



# Survivor Milestones

September 2023

## SPOUSE

### Do you know what to expect the first year and beyond?

#### Within First Year

- Update DEERS.
- Apply for DIC, SBP, Social Security (if applicable).
- Establish DS Logon Level 2 (Premium) account (<https://myaccess.dmdc.osd.mil>).
- Establish VA eBenefits account.
- Access Online Survivor Benefits Report (OSBR).
- Free financial counseling and online will preparation from Financial Point Plus for SGLI Recipients (<https://financialpointplus.com/groWeb/fpp/login/login.xhtml>). (Two years of eligibility for up to 40 hours of financial counseling support.)

#### 1 Year

- HEART (Heroes Earning Assistance and Relief Tax) Act eligibility for applicable Survivors expires.
  - Survivors who remain in base housing are required to vacate after one year.  
*Note: Be sure to allow for scheduling time. It is suggested that you begin the process at least six months prior to the one-year mark.*
- For more information, see the NGS Reference Sheet “Ready to Move, Navigating Your Final Move.”

#### 3 Years

- Final Move deadline. (You may request an extension.)  
*Note: Be sure to allow for scheduling time. It is suggested that you begin the process at least two and a half years before the expiration date to ensure you do not miss the window. If you are seeking an extension, be sure to allow for processing time.*
- For more information, see NGS Reference Sheet “Ready to Move, Navigating Your Final Move.”
- “Qualifying widow/widower” federal income tax status expires.
  - TRICARE Prime (active duty) expires. Enroll in TRICARE for retirees.  
Visit [https://tricare.mil/plans/eligibility/survivors/surv\\_ADSM](https://tricare.mil/plans/eligibility/survivors/surv_ADSM) for your options.
  - Active-duty family member dental plan expires; you can enroll in retiree dental.

#### 20 Years

- Spouse DEA eligibility ends.

#### Age 55

- Remarriage restrictions on SBP and DIC payments are lifted.

#### Age 60

- Remarriage restrictions on Social Security Survivor benefits are lifted.
- Reduced-rate Social Security retirement benefits are available.

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## Child(ren)

Within First Year	<ul style="list-style-type: none"><li>• Obtain ID card (any age).</li><li>• Eligible for 40 hours of respite care at military Child Development Center (CDC). Some restrictions may apply.</li></ul>
Age 16	<ul style="list-style-type: none"><li>• Social Security survivor benefits for child(ren)'s parental or non-parental caregiver ends.</li></ul>
Age 21	<ul style="list-style-type: none"><li>• TRICARE and TRICARE Dental Program (TDP) survivor benefit eligibility ends. Full-time college students can apply for an extension until age 23 or purchase TRICARE Young Adult.</li></ul>
Age 23	<ul style="list-style-type: none"><li>• TRICARE and TDP Survivor Benefit eligibility end for students; TRICARE Young Adult can be purchased.</li></ul>
Age 26	<ul style="list-style-type: none"><li>• DEA eligibility ends.</li></ul>
Age 33	<ul style="list-style-type: none"><li>• Fry Scholarship eligibility ends if eligibility began before January 1, 2013</li></ul>

## Financial Beneficiary

Within First Year	<ul style="list-style-type: none"><li>• Free financial counseling and online will preparation are available from Financial Point Plus for SGLI recipients (<a href="https://financialpointplus.com/groWeb/fpp/login/login.xhtml">https://financialpointplus.com/groWeb/fpp/login/login.xhtml</a>)</li><li>• If applicable: Non-parent guardian Surviving child(ren) should establish legal guardianship.</li></ul>
1 Year	<ul style="list-style-type: none"><li>• HEART (Heroes Earning Assistance and Relief Tax) Act eligibility expires. (Applicable to SGLI and Death Gratuity Recipients)</li></ul>
Child Reaches Age 16	<ul style="list-style-type: none"><li>• Social Security survivor benefits for child(ren)'s parental or non-parental caregiver ends.</li></ul>

## Glossary:

**DEA:** Dependents Educational Assistance – an educational benefit provided by the Department of Veterans Affairs.

**DEERS:** Defense Eligibility Enrollment Reporting System – a registry of service members, spouses and children.

**DIC:** Dependency and Indemnity Compensation – a tax-free monthly payment to Survivors provided by the Department of Veterans Affairs.

**SBP:** Survivor Benefit Program, a taxable annuity for Survivors paid through the Defense Finance and Accounting Service (DFAS).

**TRICARE:** The uniformed services' health maintenance program.