

Income Security for Survivors



Now that my service member has died, how will I ensure sufficient income to meet household expenses?

WHO provides Survivor benefits?

Survivors may receive financial benefits from the Department of Defense (DoD), the Department of Veterans Affairs (VA), the Defense Finance and Accounting Service (DFAS) and/or the Social Security Administration (SSA).



Some benefits are one-time, lump-sum payments made soon after the service member's death, while others are paid monthly.

WHEN do monthly benefits end?



SBP benefits end if the recipient remarries before the age of 55.

DIC benefits end if the recipient remarries before the age of 57.

Survivors Pension benefits end if the recipient remarries before the age of 57 or if income exceeds a set limit (updated annually).

SSA benefits end if the recipient remarries before the age of 60 or when the last Surviving child of the deceased reaches age 16.

LINKS

to More Information and Benefits Applications...



- 🌐 **Death Gratuity:** <http://militarypay.defense.gov/Benefits/Death-Gratuity>. The Casualty Assistance Calls Officer (CACO) who reports the service member's death to Survivors helps the designated recipient complete the Death Gratuity application. Below are the links if something was missed. In most instances, these benefits are applied for within the first few weeks following the death.
- 🌐 **SGLI:** http://www.benefits.va.gov/INSURANCE/forms/SGLV_8283_Bene_ed2015-10.pdf.
- 🌐 **SBP:** www.dfas.mil/retiredmilitary/provide/sbp.html.
- 🌐 **DIC and Survivors Pension:** www.vba.va.gov/pubs/forms/VBA-21-534EZ-ARE.pdf.
- 🌐 **Social Security:** <https://www.ssa.gov/survivors> or <https://www.ssa.gov/planners/survivors/howtoapply.html>.

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WHAT are my Survivor benefits?

**YOU MAY BE ELIGIBLE FOR SOME
OR ALL OF THE THESES BENEFITS.**



SURVIVOR BENEFIT PLAN (SBP)

SBP provides eligible Surviving spouses with inflation-adjusted taxable income every month.

The benefit size depends on several factors, including the number of the service member's dependents and salary at the time of death.

DEPENDENCY AND INDEMNITY COMPENSATION (DIC)

The Department of Veterans Affairs (VA) pays Dependency and Indemnity Compensation (DIC) if a member dies from a service-connected cause. DIC is a flat monthly payment. It is not affected by the Sailor's pay grade. Benefits apply to:

- Surviving spouses who have not remarried.
- Unmarried children under the age of 18.
- Disabled children between the ages of 18 and 23 who are attending a VA-approved school.
- Certain low-income parents of deceased Service Members.

DEATH GRATUITY

A tax-exempt lump-sum payment of \$100,000 total made by the DoD and divided among the individuals listed on the service member's "Page Two" (NAVPERS 1070/602, *Dependency Application/Record of Emergency Data.*)

You are eligible for the death gratuity if your service member died while on active duty or was a Reservist on inactive duty training.

SERVICEMEMBERS GROUP LIFE INSURANCE (SGLI)

SGLI provides up to \$400,000 of term life insurance to active and Reserve service members. SGLI premiums are paid through payroll deduction. Beneficiaries are listed on an election form.

SURVIVOR'S PENSION

Certain low-income Survivors may receive additional income from the VA.

SOCIAL SECURITY SURVIVOR BENEFITS

The Social Security Administration provides a lump-sum death benefit of \$255 to qualified Surviving spouses or to Surviving children.

You may also qualify for monthly payments from the Social Security Administration if you are 60 or over, are disabled or are caring for Surviving children who younger than 16 or disabled.

Did You Know ... ?

In most cases, you cannot receive both SBP and DIC. SBP is reduced by the amount of DIC payments. Legislation has been proposed to eliminate the offset.



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