

# SURVIVORS CHECK LIST FOR MILITARY RETIREES

## Virginia Peninsula Chapter MOAA (VIPMOAA)

This check list is in two sections: Section A covers what needs to happen when the military retiree dies. Section B covers what you need to do NOW to have records immediately available upon the death of a military retiree, thus making things as smooth as possible for your survivors.

### SECTION A: DEATH OF A MILITARY RETIREE

- \_\_\_\_\_ : Notify Patriots Colony Management or other Continuing Care Retirement Community Management if resident death occurred at that facility. Chaplain will normally be the initial contact for assistance.
- \_\_\_\_\_ : Notify the Funeral Home (that you have made arrangements with) of the death, to prepare the deceased for burial.
- \_\_\_\_\_ : Advise Funeral Home if you desire or not desire that burial will be with full military honors. Provide them a copy of deceased veteran's DD-214 form. Funeral home arranges for this ceremony. [If a US Marine is in a remote area contact Headquarters Marine Corps at 1-866-826-3628 to arrange for military honors at a local cemetery.] Additionally, request at least 10 copies of the death certificate, which is processed by the Funeral Home with State agencies.
- \_\_\_\_\_ : Contact the local Veterans' Administration for burial benefits. This is to include partial payment for deceased burial preparation. Telephone number is 1-800-827-1000. Advise either office if the burial will be with or without full military honors. A DD - 214 form on the deceased veteran is required for burial in a Federal or State Veterans Cemetery.
- \_\_\_\_\_ : Report death to the Defense Finance and Accounting Service (DFAS) at 1-800-321-1080. Also request that Survivor Benefit Payment (SBP) forms be sent to the surviving spouse to be completed and submit to DFAS. Note: DFAS will remove the last months retired pay to the deceased from his/her bank account normally within 48 hours of this notification. SBP forms will be sent to deceased surviving spouse to fill out and return. Expect eight to 12 weeks for these forms to be processed and the surviving spouse to receive their first SPB allotment. The back SPB pay will be part of the first allotment. Insure surviving spouse has enough funds available to take care of required expenses during this processing time.
- \_\_\_\_\_ : Notify your Social Security office of death of military retiree at 1-866-331-9169. Note: Normally a telephone interview can be set up with a Social Security counselor to get information they need to process their paperwork. Social Security will request the ORIGINAL wedding license from the surviving spouse to be sent to them, NO copies. [It should be in your Section B folder.] Social Security will send this back to the surviving spouse after their verification. The other option is to go to the local Social Security with the marriage license for their validation of marriage.
- \_\_\_\_\_ : Notify the deceased military retiree's recent employer, if any, so that pension, medical plan, company savings plan can be dealt with properly.
- \_\_\_\_\_ : Update your surviving spouse military identification card at any military installation.
- \_\_\_\_\_ : If deceased veteran had been receiving Veterans Administration (VA) benefit payments, contact the VA to have a determination made if cause of death was service related. If deemed service related, surviving spouse may be eligible for VA Dependent Indemnity Compensation (DIC). If DIC is awarded this will be offset by SPB payments in the same amount, but DIC is non-taxable. Telephone number is 1-888-332-7411.
- \_\_\_\_\_ : Notify deceased veteran's life insurance policy companies of death. Processing of death benefits cannot occur until death certificates have been issued. Are the current policies in your folder?

- \_\_\_\_\_ : Notify any local or other locations newspapers of death so an obituary can be printed. Funeral home many times will assist in the drafting of an obituary. Many newspapers require that the obituary come from the funeral home.
- \_\_\_\_\_ : Notify any fraternal or professional organizations of the decease of the veteran so they can publish this information in their periodical to their membership. DFAS notifies the deceased veteran's military service for inclusion in their Retired Newsletter to those service retirees.

## **SECTION B: RECORDS AND ACTIONS TO BE TAKEN PRIOR TO THE DEATH OF A VETERAN**

Set up a file. Make sure that your survivors – spouse, children, and executor – know where it is. Keep it up to date. What to include:

- \_\_\_\_\_ : The veteran's DD – 214 form. Have 10 copies of this form in your files. NO earned veteran benefits, to include burial etc. can be received without the agency involved being provided a copy of this form. Know where this form is located if it's not in your file.
- \_\_\_\_\_ : Insure that a Will for the veteran (and spouse) has been prepared and is up to date. Be specific about your desires for the distribution of assets in the estate. No Will: your estate ends up in the State Court system, even if there is a surviving spouse. Copies of both Wills should be in a location that is known by the surviving spouse, children of the family, and family attorney, if not in your file.
- \_\_\_\_\_ : Strongly consider having a Revocable Trust established for the veteran's (and spouse's) estate.
- \_\_\_\_\_ : Prepare and execute an End of Life/Medical Directive (Living Will) that clearly states the veteran's (and spouse's) preference relative to life support. If this document is not available to the doctor or hospital where the veteran (or his spouse) is being treated and may require life support, these persons/agencies are required to continue a life support program. Make copies! If the patient is discharged, the Living Will will be destroyed; you'll need another for the next hospitalization. If no Living Will is available, the surviving spouse can normally make the decision to continue or stop the life support process. Include also the veteran's (or spouse's) desire for casket burial or cremation.
- \_\_\_\_\_ : Have a life insurance file readily available with location known by at least two other people (children) other than surviving spouse. Include the veteran's military medical files and any Veterans' Administration (VA) benefit award correspondence.
- \_\_\_\_\_ : Have a financial file readily available with bank accounts, retirement accounts, stocks/bonds, income tax returns, credit card accounts, investments, real property documents, etc. This can include employment information (pension, 401(k) accounts, medical plans). If these are kept in a safety deposit box, insure at least two people other than the spouse (children), know the location and number of the deposit box, as well as where the first key to that safety deposit box is located.
- \_\_\_\_\_ : Have a personal file readily available with funeral arrangement preferences, medical records, contact information on children and other close relations, personal property inventory and home insurance policies, and so on. A letter of instructions telling what you want done with your possessions – pets, furniture, jewelry, art works, military memorabilia – will be useful. This can also be included in the Will.
- \_\_\_\_\_ : If any of the above financial or other related information/data resides in the veteran's (or spouse's) home computer, insure that required passwords and PINs (include security codes for credit cards) are written down or put on a removable computer thumb/flash drive. Either data storage system has to be stored in a secure location, with at least two people (children) other than the surviving spouse knowing this location.