

3 OCTOBER 2002



Personnel

**BENEFITS AND ENTITLEMENTS FOR
FAMILY MEMBERS OF RETIRED AIR FORCE
DECEASED**

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Supersedes AFPAM 36-3028, 1 November 2001

Pages: 43

Distribution: F

This pamphlet implements Air Force Policy Directive (AFPD) 36-30, **Military Entitlements**, and Department of Defense Instruction (DoDI) 1300.18, **Military Personnel Casualty Matters, Policies, and Procedures**. It describes procedures for the Casualty Services Program for all levels of command and all Air Force organizations. This publication cannot be supplemented. Refer recommended changes and conflicts between this and other publications to HQ AFPC/DPWCS, 550 C Street West, Suite 14, Randolph AFB, Texas 78150-4716 on Air Force Form 847, **Recommendation for Change of Publication**.

This pamphlet provides general information about most federal benefits and entitlements available to eligible family members of deceased retired Air Force personnel and explains the application process. You can direct specific questions to the government agency administering the benefits or discuss these matters with your casualty assistance representative (CAR). If unable to assist you or answer your questions, the CAR will research the answer and get back with you. Government agencies outside the Air Force administer most of the benefits discussed in this pamphlet, determine eligibility for such benefits and establish the amount paid.

SUMMARY OF REVISIONS

This revision incorporates Interim Change IC 2002-1. This change incorporates interim change (IC) 2002-1 (**Attachment 5**) which includes legislative changes to medical care entitlements for surviving family members of retirees (paragraph **36.**). This change also updates the name, address and phone number of the Air Force Enlisted Foundation (formerly the Air Force Men's Widows and Dependents Home Foundation) (paragraph **53.**); The Air Force Survivor Assistance Program (**Attachment 4**); changes the address of the Office of Servicemembers' Group Life Insurance (OSGLI) (paragraphs **13.** and **14.**); and the mailing address for the Defense Finance and Accounting Service (DFAS) - Cleveland Center (paragraphs **20.**, **21.**, and **22.**). See the last attachment to the publication, IC 2002-1, for the complete IC. A bar (|) indicates revision from the previous edition.

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Section A—Points of Contact

1. General Information. Listed below are the names and telephone numbers of personnel or agencies that can address your specific questions, problems or concerns, and long-term points of contact for follow-up information, care, and support:

1.1. Casualty Assistance Representative (CAR): _____
(Grade, Name and Telephone Number)

1.1.1. Military Mailing Address: _____
(Unit, Bldg Number, Installation, State, ZIP Code)

1.1.2. Office Hours: _____

1.2. Mortuary Services: _____
(Grade, Name and Telephone Number)

1.3. Chaplain: _____
(Name and Telephone Number)

1.4. Family Support Center (FSC): _____
(Name and Telephone Number)

1.5. Air Force Aid Society (AFAS): _____
(Telephone Number)

1.6. American Red Cross: _____
(Telephone Number)

1.7. Legal Assistance Officer: _____
(Telephone Number)

1.8. Health Benefits Advisor: _____
(Telephone Number)

1.9. Transportation Management Office: _____
(Telephone Number)

1.10. Defense Finance and Accounting Service-Cleveland Center (DFAS-CL):
1-800-321-1080 or 1-800-269-5170 (Toll Free Telephone Number)

1.11. Defense Finance and Accounting Service-Denver Center (DFAS-DE):
1-800-435-3396 (Toll Free Telephone Number)

1.12. Local Department of Veterans Affairs (VA) Office: _____
(Telephone Number)

1.13. VA (Benefits): _____ 1-800-827-1000

(Toll Free Telephone Number)

1.14. VA (Life Insurance): 1-800-669-8477

(Toll Free Telephone Number)

1.15. Local Social Security Administration: _____

(Telephone Number)

1.16. Social Security Nationwide Office: 1-800-772-1213

(Toll Free Telephone Number)

Section B—General Information

2. Introduction. This pamphlet is designed to provide general information on most federal benefits and privileges you may be entitled to as survivors of a deceased Air Force retiree. In addition, it contains a list of important documents you should be aware of at **Attachment 2** and a benefits/entitlements checklist for you to record the dates benefits were applied for and received at **Attachment 3**. After you have had an opportunity to read this pamphlet, feel free to discuss any questions with your CAR. If they cannot answer your questions, they will refer you to the appropriate military official or government agency, or get the answer for you. If you need assistance in other matters not covered in this pamphlet, contact your CAR.

3. Overview. Casualty assistance to family members includes counseling regarding survivor benefits, assistance with applications for monetary benefits, and resolving any irregularities or complaints.

4. Reporting the Death of Retired Air Force Members. There are several offices capable of assisting family members of retired Air Force personnel.

4.1. Families residing in the Continental United States (CONUS) may report the death of a member and receive personal assistance in applying for eligible benefits by contacting:

4.1.1. The CAR at the nearest Air Force Base Military Personnel Flight.

4.1.2. Headquarters Air Force Personnel Center (HQ AFPC) Casualty Operations at 1-877-353-6807, which prompts you to input your zip code. The call is automatically forwarded to the nearest CAR who will assist you. An alternate toll-free number is 1-800-433-0048. The commercial number is (210) 565-3505 and is provided because families living overseas do not have access to the toll-free number. This office will connect you directly to the CAR who will assist you.

4.1.3. Defense Finance Accounting Service-Cleveland (DFAS-CL) Center, Casualty, using their toll free number 1-800-269-5170.

4.2. Families residing overseas may report the death by contacting:

4.2.1. The CAR at the nearest Air Force Base Military Personnel Flight.

4.2.2. Headquarters Air Force Personnel Center (HQ AFPC) Casualty Operations at (210) 565-3505. This office will provide you with the name, phone number and address of the CAR who will assist you.

4.2.3. The United States Embassy or Consulate.

4.3. When telephone notification is impossible, you may send the information by mail to HQ AFPC, Casualty Services Branch (DPWCS), 550 C Street West, Suite 14, Randolph AFB, TX 78150-4716. Enclose a copy of the death certificate and include the deceased member's social security number, rank and date of retirement. This information will be forwarded to the nearest Air Force Base CAR who will contact you and provide assistance.

4.4. Information required when reporting a retiree's death includes:

- 4.4.1. Retiree's full name.
- 4.4.2. Retiree's grade.
- 4.4.3. Retiree's Social Security Number.
- 4.4.4. Date and place (city and state) of death.
- 4.4.5. Cause (layman's terms) of death.
- 4.4.6. Name, relationship, and address of the next of kin (NOK).
- 4.4.7. Date and place of funeral, if known (general officers only).

Section C—Burial Benefits

5. Transportation of Remains . The Air Force will pay to transport the remains of a retiree who died while properly admitted to a Uniformed Services medical facility located in the United States. Transportation is from the place of death to a place no further distant than the place of last permanent residence. Contact the installation Mortuary Affairs Office for specific information.

6. Department of Veterans Affairs (VA) Burial Benefits. Retired personnel are authorized interment in national cemeteries. There is no cost incurred by the NOK as the cemetery grave space, opening and closing of the grave, and the marker are provided by the VA. The VA pays burial benefits only if the retiree was entitled to receive VA compensation, a VA pension, or if the retiree died in a VA hospital. If the VA determines death was service-related, the NOK may receive an additional allowance. Funeral homes normally have the application, VA Form 21-530, **Application for Burial Allowance**, to apply for this benefit. If your funeral home does not have the application, contact your CAR or nearest VA office. You should attach with the application, proof of the retiree's military service (i.e., retirement order or DD Form 214, **Certificate of Release or Discharge From Active Duty**), a copy of the death certificate, and copies of funeral and burial expenses that you paid.

6.1. Service-related death. The VA will pay up to \$1,500 toward burial expenses. If the retiree is buried in a VA national cemetery, some or all of the cost of moving the deceased may be reimbursed. There is no time limit for claiming reimbursement of burial expenses for a service-related death.

6.2. Nonservice-related death. The VA will pay up to \$300 toward burial and funeral expenses and a \$150 plot interment allowance. If the death happened while the retiree was in a VA hospital or under contracted nursing home care, the cost of moving the deceased may be reimbursed. A claim must be filed within 2 years of the retiree's burial.

7. Burial Flag. The VA can provide an American flag, at no cost, to drape the casket of a retiree or a Reservist entitled to retired military pay. After the funeral service, the flag is given to the NOK as a keepsake. When there is no NOK, the VA will furnish the flag to a friend making a request for it. The claim

form required to apply for a flag is VA Form 2008, **Application for United States Flag for Burial Purposes**. You may obtain a flag at any VA Regional Office (VARO) or United States Post Office. Generally, the funeral director will help you obtain the flag.

8. Headstone or Grave Marker. The VA furnishes upon request, at no charge to the applicant, a government headstone or marker for the unmarked grave of a retiree in any cemetery. Headstones and markers are also provided for eligible family members of retirees buried in national, state veterans, military post or base cemeteries. Family members buried in private cemeteries are not eligible for a headstone or marker. Flat bronze, flat stone (white marble or light gray granite), or upright white marble headstones are available to mark the grave in a style consistent with the cemetery. Niche markers are available for urns.

8.1. When burial is in a national cemetery, military post or base cemetery, or state veterans' cemetery, the headstone or marker is ordered through the cemetery, and there is no cost to place it on the grave. Information on style, inscription, shipping and placement can be obtained from the cemetery.

8.2. When burial is in a private cemetery, VA Form 40-1330, **Application For Standard Government Headstone or Marker**, must be submitted with copies of any official documents attesting to the retiree's service in the Armed Forces (i.e., retirement order or DD Form 214, **Certificate of Release or Discharge From Active Duty**). The headstone or marker is shipped at government expense. However, the VA does not pay the cost of placing the headstone or marker on the grave. To check on the status of your claim, you may call the VA toll free at 1-800-697-6947.

9. Military Honors. Active Air Force installations may provide military honors when requested by the NOK consistent with available personnel and resources. Contact the installation Mortuary Affairs Office nearest you, or Air Force Mortuary Affairs toll free at 1-800-531-5803, for specific information on military honors for retirees.

Section D—Monetary Benefits

10. General Information. Family members of deceased retired personnel are eligible to receive several types of federal benefits. Benefits to a spouse and children are paid regardless of economic need, except in the case of a nonservice-connected death pension, while benefits for parents who might otherwise be eligible will not be paid if the parents have income in excess of a certain amount each year. Your CAR, the nearest VA or Social Security office will explain the benefits to you, determine the amounts that can be paid, and help you complete the required claim forms.

11. Death Gratuity. A lump sum gratuitous payment made by the DFAS-CL Center to eligible beneficiaries of a retiree who dies within 120 days following placement on the permanent or temporary disability retired list, or who is retired for years of service. Payments can be made only after the VA determines death was caused by an illness or injury incurred while the retiree was on active duty, active duty for training, or inactive duty for training. The death gratuity payment is \$6,000, of which \$3,000 is taxable income. The claim forms required to apply for this benefit are DD Form 397, **Claim Certification and Voucher for Death Gratuity Payment**, VA Form 21-534, **Application for Dependency and Indemnity Compensation (DIC) or Death Pension and Accrued Benefits by Surviving Spouse or Child**, or VA Form 21-535, **Application for Dependency and Indemnity Compensation by Parent(s)**. The claim forms and supporting documentation (i.e., marriage certificate, birth certificate, civilian court custodianship certificate or guardianship order, etc.) should be mailed to your VARO for claim processing. Your

CAR or the nearest VA office can explain this benefit and help you complete the required claim forms. The death gratuity is not paid to any other person when there are no survivors as listed below. A will is not a legal designation for death gratuity since such payment is not an allowance or a debt due the member and cannot be part of the estate. The death gratuity payment is made to survivors of the deceased in this order:

- 11.1. The member's lawful surviving spouse.
- 11.2. When there is no spouse, to the child or children of the member, regardless of age or marital status, in equal shares (state laws guide payment to minor children).
- 11.3. If none of the above, to the parents, siblings, or any combination as designated by the deceased member.

12. Unpaid Pay and Allowances. The retirement pay of an Air Force retired member stops on the first day of the month in which the retiree died. Upon death of a retired member, any pay and allowances due but not paid to the member are paid to the designated beneficiary named by the member prior to retirement. Normally, this amounts to the retirement pay from the first day of the month of death through the date of death. Retirement pay electronically deposited into an account held by a retiree will automatically be recouped by DFAS-CL and reissued to the beneficiary for the correct amount. The claim form required to apply for this benefit is Standard Form 1174, **Claim for Unpaid Compensation of Deceased Member of the Uniformed Services**. Your CAR will help you complete the claim form. When the designated beneficiary is deceased, or if the member elected "order of precedence," any money due is paid to the first eligible recipient in the following order:

- 12.1. The member's lawful surviving spouse.
- 12.2. When there is no spouse, to the child or children of the member in equal shares, with the share of any deceased child to be distributed among the descendants of that child.
- 12.3. If none of the above, to the parents of the member in equal shares or to the surviving parent.
- 12.4. If none of the above, to the duly appointed legal representative of the member's estate.
- 12.5. If none of the above, to the person(s) determined to be entitled under the laws of the state in which the member was domiciled.

13. Servicemembers' Group Life Insurance (SGLI). Retirees are covered for 120 days following retirement with no additional premium during the 120-day period. Retirees rated totally disabled on the date of retirement retain SGLI coverage until the disability ceases to be total in degree, but not for more than 1 year. Determination and payment of proceeds are made by the Office of Servicemembers' Group Life Insurance (OSGLI) under the jurisdiction of the VA. The claim form required to apply for this benefit is VA Form SGLV 8283, **Claim for Death Benefits**. Your CAR or the nearest VA office can explain this benefit to you and help you complete the required claim form, or you can write to the OSGLI, 290 West Mt. Pleasant, Livingston, NJ 07039-2747 or call them toll free at 1-800-419-1473. Payment of proceeds to a beneficiary is exempt from taxation. The insured member may have designated as principal or contingent beneficiary any person, firm, corporation or legal entity, including his/her estate, individually or as a trustee. If the member designated a trust, he/she indicated the name and date of the trust in the beneficiary block. If the member designated a trust through a will, he/she annotated "Last Will and Testament" in the beneficiary block. If the member chose not to designate a specific beneficiary but preferred the proceeds

be paid in the order of precedence, the member selected the "By Law" designation. When the "By Law" designation is used, the proceeds are automatically paid in the following order of precedence:

13.1. The member's lawful surviving spouse.

13.2. If there is no spouse, to the child or children of the member in equal shares, with the share of any deceased child to be distributed among the descendants of that child.

13.3. If none of the above, to the parents of the member in equal shares or to the surviving parent.

13.4. If none of the above, to the duly appointed legal representative of the member's estate.

13.5. If none of the above, to the person(s) determined to be entitled under the laws of the state in which the member was domiciled.

14. Veterans' Group Life Insurance (VGLI). This program allows retirees, upon retirement, to convert their SGLI coverage during the first 120 days following retirement, or 1 year following retirement for totally disabled retirees. VGLI is a 5-year renewable term policy, administered by the OSGLI under the jurisdiction of the VA. VGLI is issued up to a maximum of \$250,000 in \$10,000 increments, but not for more than the amount of SGLI the retiree had in force at time of retirement. If the retiree was covered under VGLI, your CAR or nearest VA office can explain this benefit to you and help you complete the required claim form, VA Form SGLV 8283, **Claim for Death Benefits**. You can write to the OSGLI, 290 West Mt. Pleasant, Livingston NJ 07039-2747 or call them toll free at 1-800-419-1473.

15. National Service Life Insurance (NSLI). Except for disability policies, no retiree has enrolled in this program since 23 April 1951. If the retiree was covered, your CAR or the nearest VA office can explain this benefit to you, help you complete the required claim form, VA Form 29-4125, **Claim for One Sum Payment**, and mail it to the VARO and Insurance Center, Box 8079, Philadelphia, PA 19101 for processing.

16. Service Disabled Veterans Insurance (SDVI). SDVI is insurance limited to veterans who left the Service after 24 April 1951. A member who has a service-connected disability but is otherwise in good health may apply to the VA for up to \$10,000 in SDVI life insurance coverage at standard rates. Members rated totally disabled by the VA may apply for a waiver of premiums. For those members eligible for this waiver, additional coverage of up to \$20,000 is available, but the premiums cannot be waived. If the retiree was covered, your CAR or the nearest VA office can explain this benefit to you, help you complete the required claim form, VA Form 29-4125, **Claim for One Sum Payment**, and mail it to the VARO and Insurance Center, Box 8079, Philadelphia, PA 19101 for processing.

17. Retired Serviceman's Family Protection Plan (RSFPP). The RSFPP program allowed personnel who retired before 21 September 1972 to receive reduced retired pay in order to provide an annuity for certain beneficiaries after the death of the retiree. Participation in this program was voluntary. If the retiree elected to participate, your CAR can explain this benefit to you, help you complete the required claim forms, DD Form 1884, **Application for Annuity Under the Retired Serviceman's Family Protection Plan (RSFPP) and/or Survivor Benefit Plan (SBP)**, TD Form W-4P, **Withholding Certificate for Pension or Annuity Payments**, and SF 1199A, **Direct Deposit Sign-Up Form**, or FMS Form 2231, **FAST START DIRECT DEPOSIT**, and forward them to the Defense Finance Accounting Service-Cleveland Center (DFAS-CL) for processing. Mailing address for DFAS-CL is: Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 47042-7131.

17.1. **Remarriage Before Age 60** . Your RSFPP annuity ceases the first of the month in which you remarry. Notify DFAS-CL to prevent an overpayment of the annuity. If death or divorce terminates your marriage, the annuity cannot be reinstated. DFAS-CL will reinstate your RSFPP annuity only if you furnish documents verifying the annulment of a “void” marriage.

17.2. **Remarriage After Age 60**. Your RSFPP annuity will continue without interruption if you remarry after age 60. You should send a copy of the marriage certificate with instructions for name and address changes to DFAS-CL at Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131 London KY 47042-7131.

18. Survivor Benefit Plan (SBP). SBP is a monthly annuity paid by the Air Force. This program allows personnel who retired on or after 21 September 1972, or before if they enrolled in the program during an open season, to receive reduced retired pay in order to provide a monthly annuity to their beneficiaries after the death of the retiree. The retiree designates the beneficiaries. Participation in this program is voluntary. SBP provides an eligible surviving spouse or former spouse or, in some cases, eligible children, financial security similar to the financial security a retiree had in retired pay—a cost-of-living-adjusted monthly income for life.

19. Reserve Component Survivor Benefit Plan (RCSBP). RCSBP is a monthly annuity paid by the Air Force to the surviving spouse or, in some cases, eligible children, of an Air Reserve Component member who dies and has completed the satisfactory years of service to qualify the member for retired pay at age 60. The retiree designates the beneficiaries. The beneficiary choices are the same as for SBP. Participation in the program is voluntary. A Reserve component member eligible for retired pay under Title 10, United States Code, Section 12731, may also have survivor benefit coverage under his/her Civil Service retirement income. There is no conflict of interest, which would prohibit simultaneous coverage. The three options that are available to the member at time of election are:

19.1. Option A. Member declines to make an election until age 60. If death occurs prior to age 60, no annuity is payable.

19.2. Option B. Coverage provides for an annuity to begin on the 60th anniversary of member’s birth, if death occurs before age 60, or to begin immediately when death occurs after age 60.

19.3. Option C. Coverage provides for an annuity to begin immediately, whether death occurs before or after age 60.

20. Supplemental Survivor Benefit Plan (SSBP) Retirees who elected SBP coverage for a spouse or former spouse at the maximum level may have also elected an SBP annuity to supplement the 35 percent SBP annuity payable when the spouse or former spouse reaches age 62. An SSBP annuity is an amount equal to 5, 10, 15, or 20 percent of gross retired pay, according to the percentage of the SSBP that the member elected.

20.1. **DELETED.**

20.2. **DELETED.**

21. SBP and RCSBP Factors:

21.1. If the retiree elected to participate in SBP or RCSBP, they selected one of the election choices listed below:

21.1.1. **Spouse.** To receive SBP annuity, a surviving spouse must have been married to the retiree on both the date he/she retired and the date the retiree died. If the marriage took place after the date of retirement, the spouse must have been married to the retiree for at least 1 year or be the parent of a child of the marriage. The annuity is paid until the spouse dies, but is suspended upon remarriage before age 55. The annuity to a surviving spouse may be reinstated if the subsequent marriage ends in death or divorce. The annuitant must send a certified copy of the divorce decree or death certificate to DFAS-CL to reinstate the annuity. When a second SBP benefit results from the remarriage, the surviving spouse must elect which of the two SBP benefits to receive. Should the surviving spouse remarry at age 55 or older, the annuitant will continue to receive the monthly annuity. The surviving spouse must notify DFAS-CL of any marital changes by writing to Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 40742-7131.

21.1.2. **Spouse and Child.** The spouse is the primary beneficiary. Should the surviving spouse remarry before age 55, the annuity is paid in equal shares to eligible children under age 18, or under age 22 if a full-time student. The coverage stops when there are no eligible children. A dependent child may be an adopted child, stepchild, grandchild, foster child, or recognized natural child who lived with the member in a regular parent-child relationship. A child born or adopted after retirement is automatically covered if the member previously elected child coverage. A child disabled before age 18, or before age 22 if a full-time student when the disability occurred, is an eligible beneficiary so long as the disability exists and the child remains incapable of self-support. DFAS reinstates a child's annuity when a child between the ages of 18 and 22 reenters school on a full-time basis, or a disabling condition recurs making the child incapable of self-support. The monthly annuity for children is 55 percent and is not reduced by Dependency and Indemnity Compensation (DIC) the VA awards or when a disabled child attains age 62. Marriage at any age terminates a child's eligibility.

21.1.3. **Child.** Covers only the retiree's dependent children as stated in paragraph [21.1.2](#).

21.1.4. **Former Spouse.** A former spouse election bars payment of an annuity to a surviving spouse. This option covers a former spouse if the retiree was required by court order, or spousal agreement, to provide an annuity to that former spouse, or if the retiree had elected to provide such an annuity. DFAS pays the annuity to the former spouse the retiree named as beneficiary who was the member's former spouse at retirement, the member's spouse beneficiary at retirement but divorced from the member after retirement, or married to the member after retirement for at least 1 year before the divorce, or is the parent of a child born of the marriage. A surviving former spouse may remarry after age 55 and continue to receive the monthly annuity for life. If the former spouse remarries before age 55, the annuity is suspended, but may be reinstated if the subsequent marriage ends in divorce or death. The annuitant must send a certified copy of the divorce decree or death certificate to DFAS-CL to reinstate the annuity. The former spouse must notify DFAS-CL of any changes in marital status by writing to Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 40742-7131-6000. The surviving former spouse must elect which of the two SBP benefits to receive.

21.1.5. **Former Spouse and Child.** If the retiree elected former spouse and child coverage, only eligible children resulting from the marriage of the retiree and former spouse are eligible beneficiaries. The former spouse is the primary beneficiary. Should the surviving former spouse remarry before age 55, the annuity is paid in equal shares to eligible children under age 18, or under age 22

if a full-time student. The coverage stops when there are no eligible children. A dependent child may be an adopted child, stepchild, grandchild, foster child, or recognized natural child who lived with the member in a regular parent-child relationship. A child disabled before age 18, or before age 22 if a full-time student when the disability occurred, is an eligible beneficiary so long as the disability exists and the child remains incapable of self-support. DFAS reinstates a child's annuity when a child between the ages of 18 and 22 reenters school on a full-time basis, or a disabling condition recurs making the child incapable of self-support. The monthly annuity for children is 55 percent and is not reduced by the amount of DIC the VA awards or when a disabled child attains age 62. Marriage at any age terminates a child's eligibility.

21.1.6. **Insurable Interest.** A person who stands to gain some financial benefit or advantage from the continuance of the retiree's life. When the retiree was not married and had no children at the time of retirement, they could have elected coverage for an "insurable interest" person. This had to be a natural person (not a company, organization, fraternity, etc.) with a financial interest in the retiree's life. It may be a close relative or a business partner. If the retiree was not married and had only one child, they could elect insurable interest coverage for that child regardless of the child's age or dependency status. An SBP annuity for an insurable interest person is 55 percent of the monthly retired pay remaining after deduction of the monthly SBP premium.

21.2. **Level of Coverage.** The SBP annuity a surviving spouse, former spouse, or children receive depends on the amount of retired pay (base amount) selected by the retiree as the basis for coverage. The base amount selected may be the retiree's full monthly retired pay or just a portion, down to as little as \$300. The base amount for SSBP or insurable interest coverage is the retiree's gross retired pay. The value of the annuity increases by cost of living adjustments. Payments begin the day after the retiree's death and stop on the last day of the month before the month that a survivor's eligibility ends.

21.3. **Computations for Spouse and Former Spouse Annuity.** DFAS-CL computes spouse and former spouse annuities under a two-tier system. The annuity is 55 percent of the base amount if the annuitant is under age 62 and later reduced to 35 percent on the first day of the month after the spouse or former spouse turns age 62. The annuity for a former spouse whose divorce was finalized before 30 November 1989 is not reduced at age 62, when the member was retired or retirement eligible on or before 1 October 1985. When the member retired or was retirement eligible on or after 2 October 1985, DFAS-CL computes the annuity for the surviving spouse or former spouse beneficiary, if divorced after 30 November 1989, under both the two-tier system and the Social Security offset system. The beneficiary receives an annuity from whichever system pays the greater benefit:

21.3.1. Under the Social Security Offset System, the SBP annuity is reduced by the amount of Social Security the survivor would be entitled to receive based solely on the retiree's military service performed after 1956. The offset may not exceed 40 percent of the value of the SBP annuity.

21.3.2. The two-tier system affects all retirees initially becoming participants in the SBP on or after 2 October 1985, and applies only to spouse and former spouse annuity payments.

21.4. **Tax Implications.** Survivor annuities and any cost refunds are taxable income. You will receive a tax statement from DFAS-CL at the end of the year. The statement will show the full amount of the annuity payments you received and the total amount of tax withheld during the year.

21.4.1. Unless you elect otherwise, the amount of federal income tax withheld (FITW) will be as if you were a married individual claiming three exemptions. If you want your FITW changed at a later date, you must complete a new TD-Form W-4P, **Withholding Certificate for Pension or**

Annuity Payments, showing the changes, and mail it to Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 40742-7131-6000.

21.4.2. DFAS-CL withholds a 30 percent federal income tax on annuities paid to nonresident aliens unless the beneficiary resides in a country that has a tax treaty with the United States specifying a different withholding rate. Address questions to the Internal Revenue Service, Assistant Commissioner (International), ATTN: IN:C:TPS, 950 L'Enfant Plaza South, SW, Washington DC 20024-2123, or contact the nearest American Embassy.

21.4.3. Annuities may be subject to federal estate taxes. Address tax questions to a legal assistance officer or the nearest Internal Revenue Service office.

21.5. A certificate of continued eligibility form will be sent to you each year prior to your birthday. Complete and return the form promptly so DFAS-CL can continue your annuity without interruption. Read the instructions on the form and make sure you have completed it correctly. Sign and date the form and send it to Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 40742-7131-6000.

21.6. **DIC Offset.** DFAS-CL reduces a surviving spouse's SBP annuity by the amount of DIC the VA awards and pays the surviving spouse based on the service-connected death of the retiree who provided the SBP. When DIC exceeds the SBP amount, the spouse will receive all SBP premiums paid by the retiree. When the SBP annuity exceeds the DIC payment, the spouse will receive only the amount of SBP premiums paid for the portion of the SBP that is replaced by DIC.

21.6.1. A spouse over age 55 who forfeits DIC by remarrying may have the SBP reinstated by repaying the costs that DFAS-CL refunded when the DIC was awarded. The reinstated SBP annuity is effective on the date the DIC expires. The survivor may repay the premiums in a lump sum or installments. DFAS-CL deducts installment payments from the SBP annuity.

21.6.2. DIC does not offset an SSBP annuity.

21.6.3. The SBP annuity is not reduced by the amount of a child's DIC entitlement.

21.7. **Civil Service Employees.** A member who retired from Civil Service and waived his/her military retired pay to combine civilian and military service credits could not participate in both SBP and the Civil Service survivor annuity program. The member had to decline the Civil Service survivor coverage and continue in the SBP, or participate in the Civil Service survivor program at any level and have SBP coverage suspended. If the waiver of military retired pay was terminated for any reason, SBP coverage was resumed when the member began to receive retired pay again.

21.7.1. An SBP participant who did not waive military retired pay on retirement from Civil Service had to continue SBP participation. The member may also elect coverage under the Civil Service annuity plan and a survivor could receive annuities from both plans.

21.8. If the retiree elected to participate in the SBP, your CAR can explain this benefit to you, help you complete the required claim forms, DD Form 1884, **Application for Annuity Under the Retired Serviceman's Family Protection Plan (RSFPP) and/or Survivor Benefit Plan (SBP)**, TD Form W-4P, **Withholding Certificate for Pension or Annuity Payments**, and SF 1199A, **Direct Deposit Sign-Up Form**, or FMS Form 2231, **FAST START DIRECT DEPOSIT**, and forward them to DFAS-DE/FRB for processing. DFAS-DE may require additional documents in order to establish an annuity (i.e., representative payee documentation; school certification for full-time student between ages 18 and 22; medical statement for child disabled prior to age 18, etc.). For additional information

on SBP, visit the DFAS World Wide Web (WWW) Site at <http://www.dfas.mil/money/retired/survbnft.htm>.

22. Minimum Income Widow's Benefit. The unremarried widow of a retiree who died before 21 March 1974 may receive a minimum income widow's benefit. The widow must be receiving a VA widow's non-service-connected death pension and have a total annual income from all sources except the VA pension that is less than an annual income level established by public law. For additional information and application instructions, write to DFAS-CL at Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 40742-7131. Unremarried widows whose income exceeds this level may qualify for the "forgotten widows" benefit.

23. Dependency and Indemnity Compensation (DIC). DIC is payable by the VA to surviving spouses, unmarried children under age 18, disabled children, children between the ages of 18 and 23 if attending a VA-approved school, and low-income parents of retirees who die from a disease or injury incurred or aggravated while on active duty or active duty for training, an injury incurred or aggravated in the line of duty while on inactive duty training, or a disability otherwise compensable under laws administered by the VA. DIC payments may also be authorized for the survivor of a retiree who had a service-connected total disability at the time of death but whose death was not the result of his/her service-connected disability. The survivor qualifies if the retiree was continuously rated totally disabled for a period of 10 or more years immediately preceding death, the retiree was so rated for a period of not less than 5 years from the date of discharge from military service. Payments under this provision are subject to offset by the amount received from judicial proceedings brought on account of the retiree's death. The monthly DIC rate paid to a surviving spouse of a retiree who died prior to 1 January 1993 is based on the member's military pay grade, unless the monthly rate paid for deaths occurring after 1 January 1993 results in a greater monetary benefit. The DIC rate paid for deaths occurring after 1 January 1993 is the same for all pay grades. The DIC amount paid for a spouse with one or more children of the deceased retiree is increased for each child. The amount of the DIC payment for parents varies according to the number of parents, the amount of their individual or combined total annual income, and whether they live together or, if remarried, live with a spouse. The surviving spouse and parents who receive DIC may be granted a special allowance for aid and attendance if a patient is in a nursing home, disabled, or blind and requires the regular aid and attendance of another person. If they are not so disabled as to require the regular aid and attendance of another person but due to disability, are permanently housebound, they may be granted additional special allowances. DIC payments to a surviving spouse are payable for life, as long as the spouse does not remarry. Should the surviving spouse remarry, payments are terminated, but may be restored if the subsequent marriage ends in death, divorce or annulment. Your CAR or the nearest VA office will explain the benefit to you, the amount that can be paid, and help you complete the required claim forms.

23.1. The claim form required to apply for this benefit is VA Form 21-534, **Application for Dependency and Indemnity Compensation or Death Pension Accrued Benefits by Surviving Spouse or Child**, or VA Form 21-535, **Application for Dependency and Indemnity Compensation by Parent(s)**.

24. Denial of Claim for DIC. If the VA denies your claim for DIC benefits, you may file an appeal with the Board of Veterans' Appeals. The appeal must be filed within 1 year from the date of notification of the VA decision to file an appeal. The first step in the appeal process is to file a written notice of disagreement with the VARO that made the decision. This is a written statement that you disagree with the VA's decision. Following receipt of the written notice, the VA will furnish you a "Statement of the Case" describing

what facts, laws and regulations were used in deciding the case. To complete the request for appeal, you must file a "Substantive Appeal" within 60 days of the mailing of the "Statement of the Case, or within 1 year from the date the VA mailed its decision, whichever is later. Your CAR or the nearest VA office will help you file a written notice of disagreement with the VARO that made the decision.

25. Nonservice-Connected Death Pension. If the VARO determines that you are not eligible for DIC, you may be eligible to apply for a nonservice-connected death pension. Surviving spouses of deceased members with wartime service and unmarried children under age 18, age 23 if attending a VA-approved school, may be eligible for this pension if they meet income limitations prescribed by law. Qualifying children who become incapable of self-support because of a disability before age 18 may be eligible for a pension as long as the condition exists, unless the child marries or the child's income exceeds the income limit. The rate of pension depends on the amount of income the surviving spouse or child receives from other sources. A pension is not payable to those whose estates are so large that it is reasonable to assume the estate will maintain them financially. Eligible survivors should make application through the local VA office. The VA will determine your eligibility.

26. Veterans' Educational Assistance Program (VEAP) and Montgomery GI Bill Refunds. If the retiree contributed to either of these programs, you may be entitled to a death refund. The refund is made in "By Law" fashion to the spouse, children, and parents, and will not be paid to anyone else in the "By Law" chain. If you are eligible to receive the death benefit refund, submit a letter, along with proof of relationship and a copy of the death certificate, or DD Form 1300, **Report of Casualty**, to the appropriate VARO listed below. Your CAR or the nearest VA office can help you apply for a refund of contributions.

26.1. Claims for the Montgomery GI Bill refund should be sent to the VARO, St. Louis Regional Processing Officer, ATTN: Chapter 30, Montgomery GI Bill, PO Box 66830, 331/225, St. Louis MO 63103-6830.

26.2. Claims for a VEAP refund should be sent to:

26.2.1. Eastern Region (CT, DE, DC, MA, MD, ME, NH, NJ, NY, OH PA, RI, VA, VT, WV, and Foreign Schools). VARO, PO Box 4616, Buffalo NY 14240-4616, ATTN: Chapter 30, Death Benefit.

26.2.2. Central Region (CO, IA, IL, IN, KS, KY, MI, MN, MO, MT, NE, ND, SD, WI, WY). VARO, PO Box 66830, St. Louis MO 63166-6830, ATTN: Chapter 30, Death Benefit.

26.2.3. Southern Region (AL, AR, FL, GA, LA, MS, NC, SC, TN, and Puerto Rico). VARO, PO Box 54346, Atlanta GA 30308-0346, ATTN: Chapter 30, Death Benefit.

26.2.4. Western Region (AK, AZ, CA, HI, ID, NM, NV, OK, OR, TX, UT, WA, and Philippines). VARO, PO Box 8888, Muskogee OK 74402-8888, ATTN: Chapter 30, Death Benefit.

27. Social Security Payments. Social Security monthly benefits are paid to a spouse or a divorced spouse, age 60 or over; a spouse or divorced spouse regardless of age with children of the decedent under age 16 or disabled in their care and meeting Social Security requirements. A divorced spouse must have been married to the service member at least 10 years. Monthly payments are also paid to children under age 18, or under age 19, if a full-time student at a primary or secondary school, or age 18 or older and disabled before age 18. Spouses who wait until age 65 to apply for Social Security receive maximum benefits. However, they can receive reduced Social Security payments between ages 60 and 65. Dependent

parents are eligible for benefits at age 62 if they were more than 50 percent dependent on the deceased service member for their support. The amount paid can only be determined by the Social Security Administration, which has a record of the wages earned by the retiree during the period of both military and civilian employment under the Social Security Program. To apply for this benefit, eligible survivors must make application through the nearest Social Security Office. They will explain the benefit, determine your eligibility, the amount to be paid, and help you complete the required claim forms. Survivors should apply early, as the law generally permits retroactive payments of 12 months.

28. Social Security Lump Sum Death Payment. The Social Security Administration pays a lump sum death payment, up to \$255, to the surviving spouse living with the member at the time of death. If there is no surviving spouse, it is paid to the oldest child who was eligible for or entitled to Social Security benefits during the month of the member's death. No other survivors are entitled to this benefit. This benefit is paid even if burial, funeral, or memorial benefits were paid by Air Force. To receive this benefit, eligible survivors must make application through the nearest Social Security Office. This office will explain the benefit, determine your eligibility, the amount to be paid, and help you complete the required claim forms.

Section E—Travel of Eligible Family Members and Shipment of Household Goods

29. Space Available Travel. Upon the death of a retired member, the retiree's eligible family members lose all entitlement to space-available travel.

30. Dependent Travel and Shipment of Household Goods. In most cases when a retiree dies, there are no entitlements for shipment of household goods (HHG). However, if the retiree dies during the first year following retirement or during an extension to the original entitlement the travel and transportation entitlement goes to the dependents. Normally, a retiree's entitlement to home of selection (HOS) travel and transportation of HHG ends after one year unless it has been extended by the Joint Personal Property Shipping Office-San Antonio (JPPSO-SAT), 613 Northwest Loop 410, Suite 400, San Antonio, TX 78216-5518 (medical and educational requests) or the Transition and Relocation Office at the Air Force Personnel Center (AFPC/DPPTT), 550 C St. West Suite 11, Randolph AFB TX 78150-4713 (other deserving cases). The Transportation Management Office can provide assistance in requesting an extension. Include a copy of the retiree's death certificate or DD Form 1300 Report of Casualty (for retiree deaths occurring within 120 days after retiring) and an explanation of the reason the extension is required. Once HHG arrive at the requested destination further shipment is not authorized.

31. Storage in Transit. Storage in transit may be authorized at Air Force expense for up to 90 days in connection with any authorized move. This storage is in connection with a shipment of household goods. When, under certain conditions, the household goods cannot be withdrawn in the first 90 days, a request for an additional 90 days storage should be made to the TMO controlling your storage account and with a brief explanation for the reason the additional length of time for the storage is required. Temporary storage is limited to 180 days.

32. Nontemporary Storage. The Air Force authorizes nontemporary storage for a period not to exceed 1 year from the date of retirement. Furniture may be stored in the vicinity of the place where the property is located on the date of death. When property is overseas on the date of death, it will be returned to a CONUS port of entry for nontemporary storage. Contact your TMO to arrange for this storage where the property is located.

33. Claims for Loss or Destruction of Personal Property. If there is loss, damage, or destruction of personal property, the NOK may be entitled to a monetary payment. This includes destruction of property due to transportation of household goods and personal effects. If you believe you have such a claim, contact the legal claims officer at the nearest military installation for assistance in filing your claims. You must file a claim within 2 years of discovering the loss or damage.

Section F—Continued Service Benefits and Privileges

34. Basic Information. The loss of your loved one does not mean an end to certain military benefits and privileges you now receive. You may continue to receive medical care at medical facilities of the Uniformed Services, in select former public health hospitals designated by the Department of Defense as Uniformed Services treatment facilities, and civilian inpatient and outpatient care, subject to limitations as determined by local medical authorities. You may use the commissary, base exchange, and morale, welfare and recreation activities, which includes theaters at bases where these facilities are available. Although every effort is made to provide these benefits and privileges, at some installations the facilities may be adequate only for the assigned military personnel and their eligible family members. In such cases, the commander of the installation has the right to deny you the use of those facilities. In some overseas areas, the use of Service benefits and privileges may not be extended to families of deceased retirees due to agreements entered into between the United States and the host country. If you plan to travel or live abroad, let your CAR help you determine the benefits and privileges available in the country where you plan to live. To determine if you are eligible for any of the Service benefits and privileges mentioned, read the brief discussion of each below.

35. Uniformed Services Identification and Privilege Card (ID Card). The ID card is used as a means of identification to determine eligibility for the following benefits and privileges: health benefits in Uniformed Services facilities and from civilian sources, commissary and base exchange privileges, and admission to morale, welfare, and recreation activities, which include military theaters. Each card shows the benefits and privileges authorized for the holder and allows the use of these benefits and privileges at Uniformed Services installations where adequate services and facilities are available. This is the same type of card you may now have. If this card was issued while the deceased retiree was living, it is no longer valid. On the death of a retired member, the ID card held by their surviving family members must be canceled and a new ID card issued. Your CAR will assist you in completing a DD Form 1172, **Application for Uniformed Services Identification Card-DEERS Enrollment**, to obtain your new ID Card. The card is issued to all eligible surviving family members 10 years of age or over who are eligible for one or more of the Service benefits and privileges mentioned in this pamphlet. The card issued to the surviving spouse may identify children under 10 years of age. If the surviving spouse is deceased or not entitled, the child under age 10 may be issued a separate card.

36. Medical and Dental Benefits. TRICARE. This is the Department of Defense managed health care program designed to improve beneficiary access to care, assure affordable and high-quality care, provide choice, and contain costs to beneficiaries and the Department of Defense. TRICARE offers eligible family members a choice of the following health care options: Standard, Extra, Prime, Plus, and TRICARE For Life. Each option has different cost-sharing features and degrees of freedom for using civilian providers. TRICARE Service Centers are established at or near each military installation to assist family members in obtaining care and services as necessary. TRICARE does not cover dependent parents or parents-in-law; however, they are eligible for medical care in the MTFs on a space-available basis and

may use the MTF pharmacy for military and civilian prescriptions within the formulary. For more detailed information on TRICARE visit <http://www.tricare.osd.mil>, or contact the Beneficiary Counseling and Assistance Coordinator at your nearest MTF. Where the TRICARE PRIME program is implemented, all eligible beneficiaries can enroll. However, the military treatment facility (MTF) commander or other authorized individual determine, based on availability or other operational requirements, when and whether to offer the enrollment opportunity at the MTF. If there is not availability for you to enroll at the MTF, you may choose to enroll with a civilian network provider. If you remarry someone outside the Uniformed Services, you are no longer covered. If the marriage is annulled, you may be eligible for reinstatement after the annulment. TRICARE offers the following choices:

36.1. TRICARE Standard. TRICARE Standard allows you to see an authorized health care provider of your choice, then either you or the provider file a claim for reimbursement by the regional TRICARE contractor. You will be required to pay a deductible and cost share.

36.1.1. **DELETED.**

36.1.2. **DELETED.**

36.1.3. **DELETED.**

36.2. TRICARE Extra. TRICARE Extra features health care providers who are part of an organized network, often known as a “preferred provider organization,” which treats TRICARE eligible patients. You get a discount on cost sharing and do not have to file claims yourself - the provider does this for you. You don’t enroll or pay an annual fee, but you do have to satisfy an annual deductible for outpatient care, just as you do under TRICARE Standard.

36.3. TRICARE Prime. TRICARE Prime is a health maintenance organization-type option. Under this plan, which is currently the least costly health care option, you must get all of your care from the providers in the organization, for as long as you are enrolled. Your care is managed through a primary care manager whom you select or to whom you are assigned. Your primary care manager initiates, and the health care finder authorizes, all specialty referrals according to TRICARE contractor policies. Rather than paying deductibles and cost shares, you pay an annual enrollment fee and small pre-set fees, called co-payments, whenever you visit a civilian provider or get a prescription at a civilian pharmacy.

36.4. TRICARE Plus. TRICARE Plus is an MTF primary care enrollment program offered at participating MTFs where capacity permits. The beneficiary must reside within the MTF catchment area. This option offers Prime-like access to the MTF with no enrollment fees. However, TRICARE Standard/Extra cost shares or TRICARE for Life benefits apply to care received in civilian facilities. TRICARE Plus is not a portable benefit. Enrollment at one facility does not guarantee access at another facility.

36.5. TRICARE For Life (TFL). TFL was passed by Congress as part of the FY 2001 National Defense Authorization Act (P.L. 106-398) and became Public Law on October 30, 2000. Implementation by the Department of Defense (DoD) began on October 1, 2001. TFL restores TRICARE coverage for all Medicare-eligible retired beneficiaries who are enrolled in Medicare Part B. Eligible beneficiaries will receive all Medicare-covered benefits under Medicare, plus all TRICARE covered benefits. For most beneficiaries who use a Medicare provider, Medicare will be first payer for all Medicare-covered services and TRICARE Standard will be second payer. TRICARE will pay all Medicare co pays and deductibles and cover most of the cost of certain care not covered by Medicare. TFL has no annual premiums and pays all Medicare co pays and deductibles. However, eligible bene-

ficiaries must pay the monthly premium for Medicare Part B and any applicable TRICARE co pays for services covered by TRICARE but not Medicare, such as pharmacy services. For beneficiaries residing in foreign countries where Medicare coverage does not apply, TRICARE will be first payer, and beneficiaries will be responsible for the TRICARE Standard deductible and cost share not to exceed the annual catastrophic cap per family per year for TRICARE covered services. If you receive care from a civilian provider, your provider will file claims with Medicare. Medicare will pay its portion, then automatically forward the claim to TRICARE for the remaining amount. TRICARE will send its payment directly to your provider. You will receive an explanation of benefits (EOB) that indicates the amount paid to your provider. Additionally, TFL allows you to obtain low-cost prescription medications from the National Mail Order Pharmacy (NMOP) and TRICARE network and non-network civilian pharmacies. You may also continue to use MTF pharmacies.

36.6. TRICARE Retiree Dental Program (TRDP). The TRDP is available to unremarried surviving spouses and eligible children of deceased retired members. The TRDP is a voluntary dental insurance program that is fully funded by the enrollee. Coverage is available throughout the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands, and Canada. Benefits under the TRDP are comprehensive and include, but are not limited to: preventive, restorative (fillings), periodontics, prosthodontics (crowns, bridges, dentures), orthodontics, endodontics (root canals), and oral surgery. For more details, see <http://www.tricare.osd.mil/tricare/beneficiary/supprog.html>

37. Commissary Privileges. Subject to the installation commander's determination of availability, the unremarried or unmarried surviving spouse is eligible for commissary privileges. He or she may, with approval of the local installation commander, let an agent make purchases under certain circumstances. All members of the family living in the house may use purchases.

38. Base Exchange Privileges. Subject to the installation commander's determination of availability, the base exchange offers various services and facilities, depending on the base's population and what's available in the local civilian sector, such as theaters, barber shops, service stations, clothing stores, dry cleaning, optical shops, package stores, and other sales stores. The unremarried or unmarried surviving spouse is eligible for base exchange services or, with approval of the installation commander, an agent may be allowed to make purchases under certain circumstances.

39. Lodging. Subject to the installation commander's determination of availability, eligible family members may occupy lodging on a space-available basis when approved by the installation commander. Contact the lodging office to determine the commander's policy and to request accommodations. Family members must have current ID cards.

40. Motion Picture Theater Privileges. Subject to the installation commander's determination of availability, eligible family members can attend motion picture theaters on military installations. Family members must have current ID cards.

41. Recreation Activities. Subject to the installation commander's determination of availability, as an unremarried or unmarried surviving spouse, you are entitled to membership in the Officers' or Enlisted Open Mess. The same applies to you and your children in the use of other recreational activities on a military installation such as the golf course, fitness center, bowling alley, and hobby shops.

Section G—Miscellaneous Rights and Benefits

42. Basic Information. Eligible family members may be entitled to other federal and state rights and benefits not in this pamphlet. Please read the brief description of each right or benefit. If you think you may qualify for a benefit and are interested, ask your CAR or nearest VA office for more information.

43. Commercial Insurance. For commercial insurance, you should contact the nearest representative or the home office of the company for settlement. Your CAR can advise you of any insurance allotments that were being deducted from the member's pay.

44. Emergency Financial Assistance. The Air Force Aid Society (AFAS) offers qualifying family members financial assistance in the form of interest-free loans or grants during personal and family emergencies. Aid may be given for such purposes as food, rent, utilities, essential car repair, and certain medical and dental care. The assistance is temporary and based on immediate need. The assistance is available through the AFAS section located in the Family Support Center (FSC) at most Air Force installations. If there is no AFAS office near you, the AFAS has cross-servicing assistance agreements with the American Red Cross, Army Emergency Relief, and the Navy/Marine Corps Relief Society. Ask your CAR for additional details, or contact the base FSC.

45. Legal Assistance. Consultation and advice on all civil legal matters are provided to the retiree's survivors on a space-available basis. Eligible family members may need or wish to obtain legal advice and assistance in connection with settling the estate of the deceased member, making a new will for the surviving spouse, taxation questions, and other related legal matters. Your CAR may put you in contact with a legal assistance officer who can counsel you in these matters. The legal assistance officer can help in preparing the initial income tax return but can only give preliminary advice on probate and settlement of the estate, court appearances, preparation of inheritance tax returns, or in regard to civilian employment and business matters. Since these matters are outside the scope of the Legal Assistance Program, it may be necessary for survivors to obtain the services of civilian counsel. If you are not acquainted with an attorney and want help in obtaining one, the legal assistance officer can refer you to such counsel through the local bar association. Government agencies, such as the VA, Social Security Administration, and the DFAS-CL and DFAS-DE Centers will help you in processing your claims for benefits and entitlements. Such matters are expeditiously handled without resort to civilian counsel or expense to you. In case of factual disputes or conflicting claims, it might be wise to have civilian counsel.

46. Civilian Employment. If the retiree was employed after retirement from the Air Force, check with his/her employer for possible company survivor benefits.

47. Civil Service Job Preference. A surviving spouse may be eligible to receive 10-point veterans' service preference for federal service employment if the deceased retiree served in wartime or in a peacetime campaign or expedition for which the retiree received a campaign badge or service medal. You can obtain information about this point preference and available federal employment from a federal Civilian Personnel Office.

48. State Benefits. Many states have passed laws providing certain rights, benefits, and privileges to the surviving spouse and children of the deceased service member. These benefits include bonuses, educational assistance, employment opportunities, tax relief, and others. Seek further information on the laws

pertaining to a particular state from local government officials, the nearest VA office, or from local veterans' organizations, such as the American Legion, Veterans of Foreign Wars, and Disabled American Veterans.

49. Income Tax Benefits. You may wish to contact the nearest office of the Internal Revenue Service for information and guidance regarding your federal tax status. Excluded from gross income for income tax purposes are: Social Security benefits; \$3,000 of the death gratuity; burial benefits; VA pension and compensation payments; property, including cash money received as a gift under will provisions; and face amount of all life insurance policies.

50. Air Force Village Foundation. The Air Force Villages I and II, in San Antonio, Texas, provide financial support and homes to widows and widowers of Air Force active and retired officers who would otherwise have no place to live. Widows and widowers without financial means have priority for admission, and no one has ever been turned away for inability to pay. The widow or widower must be age 62 or over to become a permanent resident. The Villages also offer a furnished apartment to a surviving spouse and children for up to a year to gather their lives following the death of an officer. For additional information on Air Force Villages I and II, write to the Air Force Village Foundation, 5100 John D. Ryan Blvd, San Antonio, Texas 78245-3502, visit their WWW site at <http://www.airforcevillages.com>, or call them toll free at 1-800-762-1122.

51. Air Force Village West. The Air Force Village West in California is a military-oriented continuing care retirement community serving officers of all branches of the Service. It is a full-service village designed for a wonderful lifestyle, comfortable housing and long-term health care. Any retired officer, spouse or widow holding an ID card (DD Form 2) is a candidate for residency at the village. The minimum residency age for the qualifying individual is 60 years. For additional information on Air Force Village West, write to the Air Force Village West, 17050 Arnold Drive, Riverside, California 92518, visit their WWW site at <http://www.afvw.com>, or call them toll free at 1-800-729-2999.

52. The General and Mrs. Curtis E. LeMay Foundation. It can be confusing, frightening and heart-breaking to lose a spouse and find little, if any, financial resources and not know where to turn. The LeMay Foundation can be there to ease the burdens of everyday life. The Foundation can help with monthly supplemental grants to assist with food, rent, utilities and for some, health care. For additional information, write to The General and Mrs. Curtis E. LeMay Foundation, 17050 Arnold Drive, Riverside, California 92518 or call them at (909) 697-2099.

53. Air Force Enlisted Foundation, Inc. (formerly the Air Force Men's Widows and Dependents Home Foundation) Provides housing and services for widowed spouses over age 55 of Air Force enlisted members. Younger applicants in need, whose sponsor dies or is killed on active duty may be admitted for up to 1 year. Dependent parents of active duty members are also eligible for permanent residency. Financial assistance is available for those who qualify. For more information, call 1-800-258-1413, visit their website at <http://www.afenlistedwidows.org>, or write Air Force Enlisted Foundation, Inc., 93 Sunset Lane, Shalimar FL 32579.

54. Air Force Aid Society (AFAS) General Henry H. Arnold Education Grant Program. The AFAS General Henry H. Arnold Education Grant Program provides awards to selected sons and daughters of deceased retired Air Force members and surviving spouses of deceased personnel for their undergraduate

studies. The award amount is \$1,500 for all qualifying applicants at all grade levels. For additional information on the eligibility and application requirements, visit the Education Office or FSC on the nearest Air Force installation, or call the AFAS Headquarters toll free at 1-800-429-9475.

55. Educational Benefits. The Dependents' Educational Assistance Program provides educational opportunities for the surviving spouse, children between the ages of 18 and 26, and children under 18, under certain conditions, of a retiree who dies from a service-related injury or illness. Eligible persons may receive up to 45 months of schooling (or the equivalent if enrolled part-time) in VA-approved schools and colleges. In addition to the Dependents' Educational Assistance Program, various programs are available to help children reach their educational goals. To obtain additional information, contact your nearest VA office.

56. Scholarship Information. Many states, universities, and other groups sponsor scholarship programs for the children of deceased service members, particularly those with wartime service. Contact your high school guidance counselor and local library for further information.

57. Home Loan Guaranteed by the VA. An unremarried spouse of a retiree who died from a service-connected injury or illness may be eligible for a government-insured home loan benefit. To determine your eligibility, apply to the nearest VA office.

58. Credit Unions, Banks, and Charge Accounts. Contact all financial institutions concerning transfer of accounts to the survivor's name. Also, ask about any insurance associated with the accounts.

Section H—Family Support Center (FSC)

59. Retiree Activities Office. Most Air Force installations have dedicated groups of retired military members and spouses who donate their time and talents at Retiree Activities Offices (RAOs). These volunteers have resources and time to provide survivors with assistance other than those provided by the local CAR. Since volunteers staff the RAO, office hours vary, but their phone number is listed with the base operator.

60. Family Support Center (FSC). The FSC is a service organization for Air Force families and a focal point for family matters. They provide immediate, short-term support to help families with challenging life situations. They help family members identify and clarify needs, determine appropriate forms of assistance and provide linkage to those resources. Appropriate referral is ensured through follow-up. In addition, they provide a range of prevention and enrichment services designed to help family members adapt to current and future changes in their lives. These programs are presented at the FSC by staff members, other base agencies or by agencies from the local civilian community.

RICHARD E. BROWN III, Lt General, USAF
DCS/Personnel

Attachment 1**GLOSSARY OF REFERENCES AND SUPPORTING INFORMATION*****References***

Title 10, United States Code (U.S.C.) Annotated, *Armed Forces*, Chapter 73, Annuities Based on Retired or Retainer Pay, Sections 1431-1467, 1998 edition

Title 10, U.S.C. Annotated, *Armed Forces*, Chapter 75, Death Benefits, Sections 1475-1489, 1998 edition

Title 10, U.S.C. Annotated, *Armed Forces*, Chapter 165, Accountability and Responsibility, Section 2771, 1998 edition

Title 10, U.S.C. Annotated, *Armed Forces*, Chapter 803, Department of the Air Force, Sections 8011-8017, 1998 edition

Title 10, U.S.C. Annotated, *Armed Forces*, Chapter 1223, Retired Pay for Non-Regular Service, Sections 12731-12740, 1998 edition

Title 12, U.S.C., *Bank and Banking*, Chapter 13, National Housing, Section 1715(m), 1996 edition

Title 26, U.S.C., *Internal Revenue Code*, Chapter 1, Normal Taxes and Surtaxes, Section 692, 1996 edition

Title 37, U.S.C. Annotated, *Pay and Allowances of the Uniformed Services*, Chapter 7, Allowances, Sections 403(l) (1) and (2), and 406, and 411h, 1998 edition

Title 37, U.S.C. Annotated, *Pay and Allowances of the Uniformed Services*, Chapter 9, Leave, Section 501[d], 1998 edition

Title 38, U.S.C. Annotated, *Veterans' Benefits*, Chapter 3, Department of Veteran's Affairs, Sections 301-318, 1998 edition

Title 38, U.S.C. Annotated, *Veterans' Benefits*, Chapter 5, Authority and Duties of the Secretary, Sections 501-545, 1998 edition

Title 38, U.S.C. Annotated, *Veterans' Benefit*, Chapter 7, Employees, Sections 701-712, 1998 edition

Title 38, U.S.C. Annotated, *Veterans' Benefits*, Chapter 11, Compensation for Service-Connected Disability or Death, Sections 1101-1142, 1998 edition

Title 38, U.S.C. Annotated, *Veterans' Benefits*, Chapter 13, Dependency and Indemnity Compensation for Service-Connected Deaths, Sections 1301-1323, 1998 edition

Title 38, U.S.C. Annotated, *Veterans' Benefits*, Chapter 15, Pension for Non-Service-Connected Disability or Death or for Service, Sections 1501-1543, 1998 edition

Title 38, U.S.C. Annotated, *Veterans' Benefits*, Chapter 17, Hospital, Nursing Home, Domiciliary, and Medical Care, Sections 1701-1764, 1998 edition

Title 38, U.S.C. Annotated, *Veterans' Benefits*, Chapter 19, Insurance, Sections 1901-1988, 1998 edition

Title 38, U.S.C. Annotated, *Veterans' Benefits*, Chapter 35, Survivors' and Dependents' Educational Assistance, Sections 3501-3566, 1998 edition

Title 38, U.S.C. Annotated, *Veterans' Benefits*, Chapter 37, Housing and Small Business Loans, Sections 3701-3751, 1998 edition

Title 38, U.S.C. Annotated, *Veterans' Benefits*, Chapter 53, Special Provisions Relating to Benefits, Sections 5301-5318, 1998 edition

Air Force Joint Instruction (AFJI) 34-210, *Army and Air Force Exchange Service Operating Policies*

Air Force Instruction (AFI) 36-3005, *Federal Housing Administration (FHA) Insured Home Loans for Servicemen*

AFI 36-3006, *Survivor Benefit Plan (SBP) and Supplemental Survivor Benefit Plan (SSBP) (Active, Guard, Reserve, and Retired)*

AFI 36-3008, *Servicemen's Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI)*

AFI 36-3020, *Family Member Travel*

AFI 36-3026, *Identification Cards for Members of the Uniformed Services, Their Family Members, and Other Eligible Personnel*

AFI 36-3109, *Air Force Aid Society (AFAS)*

Air Force Policy Directive (AFPD) 36-30, *Military Entitlements*

Department of Defense (DoD) 7000.14-R, *Financial Management Regulation, Volume 7A*

Joint Publication 1-02, *DoD Dictionary of Military and Associated Terms*

TRICARE Service Office (TSO) 6010.46H, *TRICARE Standard Handbook*

Department of Veterans Affairs Pamphlet (VAP) 22-90-2, *Summary of Educational Benefits*

Department of Veterans Affairs Handbook (VAH) 29-98-1, *Servicemembers' and Veterans' Group Life Insurance Handbook*

VAP 80-99-1, *Federal Benefits for Veterans and Dependents*

Abbreviations and Acronyms

AFAS—Air Force Aid Society

AFI—Air Force Instruction

AFJI—Air Force Joint Instruction

AFPD—Air Force Policy Directive

CAR—Casualty Assistance Representative

CHAMPUS—Civilian Health and Medical Program of the Uniformed Services

CONUS—Continental United States

DFAS-CL—Defense Finance and Accounting Service-Cleveland Center

DFAS-DE—Defense Finance and Accounting Service-Denver Center

DFAS-DE/FRB—Defense Finance and Accounting Service-Denver Center, Annuity Pay

DIC—Dependency and Indemnity Compensation

DoD—Department of Defense
DoDD—Department of Defense Directive
DoDI—Department of Defense Instruction
FITW—Federal Income Tax Withheld
FSC—Family Support Center
NOK—Next of Kin
NSLI—National Service Life Insurance
OSGLI—Office of Servicemembers' Group Life Insurance
RCSBP—Reserve Component Survivor Benefit Plan
RSFPP—Retired Serviceman's Family Protection Plan
SBP—Survivor Benefit Plan
SDVI—Service Disabled Veterans Insurance
SGLI—Servicemembers' Group Life Insurance
SSBP—Supplemental Survivor Benefit Plan
TMO—Transportation Management Office
TSO—TRICARE Service Office
VA—Department of Veterans Affairs
VAP—Department of Veterans Affairs Pamphlet
VARO—Veterans Affairs Regional Office
VEAP—Veterans Educational Assistance Program
VGLI—Veterans' Group Life Insurance
WWW—World Wide Web

Terms

Annuity—The monthly or annual payment a beneficiary receives.

Base Amount—The amount the Defense Finance and Accounting Service-Denver Center (DFAS-DE) uses to compute the annuity paid to a beneficiary.

Beneficiary—The individual who is entitled to receive certain benefits either by law or written designation of the service member.

Casualty Assistance Representative (CAR)—The person at the nearest Air Force installation responsible for reporting deaths and assisting survivors.

Death Certificate—The official DD Form 1300, **Report of Casualty**, published by Headquarters, United States Air Force. When death occurs within 120 days after retirement, as an NOK or beneficiary, you will receive copies of the official DD Form 1300 to review; inform your CAR of any errors. The DD Form 1300 is used to provide an official record of the death of a military member. You may use this in place of

a civil death certificate when proof of death is necessary. Government agencies and most commercial life insurance companies use the DD Form 1300 as the basis for paying benefits. It may be used to cash bonds or to settle other civil or financial matters. You may obtain additional copies by calling your CAR.

Defense Finance and Accounting Service-Cleveland Center (DFAS-CL)—The agency that administers all retired military pay accounts.

Defense Finance and Accounting Service - Denver Center (DFAS-DE)—The agency that administers all Air Force pay accounts.

Department of Veterans Affairs—The agency that administers all VA programs and survivors' annuities.

Eligible Family Members—Generally applies to spouse, children (including step, adopted, and illegitimate children where paternity is acknowledged), and parents.

Next of Kin (NOK)—A member's relatives; specifically, the person most closely related to the service member. The order in which the family relationship is recognized by law is spouse, son or daughter, father or mother, brother or sister, and grandfather or grandmother. Parents or legal guardians exercise the rights of minor children. The Air Force identifies the next of kin in this order:

Spouse.

Natural, adopted, and stepchildren. Illegitimate children if acknowledged by the member or so determined by a court.

Parents, unless a court or a statute has granted sole legal custody of the member to someone else.

Persons standing in loco parentis.

Persons granted legal custody of the member by court or statute.

Siblings, including those gained through adoption.

Grandparents.

Other relatives in order of relationship to the member according to civil laws.

If no other persons are available, the Secretary of the Military Department may act on behalf of the member.

Unmarried Widow or Widower—A spouse who remarried after the sponsor died but whose subsequent marriage ended by death, divorce, or annulment.

Unremarried Spouse—A spouse who never remarried or never legally remarried.

Attachment 2

IMPORTANT DOCUMENTS

A2.1. Most of these important documents are necessary to apply for various benefits and/or settling an estate:

- A2.1.1. Civilian Death certificate and/or DD Form 1300, **Report of Casualty** (for retiree deaths occurring within 120 days after retirement).
- A2.1.2. DD Form 214, **Certificate of Release or Discharge From Active Duty**.
- A2.1.3. AF Form 1613, **Statement of Service**.
- A2.1.4. Retirement Order.
- A2.1.5. Birth certificates for all members of the family.
- A2.1.6. Adoption documents.
- A2.1.7. Marriage certificates.
- A2.1.8. Divorce papers or death certificates for any former spouse.
- A2.1.9. Social Security account numbers for decedent and all family members.
- A2.1.10. Custodian or guardianship documents.
- A2.1.11. Medical statements for incapacitation.
- A2.1.12. Income tax records.
- A2.1.13. Bank account or credit union account numbers.
- A2.1.14. Commercial insurance policies.
- A2.1.15. Stocks and bonds.
- A2.1.16. Titles of ownership.
- A2.1.17. Will.

A2.2. Never give the original of a permanent personal or family record to another person, even for business purposes. Certified copies have all the legal status of originals.

Attachment 3

BENEFITS/ENTITLEMENTS CHECKLIST

A3.1. This is for your use in recording the dates for which benefits were applied for and received.

Benefit	Date Applied	Date Received
Death Gratuity	_____	_____
Unpaid Pay and Allowances and W-2	_____	_____
Servicemembers' Group Life Insurance (SGLI)	_____	_____
Veterans' Group Life Insurance (VGLI)	_____	_____
National Service Life Insurance (NSLI)	_____	_____
Service Disabled Veterans Insurance (SDVI)	_____	_____
Retired Serviceman's Family Protection Plan (RSFPP)	_____	_____
Survivor Benefit Plan (SBP)	_____	_____
Reserve Component Survivor Benefit Plan (RCSBP)	_____	_____
Supplemental Survivor Benefit Plan (SSBP)	_____	_____
Dependency and Indemnity Compensation (DIC)	_____	_____
Nonservice-Connected Death Pension	_____	_____
Veterans Educational Assistance Program (VEAP) and Montgomery GI Bill Refunds	_____	_____
Monthly Social Security Payment	_____	_____
Social Security Lump Sum Death Payment	_____	_____
ID Card	_____	_____

Attachment 4

SURVIVOR ASSISTANCE RESOURCES*

ASSOCIATIONS

AF Survivor Assistance Program.....	1-877-USAF-HELP or 1-877-872-3435
Air Force Retired Pay (DFAS-CL).....	1-800-321-1080
Air Reserve Personnel Center (ARPC).....	1-800-525-0102
Air National Guard.....	1-888-777-7731
Department of Veterans Affairs (VA).....	1-800-827-1000
National Cemetery System Information	
Memorial Programs Service.....	1-800-697-6947
Headstone and Marker Program	
Presidential Memorial Certificate Program	
National Association for Uniformed Services.....	1-800-842-3451
.....Society of Military Widows	
Social Security Administration.....	1-800-772-1213
Tragedy Assistance Program for Survivors.....	1-800-959-8277

ASSOCIATION WEB SITES

Air Force Survivor Assistance Program - A single point of contact for the Air Force that can marshal all available resources to help families with their problems or concerns. They may be contacted at their toll-free number (above) or by e-mail at <mailto:usafhelp@pentaton.af.mil>. More information is available at their web site: <http://survivorassistance.fsv.af.mil>.

Air Crash Support Network – This nonpolitical, non-profit, organization aids and facilitates the grieving process of people affected by or involved in an air crash by support, referral, and partnership of survivors and volunteers.

<http://www.aircrashsupport.com>

Air Force Casualty Assistance Information – The Air Force Personnel Center website provides information on Casualty Assistance Representatives and survivor benefits and entitlements.

<http://www.afpc.randolph.af.mil> (click on “casualty services”)

Compassionate Friends – The website is sponsored by a national nonprofit, self-help organization. Support is offered to families who are grieving the death of a child of any age, from any cause.

<http://www.compassionatefriends.org>

Crisis, Grief and Healing – A website sponsored privately by a professional speaker, author, and therapist that focuses on masculine grief and healing for men.

<http://www.webhealing.com>

Grief Recovery Online Widows and Orphans – A nonprofit corporation developed this website to provide solace for the bereaved and those who care for them.

<http://www.groww.org>

SENA Foundation – This autonomous, nonprofit educational organization provides free support for grief and loss and catastrophic loss.

<http://www.sena.org>

Tragedy Assistance Program for Survivors (TAPS) – TAPS, a nonprofit organization for those who have lost a loved one on active duty with the Armed Forces provides a military survivor peer support network.

<http://www.taps.org>

The Shiva Foundation - This not-for-profit, non-sectarian organization website is committed to developing resources for support in the grieving process to individuals, families, and communities.

<http://www.goodgrief.org>

USAF Family Support Centers – Air Force personnel and their families are assisted by this website with information on the network of Family Support Centers and programs.

<http://www.famnet.com>

Department of Veterans Affairs (VA) – Family members of deceased veterans can find information related to benefits provided through the VA, including presidential memorial certificates.

<http://www.VA.gov>

Widow Net – An information and self-help resource by and for widows and widowers facing grief, bereavement, and the recovery process. AARP resource listings are also provided.

<http://www.fortnet.org/widownet>

Wings of Light – A nonprofit organization providing support to families, friends, and rescue and support personnel involved with deaths, catastrophic losses, and those who survive. Referrals are often made to the International Critical Incident Stress Foundation, Ellicott, MD, and ADEC, Association of Death Education.

<http://www.wingsoflight.org>

*Websites and information services noted are provided for information only. This listing does not constitute sponsorship or endorsement of any non-governmental entity, product, service, or recommendation by the USAF or any of its employees. The Air Force is not responsible for the contents of any web pages referenced. These websites have been reviewed for meeting some of the following general criteria: breadth and coverage of several related areas, linkage to related sites for additional information, current information displays, user friendliness, comprehensiveness, and usefulness.

Parents are advised to monitor any websites that would be visited by children. Some website addresses contain memorials to deceased persons and/or historical cemetery scenes. Noteworthy resources exist that are not included in our list, but would serve equally as well as the sites listed above. This list was not intended to be exhaustive, but as a beginning source of useful information related to loss and grief.

Attachment 5**IC 2002-1 TO AFPAM 36-3028, BENEFITS AND ENTITLEMENTS FOR FAMILY MEMBERS OF RETIRED AIR FORCE DECEASED****3 October 2002****SUMMARY OF REVISIONS**

This revision incorporates Interim Change IC 2002-1. This change incorporates interim change (IC) 2002-1 (**Attachment 5**) which includes legislative changes to medical care entitlements for surviving family members of retirees (paragraph **36.**). This change also updates the name, address and phone number of the Air Force Enlisted Foundation (formerly the Air Force Men's Widows and Dependents Home Foundation) (paragraph **53.**); The Air Force Survivor Assistance Program (**Attachment 4**); changes the address of the Office of Servicemembers' Group Life Insurance (OSGLI) (paragraphs **13.** and **14.**); and the mailing address for the Defense Finance and Accounting Service (DFAS) - Cleveland Center (paragraphs **20.**, **21.**, and **22.**). See the last attachment to the publication, IC 2002-1, for the complete IC. A bar (|) indicates revision from the previous edition.

OPR: HQ AFPC/DPWCS (Mr. Scott Hand)

Certified by: HQ AFPC/DPW (Col Roger T. Corbin)

Supersedes: AFPAM 36-3028 (1 November 2001)

13. Servicemembers' Group Life Insurance (SGLI). Retirees are covered for 120 days following retirement with no additional premium during the 120-day period. Retirees rated totally disabled on the date of retirement retain SGLI coverage until the disability ceases to be total in degree, but not for more than 1 year. Determination and payment of proceeds are made by the Office of Servicemembers' Group Life Insurance (OSGLI) under the jurisdiction of the VA. The claim form required to apply for this benefit is VA Form SGLV 8283, **Claim for Death Benefits**. Your CAR or the nearest VA office can explain this benefit to you and help you complete the required claim form, or you can write to the OSGLI, 290 West Mt. Pleasant, Livingston, NJ 07039-2747 or call them toll free at 1-800-419-1473. Payment of proceeds to a beneficiary is exempt from taxation. The insured member may have designated as principal or contingent beneficiary any person, firm, corporation or legal entity, including his/her estate, individually or as a trustee. If the member designated a trust, he/she indicated the name and date of the trust in the beneficiary block. If the member designated a trust through a will, he/she annotated "Last Will and Testament" in the beneficiary block. If the member chose not to designate a specific beneficiary but preferred the proceeds be paid in the order of precedence, the member selected the "By Law" designation. When the "By Law" designation is used, the proceeds are automatically paid in the following order of precedence:

14. Veterans' Group Life Insurance (VGLI). This program allows retirees, upon retirement, to convert their SGLI coverage during the first 120 days following retirement, or 1 year following retirement for

totally disabled retirees. VGLI is a 5-year renewable term policy, administered by the OSGLI under the jurisdiction of the VA. VGLI is issued up to a maximum of \$250,000 in \$10,000 increments, but not for more than the amount of SGLI the retiree had in force at time of retirement. If the retiree was covered under VGLI, your CAR or nearest VA office can explain this benefit to you and help you complete the required claim form, VA Form SGLV 8283, **Claim for Death Benefits**. You can write to the OSGLI, 290 West Mt. Pleasant, Livingston NJ 07039-2747 or call them toll free at 1-800-419-1473.

17. Retired Serviceman's Family Protection Plan (RSFPP). The RSFPP program allowed personnel who retired before 21 September 1972 to receive reduced retired pay in order to provide an annuity for certain beneficiaries after the death of the retiree. Participation in this program was voluntary. If the retiree elected to participate, your CAR can explain this benefit to you, help you complete the required claim forms, DD Form 1884, **Application for Annuity Under the Retired Serviceman's Family Protection Plan (RSFPP) and/or Survivor Benefit Plan (SBP)**, TD Form W-4P, **Withholding Certificate for Pension or Annuity Payments**, and SF 1199A, **Direct Deposit Sign-Up Form**, or FMS Form 2231, **FAST START DIRECT DEPOSIT**, and forward them to the Defense Finance Accounting Service-Cleveland Center (DFAS-CL) for processing. Mailing address for DFAS-CL is: Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 47042-7131.

17.1. Remarriage Before Age 60. Your RSFPP annuity ceases the first of the month in which you remarry. Notify DFAS-CL to prevent an overpayment of the annuity. If death or divorce terminates your marriage, the annuity cannot be reinstated. DFAS-CL will reinstate your RSFPP annuity only if you furnish documents verifying the annulment of a "void" marriage.

17.2. Remarriage After Age 60. Your RSFPP annuity will continue without interruption if you remarry after age 60. You should send a copy of the marriage certificate with instructions for name and address changes to DFAS-CL at Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131 London KY 47042-7131.

20. Supplemental Survivor Benefit Plan (SSBP) Retirees who elected SBP coverage for a spouse or former spouse at the maximum level may have also elected an SBP annuity to supplement the 35 percent SBP annuity payable when the spouse or former spouse reaches age 62. An SSBP annuity is an amount equal to 5, 10, 15, or 20 percent of gross retired pay, according to the percentage of the SSBP that the member elected.

20.1. DELETED.

20.2. DELETED.

21.1.1. Spouse. To receive SBP annuity, a surviving spouse must have been married to the retiree on both the date he/she retired and the date the retiree died. If the marriage took place after the date of retirement,

the spouse must have been married to the retiree for at least 1 year or be the parent of a child of the marriage. The annuity is paid until the spouse dies, but is suspended upon remarriage before age 55. The annuity to a surviving spouse may be reinstated if the subsequent marriage ends in death or divorce. The annuitant must send a certified copy of the divorce decree or death certificate to DFAS-CL to reinstate the annuity. When a second SBP benefit results from the remarriage, the surviving spouse must elect which of the two SBP benefits to receive. Should the surviving spouse remarry at age 55 or older, the annuitant will continue to receive the monthly annuity. The surviving spouse must notify DFAS-CL of any marital changes by writing to Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 40742-7131.

21.1.2. Spouse and Child. The spouse is the primary beneficiary. Should the surviving spouse remarry before age 55, the annuity is paid in equal shares to eligible children under age 18, or under age 22 if a full-time student. The coverage stops when there are no eligible children. A dependent child may be an adopted child, stepchild, grandchild, foster child, or recognized natural child who lived with the member in a regular parent-child relationship. A child born or adopted after retirement is automatically covered if the member previously elected child coverage. A child disabled before age 18, or before age 22 if a full-time student when the disability occurred, is an eligible beneficiary so long as the disability exists and the child remains incapable of self-support. DFAS reinstates a child's annuity when a child between the ages of 18 and 22 reenters school on a full-time basis, or a disabling condition recurs making the child incapable of self-support. The monthly annuity for children is 55 percent and is not reduced by Dependency and Indemnity Compensation (DIC) the VA awards or when a disabled child attains age 62. Marriage at any age terminates a child's eligibility.

21.1.4. Former Spouse. A former spouse election bars payment of an annuity to a surviving spouse. This option covers a former spouse if the retiree was required by court order, or spousal agreement, to provide an annuity to that former spouse, or if the retiree had elected to provide such an annuity. DFAS pays the annuity to the former spouse the retiree named as beneficiary who was the member's former spouse at retirement, the member's spouse beneficiary at retirement but divorced from the member after retirement, or married to the member after retirement for at least 1 year before the divorce, or is the parent of a child born of the marriage. A surviving former spouse may remarry after age 55 and continue to receive the monthly annuity for life. If the former spouse remarries before age 55, the annuity is suspended, but may be reinstated if the subsequent marriage ends in divorce or death. The annuitant must send a certified copy of the divorce decree or death certificate to DFAS-CL to reinstate the annuity. The former spouse must notify DFAS-CL of any changes in marital status by writing to Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 40742-7131-6000. The surviving former spouse must elect which of the two SBP benefits to receive.

21.1.5. Former Spouse and Child. If the retiree elected former spouse and child coverage, only eligible children resulting from the marriage of the retiree and former spouse are eligible beneficiaries. The former spouse is the primary beneficiary. Should the surviving former spouse remarry before age 55, the annuity is paid in equal shares to eligible children under age 18, or under age 22 if a full-time student. The coverage stops when there are no eligible children. A dependent child may be an adopted child, stepchild, grandchild, foster child, or recognized natural child who lived with the member in a regular parent-child

relationship. A child disabled before age 18, or before age 22 if a full-time student when the disability occurred, is an eligible beneficiary so long as the disability exists and the child remains incapable of self-support. DFAS reinstates a child's annuity when a child between the ages of 18 and 22 reenters school on a full-time basis, or a disabling condition recurs making the child incapable of self-support. The monthly annuity for children is 55 percent and is not reduced by the amount of DIC the VA awards or when a disabled child attains age 62. Marriage at any age terminates a child's eligibility.

21.1.6. Insurable Interest. A person who stands to gain some financial benefit or advantage from the continuance of the retiree's life. When the retiree was not married and had no children at the time of retirement, they could have elected coverage for an "insurable interest" person. This had to be a natural person (not a company, organization, fraternity, etc.) with a financial interest in the retiree's life. It may be a close relative or a business partner. If the retiree was not married and had only one child, they could elect insurable interest coverage for that child regardless of the child's age or dependency status. An SBP annuity for an insurable interest person is 55 percent of the monthly retired pay remaining after deduction of the monthly SBP premium.

21.3. Computations for Spouse and Former Spouse Annuity. DFAS-CL computes spouse and former spouse annuities under a two-tier system. The annuity is 55 percent of the base amount if the annuitant is under age 62 and later reduced to 35 percent on the first day of the month after the spouse or former spouse turns age 62. The annuity for a former spouse whose divorce was finalized before 30 November 1989 is not reduced at age 62, when the member was retired or retirement eligible on or before 1 October 1985. When the member retired or was retirement eligible on or after 2 October 1985, DFAS-CL computes the annuity for the surviving spouse or former spouse beneficiary, if divorced after 30 November 1989, under both the two-tier system and the Social Security offset system. The beneficiary receives an annuity from whichever system pays the greater benefit:

21.4. Tax Implications. Survivor annuities and any cost refunds are taxable income. You will receive a tax statement from DFAS-CL at the end of the year. The statement will show the full amount of the annuity payments you received and the total amount of tax withheld during the year.

21.4.1. Unless you elect otherwise, the amount of federal income tax withheld (FITW) will be as if you were a married individual claiming three exemptions. If you want your FITW changed at a later date, you must complete a new TD-Form W-4P, **Withholding Certificate for Pension or Annuity Payments**, showing the changes, and mail it to Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 40742-7131-6000.

21.4.2. DFAS-CL withholds a 30 percent federal income tax on annuities paid to nonresident aliens unless the beneficiary resides in a country that has a tax treaty with the United States specifying a different withholding rate. Address questions to the Internal Revenue Service, Assistant Commissioner (International), ATTN: IN:C:TPS, 950 L'Enfant Plaza South, SW, Washington DC 20024-2123, or contact the nearest American Embassy.

21.4.3. Annuities may be subject to federal estate taxes. Address tax questions to a legal assistance officer or the nearest Internal Revenue Service office.

21.5. A certificate of continued eligibility form will be sent to you each year prior to your birthday. Complete and return the form promptly so DFAS-CL can continue your annuity without interruption. Read the instructions on the form and make sure you have completed it correctly. Sign and date the form and send it to Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 40742-7131-6000.

21.6. DIC Offset. DFAS-CL reduces a surviving spouse's SBP annuity by the amount of DIC the VA awards and pays the surviving spouse based on the service-connected death of the retiree who provided the SBP. When DIC exceeds the SBP amount, the spouse will receive all SBP premiums paid by the retiree. When the SBP annuity exceeds the DIC payment, the spouse will receive only the amount of SBP premiums paid for the portion of the SBP that is replaced by DIC.

21.6.1. A spouse over age 55 who forfeits DIC by remarrying may have the SBP reinstated by repaying the costs that DFAS-CL refunded when the DIC was awarded. The reinstated SBP annuity is effective on the date the DIC expires. The survivor may repay the premiums in a lump sum or installments. DFAS-CL deducts installment payments from the SBP annuity.

22. Minimum Income Widow's Benefit. The unremarried widow of a retiree who died before 21 March 1974 may receive a minimum income widow's benefit. The widow must be receiving a VA widow's non-service-connected death pension and have a total annual income from all sources except the VA pension that is less than an annual income level established by public law. For additional information and application instructions, write to DFAS-CL at Defense Finance and Accounting Service, U. S. Military Annuitant Pay, P. O. Box 7131, London KY 40742-7131. Unremarried widows whose income exceeds this level may qualify for the "forgotten widows" benefit.

36. Medical and Dental Benefits. TRICARE. This is the Department of Defense managed health care program designed to improve beneficiary access to care, assure affordable and high-quality care, provide choice, and contain costs to beneficiaries and the Department of Defense. TRICARE offers eligible family members a choice of the following health care options: Standard, Extra, Prime, Plus, and TRICARE For Life. Each option has different cost-sharing features and degrees of freedom for using civilian providers. TRICARE Service Centers are established at or near each military installation to assist family members in obtaining care and services as necessary. TRICARE does not cover dependent parents or parents-in-law; however, they are eligible for medical care in the MTFs on a space-available basis and may use the MTF pharmacy for military and civilian prescriptions within the formulary. For more detailed information on TRICARE visit <http://www.tricare.osd.mil>, or contact the Beneficiary Counseling and Assistance Coordinator at your nearest MTF. Where the TRICARE PRIME program is implemented, all eligible beneficiaries can enroll. However, the military treatment facility (MTF) commander or other

authorized individual determine, based on availability or other operational requirements, when and whether to offer the enrollment opportunity at the MTF. If there is not availability for you to enroll at the MTF, you may choose to enroll with a civilian network provider. If you remarry someone outside the Uniformed Services, you are no longer covered. If the marriage is annulled, you may be eligible for reinstatement after the annulment. TRICARE offers the following choices:

36.1. TRICARE Standard. TRICARE Standard allows you to see an authorized health care provider of your choice, then either you or the provider file a claim for reimbursement by the regional TRICARE contractor. You will be required to pay a deductible and cost share.

36.1.1. DELETED.

36.1.2. DELETED.

36.1.3. DELETED.

36.2. TRICARE Extra. TRICARE Extra features health care providers who are part of an organized network, often known as a “preferred provider organization,” which treats TRICARE eligible patients. You get a discount on cost sharing and do not have to file claims yourself - the provider does this for you. You don’t enroll or pay an annual fee, but you do have to satisfy an annual deductible for outpatient care, just as you do under TRICARE Standard.

36.3. TRICARE Prime. TRICARE Prime is a health maintenance organization-type option. Under this plan, which is currently the least costly health care option, you must get all of your care from the providers in the organization, for as long as you are enrolled. Your care is managed through a primary care manager whom you select or to whom you are assigned. Your primary care manager initiates, and the health care finder authorizes, all specialty referrals according to TRICARE contractor policies. Rather than paying deductibles and cost shares, you pay an annual enrollment fee and small pre-set fees, called co-payments, whenever you visit a civilian provider or get a prescription at a civilian pharmacy.

36.4. TRICARE Plus. TRICARE Plus is an MTF primary care enrollment program offered at participating MTFs where capacity permits. The beneficiary must reside within the MTF catchment area. This option offers Prime-like access to the MTF with no enrollment fees. However, TRICARE Standard/Extra cost shares or TRICARE for Life benefits apply to care received in civilian facilities. TRICARE Plus is not a portable benefit. Enrollment at one facility does not guarantee access at another facility.

36.5. TRICARE For Life (TFL). TFL was passed by Congress as part of the FY 2001 National Defense Authorization Act (P.L. 106-398) and became Public Law on October 30, 2000. Implementation by the Department of Defense (DoD) began on October 1, 2001. TFL restores TRICARE coverage for all Medicare-eligible retired beneficiaries who are enrolled in Medicare Part B. Eligible beneficiaries will receive all Medicare-covered benefits under Medicare, plus all TRICARE covered benefits. For most beneficia-

ries who use a Medicare provider, Medicare will be first payer for all Medicare-covered services and TRICARE Standard will be second payer. TRICARE will pay all Medicare co pays and deductibles and cover most of the cost of certain care not covered by Medicare. TFL has no annual premiums and pays all Medicare co pays and deductibles. However, eligible beneficiaries must pay the monthly premium for Medicare Part B and any applicable TRICARE co pays for services covered by TRICARE but not Medicare, such as pharmacy services. For beneficiaries residing in foreign countries where Medicare coverage does not apply, TRICARE will be first payer, and beneficiaries will be responsible for the TRICARE Standard deductible and cost share not to exceed the annual catastrophic cap per family per year for TRICARE covered services. If you receive care from a civilian provider, your provider will file claims with Medicare. Medicare will pay its portion, then automatically forward the claim to TRICARE for the remaining amount. TRICARE will send its payment directly to your provider. You will receive an explanation of benefits (EOB) that indicates the amount paid to your provider. Additionally, TFL allows you to obtain low-cost prescription medications from the National Mail Order Pharmacy (NMOP) and TRICARE network and non-network civilian pharmacies. You may also continue to use MTF pharmacies.

36.6. TRICARE Retiree Dental Program (TRDP). The TRDP is available to unremarried surviving spouses and eligible children of deceased retired members. The TRDP is a voluntary dental insurance program that is fully funded by the enrollee. Coverage is available throughout the 50 United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands, and Canada. Benefits under the TRDP are comprehensive and include, but are not limited to: preventive, restorative (fillings), periodontics, prosthodontics (crowns, bridges, dentures), orthodontics, endodontics (root canals), and oral surgery. For more details, see <http://www.tricare.osd.mil/tricare/beneficiary/supprog.html>

53. Air Force Enlisted Foundation, Inc. (formerly the Air Force Men's Widows and Dependents Home Foundation) Provides housing and services for widowed spouses over age 55 of Air Force enlisted members. Younger applicants in need, whose sponsor dies or is killed on active duty may be admitted for up to 1 year. Dependent parents of active duty members are also eligible for permanent residency. Financial assistance is available for those who qualify. For more information, call 1-800-258-1413, visit their website at <http://www.afenlistedwidows.org>, or write Air Force Enlisted Foundation, Inc., 93 Sunset Lane, Shalimar FL 32579.

59. Retiree Activities Office. Most Air Force installations have dedicated groups of retired military members and spouses who donate their time and talents at Retiree Activities Offices (RAOs). These volunteers have resources and time to provide survivors with assistance other than those provided by the local CAR. Since volunteers staff the RAO, office hours vary, but their phone number is listed with the base operator.

60. Family Support Center (FSC). The FSC is a service organization for Air Force families and a focal point for family matters. They provide immediate, short-term support to help families with challenging life situations. They help family members identify and clarify needs, determine appropriate forms of assistance and provide linkage to those resources. Appropriate referral is ensured through follow-up. In addition, they provide a range of prevention and enrichment services designed to help family members

adapt to current and future changes in their lives. These programs are presented at the FSC by staff members, other base agencies or by agencies from the local civilian community.

Attachment 4
SURVIVOR ASSISTANCE RESOURCES*

ASSOCIATIONS

AF Survivor Assistance Program.....	1-877-USAF-HELP or 1-877-872-3435
Air Force Retired Pay (DFAS-CL).....	1-800-321-1080
Air Reserve Personnel Center (ARPC).....	1-800-525-0102
Air National Guard.....	1-888-777-7731
Department of Veterans Affairs (VA).....	1-800-827-1000
National Cemetery System Information	
Memorial Programs Service.....	1-800-697-6947
Headstone and Marker Program	
Presidential Memorial Certificate Program	
National Association for Uniformed Services.....	1-800-842-3451
.....Society of Military Widows	
Social Security Administration.....	1-800-772-1213
Tragedy Assistance Program for Survivors.....	1-800-959-8277

ASSOCIATION WEB SITES

Air Force Survivor Assistance Program - A single point of contact for the Air Force that can marshal all available resources to help families with their problems or concerns. They may be contacted at their toll-free number (above) or by e-mail at <mailto:usafhelp@pentaton.af.mil>. More information is available at their web site: <http://survivorassistance.fsv.af.mil>.

Air Crash Support Network – This nonpolitical, non-profit, organization aids and facilitates the grieving process of people affected by or involved in an air crash by support, referral, and partnership of survivors and volunteers.

<http://www.aircrashsupport.com>

Air Force Casualty Assistance Information – The Air Force Personnel Center website provides information on Casualty Assistance Representatives and survivor benefits and entitlements.

<http://www.afpc.randolph.af.mil> (click on “casualty services”)

Compassionate Friends – The website is sponsored by a national nonprofit, self-help organization. Support is offered to families who are grieving the death of a child of any age, from any cause.

<http://www.compassionatefriends.org>

Crisis, Grief and Healing – A website sponsored privately by a professional speaker, author, and therapist that focuses on masculine grief and healing for men.

<http://www.webhealing.com>

Grief Recovery Online Widows and Orphans – A nonprofit corporation developed this website to provide solace for the bereaved and those who care for them.

<http://www.groww.org>

SENA Foundation – This autonomous, nonprofit educational organization provides free support for grief and loss and catastrophic loss.

<http://www.sena.org>

Tragedy Assistance Program for Survivors (TAPS) – TAPS, a nonprofit organization for those who have lost a loved one on active duty with the Armed Forces provides a military survivor peer support network.

<http://www.taps.org>

The Shiva Foundation - This not-for-profit, non-sectarian organization website is committed to developing resources for support in the grieving process to individuals, families, and communities.

<http://www.goodgrief.org>

USAF Family Support Centers – Air Force personnel and their families are assisted by this website with information on the network of Family Support Centers and programs.

<http://www.famnet.com>

Department of Veterans Affairs (VA) – Family members of deceased veterans can find information related to benefits provided through the VA, including presidential memorial certificates.

<http://www.VA.gov>

Widow Net – An information and self-help resource by and for widows and widowers facing grief, bereavement, and the recovery process. AARP resource listings are also provided.

<http://www.fortnet.org/widownet>

Wings of Light – A nonprofit organization providing support to families, friends, and rescue and support personnel involved with deaths, catastrophic losses, and those who survive. Referrals are often made to the International Critical Incident Stress Foundation, Ellicott, MD, and ADEC, Association of Death Education.

<http://www.wingsoflight.org>

*Websites and information services noted are provided for information only. This listing does not constitute sponsorship or endorsement of any non-governmental entity, product, service, or recommendation by the USAF or any of its employees. The Air Force is not responsible for the contents of any web pages referenced. These websites have been reviewed for meeting some of the following general criteria: breadth and coverage of several related areas, linkage to related sites for additional information, current information displays, user friendliness, comprehensiveness, and usefulness.

Parents are advised to monitor any websites that would be visited by children. Some website addresses contain memorials to deceased persons and/or historical cemetery scenes. Noteworthy resources exist that are not included in our list, but would serve equally as well as the sites listed above. This list was not intended to be exhaustive, but as a beginning source of useful information related to loss and grief.