

SURVIVOR ASSISTANCE PROGRAM

IMMEDIATE SURVIVOR GUIDANCE PLAN

For Surviving Spouses or other Family Members of Military Veterans

The following guide contains helpful information for a surviving spouse of a retired or 100% disabled service-connected military veteran or family members of those veterans. It is designed to give the answer to “Where do I Start?” Some information will pertain to honorably separated veterans like VA and all non-military benefits. If you have any questions or require any other guidance, assistance can be sought from the Casualty Assistance Office (CAO) at the nearest military installation, the county Veterans Service Office (VSO), the nearest VA Center, or a family attorney. If you have any suggestions or modifications to this GUIDE, please send them to SMART HQ at smart@smartrving.org or contact your SMART Survivor Assistance Program chairman or member.

Remove the “*Making things easy for your family*” instructions from its file location. This file, regardless of its name, provides you with the information needed to proceed. If **you** spouse did not complete such a form, proceed with the checklist below as your guide

NOTE: Copies of the DD Form 214s (Certificate of Release or Discharge from Active Service), death, birth, marriage certificates, adoption, annulment, divorce decrees, etc will be required for most of the below actions. If the documents are not available, start now to secure them. It will take 2 to 4 weeks or more to obtain them once ordered. Personal documents can be ordered directly from the State Vital Records Department or at www.vitalchek.com for a slightly increased fee. Military service documentation can be ordered from <https://vetrecs.archives.gov/VeteranRequest/home.html#RequesterInformation> **Check directly with all agencies to see what they require.**

1. Contact the Funeral home or crematorium previously selected by the decedent or of your choice and make the necessary arrangements. They can also obtain copies of the Death Certificate if requested prior to submission of the record of death to the state office for you. Ask for at least 10 originals or certified copies. These can also be obtained from the state Vital Records Department for a fee. Copies may be delayed in certain cases, but you are encouraged to continue with other tasks; especially those related to military and civilian pay and benefits. The military Base CAO, County VSO and the VA can attend to the military burial detail and matters including death benefits due.

2. Contact the Casualty Assistance Office (CAO) at the nearest military base, the County Veterans Service Officer (VSO), local VA Office. They will initiate procedures to stop your Spouses Retired Pay and initiate any benefits for you. Check your bank and update the account balance and deposits. Once the Defense Finance and Accounting Service (DFAS) is aware your spouse’s demise, DFAS will electronically withdraw any funds received in the month of death and STOP any future payments. Do not spend any funds received in that month. The County VSO or the VA can also fill out the forms for you to sign, attach proper documentation, and submit. This also applies to any VA or Office of Personnel Management payments received.

3. Initiate application for Survivors Benefit Plan (SBP) if enrolled and (DIC) Dependency indemnity Compensation if the death is service connected and related to the military career or

the veteran has drawn 100% DISABILITY PENSION from the VA for 10 years or more regardless of the cause of death. Arrange for payment to be deposited to your account. CAUTION: Spend wisely as you may have to rely on your savings for a period of perhaps two months while financial paperwork is processed. In 2020 SBP laws were changed allowing a widow to draw both SBP and DIC. A 4-year phase in period was also enacted. Check with the CAO for details.

4. Take care of any Death and Burial Benefits including spouse's right to burial. The funeral home or crematorium may have taken care of some of these matters. For further information, call 888-847-6876, the VA or the nearest CAO or county VSO for information. For cremation remains disposition or burial at sea, select option 4. You may also contact SMART Headquarter and be placed in contact with a SMART Survivor Assistance Program advocate.

5. Update your I.D. Card and DEERS information regardless of the expiration date. You will be issued a Widows ID card which has no expiration date. The best way to do this is via <https://idco.dmdc.osd.mil/idco/> to get an appointment. You may be able to do this at the nearest military base Pass and ID Section or check with the military CAO or County VSO. Appointments are usually required so it is better to get an appointment through the referenced website above.

6. Call and make an appointment with the local office of the Social Security Administration (SSA). They will process you through your Social Security benefits. Watch out for concurrent payment deductions and counsel with the CAO, VA, or VSO about your rights. Depending on SSA payments you may elect to receive your spouse's annuity vs. yours, whichever is the highest? There is no longer an offset to your SSA in relation to Survivors Benefit and other payments. CAUTION: The spouse's final months Social Security payment will have to be repaid to the Social Security Administration. So, spend wisely.

6. Take care of all matters having to do with vehicle titling, licensing and registration, Property deeds and taxation. This includes both real and personal property. There are sometimes surviving spouses may receive reductions in taxes and licensing.

7. Credit cards, checking and savings accounts, safe deposit boxes, investment programs and other financial items. Notify the issuing entity of the death and ask for final billing and closing the account (s). Open or change into your own account(s), in your name or those you may designate. A financial advisor or attorney can provide advice and assistance. **Note:** All credit cards issued to the deceased member, even though the other spouse has a copy, will automatically be cancelled.

8. File any and all life Insurance policy claims. Some may be military service connected and some may be commercial or Social Security. The Base CAO, County VSO or the insurance company agent will be of valuable assistance in these matters, especially those that are service related and paid by current allotments. If decedent died in any mode of transportation, check your auto insurance policy for benefits.

9. Human Organ Donation Programs. Contact the proper Agency or organization on these matters. If so notified, have any organ donor information appended to drivers' licenses, or have other documentation available.

This may all seem overwhelming, but just go to the Casualty Assistance Office (CAO) on a military base County Veterans Service Office (VSO), and they will help you. Take all records (Personal Military and Health) as well as other military documentation for review. Recent decisions regarding Agent Orange and other military occupation related matters might be beneficial.

It is strongly suggested that you always have a family member, or a close friend accompany you on any visits to the various offices. They are a good source to take notes, verify information and ask questions that you may not think of during this stressful and emotional time.

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