

15 Feb 23 MILITARY RETIREE SURVIVOR'S CHECKLIST

HOURS*

Each Retired Activities Office has specific locations, times and points of contact

***Hours may vary depending on conditions**

Please call the RAO phone, leave message for return call from RAO

RAO is staffed by volunteer military retirees to assist military retirees, their widow(er)s, dependents, and survivors by advising and helping to interface with the various government agencies on matters unique and important to retiree's rights and benefits.

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RETIRED ACTIVITIES OFFICE (RAO) (CHECK AREA RAO LOCATIONS)

U.S. Navy Retired Activities Office (RAO) Locator

My Navy Career Center: askmncc@navy.mil 1-833-330-6622

Defense Finance and Accounting Service:

Retiree and Annuitant pay matters1-800-321-1080
Casualty matters (Death reports) 1-800-321-1080
My Pay <https://mypay.dfas.mil>

Coast Guard Personnel Center1-800-772-8724

Civil Service Retired Operations 1-888-767-6738

ID Card Office, (Check with local area policies).....

Online Appointments <https://rapids-appointments.dmdc.osd.mil>

DEERS.....1-800-538-9552 (Press 3)

..... <http://www.tricare.osd.mil/deers>

Legal Office (RLSO) Check with local area policies).....

National Cemetery (Contact 1-800-MyVA411 (1-800-698-2411))

Social Security:

National Office 1-800-772-1213

Veterans Affairs:

Regional Office, (Check area Regional Office) 1-800-827-1000

Gov/Natl Life Insurance (USGLI/NSLI) 1-800-669-8477

Servicemen's/Veterans Group Life Insurance (SGLI/VGLI) 1-800-419-1473

VA Outpatient Clinic, Joint Ambulatory Care Center (Specific to local areas)

VA Rep at Outpatient Clinic (Specific to VA Hospital /Clinic locations)

County/ Veterans Service Officer VSO (Specific to locations)

Military Treatment Facilities (MTF): *** Information

***Services vary with locations that provide medical care as hospital or clinic.

Medical Treatment Facilities (MTF) are managed by Defense Health Agency (DHA) and may be Joint Service Medical Treatment Facilities.

Area MTFs will determine policy and availability of services

Check with each Military Treatment Facility (MTF) for their specific protocols and availability

Pharmacy (Information lines)

Prescription refills

Appointments

Health Benefits Advisor

Navy/Marine Corps Relief: Check Local area contacts and website: www.nmcrcs.org

Navy MWR: Check Local area contacts and website: NAVYMWR.ORG

American Red Cross (Check Local Area contacts)

1. CORRESPONDENCE. Correspondence with Government agencies on matters in this checklist may require Social Security numbers for identification purposes.

2. PERSONAL PAPERS. Your personal papers are important for the application of benefits and settling of your estate when you die. Following is a list of the more prominent personal papers and information that should be identified, maintained up to date, and protected in a safe location known to the retiree, trustworthy family member and/or close family friend.
 - a. Legal documents, Last will and testament.
 - b. Power of Attorney (Note: Powers of Attorney are normally null and void upon death of the originator).
 - c. Insurance policies.
 - d. DD Form 214 (Report of separation) or retirement orders (Letter of Retirement).
 - e. Birth certificates
 - f. Marriage certificates.
 - g. Divorce decrees.
 - h. Social Security numbers and/or cards.
 - i. Listing of financial accounts, stocks, bonds, and investments and their location.
 - j. Listing of real estate deeds and automobile titles and their location.
 - k. Copies of Income Tax Returns for the past five years as a minimum.
 - l. Adoption/naturalization papers.
 - m. Last "Retiree Account Statement" (Retired Pay Statement) from the Defense Finance and Accounting Service (DFAS), Cleveland.
 - n. Location of medical and dental records.
 - o. Civil Service papers and CSA or CSF file number.
 - p. "Veterans Administration" papers/letters and claim numbers.

3. ACTION FOR THE MILITARY RETIREE WHEN SPOUSE DIES.

- a. Select Funeral Director and make arrangements for burial.
- b. If enrolled in SBP program submit DD Form 2656-6 with a copy of death certificate to Defense Finance and Service (DFAS), Cleveland to stop pay deduction.
(Required even if SBP is paid up)
- c. Review and update beneficiaries on insurance policies.
- d. Close out medical and dental records.
- e. Review and update legal documents, will and/or trusts.
- f. Obtain advice regarding joint financial accounts.
- g. Obtain advice regarding retirees' credit card accounts and the cards.
- n. Update joint financial accounts.
- h. Review joint ownership of property, change ownership if appropriate.
- i. Review payment of outstanding spouse and/or joint bills.
- j. File insurance claims.
- k. File medical (TRICARE/Medicare/etc) claims if applicable.
- l. Review and update supplemental health insurance
(Note: Check into a decrease in premiums because one of the insured died).
- m. Return spouse's ID card to ID Card Office (Copy of death certificate required so that spouse can be deleted from DEERS).
- n. Contact the Social Security Administration to update Social Security benefits.

4. ACTION FOR SPOUSE OR FAMILY WHEN MILITARY RETIREE DIES:

- a. Select Funeral Director and make arrangements for burial. (Includes Military Honors.)
- b. Contact the RAO and be prepared to provide the following information:

(1) For deceased retiree:

Name: _____ Rank/rate: _____
Service: _____ Social Security Number (SSN): _____
Date of death: _____ Cause of death (Natural etc) _____
Date of birth: _____

(2) For spouse:

Name: _____ Telephone number: _____
Address: _____
Date of birth: _____ Date of marriage: _____ SSN: _____

(3) For next of kin (NOK):

Name: _____ Telephone number: _____
Address: _____
Relationship: _____ Date of birth: _____ SSN: _____

(4). When the above information is received, RAO will report the death to Defense Finance and Accounting Service, Cleveland (DFAS-CL). Telephone: 1-800-321-1080. This report may be made direct to DFAS-CL, if desired by you or a representative.

Defense Finance and Accounting Service
U.S. Military Retirement Pay
8899 E 56th St
Indianapolis, IN 46249-1200

- c. If the retiree was a participant in SBP, forms for applying for the SBP annuity will be sent to the designated annuitant by DFAS. (RAO can assist)
- d. If the Military retiree was also a Civil Service employee, Civil Service Retired Operations must be notified. Call 1-888-767-6738. (RAO can assist)
- e. Obtain copies of death certificate (Normally, the funeral director will apply for the certificate for the survivor). Death Certificates MUST list medical cause of death.
- f. Retired pay stops at midnight on the day of death of the retiree. Any funds for un-earned retired pay will be pulled back /returned to DFAS. DFAS will request "direct deposit" institutions to return any un-earned deposit to DFAS. DFAS will then send forms (DD1174) for unpaid retired pay to the designated recipient. Payment with direct deposit will be used for the unpaid pay to the designated recipient. (RAO can assist)
- g. Turn in retirees ID card to the ID /PSD office. Survivor obtains a new (updated) ID card. Death Certificate required for DEERS update. (See item 11)
- h. File insurance claims. Report by phone for Government NSLI or SGLI/VGLI insurance policies. (RAO can assist).
- i. Review and update supplemental health insurance (Normally there will be a decrease in the premium when one of the insured dies). Tricare for Life (TFL) will be addressed with assignment of new ID card and DEERS.
- j. Review and update beneficiaries on insurance policies.
- k. Close out medical and dental records.

- l. Review and update your legal documents to include last "Will and Testament".
- m. Obtain advice regarding retirees' credit card accounts and the cards.
- n. Update joint financial accounts.
- o. File medical (TRICARE/Medicare etc) claims if applicable
- p. Review and change real estate deeds and automobile title; if applicable.
- q. Contact the Social Security Administration to update Social Security benefits.
(See item 15)
- r. If the military retiree was receiving VA disability pay, VA Regional office must be notified.
Call 1-800-827-1000. (RAO can assist)

5. ACTION FOR SURVIVORS WHEN ANNUITANT DIES.

The surviving next of kin must notify DFAS-CL at 1-800-321-1080 to report death of annuitant. (RAO can assist) DFAS will require a copy of the death certificate. Mailing address for the death certificate is:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
8899 E 56th St
Indianapolis, IN 46249-1300

6. DEATH GRATUITY. If a military retiree dies from causes related to active service, within 120 days of retirement, the military service will pay the widow(er) or children a death gratuity. Contact the military service for details. (RAO can assist)

7. LEGAL SERVICE. The Navy Region Legal Service Office (RLSO) may provide legal consultation, advice, referral, and minor legal services e.g. standard will, to retirees, their widow(er), and eligible dependents. The NLSO cannot represent clients in court or undertake complicated lengthy cases for individuals.

8. REVIEW, REPLACEMENT, AND CORRECTION OF MILITARY RECORDS. The military services have procedures for replacing military records, e.g. DD Form 214's, and correcting errors in military records to remove injustices or administrative errors. RAO can assist in obtaining forms for these procedures. On line access – <http://vetrecs.archives.gov>. The VA can also assist in requests to replace certain service records.

9. RETIRED PAY. The Defense Finance and Accounting Service, Cleveland, Ohio, Telephone 1-800-321-1080 administers military retired pay for all the military services. If you receive retired pay and change your address DFAS MUST be notified.

Defense Finance and Accounting Service
U.S. Military Retirement Pay
8899 E 56th St
Indianapolis, IN 46249-1200

10. SURVIVOR BENEFIT PLAN (SBP). For retirees who elected to participate, the SBP will provide the widow(er) with an annuity upon death of the retiree.

- a. The annuity is administered by the Defense Finance and Accounting Service (DFAS), telephone: 1-800-321-1080. Details of SBP coverage i.e. type of coverage, cost, and amount of retired pay covered (Base Amount), and annuity amount are indicated on the Retiree Account Statement (RAS) that is periodically received from DFAS.

- b. Upon the death of the retiree, forms for applying to start the SBP annuity will be sent to the annuitant by DFAS (RAO will assist in their completion in the RAO office if desired).
- c. If you are receiving an SBP annuity and change your address, inform DFAS of the change at:

Defense Finance and Accounting Service
 U.S. Military Annuitant Pay
 8899 E 56th St
 Indianapolis, IN 46249-1300

- d. If you are a widow(er) receiving an SBP annuity and decide to remarry before age 55, your annuity is suspended. If remarriage is after age 55, payments will continue.
- e. If the spouse pre-deceases a retiree who has SBP and SBP has been suspended (see 3.b) and the retiree decides to remarry; the marriage must be reported to DFAS within 1 year in order to reactivate the SBP.

11. IDENTIFICATION CARDS. When the retiree who is the sponsor dies, the widow(er) and certain dependents continue to be entitled to certain ID card privileges but are required to renew their ID Cards to verify their privileges and accurately indicate the sponsor as "deceased". Visiting the following can make online appointments for ID cards
 website: <https://rapids-appointments.dmdc.osd.mil>

12. SERVICE NEWSLETTERS. Each military service issues a periodic "Newsletter" for the benefit of respective retirees and their widow(er) s. The Newsletters are the primary vehicles for the individual services to keep their retirees informed on important matters of concern. The Navy's newsletter is only available online. The Newsletters particularly provide up-to-date telephone numbers. The Newsletters are:

- Navy Shift Colors <http://www.npc.navy.mil/ReferenceLibrary/Publications>
- Marine Corps.....Semper Fidelis <https://www.manpower.usmc.mil>. Click on Semper Fidelis
- Army.....Echoes <http://www.armyg1.army.mil/retire>
- Air Force..... Afterburner <http://www.Retirees.af.mil/afterburner>

When you change your address, be sure to inform DFAS since addresses for newsletters are obtained from DFAS.

13. MEDICAL CARE. Treatment in Military Treatment Facilities (MTF's) for military retirees and their dependents is determined by the MTF Command or may be on a "space available" basis under TRICARE programs.

Consult with your Health Benefits Advisor or other health care professional for additional details specific to the MTF or Command.

14. DENTAL AND VISION CARE. Retirees, dependents and survivors are eligible to enroll in the Federal Government's Dental and Vision program (FEDVIP) .Specific information can be obtained on the Tricare website, FEDVIP website or by calling 1-877-888-3337.
 BENEFEDS website: www.benefeds.com
 TRICARE website: www.tricare.mil

15. BENEFITS UNDER THE SOCIAL SECURITY ADMINISTRATION (SSA).

One of the first things a widow(er) should do when the retiree dies is contact SSA telephone: 1-800-772-1213 to report the death, update Social Security benefits, and to apply for the possible one time lump sum death benefit. Most Funeral Directors will assist in the initial report and applying for the lump sum death benefit. If required SSA will make an appointment for the widow(er) via virtual or phone in most cases.

16. BENEFITS UNDER THE DEPARTMENT OF VETERANS AFFAIRS (VA).

- a. The VA administers and determines eligibility for several programs applicable to retirees and their families and very briefly summarized in this checklist.

VA Regional Office
Telephone: 1-800-827-1000

- b. Burial. Funeral Director normally makes these arrangements including burial in a National Cemetery.
- (1) The retiree qualifies for a United States flag for casket or cremains services, military honors and a military chaplain (if available) to conduct the funeral service. The Funeral Director usually makes these arrangements.
 - (2) VA will provide headstones and markers for retiree's graves in both national and private cemeteries. The VA does NOT pay for cremation.
 - (3) If the retiree's death is service connected, VA will pay a burial allowance. For retirees entitled to receive VA compensation, or those who die in VA medical facilities, VA will pay a burial allowance. For burial in a private cemetery for those retirees entitled to receive VA disability compensation the VA will pay an allowance. Call 1-800-827-1000 for details.
- c. Keep VA insurance beneficiaries up to date. Information on government life insurance, including the status of government life insurance for individual retirees, is available from the "Department of Veterans Affairs, Regional Office, telephone 1-800-827-1000 and/or Insurance Center, P.O. Box 8079, Philadelphia, PA 19101, telephone: 1-800-669-8477.

17. CHANGE OF ADDRESS. Be sure to inform DFAS, DEERS and the Social Security Administration (SSA), if you change your address so that you will continue to receive your retiree or annuitant account statements, 1099's for income tax purposes, and other important correspondence.

CHANGE OF ADDRESS FORM: DD2866

18. CHANGE OF BENEFICIARY: Be sure to inform DFAS, DEERS of current beneficiary. This is important to have current documentation.

DESIGNATION OF BENEFICIARY or CHANGE BENEFICARY FORM: DD2894

N-O-T-E-S