

# NAVIGATING SURVIVOR MILESTONES

*SPOUSE*

*CHILD*

*BENEFICIARY  
OF DEATH  
GRATUITY OR  
SGLI*

*ONLINE  
RESOURCES*



As of 1 April 2023



# SPOUSE

## Milestones in Year 1

HEART Act

Housing  
Benefit

SBP  
Certificate  
of Eligibility

## Milestones in Year 2

Beneficiary  
Financial  
Counseling  
Services

Transitional  
DIC

## Milestones in Year 3

Final  
Move/Home  
of Selection

TRICARE  
Category  
Change

## Other Milestones

**Child turns 16**

Social  
Security  
Survivor  
Benefits for  
Caretaker

**Year 20**

Dependents  
Educational  
Assistance  
(DEA)

**Remarriage**

SBP,  
TRICARE,  
DIC, and  
Social  
Security

**Age 65**

TRICARE  
for Life

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# HEART ACT of 2008

The Heroes Earnings Assistance and Relief Tax Act of 2008 (The HEART Act) eligible beneficiaries of the Death Gratuity of the Service Members Group Life Insurance (SGLI) to contribute all or part of the funds into a ROTH IRA or Coverdell Education Savings Account.

A beneficiary must make this contribution within 12 months of receiving the Death Gratuity or SGLI.

**[HEART Act for Beneficiaries](#)**

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SPOUSE

## Continued Housing Benefit One Year Benefit

The Department of Defense makes special housing benefit provisions for Spouses and Children of Service members who die while serving on active duty. Eligible Family members residing on base may continue to reside in base quarters for up to 365 days after the Service member's death. Eligible Family members not living in government housing may receive a housing allowance for up to 365 days after the Service member's death.

**[My Army Benefits – Continued Housing Benefit \(for Survivors\)](#)**

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# SBP Certificate of Eligibility (COE) Annual Requirement

A surviving spouse receiving SBP is required to submit an annual COE to Defense Finance and Accounting Service (DFAS). The annual submission is due on the annuitant's birthday.

DFAS should be sending the certificate to you 90 days prior to the annuitant's birthday. The Army SOS team recommends putting a yearly reminder in your phone 60 days prior the annuitant's birthday to remind you about the COE.

If you do not receive the COE from DFAS, you can download the form from their website and return it to DFAS as soon as possible.

[\*\*SBP COE Milestone Guide\*\*](#)

[\*\*DFAS\*\*](#)

[\*\*myPay\*\*](#)

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# Beneficiary Financial Counseling Services (BFCS) 2 Year Availability

This service provides SGLI beneficiaries with free, professional financial advice from FinancialPoint, an independent company whose team of professionals are experts in handling a wide range of financial matters. Beneficiaries can access this service online 24/7 to request a financial plan. BFCS is available for two years from the date the claim is paid. This includes 40 hours of personal counseling over the two years and access to the program's online resources. [\*\*Beneficiary Financial Counseling Services\*\*](#)

If you are looking for general information about military benefits, spending plans, retirement, TSP, debt repayment, tax planning, identity theft, managing consumer credit, and consumer safety and rights – the Army's Personal Financial Counselors and Managers (PFCs and PFMs) offer education. \*Note the PFCs and PFMs cannot provide investment advice. To find a PFC or PFM visit the Army's Financial Readiness website: [\*\*Financial Frontline\*\*](#)

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SPOUSE

# Transitional DIC 2 Year Benefit

Dependency and Indemnity Compensation (DIC) is a tax free monetary benefit paid to eligible Survivors of military Service Members who died in the line of duty or eligible Survivors of Veterans whose death resulted from a service-related injury or disease.

Transitional DIC is an additional allowance provided to eligible surviving spouses with one or children under the age of 18 at the time the DIC claim is awarded.

Transitional DIC is a 2 year benefit that will stop 24 months after your Soldier's death.

[\*\*\*Transitional DIC Milestone Guide\*\*\*](#)

[\*\*\*My Army Benefits - DIC\*\*\*](#)

[\*\*\*Veterans Administration – DIC Rates\*\*\*](#)

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SPOUSE

# Final Move of Household Goods 3 Year Eligibility

Eligible surviving spouses are authorized one relocation move at government expense, which must be completed within three years of the death of your loved one. This is known as the final move or home of selection. A request for an extension may be made if necessary.

[\*Final Move/Home of Selection Milestone Guide\*](#)

[\*Military One Source – Surviving Spouses Making the Final Move Infographic\*](#)

[\*Military One Source – Making the Final Move\*](#)

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SPOUSE

# TRICARE Category Change 3 Year Change

If sponsor was active duty or reserve/national guard serving on active duty for more than 30 consecutive days, the benefit for eligible surviving spouses for TRICARE transitions from the benefit provided for Active Duty Spouses to the benefit provided for Retired Spouses at 3 years.

[\*\*\*Spouse 3 Year TRICARE Change Milestone Guide\*\*\*](#)

[\*\*\*TRICARE COST COMPARISON\*\*\*](#)

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# TRICARE COST COMPARISON

**ELIGIBLE SPOUSES RETAIN TRICARE COVERAGE EQUIVALENT TO A FAMILY WITH AN ACTIVE DUTY SPONSOR.**

[Click here](#) to compare costs and select Sponsor Status: Active Duty

**DATE OF SPONSOR'S DEATH**



**ELIGIBLE SPOUSES RETAIN TRICARE COVERAGE EQUIVALENT TO A FAMILY WITH A RETIRED SPONSOR.**

[Click here](#) to find a plan and to compare plans and costs and select Sponsor Status: Medically Retired or Survivor

**36 MONTHS AFTER SPONSOR'S DEATH**



**COVERAGE FOR SPOUSE ENDS IF SURVIVING SPOUSE REMARRIES. A REMARRIAGE OF THE SPOUSE DOES NOT AFFECT THE COVERAGE OF CHILDREN.**

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SPOUSE

# Dependents' Educational Assistance (DEA) 20 Years Eligibility

If you are the surviving spouse of a Soldier who died on active duty, you may be able to get help paying for school or job training through the DEA program—also called Chapter 35. Eligibility for surviving spouses end 20 years after the loss of your Soldier.

Veterans Affairs established a special hotline for GI Bill beneficiaries who are a surviving spouse or child of an active duty service member who died in the line of duty and need assistance with their education benefits. The number is 1-888-442-4551 (option 5).

**[VA - Dependents' Educational Assistance \(DEA\)](#)**

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# SPOUSE

## Benefit Changes Based on Remarriage: SBP, TRICARE, DIC and Social Security Survivor Benefits

If you are a surviving spouse and are considering remarriage it is important to be aware of the impact to your survivor benefits.

SBP, TRICARE and DIC benefits cease if you remarry prior to the age of 55. If you are 55 or older at the time of remarriage these benefits are not affected. Social Security Survivor Benefits for a surviving spouse cease if you remarry before the age of 60.

If the remarriage ends through annulment, divorce or death, you may be eligible to have SBP and DIC reinstated.

If you are considering remarriage you can use the Interactive Online Survivor Benefit Report (OSBR) to input “what if” scenarios and see the potential impact on your benefits.

[\*\*Online Survivor Benefit Report Page\*\*](#)

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# SPOUSE

## Benefit Changes Based on Children's Age Social Security Survivor Benefit for Caretaker

If you are a surviving spouse and are receiving Social Security Benefits it is important to note key changes in benefits.

As an un-remarried surviving spouse under the age of 62, part of the benefit is based upon your role as a care take for a child under the age of 16. When the child turns 16 the care taker benefit will end.

Each surviving minor child is eligible for benefits until age 18, or 19 if still in secondary school.

As your children approach 16, it is recommended that you review the Interactive Online Survivor Benefit Report (OSBR). The OSBR provides a chart that includes the estimated Social Security Survivor Benefits and the shows the milestone as each child turns age 16 and age 18.

[\*\*Social Security Survivor Benefit Milestone Guide\*\*](#)

[\*\*Online Survivor Benefit Report Page\*\*](#)

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# CHILD

## Milestones in Year 1

HEART Act

## Milestones in Year 2

Beneficiary  
Financial  
Counseling  
Services

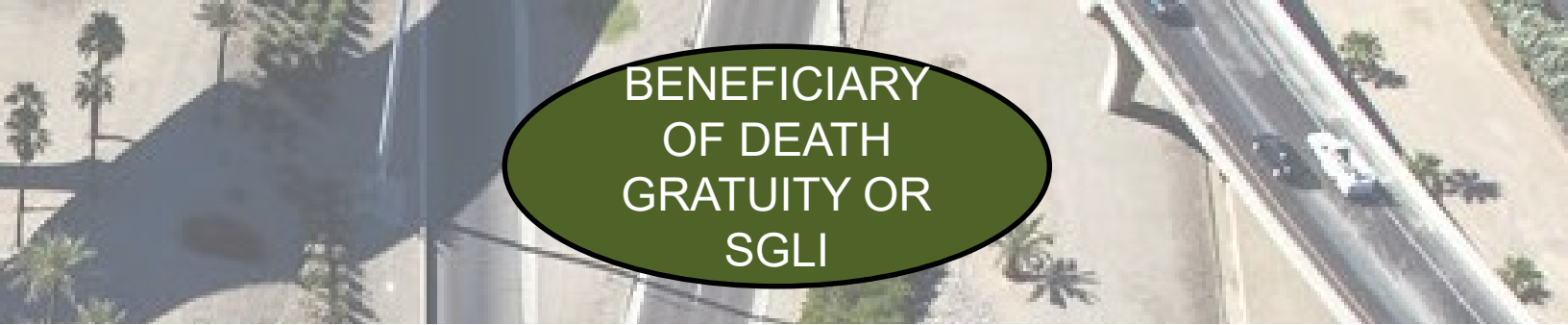
Child  
turning 18

Child  
turning 21

TRICARE  
Age 21-26

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**BENEFICIARY  
OF DEATH  
GRATUITY OR  
SGLI**

## **Milestones in Year 1**



**HEART Act**

## **Milestones in Year 2**



**Beneficiary  
Financial  
Counseling  
Services**

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# TRICARE Child

IF SPONSOR WAS ACTIVE DUTY OR RESERVE/NATIONAL GUARD  
SERVING ON ACTIVE DUTY FOR **MORE THAN 30 CONSECUTIVE DAYS**

Unmarried biological, step-children and adopted children retain TRICARE coverage equivalent to a family with an active duty sponsor.

TRICARE Plan Finder: <http://www.tricare.mil/Plans/PlanFinder>

Compare costs and select Sponsor Status: Active Duty:  
<https://www.tricare.mil/Costs/Compare>

**Date of Sponsor's Death until the age of 21**

## COVERAGE ENDS IF THE CHILD DOES NOT CONTINUE EDUCATION

Unmarried biological, step-children and adopted children retain TRICARE coverage equivalent to a family with an active duty sponsor.

Health care plans for college students: <https://www.tricare.mil/Plans/HealthPlans/TYA>

Compare plans and costs and select Sponsor Status: Medically Retired or

Survivor: <https://www.tricare.mil/Costs/Compare>

**21 – 23 years of age if enrolled in a full course of study at an  
approved institution of higher learning**

Unmarried, adult children at least 21 years of age but not yet 26 may be eligible for coverage under TRICARE Young Adult.

Learn more at: <https://www.tricare.mil/Plans/HealthPlans/TYA>

**Opportunities for continued coverage until 26 years of age**

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## ONLINE RESOURCES

**Military One Source:** <https://www.militaryonesource.mil/>

**My Army Benefits:** <https://myarmybenefits.us.army.mil/>

**Financial Frontline:** <https://www.financialfrontline.org/>

**Mil Spouse Money Mission:** <https://www.milspousemoneymission.org/>

**Veterans Affairs:** <https://www.va.gov/>

**Social Security Administration:** <https://www.ssa.gov/>

**TRICARE:** <https://www.tricare.mil/>

**Defense Finance and Accounting Service:** <https://www.dfas.mil/>

**Army Caregiver Assistance:** <https://armycaregivers.army.mil/index.php>

**Army Survivor Outreach Services:** <https://dcsg9.army.mil/safr/sos/sos.html>



Please send any corrections to this guide to [usarmy.pentagon.hqda-dcs-g-9.mbx.survivors@army.mil](mailto:usarmy.pentagon.hqda-dcs-g-9.mbx.survivors@army.mil)

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