

## Special Benefits Edition



# Survivor's Link

COMMUNICATING INFORMATION AND RESOURCES



For this supplemental edition of the Navy Gold Star Program's newsletter, we wanted to take the time to provide some information on Survivor related benefits. You may already be familiar with many, if not all of these benefits, but a refresher is never a bad thing. These articles are intended to provide you with an overview of some benefits available to Survivors. In most cases, additional websites and phone numbers will be provided if more in-depth information is desired. We hope this edition is beneficial and always remember, your Navy Gold Star Coordinator is available to answer questions and assist further with any of these subjects and more. Visit [www.navygoldstar.com](http://www.navygoldstar.com) to locate your closest coordinator.

## What is a DS Logon?



The Department of Defense Self-Service Logon (DS Logon) is a secure, self-service logon ID that allows individuals affiliated with the DoD or VA to access several websites using a single username and password. The goal is to provide a single, strong, and secure logon ID throughout the DoD and VA.



There are several web resources that are easily accessible via a DS Logon. If you do not already have one, it is encouraged that you obtain one so that you might access the TRICARE, VA and DEERS websites seamlessly.

As a Dependent of a deceased Service Member (ie: Spouse or dependent child 18 or over) you may obtain a DS Logon by:

- **Email Registration** You may use your current DoD Beneficiary ID card to quickly obtain a DS Logon Premium Level 2 account by using your email on file in DEERS. Click [Register](#) to enter the registration process and select "I have an active DoD ID card and an email on file in the Defense Enrollment Eligibility Reporting System (DEERS)". **In order to use this method to register you must have a valid email on file in DEERS.**
- **Online Remote Proofing** Click [Register](#) to enter the registration process. A series of questions will be asked in order to provide you with the highest level of access as quickly as possible. If you do not have a CAC or DFAS MyPay then select "NO" to both questions. Then you will be asked if you already have a DS Logon Basic account. If so, then select "YES" to begin the Upgrade process. If you do not have a DS Logon Basic account then select

"NO". Next you will be asked to enter your personal information so we can locate your record in DEERS. You must be enrolled in DEERS to obtain a DS Logon. Once your record is located you may continue the registration process by personalizing your account settings. You will be prompted to upgrade your account immediately through our online remote proofing process.

- **RAPIDS**

You may request a DS Logon while getting a military ID card issued. You must notify the Verifying Official of your request while processing the issuance of your military ID card. You can locate the nearest RAPIDS facility at: <http://www.dmdc.osd.mil/rsi/> Once you have requested a DS Logon account, you will receive a DS Logon activation letter via U.S. mail in 7-12 business days. After receiving the activation letter simply return to <https://myaccess.dmdc.osd.mil/identitymanagement> to activate your account.

<https://myaccess.dmdc.osd.mil/identitymanagement>

# TRICARE® Survivor Benefits



This fact sheet is **not** all-inclusive. For additional information, please visit [www.tricare.mil](http://www.tricare.mil).

## Continuing medical, pharmacy, and dental benefits for surviving family members

Surviving spouses and surviving children continue to receive benefits after their active duty service member sponsor's death. If your sponsor dies while serving on active duty for a period of more than 30 consecutive days (*including eligible National Guard and Reserve members*),\* you are automatically eligible for transitional TRICARE survivor benefits as long as your Defense Enrollment Eligibility Reporting System (DEERS) information is current and you are:

- A surviving spouse who has not remarried (*eligibility cannot be regained later, even if you divorce or your new spouse dies*)
- A surviving unmarried child under age 21 (*or age 23 if enrolled in a full-time course of study at an approved institution of higher learning, and if the sponsor provided over 50 percent of the financial support*)

**Note:** Children with disabilities may remain eligible beyond normal age limits. Check DEERS for eligibility information.

**Surviving spouse:** You remain eligible as a "transitional survivor" for three years following your sponsor's death, and will have active duty family member (ADFM) benefits and costs. You will be eligible for TRICARE Prime and TRICARE Prime Remote for Active Duty Family Members (TPRADFM) in the United States, and TRICARE Overseas Program (TOP) Prime and TOP Prime Remote overseas. After three years, you remain eligible as a "survivor" and have retiree family member benefits and costs. You pay retiree rates† under TRICARE Prime (*if available*), TRICARE Standard and TRICARE Extra (*in the United States*), or TOP Standard (*overseas*). If you do not enroll in TRICARE Prime, coverage automatically continues under the TRICARE Standard benefit.

**Surviving children:** Surviving children remain eligible for TRICARE benefits as ADFMs. Unlike spouses, eligibility will not change after three years, and children remain covered as ADFMs until eligibility ends due to age limits or for another reason (*e.g., marriage*). After aging out of TRICARE, qualified surviving children may be eligible to maintain TRICARE coverage until reaching age 26 by purchasing a TRICARE Young Adult (TYA) plan option. For more information on TYA, visit [www.tricare.mil/tya](http://www.tricare.mil/tya).

**Note:** Surviving beneficiaries in the United States will have their TRICARE Prime enrollment fees frozen at the rate in effect at the time they become survivors and are enrolled in a TRICARE program option. Beneficiaries in this category will not be charged a fee increase as long as at least one family member remains enrolled.

\* Includes those who die while on delayed-effective-date active duty orders. † You will need to reenroll at that time and pay retiree enrollment fees.

### TRICARE PRIME® COVERAGE GUIDELINES

Transitional survivors enrolled in a stateside or overseas TRICARE Prime option at the time of the sponsor's death will not be dis-enrolled. Coverage continues as long as DEERS information is up to date or until eligibility ends (*i.e., after three years from the sponsor's death or earlier if a spouse remarries*). If you are not enrolled in a TRICARE Prime option and you are eligible, you may enroll after your sponsor's death. Normal TRICARE Prime enrollment rules apply; there is no retroactive enrollment. Transitional survivors not enrolled in a TRICARE Prime option will be covered as ADFMs under TRICARE Standard and TRICARE Extra (*in the United States*) or TOP Standard (*overseas*). TPRADFM,

TOP Prime, and TOP Prime Remote are not available to surviving spouses after the three-year transitional survivor period. For cost details, visit [www.tricare.mil/costs](http://www.tricare.mil/costs).

**Note:** If you live or travel in the Philippines, you are required to see a certified provider for care. Additionally, TOP Standard beneficiaries who reside in the Philippines and who seek care within designated Philippine Demonstration areas must see approved demonstration providers to ensure TRICARE cost-shares their claims, unless they request and receive waivers from Global 24 Network Services. For more information, visit [www.tricare-overseas.com/philippines.htm](http://www.tricare-overseas.com/philippines.htm).

### PHARMACY COVERAGE

As a survivor your pharmacy benefit remains the same regardless of your TRICARE program option. In the United States and U.S. territories (*American Samoa, \* Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands*), you may fill prescriptions through military treatment facility (MTF) pharmacies, TRICARE Pharmacy Home Delivery, TRICARE retail network pharmacies, or non-network pharmacies. Using a non-network pharmacy is your most costly option. The TRICARE pharmacy benefit in the United States and U.S. territories is administered by Express Scripts, Inc. For more information visit [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy) or [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE).

For Outside of the United States and U.S. territories, visit [www.tricare-overseas.com/](http://www.tricare-overseas.com/)

### TRICARE Dental Program Survivor Benefit Plan

When a sponsor dies while on active duty for a period of more than 30 consecutive days, surviving family members are eligible for TRICARE Dental Program (TDP) benefits. The TDP Survivor Benefit also applies to family members of the Selected Reserve of the Ready Reserve and the Individual Ready Reserve, regardless of whether the

sponsor was on active duty orders at the time of his or her death.

The surviving spouse is eligible to receive survivor benefits for up to three years from the sponsor's date of death, regardless of the TDP Survivor Benefit enrollment coverage start date.

Surviving children are eligible to receive the TDP Survivor Benefit until reaching age 21 (*or age 23 if enrolled in a full-time course of study at an approved institution of higher learning, and if the sponsor provided over 50 percent of the financial support*).

Eligible surviving family members enrolled in the TDP at the time of their sponsor's death will be automatically enrolled in the TDP Survivor Benefit plan. Survivors will be notified of this enrollment change and the terms of the TDP Survivor Benefit. Eligible surviving family not enrolled in the TDP at the time of the sponsor's death will be notified of their TDP eligibility. The surviving spouse, parent, or legal guardian must elect to enroll in the TDP Survivor Benefit plan. For more information, visit [www.tricare.mil/tdp](http://www.tricare.mil/tdp).

### TRICARE Retiree Dental Program

When your TDP Survivor Benefit ends, you may be eligible for the TRICARE Retiree Dental Program. For more information, visit [www.trdp.org](http://www.trdp.org).

**FOR TRICARE INFORMATION AND ASSISTANCE**

<p><b>TRICARE North Region</b> Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) <a href="http://www.hnfs.com">www.hnfs.com</a></p>	<p><b>TRICARE South Region</b> Humana Military, a division of Humana Government Business 1-800-444-5445 <a href="http://Humana-Military.com">Humana-Military.com</a></p>	<p><b>TRICARE West Region</b> UnitedHealthcare Military &amp; Veterans 1-877-988-WEST (1-877-988-9378) <a href="http://www.uhcmilitarywest.com">www.uhcmilitarywest.com</a></p>
<p><b>TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa:</b> +44-20-8762-8384 (<i>overseas</i>) 1-877-678-1207 (<i>stateside</i>) tricarelon@internationalsos.com</p>	<p><b>TOP Regional Call Center—Latin America and Canada:</b> +1-215-942-8393 (<i>overseas</i>) 1-877-451-8659 (<i>stateside</i>) tricarephl@internationalsos.com</p>	<p><b>TOP Regional Call Centers—Pacific:</b> Singapore: +65-6339-2676 (<i>overseas</i>) 1-877-678-1208 (<i>stateside</i>) sin.tricare@internationalsos.com Sydney: +61-2-9273-2710 (<i>overseas</i>) 1-877-678-1209 (<i>stateside</i>) sydtricare@internationalsos.com</p>
<p><b>milConnect Web Site</b> <b>Update DEERS Information</b> <a href="http://milconnect.dmdc.mil">http://milconnect.dmdc.mil</a></p>	<p><b>TRICARE Dental Program</b> 1-855-MET-TDP1 (1-855-638-8371) (<i>stateside</i>) 1-855-MET-TDP2 (1-855-638-8372) (<i>overseas</i>) 1-855-MET-TDP3 (1-855-638-8373) (<i>TDD/TTY</i>) <a href="https://mybenefits.metlife.com/tricare">https://mybenefits.metlife.com/tricare</a> <b>TRICARE Retiree Dental Program</b> 1-888-838-8737 <a href="http://www.trdp.org">www.trdp.org</a></p>	<p><b>TRICARE Pharmacy Program</b> 1-877-363-1303 Member Choice Center (<i>convert retail prescriptions to home delivery</i>): 1-877-363-1433 <a href="http://www.tricare.mil/pharmacy">www.tricare.mil/pharmacy</a> <a href="http://www.express-scripts.com/TRICARE">www.express-scripts.com/TRICARE</a></p>

1. For toll-free contact information, visit [www.tricare-overseas.com](http://www.tricare-overseas.com).

**What is eBenefits?**

eBenefits is a joint VA/DoD web portal that provides resources and self-service capabilities to Veterans, Service members, and their families to research, access and manage their VA and military benefits and personal information. eBenefits uses secure credentials to allow access to personal information and gives users the ability to perform numerous self-service functions. It also provides a list of links to other sites that provide information about military and Veteran benefits. It is an essential way for Veterans, Service members, and their families to receive access to and service from VA and DoD.

**What can I do in eBenefits?**

Some of the features within eBenefits allow Veterans and Service members to access official military personnel documents, view the status of their disability compensation claim, transfer entitlement of Post-9/11 GI Bill to eligible dependents (Service members only), and register for and update direct deposit information for certain benefits. For a full list of features, see the reverse side of this fact sheet. New features are being added regularly.

**How do I access eBenefits?**

eBenefits is located at [www.ebenefits.va.gov](http://www.ebenefits.va.gov). Before Veterans can access and use eBenefits they must be listed in the Defense Enrollment Eligibility Reporting System (DEERS) and obtain a DS Logon. Service members and Dependents can access eBenefits with a DS Logon or Common Access Card (CAC). Note: If Veterans attempt to register and are informed they have no DEERS record, VA will first need to verify their military service and add them to DEERS. All VA Regional Offices have staff familiar with procedures for adding a Veteran to DEERS.



**How do I register for an eBenefits account?**

You can register for an eBenefits account online using the eBenefits DS Logon Account Registration Wizard. There are two types of registration, Basic and Premium. You will be walked through a series of questions to assist you in obtaining a Premium eBenefits Account, which gives you the highest level of access to eBenefits features. With a Premium Account you can view personal data about yourself in VA and DoD systems, apply for benefits online, check the status of your claims, update your address records, and more. To get a Premium eBenefits Account, you must verify your identity.

Many people will be able to verify their identity online by answering a few security questions. Service members may verify their identity online by using their CAC. Military retirees may verify their identity online using their Defense Finance and Accounting Service (DFAS) Logon. For those unable to verify their identity online, you may need to visit a VA Regional Office to have your identities verified in person.

**eBenefits Features**

**If you are a Family Member of a Veteran or Service member:**

- Check on your compensation and pension claims status
- Use the eLearning Center to get important health information
- View Post-9/11 GI Bill enrollment status
- Check your VA payment history

For More Information visit [www.ebenefits.va.gov](http://www.ebenefits.va.gov)

## What is the Marine Gunnery Sergeant John David Fry Scholarship?



The Marine Gunnery Sergeant John David Fry Scholarship provides Post-9/11 GI Bill® benefits to the children and surviving spouses of service members who died in the line of duty while on active duty after September 10, 2001. Eligible beneficiaries attending school may receive up to 36 months of benefits at the 100% level.

- Full tuition & fees paid directly to the school for all public school in-state students. For those attending private or foreign schools, tuition & fees are capped at a statutory maximum amount per academic year.

- A monthly housing allowance and a books & supplies stipend.

*NOTE: Fry Scholarship beneficiaries are not eligible for Yellow Ribbon Program benefits.*

### WHO IS ELIGIBLE?

**Children** of active duty members of the Armed Forces who died in the line of duty after September 10, 2001, are eligible for this benefit.

- Eligibility ends on the child's 33rd birthday.
- A child's marital status has no effect on eligibility.

**Surviving spouses** of active duty members of the Armed Forces who died in the line of duty after September 10, 2001, are also eligible for this benefit.

- A surviving spouse can receive benefits for terms beginning on or after January 1, 2015.
- A surviving spouse's eligibility generally ends 15 years after the Servicemember's death.
- A spouse will lose eligibility to this benefit upon remarriage if this occurs during the 15 year period.

### RULES FOR ELIGIBLE DEPENDENTS SERVING, OR WHO HAVE SERVED, IN THE ARMED FORCES:

- If the child or surviving spouse is eligible under the Montgomery GI Bill Active Duty, Montgomery GI Bill Selected Reserve, and/or the Reserve Educational Assistance Program (REAP), then he or she must re-



linquish eligibility under one of those programs to receive benefits under Post-9/11 GI Bill.

- A child's character of discharge from his or her own service does not impact eligibility resulting from the line of duty death of a parent or spouse.
- A child or surviving spouse on active duty will receive benefits at the active duty benefit rate.
- A child or surviving spouse eligible for benefits under the Fry Scholarship Program can also be eligible for Post-9/11 GI Bill benefits based on his/her own service, and may also be eligible to use a transferred entitlement.

### INDIVIDUALS WHO HAVE USED OR WISH TO USE ENTITLEMENT UNDER DEPENDENTS' EDUCATIONAL ASSISTANCE (DEA)

**Children** eligible for the Fry Scholarship may also be eligible for DEA. Effective August 1, 2011, children are not able to establish eligibility for both Fry Scholarship and DEA benefits based on a parent's death in the line of duty.

- A child whose parent died after July 31, 2011, must make an irrevocable election between the Fry Scholarship and DEA when applying for benefits.
- A child whose parent died before August 1, 2011, may still be eligible for both benefits, but he/she may only use one program at a time, and combined benefits are capped at a total of 81 months of full-time training.

**Surviving spouses** eligible for the Fry Scholarship may also be eligible for DEA. Surviving spouses must make an irrevocable election of which benefit he or she wishes to receive for any and all school enrollments beginning on or after January 1, 2015.

Find out more about DEA at

[http://www.benefits.va.gov/gibill/survivor\\_dependent\\_assistance.asp](http://www.benefits.va.gov/gibill/survivor_dependent_assistance.asp).

For More Information, Call Toll-Free 1-888-GIBILL-1 or Visit

<http://benefits.va.gov/gibill>

## What is Parents' DIC?

**Parents' Dependency and Indemnity Compensation (DIC)** is a needs-based benefit paid to the parent(s) of a military Servicemember or Veteran who dies from:

- a disease or injury incurred or aggravated while on active duty or active duty for training, OR
- an injury incurred or aggravated in line of duty, or certain diseases incurred while on inactive duty for training, OR
- a service-connected disability.

### WHO ARE ELIGIBLE PARENTS?

The term "parent" includes biological, adoptive, and foster parents.

### HOW MUCH DOES VA PAY?

The amount of benefits VA pays recipients of Parents' DIC is based on the parent or parents' countable income. When countable income exceeds the limit set by law, no benefit is payable. Eligible parents must report all sources of income to VA such as wages, retirement payments, insurance proceeds or annuity payment, interest, and dividends. [http://benefits.va.gov/Pension/current\\_rates\\_Parents\\_DIC\\_pen.asp](http://benefits.va.gov/Pension/current_rates_Parents_DIC_pen.asp)

### HOW CAN YOU APPLY?

You may apply for Parents' DIC by completing [VA Form 21-535, Application for Dependency and Indemnity Compensation by Parent\(s\)](#), and mailing it to the VA regional office having jurisdiction over your claim. If you do not know which regional office has jurisdiction over your claim, you may submit your request to the VA regional office closest to your current residence.

## What is the Survivor Benefit Plan (SBP)?

The **Survivor Benefit Plan (SBP)** helps make up for the loss of part of a Military member's or retiree's income after the loss of this individual. It pays eligible survivors an inflation-adjusted monthly income.

SBP payments for Surviving spouses of service members who die on active duty equal 55% of what the member's retired pay would have been had the member been retired at 100% disability. SBP payments are offset by Dependency and Indemnity Compensation (DIC) (explained below). At the time of death, the spouse needs to elect the type of benefit. P.L. 108-136 allows spouses to choose "child only" SBP benefits. This option is helpful when the spouse's DIC payment is greater than the amount of SBP. ***P.L.109-364 extended the "child only" option retroactively to the survivors of all members who died on active duty since October 7, 2001.*** SBP is automatically adjusted annually for cost of living increases and payments are subject to federal income taxes. Keep in mind that if receiving "child Only" SBP, the receiving child may have to pay taxes. If the spouse remarries before age 55, SBP payments cease. If that subsequent marriage ends in death, divorce, or annulment, SBP may be reinstated. If the spouse remarries after age 55, SBP payments continue. If that marriage occurs before age 57, the surviving spouse who was also receiving DIC will lose the DIC payments but the SBP payments will rise to the full SBP amount available.

### SBP's Integration with Dependency and Indemnity Compensation

The Department of Veterans Affairs pays a benefit called Dependency and Indemnity Compensation (DIC) to a surviving spouse and dependent children if a member dies of a service-connected cause. This includes deaths while on active duty, and after retirement if the cause of death is due to an injury or disease contracted while the member was on active duty.

The VA determines who is eligible for DIC; however, this benefit is not automatic. An application form has to be submitted to the VA. The VA can be contacted at (800) 827-1000 for more information.

DIC payments are periodically adjusted for Cost-of-Living Adjustments, or COLAs. Effective Dec. 1, 2014, DIC payments to surviving spouses are a monthly rate of \$1,254. If the member was rated totally disabled as a result of a service-connected disability for at least eight continuous years preceding death and the spouse was married to the member for those eight years, the spouse may be entitled to an additional monthly amount of \$266.

If the surviving spouse is awarded DIC by the VA based on the death of the same member who provided the SBP coverage, DFAS reduces the spouse's SBP annuity by the amount of the DIC award. DIC payments to or for children do not affect SBP payments.

DIC payments are exempt from federal and state income taxes, which gives the surviving spouse more take home income. SBP payments are considered a taxable income.

### Remarriage and DIC

Effective Dec. 16, 2003, surviving spouses who remarry after their 57th birthday retain eligibility for DIC payments. DIC payments are suspended if a surviving spouse remarries before age 57, but can be reinstated if the remarriage terminates. A spouse, whose DIC award is suspended because of remarriage before age 57, may have the full SBP annuity reinstated if the remarriage occurs after he/she turns age 55. The SBP annuity is reinstated effective the date the DIC is suspended. If the surviving spouse's marriage later terminates and the spouse again becomes eligible for DIC, the SBP annuity will again be reduced by the amount of the DIC.

For more information on SBP, visit

<http://militarypay.defense.gov/survivor/sbp/index.html>

For more information on DIC, visit

[http://www.benefits.va.gov/COMPENSATION/types-dependency\\_and\\_indemnity.asp](http://www.benefits.va.gov/COMPENSATION/types-dependency_and_indemnity.asp)

## Derived Preference in Federal Hiring

Did you know that spouses and mothers of deceased service members might be eligible for the 10 Point preference in Competitive Federal Hiring? If you were married to a Service member at the time of his/her death and are not remarried, you can qualify. If you are the mother of a Service Member who died on Active Duty and the Service Member's father is totally disabled or you are widowed, divorced, or separated and not remarried, you can qualify for this preference. This preference is relevant when applying for a competitive appointment within the federal government. By qualifying for the "10 point Preference" you are automatically adding 10 points to your own score derived from your application and ensuring that your name is at the top of the list as long as you otherwise qualify for the position. You are given a significant advantage and are guaranteed to be considered for the position. If you meet the before mentioned criteria, you will need to complete an SF-15 to utilize this preference. This can be found at [http://www.opm.gov/forms/pdf\\_fill/SF15.pdf](http://www.opm.gov/forms/pdf_fill/SF15.pdf). For more information on this rule, visit: <http://www.fedshirevets.gov/job/familypref/index.aspx>



## myPay...Services for Annuitants

If you are in receipt of SBP, you will have your own myPay account. As long as you maintain your eligibility, you can expect to receive the following services from DFAS Retired and Annuitant (R&A) Pay:

- Monthly payment of benefit
- Implementing changes of address
- Implementing changes in Federal Income Tax Withholding
- Providing 1099Rs
- Establishing direct deposit orders
- Establishing international direct deposit orders
- Confirmation of annuity income
- Manage Your Account with myPay

The quickest and most convenient way to manage your annuity pay is with myPay. This online account management system puts you in control of your own account.

You can use myPay to view your SBP annuity account detail, change Direct Deposit information, change your mailing address, and print and view IRS forms, such as the 1099R.

## Annuitant Account Statement

The Annuitant Account Statement (AAS) is issued annually through myPay or when changes are made to the account. Use it to verify payment, tax information, and to keep informed about your account.

## Taxes

When you fill out a W4P and mail or fax it to DFAS Military Annuitant Pay, DFAS will withhold Federal Income taxes from your annuity account. Every January, they will issue a 1099R statement that you will need to complete your tax return.

- DFAS R&A Pay cannot withhold state taxes for annuitants.

For more information, visit

<http://www.dfas.mil/retiredmilitary/survivors/manage.html>

Or ,

<https://mypay.dfas.mil/mypay.aspx>

## Military Service Records can be modified...

Within the Navy, there is an established higher authority that has the ability to modify your Service Members' records in order to correct an error or rectify an injustice. That authority is known as the Board of Corrections of Naval Records (BCNR). You have the ability to petition this board by completing a [DD Form 149](#) and submitting it, along with all supporting documents, to the appropriate Service's office for review (addresses can be found on page 2 of this form). Upon receipt, the BCNR will provide the petitioner with a Docket Number and a method to contact them with questions. Keep in mind that the Board has up to 18 months to make a determination on each petition. There is generally a 3 year statute of limitations, but it is possible to appeal after that date if justifiable cause exists. Any number of administrative corrections to Navy records can be accomplished in this manner, but most commonly Survivors use this to appeal SBP and SGLI elections. For more information visit:

<http://www.public.navy.mil/bupers-npc/career/recordsmanagement/Pages/BCNR.aspx>

