



Remarriage and Your Survivor Benefits

December 2025



The decision to remarry may affect your eligibility for Survivor benefits. If you do remarry, be sure to notify your benefit providers promptly.

How do benefits change when I remarry?

Remarriage affects your benefits differently depending on your age at the time you remarry.

Age at Remarriage	Survivor Benefit Plan (SBP)	Dependency and Indemnity Compensation (DIC)	Social Security	TRICARE	ID	Base/ Exchange/ Commissary/ MWR
Before age 55	Ends	Ends	Ends	Ends	Ends	Ends
From age 55 to age 60	Continues	Continues	Ends	Ends (You may be able to enroll in CHAMPVA.)*	Ends	Ends
After age 60	Continues	Continues	Continues	Ends (You may be able to enroll in CHAMPVA.)*	Ends	Ends
Remarriage ends in divorce, annulment or death of new spouse	May reapply	May reapply	May reapply	Ends (You may be able to enroll in CHAMPVA.)*	May reapply	May reapply

*The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) coordinates medical care for certain dependents and Survivors of service members. To verify eligibility, call 1-800-733-8387.

**If you're the surviving spouse & remarry, you'll keep your eligibility for the Fry Scholarship if you qualified for this education benefit through your previous marriage. If you had unused Fry Scholarship benefits that expired, you may be able to restore those benefits even if you've remarried. To request your benefits to be restored, you'll need to apply again using VA Form 22-5490.

Why is it important to notify benefit programs of my remarriage?

You should promptly notify all benefits programs if you remarry in order to prevent overpayments. Overpayments will eventually be recovered. Penalties may also apply.

more on next page



Whom Should I Notify if I Remarry?

SBP

The Defense Finance and Accounting Service (DFAS) administers the Survivor Benefit Plan. You are responsible for promptly notifying DFAS of any change in your marital status. You can learn more about the required documents at <https://www.dfas.mil/RetiredMilitary/survivors/manage/> and can submit them online at <https://www.dfas.mil/RetiredMilitary/SBPAannuitants-askDFAS-Online-Tools/>.

DIC

Recipients of DIC must submit VA FORM 21-686c to the Department of Veterans Affairs (VA): <https://www.va.gov/find-forms/about-form-21-686c/>. Send the completed form to the nearest VA regional office <https://www.va.gov/directory/guide/home.asp>. If you have questions regarding how to fill out the form, call 1-800-827-1000.

Social Security

Marital status changes which may affect eligibility for Social Security survivor benefits must be reported to your nearest Social Security office. Office locator: <https://www.ssa.gov/locator/>.

TRICARE

TRICARE benefits are activated (and deactivated) by your status in DEERS (Defense Enrollment Eligibility Reporting System). Schedule an appointment at the nearest DEERS/RAPIDS (Real-Time Automated Personnel Identification System) office. Locator: <https://idco.dmdc.osd.mil/idco/>.

Base/MWR/ Commissary/ Exchange

No formal notification is required. These services will become inaccessible when you surrender your military dependent's ID card.



Links to more information

Defense Finance and Accounting Service: <https://www.dfas.mil/retiredmilitary/provide/sbp/>.

Department of Veterans Affairs: <https://www.va.gov/family-and-caregiver-benefits/survivor-compensation/dependency-indemnity-compensation/>.

Social Security Administration: <https://blog.ssa.gov/reporting-changes-is-your-responsibility/>.

TRICARE: <http://www.tricare.mil/LifeEvents/Marriage>.

CHAMPVA: <https://www.va.gov/family-and-caregiver-benefits/health-and-disability/champva/>.



Did You Know ...?

Benefits for dependent children who are receiving SBP, DIC or Social Security survivor benefits may continue after a Surviving parent remarries.