

Survivor's Checklist

First Steps for Moving On



A PUBLICATION OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA



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Dealing With the Loss of a Loved One

When a family member dies, the last things on your mind are taxes and notifying pension-plan administrators. But even as you grieve, it's essential you begin taking steps to tie up the affairs of your loved one.

Keep this checklist on hand to refer to when dealing with a death in the family. While not exhaustive, this list is intended as a reminder for family members and surviving spouses about the many subjects that need attention at the time of death of a MOAA member.

Some associations offer spouse assistance to their members and will notify many of the places listed on this checklist. Contact these organizations if you need help during this time of need.

- America's Armed Forces Mutual Aid Association
(800) 522-5221 or (703) 707-4600
www.aafmaa.com
- Navy Mutual Aid Association
(800) 628-6011 or (703) 945-1440
www.navymutual.org

If you live close to a military installation, you might be able to receive help with administrative matters from a casualty assistance officer or volunteers from the retiree activities office. (Please note, these services are not available at all installations.)

- Air Force:
Casualty assistance: (877) 353-6807
Office locator: <http://1.usa.gov/1g4OhWY>
- Army:
Casualty assistance: (800) 626-3317
Office locator: <http://bit.ly/1b2Pjp3>
- Navy:
Casualty assistance: (800) 368-3202
Office locator: <http://1.usa.gov/1hjaKVv>

Who to Contact

Make these important calls first. Check off each as you go, and keep notes from your conversations, including the date on which you called.

Survivor Benefit Plan/ Retired Serviceman's Family Protection Plan

To start the annuity application or cancel a current one, notify the appropriate service office of the death of the servicemember or surviving spouse.

▪ **Army, Marine Corps, Navy, and Air**

Force: Contact the Defense Finance and Accounting Service (DFAS). Have the decedent's Social Security number and the date of death on hand. DFAS asks that survivors send one photocopy of a death certificate, when available, that indicates the cause of death. Send it to:

Annuitant death: DFAS, U.S. Military Annuitant Pay
PO Box 7131

London, KY 40742-7131

Fax: (800) 982-8459

Retiree death: DFAS, U.S. Military Retirement Pay
PO Box 7130

London, KY 40742-7130

Fax: (800) 469-6559

(800) 321-1080

www.dfas.mil

▪ **U.S. Coast Guard or NOAA:**

Commanding Officer, Retiree and Annuitant Services, U.S. Coast Guard Pay and Personnel Center (or NOAA Corps Commissioned Personnel Center)

444 S.E. Quincy St.

Topeka, KS 66683

(800) 772-8724

USCG: www.uscg.mil/ppc/ras/directoryassistance.asp

NOAA: www.corpscpc.noaa.gov/benefits/index.html

- **Public Health Service:**

Office of Commissioned Corps Support Services
Compensation Branch, Room 450
5600 Fishers Lane
Rockville, MD 20857
(800) 638-8744, retired officers: (800) 638-8744
<http://ccmis.usphs.gov/ccmis/cb.aspx>

- Reserve Component Survivor Benefit Plan (RCSBP)**

Survivors of reservists and guardmembers who are enrolled in RCSBP but are not yet receiving military retired pay, notify:

- **Army:** U.S. Army Human Resources Command, (888) 276-9472
- **Marine Corps:** (800) 336-4649
- **Navy:** (866) 827-5672
- **Air Force:** (800) 525-0102
- **Coast Guard:** (800) 772-8724

- The VA**

If the cause of death might have been due, in whole or in part, to service-connected causes, contact the nearest VA regional office by calling (800) 827-1000.

You might qualify for VA benefits such as burial benefits, a government headstone, or Dependency and Indemnity Compensation payments.

- Defense Enrollment Eligibility Reporting System (DEERS)**

(800) 538-9552.

- The Social Security Administration**

Call (800) 772-1213 to apply for the Social Security survivor benefit and death benefit.

- The deceased's life insurance company**

Be prepared to provide policy numbers and a copy of the death certificate.

Other insurance programs

If the deceased was a participant in any VA insurance plans, contact them.

The deceased's lawyer or estate executor

Credit card and other charge account companies

Have account numbers available, if known.

The Civil Service

If the deceased was a member of the Civil Service or the Federal Employee retirement systems (CSRS and FERS), notify the Office of Personnel Management at (724) 794-2005. For inquiries about Civil Service Survivor Benefit Plan coverage and Casualty and Federal Group Life Insurance, call (888) 767-6738.

If all or part of your servicemember's service retired pay was waived in favor of a VA or civil service compensation, notify the appropriate service pay agency.

The Thrift Savings Plan

If the deceased was a CSRS or FERS retiree and participant in the Thrift Savings Plan, contact the Federal Retirement Thrift Investment Board at (877) 968-3778.

Private pensions

If the deceased also qualified for a retirement plan or pension from a private-sector employer, notify that employer or plan administrator.

Investments

Notify any financial institution, including banks, brokerage houses, and investment firms, that holds an individual or joint account in the name of the deceased. Remember to locate all stocks, bonds, and securities. Have account numbers available, if known.

Next Steps

These items are not as time-sensitive. Contact:

- Your accountant, CFP®, or tax preparer**
- Other insurance companies (health, property, automobile, mortgage, Medigap, TRICARE insurance supplement, etcetera)**
Have policy numbers on hand, if known.
- The state department of motor vehicles**
- City, county, and state property offices**
- Fraternal or professional organizations such as AARP, the American Legion, the Disabled American Veterans, and the Veterans of Foreign Wars (VFW)**
 - AARP: www.aarp.org
 - American Legion: www.legion.org
 - Disabled American Veterans: www.dav.org
 - MOAA: www.moaa.org
 - VFW: www.vfw.org
- The nearest military installation personnel office**
They can help you renew ID cards.
- The deceased's automobile leasing agent**

Important Numbers/Notes:

MOAA Also Can Help You Through This Time

If you have other questions regarding this checklist, contact MOAA's Benefits Information and Financial Education Department at (800) 234-MOAA (6622) or email beninfo@moaa.org.

VA Benefits

If you have questions regarding your eligibility for VA benefits, you might want to seek the help of a veterans service officer (VSO) in preparing claims with the VA. Call MOAA at (800) 234-6622 for the name of a VSO in your state. MOAA's VSO can help some claimants, and anyone with VA benefits questions can find helpful information at www.moaa.org/vso.

MOAA's *Help Your Survivors — Now!* publication also provides an in-depth guide to meeting the criteria necessary to qualify for VA death and related benefits. It's best to be on the safe side and call the VA to determine your eligibility for those benefits.

MOAA Membership for Survivors

Surviving spouses inherit the remaining MOAA membership of the military member and can become auxiliary members. Call MOAA at (800) 234-MOAA (6622) or email msc@moaa.org to initiate this process.

Prepared by the Military Officers Association of America (MOAA).
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