



# SURVIVOR BENEFITS OVERVIEW

## ★ INTRODUCTION

As a Sailor in the Navy, you should know that the Department of Defense (DoD) and the Department of Veterans Affairs (VA), along with other agencies, provides comprehensive assistance and support to the survivors of fallen Sailors and veterans. For your awareness and peace of mind, here is a brief overview of those benefits.

## ★ CASUALTY ASSISTANCE

Survivors are assigned a Casualty Assistance Officer to help survivors understand and receive benefits and entitlements and assist with the coordination of burial arrangements. Dependents are also provided with long-term casualty assistance through the Navy's long-term case management program, which includes financial and grief counseling.

## ★ FINANCIAL ASSISTANCE & BENEFITS

Survivors may be eligible for a number of entitlements and benefits.

### DEPARTMENT OF DEFENSE BENEFITS

- **Death Gratuity:** The death gratuity is a lump-sum tax-exempt payment of \$100,000 made by the DoD to beneficiaries designated by the Sailor.
- **Online Survivor Benefits Report:** Your family should be provided with an initial survivor benefits report by the Casualty Assistance Officer, who will coordinate providing a DoD self-service logon that will provide access to an interactive online survivor benefits report.
- **Burial Benefits:** The DoD will care for, transport and bury eligible Sailors, as well as provide travel entitlements for eligible survivors.
- **Survivor Benefit Plan:** Surviving spouses or children of Sailors who die in the line of duty while on active duty may be entitled to Survivor Benefit Plan (SBP) payments. The automatic monthly SBP death benefit is provided at no cost, as Sailors do not pay into this benefit when on active duty. Retirees, however, pay for SBP if elected before retirement. The SBP is not meant to be a complete estate plan, so other insurance and investments are important, too. By law, the SBP annuity plan paid by the VA (see below) is offset dollar for dollar for surviving spouses who also qualify for Dependency and Indemnity Compensation (DIC).

### DEPARTMENT OF VETERANS AFFAIRS BENEFITS

- **Dependency and Indemnity Compensation:** This compensation is paid to eligible survivors of active-duty Sailors and survivors of those veterans whose deaths are determined by the Department of Veterans Affairs to be service-related. It is a flat monthly payment, independent of the pay grade of the veteran. This payment is adjusted annually for cost of living increases and is non-taxable. The VA also adds a transitional benefit to the surviving spouse's monthly DIC if there are children under age 18.
- **Special Survivor Indemnity Allowance:** Surviving spouses whose SBP payments have been offset (partially or totally) as a result of receiving DIC are eligible for the Special Survivor Indemnity Allowance.
- **Parents' Dependency and Indemnity Allowance:** The surviving parent(s) of a Sailor who died in the line of duty or of a veteran whose death resulted from a service-related injury or illness may be eligible to receive Parents' Dependency and Indemnity Compensation. Parents' DIC is tax-free income.

- **Servicemembers' Group Life Insurance (SGLI):** Servicemembers' Group Life Insurance is a program of low-cost group life insurance for Sailors on active duty, ready reservists, members of the Reserves, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the four service academies and members of the Reserve Officer Training Corps. The maximum amount of SGLI coverage is \$400,000.
- **Family Servicemembers' Group Life Insurance (FSGLI):** Family Servicemembers' Group Life Insurance is a rider to SGLI that provides life insurance coverage for a Sailor's spouse and dependent children while the member is insured under the SGLI program. Coverage is automatically provided for spouses and dependent children of Sailors covered by the SGLI program, except in the case of Sailors married to Sailors on or after Jan. 2, 2013, who will need to fill out appropriate forms to opt into the program. This coverage provides up to a maximum of \$100,000 of insurance coverage for a spouse, not to exceed the amount of SGLI coverage the insured member has in force. Family Servicemembers' Group Life Insurance also provides \$10,000 for dependent children.
- **Servicemembers' Group Life Insurance Traumatic Brain Injury (TSGLI):** Traumatic Injury Protection under Servicemembers' Group Life Insurance — a rider added to SGLI — provides financial assistance to Sailors who have incurred certain physical losses due to traumatic injuries. Benefits range from \$25,000 to \$100,000 depending on the nature of the loss. All Sailors who are insured in the SGLI program are automatically covered by TSGLI.
- **Beneficiary Financial Counseling Session:** Financial counseling services are offered to beneficiaries of SGLI, FSGLI and TSGLI.
- **VA Home Loans:** Surviving spouses who have not remarried may be eligible for a VA home loan guaranty.
- **Bereavement Counseling:** The VA Office of Readjustment Counseling offers bereavement counseling to families of Sailors who die on active duty.
- **Educational Benefits:** The VA offers a number of education benefits for family members who have lost a Sailor. For general information about these benefits, visit [benefits.va.gov/gibill/](https://benefits.va.gov/gibill/).

## SOCIAL SECURITY ADMINISTRATION

Monthly Social Security payments are paid to a spouse or a divorced spouse with children of the deceased Sailor under the age of 16, or disabled children in their care who meet the eligibility requirements. Monthly payments are also paid to children under the age of 18, or 19 if they are full-time students, or older children who were disabled before the age of 18. The amount paid will be determined by the Social Security Administration. Social Security benefits may be paid to the surviving spouse living with the member at the time of death. For more information, visit [ssa.gov](https://ssa.gov).

## ONGOING MILITARY BENEFITS

Your surviving dependents may be eligible to receive access to the following ongoing benefits:

- **DoD Domestic Dependent Elementary and Secondary Schools**
- **TRICARE Health Care Benefit, Commissary and Exchange**
- **TRICARE Dental Program Survivor Benefit**
- **Housing and allowances**
- **Legal assistance**
- **ID card**
- **Posthumous citizenship**
- **Tax forgiveness**
- **Contributions of Military Death Gratuities to Roth IRAs and Educational Savings Accounts**

For more information on these ongoing benefits, please visit [militaryonesource.mil](https://militaryonesource.mil) and search Survivor & Casualty Assistance.

## ★ SPECIAL PREFERENCE PROGRAMS FOR EMPLOYMENT

Widows, widowers and mothers of veterans may be able to take advantage of special preference programs when seeking employment with the federal government. These programs do not guarantee a job but do give a qualified candidate entry to the applicant pool. These programs include:

- **Family Member Derived Preference**
- **Military Spouse Appointing Authority (Executive Order 13473)**

## ★ OTHER PROGRAMS

Additional programs are available to surviving family members, including:

- **State Benefits:**  
To learn about survivor benefits in your state, visit your state's VA office by using the State Veterans Affairs Offices locator at [va.gov/statedva](http://va.gov/statedva).
- **Military Spouse Preference:**  
This program offers a preference for certain DoD civilian positions. To learn more, visit your nearest DoD personnel office or visit [godefense.cpmc.osd.mil/veterans/militaryspouses.aspx](http://godefense.cpmc.osd.mil/veterans/militaryspouses.aspx).

## ★ FOR MORE INFORMATION

- Military OneSource/Survivor Casualty Assistance  
[militaryonesource.mil/family-relationships/survivor-casualty-assistance](http://militaryonesource.mil/family-relationships/survivor-casualty-assistance)
- A Survivor's Guide to Benefits, Taking Care of Our Families, Department of Defense, July 2019  
[download.militaryonesource.mil/12038/MOS/ResourceGuides/A-Survivors-Guide-To-Benefits.pdf](http://download.militaryonesource.mil/12038/MOS/ResourceGuides/A-Survivors-Guide-To-Benefits.pdf)