



Survivor Milestones

December 2025

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://www.benefits.va.gov/insurance/forms/bfcs_brochuresgli_vgli.pdf). (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 6 months before the expiration date which is 3 years from death 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 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. Contact your local Social Security office for more information.

more on next page

Child(ren)

Within First Year	<ul style="list-style-type: none"> Obtain ID card (any age). Eligible for 40 hours of respite care at military Child Development Center (CDC). Some restrictions may apply.
Age 16	<ul style="list-style-type: none"> Social Security caregiver benefit ends unless the child has a qualifying disability.*
Age 18	<ul style="list-style-type: none"> Child's Social Security benefit ends unless the child has a qualifying disability.* (The benefit may continue to age 19 if the child is still in school grade 12 or below.)
Age 21	<ul style="list-style-type: none"> 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.
Age 23	<ul style="list-style-type: none"> TRICARE and TDP survivor benefit eligibility end for students; TRICARE Young Adult can be purchased.
Age 26	<ul style="list-style-type: none"> DEA eligibility ends.
Age 33	<ul style="list-style-type: none"> Fry Scholarship eligibility ends if eligibility began before January 1, 2013.

Financial Beneficiary

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

*Check with the Social Security Administration to identify qualifying disabilities.

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.