

Survivor's Checklist

First Steps for Moving On



A PUBLICATION OF MILITARY OFFICERS ASSOCIATION OF AMERICA



One
Powerful
Voice.[®]

Dealing With the Loss of a Loved One

When a family member dies, the last things on your mind are taxes and notifying pension-plan administrators. But even as you grieve, it's essential you begin taking steps to tie up the affairs of your loved one.

Keep this checklist on hand to refer to when dealing with a death in the family. While not exhaustive, this list is intended as a reminder for family members and surviving spouses about the many subjects that need attention at the time of death of an MOAA member.

Some associations offer spouse assistance to their members and will notify many of the places listed on this checklist, including:

Army and Air Force Mutual Aid Association
(800) 522-5221 or (703) 707-4600
www.aafmaa.com

Navy Mutual Aid Association:
(800) 628-6011 or (703) 945-1440
www.navymutual.org

Contact these organizations if you need help during this time of need.

If you live close to a military installation and would like assistance with military administrative matters, see whether the location has a casualty assistance officer, retirement service officer, or retired affairs office for additional guidance.

Prepared by the Member Service Center and the Benefits Information and Financial Education Department of the Military Officers Association of America (MOAA). Copyright 2012. All rights reserved.

No part of this book may be reproduced or transmitted without the express written consent of MOAA. To request additional copies for distribution, please call the MOAA Member Service Center toll-free at (800) 234-MOAA (6622).

Who to Contact

These are the important calls you need to make first. Check off each call as you go and make any notes of your conversations, including the date on which you called.

Survivor Benefit Plan/ Retired Serviceman's Family Protection Plan

To start the annuity application and application for residual retired-pay process, notify the appropriate service office of the death of the servicemember.

- *Army, Marine Corps, Navy, and Air Force:*
(800) 321-1080
- *Coast Guard and NOAA:*
(800) 772-8724
- *Public Health Service:*
(800) 638-8744

Notes:

RCSBP for Reservists

For survivors of reservists and guardmembers who are enrolled in the Reserve Component Survivor Benefit Plan (RCSBP) but are not yet receiving military retired pay, please notify the following:

- *Army:* U.S. Army Human Resources Command, (888) 276-9472
- *Marine Corps:* (800) 336-4649
- *Navy:* (866) 827-5672
- *Air Force:* (800) 525-0102
- *Coast Guard:* (800) 772-8724

Notes:

Veterans Affairs

- If the cause of death might have been due, in whole or part, to military service-connected causes, contact the nearest VA Regional Office by calling (800) 827-1000.
- You might qualify for VA benefits such as burial benefits, application for headstone, and Dependency and Indemnity Compensation (DIC) payments.

Notes:

Lawyer/Estate Executor

Contact your lawyer, trust administrator, or the executor of the estate.

Social Security

Notify the Social Security Administration at (800) 772-1213 (Social Security survivor benefits and death benefit).

Notes:

Life Insurance

If the deceased had current life insurance, contact the company or companies. Be prepared to provide policy numbers and a copy of the death certificate.

Notes:

Other Insurance Programs

If the deceased was a participant in any of the VA insurance programs (SGLI, VGLI, NSLI, USGLI, etcetera), call (800) 669-8477 and report the death. Have policy numbers available, if possible.

Notes:

Civil Service

If the deceased was a member of the Civil Service or Federal Employee retirement systems (CSRS or FERS), notify the Office of Personnel Management at (724) 794-2005. For inquiries about Civil Service Survivor Benefit Plan coverage and Casualty and Federal Group Life Insurance, call (888) 767-6738.

Notes:

Thrift Savings Plan

If the deceased was a CSRS or FERS retiree and participated in the Thrift Savings Plan, contact the Federal Retirement Thrift Investment Board at (877) 968-3778.

Notes:

Private Pensions

If the deceased also qualified for a retirement plan or pension from a private-sector employer, notify that employer or pension plan administrator.

Notes:

Investments

Notify any financial institution, including banks, brokerage houses, and investment firms, that has an individual or joint account in the name of the deceased. Remember to locate all stocks, bonds, and securities. Have account numbers available, if known.

Notes:

Next Steps

Items in this section are not as time-sensitive as those on the previous pages.

- Credit-card companies or other charge accounts. Have account numbers available, if known.

- Accountant/CPA or tax preparer

- Other insurance companies (health, property, automobile, mortgage, Medigap, TRICARE insurance supplement, etcetera). Have policy numbers on hand if known.

- State Department of Motor Vehicles

- City, county, and state property offices

- Any fraternal or professional organizations such as AARP, the American Legion, the Disabled American Veterans, and the VFW.
 - AARP: www.aarp.org
 - American Legion: www.legion.org
 - Disabled American Veterans: www.dav.org
 - VFW: www.vfw.org

- Nearest military installation personnel office (Renew family member ID cards.)

- Automobile leasing agent.

MOAA Also Can Help You Through This Time

If you have other questions regarding this checklist, contact MOAA's Benefits Information and Financial Education Department at (800) 234-6622 or email beninfo@moaa.org.

VA Benefits

If you have questions regarding your eligibility for VA benefits, you may want to seek the help of a veterans service officer (VSO) in preparing claims with the VA. Call MOAA at (800) 234-6622 for the name of a VSO in your state.

MOAA's Help Your Survivors — Now! publication also provides an in-depth guide to meeting the criteria necessary to qualify for VA death and related benefits. It's better to be on the safe side and call anyway. Let the VA decide your eligibility for those benefits.

MOAA Membership for Survivors

Surviving spouses inherit the remaining MOAA membership of the military member and can become "auxiliary" members. Call MOAA at (800) 234-6622 or email msc@moaa.org to initiate this process.



Military Officers Association of America

201 N. Washington St., Alexandria, VA 22314

(800) 234-MOAA (6622) • www.moaa.org