www.ssa.gov

Social Security benefits may be available to the spouse or children of deceased service members. Your casualty assistance officer can help you with this.

Tragedy Assistance Program for Survivors (TAPS)
1-800-959-TAPS (8277)
http://www.taps.org

The core of TAPS is made up of people like you, who have lost a loved one who was serving in the armed forces. They offer grief counseling referral, case worker assistance, and crisis information.

Trevor Romain Memory Box Grief Comfort Kit

http://www.trevorromainfoundation.org

The Trevor Romain Comfort Kit for Kids is centered on the Parents' Choice Gold Award-winning DVD, *What on Earth Do You Do When Someone Dies?* The DVD uses gentle humor, original music, and a compassionate storyline to pass along practical and helpful advice for kids. Despite the serious subject matter, kids of all ages are enlightened and encouraged as Trevor's characters learn how to move towards grief instead of running away from it.

The kit includes:

- *What On Earth Do You Do When Someone Dies?* (DVD)
- *What On Earth Do You Do When Someone Dies?* (book)
- a journal for self-expression with original artwork and writing prompts
- Coco, a plush animal offering comfort and companionship
- *Helping Children Cope With Loss* (booklet for caregivers)
- a letter from Coco and a set of colored pencils
- a special memory box to protect treasured keepsakes

The Comfort Kits are available free of charge from Military OneSource.

TRICARE

General number: 1-888-363-5433
North region: 1-877-874-2273
West region: 1-888-874-9378
South region: 1-800-444-5445
http://www.tricare.mil

To understand your health care benefits you may ask your casualty assistance officer or contact TRICARE for more information.

Service Specific Information

This guide is meant to provide all family members, regardless of Service, the same basic information on assistance, benefits, and entitlements. However, there may be additional benefits and resources that are Service specific. Therefore, each Military Service, at its option, may include additional information or resources at the end of this guide that only apply to family members from their Service. A few examples would be a scholarship program that pertains only to surviving Army families or a foundation that only supports Navy families.

VII. LIST OF IMPORTANT DOCUMENTS

- DD Form 1300 "Report of Casualty" (provided by your Service Casualty Office)
- DD Form 2064 "Certificate of Death (Overseas)"
- civilian death certificates (can be purchased through funeral home; twelve copies recommended)
- marriage certificate
- divorce decree
- immigration documents
- naturalization papers
- adoption and or custody documents
- Social Security number/card for all family members
- wills and deeds of trust
- insurance policies (life, home, vehicles, etc.)
- income tax records (past three years)
- documents referring to bank accounts, loans, securities, etc.
- references to safe deposit boxes
- references to out-standing debt
- vehicle title and registration

VIII. CONSOLIDATED PHONE LISTINGS OF SURVIVOR SUPPORT ORGANIZATIONS

Air Force Casualty/Survivor Benefits
1-800-433-0048

Arlington National Cemetery
1-703-607-8585

Armed Forces Services Corporation (AFSC)
1-888-237-2872

Army Casualty/Survivor Benefits
1-800-626-3317

Coast Guard Survivor Benefits
1-800-772-8724

Coast Guard Casualty
1-202-493-1931

Defense Enrollment Eligibility Reporting System (DEERS)
1-800-538-9552

Defense Finance and Accounting Service (DFAS)
1-800-321-1080

Department of Veterans Affairs Veterans Benefits Administration
1-800-827-1000
TDD Line: 1-800-829-4833

Bereavement Counseling
1-720-874-1031

Financial Point
1-888-243-7351

Headstones and Markers
1-800-697-6947

Montgomery GI Bill/VEAP Refund
1-800-442-4551

National Cemetery Administration
1-800-827-1000

Memorial Programs Service
1-800-697-6947

Presidential Memorial Certificate
1-202-565-4259

Survivor's Benefits
1-800-827-1000

Veterans Health Administration
1-877-222-8387

Gold Star Mothers, Inc.
1-202-265-0991

Gold Star Wives of America, Inc.
1-888-751-6350

Marine Corps Casualty/Survivor Benefits
1-800-847-1597

Military OneSource
1-800-342-9647
Overseas: 1-800-342-6477
En Español: 1-877-888-0727
TTY/TDD: 1-800-346-9188

National Association for Uniformed Services (NAUS)
1-800-842-3451

National Military Family Association (NMFA)
1-800-260-0218

National Society of Military Widows (NSMW)
1-800-842-3451 x3009

Navy Casualty/Survivor Benefits
1-800-368-3202

Office of Servicemembers' Group Life Insurance (SGLI)
1-800-419-1473
Main Fax. 1-800-236-6142
Claims Fax. 1-877-832-4943

Social Security Administration
1-866-777-7887

Tragedy Assistance Program for Survivors (TAPS)
1-800-959-TAPS (8277)

TRICARE:
General number: 1-888-363-5433
North region: 1-877-874-2273
West region: 1-888-874-9378
South region: 1-800-444-5445

United States Citizenship and Immigration Services (USCIS)
1-877-247-4645

DEPARTMENT OF DEFENSE

UNITED STATES OF AMERICA