



# SURVIVOR BENEFITS OVERVIEW

## Introduction

The Department of Defense (DoD) and the Department of Veterans Affairs (VA), along with other agencies, provide comprehensive assistance and support to the survivors of fallen Service members and veterans. This handout provides a brief overview of the most common survivor benefits available to family members.

## Casualty Assistance

A Casualty Assistance Officer is assigned to help survivors understand and receive benefits and entitlements, and assist with the coordination of burial arrangements. Dependents are also provided with long-term casualty assistance which includes financial and grief counseling.

## Financial Assistance and Benefits

Survivors may be eligible for a number of entitlements and benefits.

### Military Benefits

- **Death Gratuity** — The death gratuity is a lump-sum tax-exempt payment of \$100,000 made by the military to beneficiaries designated by the Service member.
- **Online Survivor Benefits Report** — Surviving family should be provided with an initial survivor benefits report by the Casualty Assistance Officer, who will coordinate providing a military self-service logon that will provide access to an interactive online survivor benefits report.
- **Burial Benefits** — The military will care for, transport and bury eligible Service members, as well as provide travel entitlements for eligible survivors.
- **Survivor Benefit Plan (SBP)** — Surviving spouses or children of Service members who die in the line of duty while on active duty may be entitled to SBP payments. The automatic monthly SBP death benefit is provided at no cost, as Service members do not pay into this benefit when on active duty. Retirees, however, pay for SBP if elected before retirement.

### Department of Veterans Affairs Benefits

- **Dependency and Indemnity Compensation (DIC)** — This compensation is paid to eligible survivors of active-duty Service members and survivors of those veterans whose deaths are determined by the Department of Veterans Affairs to be service-related. It is a flat monthly payment, independent of the pay grade of the veteran. This payment is adjusted annually for cost-of-living increases and is non-taxable. The VA also adds a transitional benefit to the surviving spouse's monthly DIC if there are children under age 18.
- **Special Survivor Indemnity Allowance (SSIA)** — Surviving spouses whose SBP payments have been offset (partially or totally) as a result of receiving DIC are eligible for the Special Survivor Indemnity Allowance.
- **Parents' Dependency and Indemnity Allowance** — The surviving parent(s) of a Service member who died in the line of duty or of a veteran whose death resulted from a service-related injury or illness may be eligible to receive Parents' Dependency and Indemnity Compensation. Parents' DIC is tax-free income.
- **Servicemembers' Group Life Insurance (SGLI)** — Servicemembers' Group Life Insurance is a program of low-cost group life insurance for Service members on active duty, ready Reserve members, members of the Reserves, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies and members of the Reserve Officer Training Corps. The maximum amount of SGLI coverage is \$400,000.



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- **Family Servicemembers' Group Life Insurance (FSGLI)** — Family Servicemembers' Group Life Insurance offers coverage for the spouse and dependent children of Service members covered under full-time SGLI. Coverage is automatic, except in the case of a Service member married to another Service member on or after Jan. 2, 2013, which requires the couple to complete appropriate forms to opt into the program. FSGLI provides up to a maximum of \$100,000 of insurance coverage for a spouse, not to exceed the amount of SGLI coverage the insured member has in force. FSGLI also provides \$10,000 for each dependent child.
- **Servicemembers' Group Life Insurance Traumatic Injury (TSGLI)** — Traumatic injury protection under Servicemembers' Group Life Insurance provides financial assistance to Service members who have incurred certain physical losses due to traumatic injuries. Benefits range from \$25,000 to \$100,000 depending on the nature of the loss. All Service members who are insured in the SGLI program are automatically covered by TSGLI.
- **Beneficiary Financial Counseling Session** — Financial counseling services are offered to beneficiaries of SGLI, FSGLI and TSGLI.
- **VA Home Loans** — Surviving spouses who have not remarried may be eligible for a VA home loan guaranty.
- **Bereavement Counseling** — The VA Office of Readjustment Counseling offers bereavement counseling to families of Service members who die on active duty.
- **Educational Benefits** — The VA offers a number of education benefits for family members who have lost a Service member. For general information about these benefits, visit [benefits.va.gov/gibill/](https://benefits.va.gov/gibill/).

## Social Security Administration

Monthly Social Security payments are paid to a spouse or a divorced spouse with children of the deceased Service member under the age of 16, or disabled children in their care who meet the eligibility requirements. Monthly payments are also paid to children under the age of 18, or 19 if they are full-time students, or older children who were disabled before the age of 18. The amount paid will be determined by the Social Security Administration. Social Security benefits may be paid to the surviving spouse living with the member at the time of death. For more information, visit [ssa.gov](https://ssa.gov).

## Ongoing Military Benefits

Surviving dependents may be eligible to receive access to the following ongoing benefits:

- DoD Domestic Dependent Elementary and Secondary Schools
- TRICARE Health Care Benefit
- TRICARE Dental Program Survivor Benefit
- Housing and allowances
- Commissary and Exchange privileges
- Legal assistance
- ID card
- Posthumous citizenship
- Tax forgiveness
- Contributions of Military Death Gratuities to Roth IRAs and/or Coverdell Educational Savings Accounts

## Additional Resources:



For more information on these ongoing benefits, please visit [militaryonesource.mil](https://militaryonesource.mil) and search Survivor & Casualty Assistance, or contact a Personal Financial Manager or Counselor on your installation.



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## Special Preference Programs for Employment

Widows, widowers and mothers of veterans may be able to take advantage of special preference programs when seeking employment with the federal government. These programs do not guarantee a job but do give a qualified candidate entry to the applicant pool. These programs include:

- Family Member Derived Preference
- Military Spouse Appointing Authority (Executive Order 13473)

## Other Programs

Additional programs are available to surviving family members, including:

### State Benefits:

To learn about survivor benefits in your state, visit your state's VA office by using the State Veterans Affairs Offices locator at [va.gov/statedva](http://va.gov/statedva).

### Military Spouse Preference:

This program offers a preference for military spouses for certain DoD civilian positions.

To learn more, visit:

- Your nearest DoD personnel office or,
- The Defense Civilian Personnel Advisory Service website at [dcpas.osd.mil](http://dcpas.osd.mil) and search "Military Spouse Preference Program" or,
- [www.dcpas.osd.mil/Content/Documents/PPP-Program%20S.pdf](http://www.dcpas.osd.mil/Content/Documents/PPP-Program%20S.pdf)

## Additional Resources:



Military OneSource/Survivor Casualty Assistance:

[militaryonesource.mil/family-relationships/survivor-casualty-assistance](http://militaryonesource.mil/family-relationships/survivor-casualty-assistance)

DoD Survivor's Benefits Guide:

Visit [MilitaryOneSource.mil](http://MilitaryOneSource.mil) and search "Survivor's Guide to Benefits" or visit

[download.militaryonesource.mil/12038/MOS/ResourceGuides/A-Survivors-Guide-To-Benefits.pdf](http://download.militaryonesource.mil/12038/MOS/ResourceGuides/A-Survivors-Guide-To-Benefits.pdf)

Coast Guard Casualty Assistance:

[www.dcms.uscg.mil/PSD/fs/Casualty-Matters/](http://www.dcms.uscg.mil/PSD/fs/Casualty-Matters/)