GUIDE FOR SURVIVORS OF DECEASED RETIREES

(Retiree Affairs Planning Guide)



FEB 2013

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This guide is designed to assist the Survivor in settling the retiree's affairs. Please contact the Fort Lee Casualty Assistance Center at (804) 734-6606 or by email at <u>usarmy.lee.imcom.mbx.leee-imacas@mail.mil</u> for any comments referring to this guide.

1. Reporting the retiree's death. When a retiree dies it is important to report the retiree's death to DFAS (retired pay operations) as soon as possible. Any regular retired pay received after the retiree's death is subject to return. You can report the death by completing a "notification of death fast form" online at http://www.dfas.mil/retiredmilitary/survivors/Retiree-death.html. Upon notification, DFAS will stop monthly payments to prevent any overpayment. If you cannot complete the "notification of death fast form", call DFAS at 1-800-321-1080 (have your and the decedent's personal information handy when you call).

Within two weeks after reporting the death you should receive a letter from DFAS along with a SF 1174 (Claim for unpaid compensation of deceased member of the uniformed service) and annuity account forms and instructions (if the decedent participated in the Survivor Benefit Program). Complete the forms you received with your letter and return them to the address indicated in the letter along with a certified copy of the retiree's death certificate. If you need additional assistance contact the Fort Lee CAC at (804) 734-6606/6985. If the retiree was retired from a service other than the Army, contact the applicable service casualty assistance office. All service casualty assistance offices are listed below:

Service Casualty Assistance Offices

Army Fort Lee – (804) 734-6606/6724/6985 Army Casualty 1-800-626-3317

Air Force – (757) 764-5231 / 1-800-433-0048

Marine Corps – (703) 784-9512

Navy - 1-800-368-3202

Coast Guard - (757) 686- 4032

2. Survivor Assistance. The Fort Lee Casualty Assistance Center is always available to assist survivors of Army retirees. When requesting assistance we can help in the following ways:

a. Self Service. We can mail you the applicable forms with instructions for completion. We will provide you with a self addressed envelope (requiring postage) to return the completed forms. You should also provide us with a copy of your marriage certificate and the retiree's death certificate. A benefits coordinator will be available for any questions you might have. We will process your claims for you.

b. Full Service. You can call our benefits coordinator (804-734-6985) and make an appointment. The benefits coordinator will help you complete and process all applicable claim forms. Bring your ID card, a copy of your marriage certificate and the retiree's death certificate.

c. Personalized Service. You may also request a Casualty Assistance Officer to help complete and process all applicable forms. The Casualty Assistance Officer will visit you. When requesting a CAO it may take a few days to match a CAO to your family.

3. Retiree Pay Account.

a. Unpaid Pay and Allowances. The retiree's designated beneficiary or surviving family member may be authorized payment of the retiree's unpaid portion of retired pay. To apply, complete SF 1174.

b. Survivor Benefit Plan. If the retiree participated in the Survivor Benefits Plan, the surviving spouse or dependent child(ren) may be eligible for an annuity. To apply for the survivor annuity, complete DD Form 2656-7, (Verification for Survivor Annuity), a Direct Deposit Sign-up Form, and Form W4-P (Withholding Certificate for Annuity payments).

4. Veterans Administration. Report the retiree's death to the Veteran's Administration at
1-800-827-1000 and inquire of benefits. Some benefits that you may be eligible for are listed below.
You can visit their website at: <u>http://www.va.gov/</u>

a. Burial in a national or state veteran cemetery. The Veterans Administration maintains a listing of national and state veteran cemeteries. Space may be limited in some national cemeteries and eligibility varies in many state cemeteries. Most include covered expenses for the gravesite, a headstone or marker, opening and closing the grave and perpetual care. Contact the VA for further information or visit the national cemetery administration website at: <u>http://www.cem.va.gov/cems_nmc.asp</u>

b. Headstone, marker or medallion. To apply for a headstone, marker or medallion, complete VA Form 40-1330 and forward it to: Director, Memorial Programs Service (41A1), Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22132-3903 or fax to 1-800-455-7143. Should you have questions when filling out this form, you may contact the Applicant Assistance Unit toll free at: 1-800-697-6947, or via e-mail at <u>mps.headstones@va.gov</u>. (*For more information regarding headstones and markers visit their website at* <u>www.cem.va.gov</u>.).

c. Presidential Memorial Certificates. A Presidential Memorial Certificate (PMC) is an engraved paper certificate, signed by the current President, to honor the memory of honorably discharged deceased Veterans. Eligible recipients, or someone acting on their behalf, may apply for a PMC in person at any
VA regional office or complete VA Form 40-0247 and fax to 1-800-455-7143. (For more information regarding a PMC visit the VA website at www.cem.va.gov.).

d. Burial Allowance. In certain circumstances, a burial allowance is available from the Veterans Benefits Administration. See the VA information sheet for details. http://www.vba.va.gov/VBA/benefits/factsheets/burials/Burial.pdf **e. Dependency Indemnity Compensation (DIC).** A monthly benefit paid to survivors based on a service member's service connected disability. See the VA information sheet for details.

A Veteran's Affairs Claim Agent is usually available Wednesday and Thursday from 9am-5pm at the Soldier Support Center, Bldg 3400, RSO, Room 107. Contact 804-675-6546 to make an appointment.

Burial and Plot-Interment Allowances

What Are VA Burial Allowances? VA burial allowances are partial reimbursements of an eligible veteran's burial and funeral costs. When the cause of death is not service related, the reimbursements are generally described as two payments: (1) a burial and funeral expense allowance, and (2) a plot or interment allowance.

Who Is Eligible?

You may be eligible for a VA burial allowance if:

- you paid for a veteran's burial or funeral, AND
- you have not been reimbursed by another government agency or some other source, such as the deceased veteran's employer, *AND*
- the veteran was discharged under conditions other than dishonorable.

In addition, at least <u>one</u> of the following conditions must be met:

- the veteran died because of a service-related disability, OR
- the veteran was receiving VA pension or compensation at the time of death, OR
- the veteran was entitled to receive VA pension or compensation, but decided not to reduce his/her military retirement or disability pay, *OR*
- the veteran died while hospitalized by VA, or while receiving care under VA contract at a non-VA facility, *OR*
- the veteran died while traveling under proper authorization and at VA expense to or from a specified place for the purpose of examination, treatment, or care, *OR*
- the veteran had an original or reopened claim pending at the time of death and has been found entitled to compensation or pension from a date prior to the date or death, *OR*
- the veteran died on or after October 9, 1996, while a patient at a VA-approved state nursing home.

How Much Does VA Pay?

Service-Related Death. VA will pay up to \$2,000 toward burial expenses for deaths on or after September 11, 2001. VA will pay up to \$1,500 for deaths prior to September 10, 2001. If the veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed.

Nonservice-Related Death. VA will pay up to \$700 toward burial and funeral expenses and a \$700 plot-interment allowance for deaths on or after December 1, 2001. The plot-interment allowance is \$150 for deaths prior to December 1, 2001. If the death happened while the veteran was in a VA hospital or under VA contracted nursing home care, some or all of the costs for transporting the veteran's remains may be reimbursed.

How Can You Apply? You can apply by filling out VA Form 21-530, *Application for Burial Benefits*. You should attach a copy of the veteran's military discharge document (DD 214 or equivalent), death certificate, funeral and burial bills. They should show that you have paid them in full. You may download the form at: <u>http://www.va.gov/vaforms/</u>.

Dependency and Indemnity Compensation (DIC)

What is DIC? DIC is a monthly benefit paid to eligible survivors of a military service member who died while on active duty, active duty for training, or inactive duty training, OR

- veteran whose death resulted from a service-related injury or disease, **OR**
- veteran whose death resulted from a non service-related injury or disease, and who was receiving, or was entitled to receive, VA Compensation for service-connected disability that was rated as totally disabling
 - for at least 10 years immediately before death, **OR**
 - since the veteran's release from active duty and for at least five years immediately preceding death, **OR**
 - for at least one year before death if the veteran was a former prisoner of war who died after September 30, 1999.

Who Is Eligible?

The *surviving spouse* if he or she:

- validly married the veteran before January 1, 1957, **OR**
- was married to a service member who died on active duty, active duty for training, or inactive duty training, **OR**
- married the veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the veteran's death began or was aggravated, **OR**
- was married to the veteran for at least one year, **OR**
- had a child with the veteran, **AND**

• cohabited with the veteran continuously until the veteran's death or, if separated, was not at fault for the separation, **AND** is not currently remarried.*

Note: A surviving spouse who remarries on or after December 16, 2003, and on or after attaining age 57, is entitled to continue to receive DIC.

The *surviving child(ren)*, if he/she is not included on the surviving spouse's DIC, unmarried and under age 18, or between the ages of 18 and 23 and attending school.

Note: Certain helpless adult children are entitled to DIC. Call the toll-free number below for the eligibility requirements.

How Much Does VA Pay?

The basic monthly rate of DIC is \$1,195 for an eligible surviving spouse. The rate is increased for each dependent child, and also if the surviving spouse is housebound or in need of aid and attendance. VA also adds a transitional benefit of \$296 to the surviving spouse's monthly DIC if there are children under age 18. The amount is based on a family unit, not individual children.

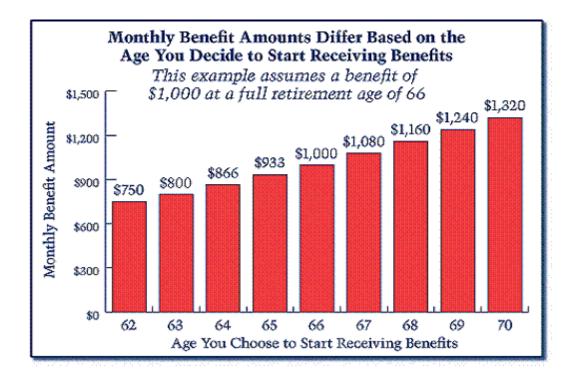
How Should a Claimant Apply?

Claimants should complete VA Form 21-534 *Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child.*

5. Social Security. Your decision is a personal one. Would it be better for you to begin receiving benefits early with a smaller monthly amount or wait for a larger monthly payment later that you may not receive as long? The answer is highly personal and depends on a number of factors, such as your current cash needs, your health and family longevity, whether you plan to work in retirement, whether you have other retirement income sources, your anticipated future financial needs and obligations, and, of course your future Social Security benefit. You should weigh all the facts carefully and consider your own circumstances before making the important decision about when to begin receiving Social Security benefits.

a. **Monthly payments differ substantially based on when you start receiving benefits.** If you live to the average life expectancy for someone your age, you will receive about the same amount in lifetime benefits no matter whether you choose to start receiving benefits at age 62, full retirement age, age 70 or any age in between. However, monthly benefit amounts can differ substantially based on your retirement age. Basically, you can get lower monthly payments for a longer period of time or higher monthly payments over a shorter period of time. The amount you receive when you first get benefits sets the base for the amount you will receive for the rest of your life, though you do receive annual cost-of-living adjustments and, depending on your work history, may receive higher benefits if you continue to work.

The following chart provides an example of how your monthly benefit amount can differ based on the age at which you decide to start receiving benefits.



b. Retirement may be longer than you think. When thinking about retirement, be sure to plan for the long term. Many of us will live much longer than the "average" retiree, and, generally, women tend to live longer than men. About one out of every four 65-year-olds today will live past age 90, and one out of 10 will live past age 95. Social Security benefits, which last as long as you live, provide valuable protection against outliving savings and other sources of retirement income. Again, you will want to choose a retirement age based on your circumstances so you will have sufficient income when you need it.

c. Your decision could affect your family. Your spouse may be eligible for a benefit based on your work record (spouse benefits are reduced if claimed before the spouse's full retirement age). If you die before your spouse, he or she may be eligible for a survivor benefit based on your work record, particularly if you have earned more than your spouse over your lifetime. If you begin receiving Social Security benefits early, we cannot pay your surviving spouse a full benefit from your record. Also, if you wait until after the full retirement age to get benefits, your surviving spouse—if he or she is at least full retirement age—generally will receive the same benefit amount that you would have received. Your children also may be eligible for a benefit on your work record if they are under age 18 or if they have a disability that began before age 22. For them to receive benefits, you must be getting benefits, too.

d. You can keep working. When you reach your full retirement age, you can work and earn as much as you want and still receive your full Social Security benefit payment. If you are younger than full retirement age and if your earnings exceed certain dollar amounts, some of your benefit payments during the year will be withheld. This does not mean you must try to limit your earnings. If some of your benefits are withheld because you continue to work, Social Security will pay you a higher monthly benefit amount when you reach your full retirement age. In other words, if you would like to work and earn more than the exempt amount, you should know that it will not, on average, reduce the total value of lifetime benefits you receive from Social Security—and may actually increase them.

Here is how this works: after you reach full retirement age, Social Security will recalculate your benefit amount to give you credit for any months in which you did not receive some benefit because of your earnings. In addition, as long as you continue to work and receive benefits, Social Security will check your record every year to see whether the additional earnings will increase your monthly benefit.

e. Don't forget Medicare. If you plan to delay receiving benefits because you are working, you should sign up for Medicare three months before reaching age 65, regardless of when you reach full retirement age. Otherwise, your Medicare medical insurance, as well as prescription drug coverage, could be delayed, and you could be charged higher premiums.

f. Additional resources. You can estimate benefit amounts and find more information to help you decide when to start receiving retirement benefits by using the Benefits Planners online at <u>www.socialsecurity.gov/planners.</u> When you're ready to apply for benefits, you also can apply online at <u>www.socialsecurity.gov/applyforbenefits</u>. Many people can continue to work and still receive retirement benefits. If you want more information on how earnings affect your retirement benefits, ask for <u>How Work Affects Your Benefits</u> (Publication No. 05-10069), which has current annual and monthly earnings limits. Additional information is located on the Social Security website at <u>www.socialsecurity.gov</u>. You also can call Social Security toll-free at **1-800-772-1213**. They answer specific questions from 7 a.m. to 7 p.m., Monday through Friday.

6. Life Insurance. Gather all life insurance policies. Check safe deposit boxes, files or papers kept by the retiree. Civilian Insurance policies should have a company or agent to contact. Contact the company or agent to report the retiree's death and ask for instructions on how to apply for the benefits. Usually the death certificate and a claim form or a letter with pertinent information on the retiree and beneficiary is all that is needed for the insurance company to pay the claim.

7. **ID Cards.** Survivors eligible for DD Form 1173 (Uniformed Services Identification and Privilege Card) should have new cards issued under their new status as soon as possible. You may need a copy of the death certificate, marriage certificate, retirement orders and copies of birth certificates of any eligible children. Contact the nearest military installation ID Cards Section for details. They service all branches of the Armed Forces. See the list below for frequently visited ID card sites. For a list of additional sites visit the DEERS Site Locator: <u>http://www.dmdc.osd.mil/rsl</u>. Also you can make appointments online at:

https://rapids-appointments.dmdc.osd.mil/default.aspx

Fort Lee (804) 734-7349/7348/7347 Mon, Wed, Fri - 0800-1600 (Appointment Only) Tues, Thurs – 0800-1200 (Appointment Only) 1300-1530 (Walk-In)

Charlottesville (Jag School) (434) 971-3288 / 3300 Mon-Fri – 0800-1200 / 1300-1700

Roanoke (Naval Reserve) (540) 563-9723 / (540) 309-2563 Tues, Thurs - 0800-1400 (First Come First Served)

Richmond – DSCR (804) 279-1020 Mon-Fri - 0630-1630 (First Come First Served)

Fort Pickett (434) 292-2497 Tues-Fri - 0700-1730

Fort A.P. Hill (804) 633-8797 Mon-Fri - 0800-1600 Call for an appointment; no walk-ins accepted) **8. Funeral Honors.** The Fort Lee Casualty/Mortuary Affairs office is responsible for providing military funeral honors to eligible deceased Army personnel within 63 counties located in central and southwestern Virginia. This includes, Active Duty, Reserve, National Guard, Retirees and Veterans. Full military funeral honors will be provided for all deceased Active Duty soldiers and Medal of Honor recipients. A full military funeral honors team consists of nine soldiers who perform as pallbearers (at the gravesite), a firing team, flag folders, a chaplain (if requested, subject to availability) and a bugler (if available). If a bugler is not available, "TAPS" will be rendered by a ceremonial bugle. Full military funeral honors will be provided for Army Retirees when resources permit. If resources do not permit, a two-member abbreviated team will render the honors. Funeral Honors for all other Army Veterans will consist of two members to fold and present the flag to the Next-of-Kin and "TAPS will be rendered by a ceremonial bugle. Funeral Honors offices:

Army Fort Lee – (804) 734-6606

Air Force – (757) 764-7181 (Weekends/Holidays) – (757) 810-9499

Marine Corps – 1-866-826-3628

Navy – 1- 866- 203- 7791 – Option 1

Coast Guard - (757) 486-8605

9. Federal Service. If the deceased retired from Federal Service, the survivor may be due benefits. Contact Employee Service and Records at **1-888-767-6738 or P.O. Box 45, Boyers, PA 16067** for confirmation.

10. Death of an Annuitant. If a person receiving an annuity from a deceased member's military retirement dies, report their death to Annuitant Pay at **1-800-321-1080**. This will stop their pay; DFAS will then mail a claim form for the unpaid pay. Complete the form and return to DFAS for payment. Any check received after the date of death will be subject to return.

CASUALTY ASSISTANCE CHECKLIST

(to be completed by retirees and spouses and kept in your files for your survivors to use)

Name:		
Social Security Number:		
Date of Birth:	Place of Birth:	
Date of Retirement:	Retired grade/ra	nk:
Enrolled in: RSFPP SBP SSBP (circle all that apply)	
Did you disenroll from this plan? Yes	No (circle one)	
VA Claim #:		
Eligible to draw VA disability compens	sation (even if not in red	ceipt now): Yes No (circle one)
Receiving Social Security: Yes No (ci	rcle one) If yes, age at v	which first received:
Organ donor: Yes No (circle one)		
s there a living will?		
SPOUSE INFORMATION: Name	Date of birth	SSN
MARRIAGE INFORMATION: Date of Marriage	Place of Marriage (City	y, State, Country)
CHILDREN INFORMATION:		
Name Address	Age	Phone number
	- 12 -	

	Company		
Type (IRA, CD, Mutual Fund) Bank ACCOUNTS: Bank Name Phone # Type of the second seco	Company		
Гуре (IRA, CD, Mutual Fund) BANK ACCOUNTS: Bank Name Phone # Туре о	Company		
Bank Name Phone # Type of	Company	Amount	Agent phone #
	of Acct g or Saving.)	Amount	Account #
BILLS: Name Address	Phone#	Account#	Balance Due

BURIAL INFORMATION:

Do you want to be: Buried Cremated? (0 Name of cemetery where you want to be buried: _	Circle one		
•			
•			
·			
· · · · · · · · · · · · · · · · · · ·			
Name of cemetery where you want to be buried: _			
Do you want to be buried in your uniform?	YES	NO	
Do you want a memorial service? If yes, where?	YES	NO	
Have you purchased a burial plot? If yes, where?	YES	NO	
Do you have a preference of funeral home? If yes, which one?	YES	NO	
Do you want a military funeral honors team?	YES	NO	

LOCATION OF DOCUMENTS

DOCUMENT	LOCATION
Will:	
Current Retired Pay statement:	
Marriage Certificate(s)	
Birth Certificate(s)	
Discharge record(s)	
Divorce Decree(s)	
Death Certificate(s)	
Insurance Policies	
Investment Papers	
Real Estate Deed(s)	
Medical Records	
Dental Records	
Vehicle Registration	
Vehicle Title	
Burial Plot Information	
Uniform/Burial Clothing	
Tax Returns	

Safe Deposit Box_

SURVIVOR OF DECEASED RETIREE CHECKLIST

DFAS: Contact DFAS at **1-800-321-1080** to report retiree's death. They can answer any questions you may have about the retired pay.

Unpaid Pay and Allowances: The designated beneficiary or spouse is authorized payment of retired pay from the 1st of the month through the day of death. Fill out SF 1174 and fax to 1-800-469-6559 or mail to: DFAS –Retired Pay, P.O. Box 7130, London, KY 40742. Include copy of death certificate.

Survivor Benefit Plan Annuity: If the retiree participated in the SBP, an annuity is payable to authorized dependents. Fill out DD 2656-7, Verification for Survivor Annuity, SF 1199A, Direct Deposit Authorization, Form W-4 and fax to: 1-800-982-8459 or mail to: DFAS – Annuitant Pay, P.O. Box 7131, London, KY 40742. Include copy of death certificate. Their phone is (1-800-321-1080).

Social Security: Contact the Social Security Administration to report the retiree's death. You may be eligible for benefits; you must apply in order to receive benefits. Contact the Social Security Office at (1-800-772-1213). They will schedule an appointment for you. On the date of your appointment you may want to arrange to have someone available to assist you. For additional information visit their website at: <u>www.ssa.gov</u>

Veterans Administration: Contact the Department of Veterans Affairs to report the retiree's death. You may be eligible for benefits. The Department of Veterans Affairs is available to answer questions about Veterans Affairs benefits at their nationwide toll-free telephone number, (1-800-827-1000), (Hearing Impaired may call, (1-800-829-4833). For additional information visit their website at: <u>www.va.gov</u>

Headstone, marker or medallion. To apply for a headstone, marker or medallion, complete VA Form 40-1330 and forward it to: Director, Memorial Programs Service (41A1), Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22132-3903 or fax to 1-800-455-7143. Should you have questions when filling out this form, you may contact the Applicant Assistance Unit toll free at: 1-800-697-6947, or via e-mail at <u>mps.headstones@va.gov</u>. (*For more information regarding headstones and markers visit their website at* <u>www.cem.va.gov</u>.).

Life Insurance: Gather all insurance policies, check safe deposit boxes, files or papers kept by the retiree. Civilian insurance policies should have a company or an agent to contact. Contact the company or agent, report the retiree's death and ask for instruction on how to apply for the benefit. Government Insurance is listed below:

Veterans Group Life Insurance (VGLI): *Insurance retiree can select to continue after retirement. To report death or check if retiree was insured, call* **1-800-419-1473** *or write to*

Office of Serviceman's Group Life Insurance (OSGLI), 213 Washington St., Newark, NJ 07102. If the policy number is unknown, provide the veteran's social security number and date of birth/death. If retiree was insured they will provide an application for benefits to you. Fill out the application and return with a copy of the retiree's death certificate.

Veterans Administration (VA) Insurance: Insurance contracted through the VA Insurance Center, (disabled retirees). To report death or check if retiree was insured, call **1-800-669-8477** or write to Department of Veteran Affairs, Regional Office and Insurance Center, Box 42954, Philadelphia, PA 19101. If the policy number is unknown, provide the veteran's VA file number, social security number, date of birth, military serial number or military service branch and dates of service. If retiree was insured they will provide and application for benefits to you. Fill out the application and return with a copy of the retiree's death certificate.

ID Card: Contact the ID card Section at Fort Lee (**734-7394**) to update your ID card or Nearest DEERS remote site.

Financial Assistance: *To meet a financial emergency, the survivor may receive assistance from the Army Emergency Relief. Bldg* 9023 (**734-7954**).

TRICARE: Eligible. A new ID Card and DEERS enrollment is necessary. Consult a TRICARE Benefits Advisor or PAD or nearest military treatment facility for details and premium rates. TRICARE is lost if spouse remarries. For further of nearest military medical treatment information visit: <u>http://www.tricare.mil/</u> or call: **1-800-931-9501**.

MEDICARE: Eligible at age 65. Spouse/handicapped children may be eligible. Medicare-eligible military beneficiaries become eligible for all other Tricare benefits effective Oct 1, 2001. The law requires that all Medicare-eligible beneficiaries, no matter when they turned 65, must be enrolled in Medicare Part B to receive the rest of the Tricare benefits. For further information Contact the Social Security Administration at: **1-800-772-1213** or Call Medicare at: **1-800-633-4227** or visit the Medicare website at: <u>http://www.medicare.gov/</u>

DIRECTORY OF FREQUENTLY CALLED TELEPHONE NUMBERS

The telephone numbers listed below will be helpful in the settlement of personal affairs. The list may not be a complete telephone number to every agency; however, the list does include the most frequently contacted agencies.

Fort Lee Casualty Office (Bldg 3400) "Soldier Support Center"(804) 734-6606/6724/6985		
Armed Forces Benefit Association1-800-776-2322		
Army Emergency Relief (Bldg 9023)(804) 734 -7954		
Army and Air Force Mutual Aid Association1-800-522-5221		
American Red Cross (Bldg 9023)(804)- 734-6371		
Chaplain (Bldg 10600)(804) 734-6494		
Civilian Personnel Office, Fort Lee		
Hospital (Patient Administration)		
Legal Assistance (Bldg 1108)(804) 765-1500		
Military Benefit Association1-800-336-0100		
Office of Personnel Management (Federal Retirees)1-888-767-6738		
National Serviceman's Life Insurance (NSLI)1-800-669-8477		
Officers Benefit Association1-800-633-4632		
Retired Pay Operations/Annuities1-800-321-1080		
Veterans Group Life Insurance1-800-419-1473		
Social Security Administration1-800-772-1213		
Service Member's Life Insurance1-800-419-1473		
Tricare Advisor (Fort Lee)(804) 734-9447		
Uniformed Services Benefit Association1-800-368-7021		

VA Headstones and Markers	1-800-697-6947
Tax Assistance Center	(804) 734-5732
Survivor Outreach Services	