

## Survivor

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### Summary

The purpose of the Survivor Program is to deliver on the Army's commitment to Families of the Fallen. Survivor Outreach Services (SOS) is an Army-wide program designed to provide dedicated and comprehensive support to Survivors of deceased Soldiers. The program is a joint effort with collaboration from the Installation Management Command (IMCOM), the Family and Morale, Welfare and Recreation Command (FMWRC), the Casualty and Mortuary Affairs Operation Center (CMAOC), the Army National Guard and Army Reserve. SOS standardizes casualty services and policies across the Army and provides additional staffing at Casualty Assistance Centers and Active Component and Reserve Component Family Programs. SOS responds to the need for specialized staff at Casualty Assistance Centers (CAC) to help Casualty Assistance Officers (CAO) support Survivors, as well as adding additional staff who have the sole mission of providing continuing support to Survivors.

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### Quick Guide: Outline of Survivor Benefits

Benefit Title	Benefit Summary	Benefit Eligibility
Servicemembers Group Life Insurance (SGLI)	Upon enlistment, Servicemembers automatically have the maximum \$400,000 of SGLI coverage. Servicemembers can decline or elect lesser amounts of coverage in writing in increments of \$50,000. Upon receipt by the Office of Servicemen's Group Life Insurance (OSGLI) of proof that an insured member has died, OSGLI will pay to the proper beneficiary the amount for which the member is insured under the	Most members of the National Guard are eligible for full-time coverage. For full-time coverage Active Duty members performing duty under calls or orders that do not specify periods of less than 31 days are eligible. If you are a National Guard member and are assigned to a unit in which you may be required to perform Active Duty or Active Duty for Training and each year will be scheduled to perform at least twelve periods of inactive duty training, are also eligible for full-

	<p>group policy. Payment will be made to the member's designated beneficiary surviving at the time of the Servicemember's death; or if no beneficiary was designated, the proceeds will be paid in order of precedence as provided by law.</p>	<p>time SGLI coverage. If a National Guard Soldier does not qualify for full-time coverage while performing Active Duty or Active Duty for Training under calls specifying periods of less than 31 days, you may be eligible for part-time coverage.</p>
<p>Death Gratuity</p>	<p>The U.S. Army provides a one-time lump sum Death Gratuity of \$100,000 to the primary next of kin of a Soldier who dies while on Active Duty. Its purpose is to help the Survivors in their readjustment and to aid them in meeting immediate expenses incurred. The gratuity is paid by the last military command of the deceased.</p>	<p>For Army National Guard Retirees the death gratuity is not applicable since death must occur while in an Active Status (State or Federal) or within 120 days of separation from Active Duty when the cause of death was a direct result of illness or injury incurred while on Active Duty. The term "Active Duty" encompasses full-time active guard personnel, and ARNG personnel traveling directly en route to or from or participating in AT, ADT, full time National Guard duty (FTNGD), temporary tour of Active Duty (TTAD), IADT or IDT.</p>
<p>Burial and Memorial Benefits</p>	<p>Soldiers who die while on Active Duty and Veterans discharged under honorable conditions may be eligible for the following Department of Veterans Affairs (VA) burial benefits: (1) burial in a VA national cemetery; (2) government-furnished headstone or marker; (3) Presidential Memorial Certificate; (4) burial flag; and in some cases, (5) reimbursement of certain burial expenses. The Soldier's surviving spouse, minor children, and, under certain conditions, unmarried adult children, may also be eligible for burial in a national cemetery.</p>	<p>Benefits are generally available to Soldiers in the National Guard who die while on Active Duty or while hospitalized or undergoing treatment at the expense of the United States for injury or disease contracted or incurred under honorable conditions while performing Active Duty for training or Inactive Duty training, or undergoing such hospitalization or treatment.</p>

<p>Continued Housing Benefits (for Survivors)</p>	<p>The Department of Defense makes special housing benefit provisions for spouses and children of Soldiers 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 Soldier's death. Eligible Family members not living in government housing receive a housing allowance for up to 365 days after the Soldier's death.</p>	<p>Authorized dependents of an Army National Guard Soldier who dies on Federal Active Duty are entitled to receive continued housing benefits for up to 365 days after the Soldier's death. Authorized dependents of Army National Guard Soldiers who die on State Active Duty, while on drill status, or after retiring from their military careers are not eligible to receive continued housing benefits. Soldiers on State Active Duty are entitled to receive BAH, however continued housing allowance is only available for Families of Soldiers who die while serving on Federal Active Duty.</p>
<p>Dependency and Indemnity Compensation (DIC)</p>	<p>DIC payments may be available for surviving spouses of Active Duty Soldiers who have not remarried, unmarried children under age 18, certain helpless children, those between 18 and 23 if attending school full time, and low-income parents of deceased Soldiers.</p>	<p>For Survivors to be eligible, the deceased Soldier must have died from:</p> <ol style="list-style-type: none"> <li>(1) Disease or injury incurred or aggravated while on Active Duty or Active Duty for Training</li> <li>(2) Injury incurred or aggravated in Line of Duty while on Inactive Duty training.</li> <li>(3) Death cannot be the result of the Soldier's willful misconduct.</li> </ol> <p>The surviving spouse is eligible if he/she:</p> <ul style="list-style-type: none"> <li>• validly married the Soldier before January 1, 1957</li> <li>• was married to a Soldier who died on Active Duty</li> <li>• married the Soldier within 15 years of discharge from the period of military service in which the disease or injury that caused the Soldier's death began or was aggravated</li> <li>• was married to the Soldier for at least one year</li> </ul>

		<ul style="list-style-type: none"> <li>• had a child with the Soldier, AND cohabited with the Soldier continuously until the Soldier's death</li> <li>• if separated, was not at fault for the separation, AND is not currently remarried.</li> </ul> <p>Notes: If a spouse remarries, eligibility for benefits may be restored under certain circumstances if the marriage is terminated later by death, annulment or divorce. A surviving spouse who remarries on or after his or her 57th birthday is entitled to continue to receive DIC. The surviving child(ren) are eligible if:</p> <ul style="list-style-type: none"> <li>• not included on the surviving spouse's DIC award</li> <li>• unmarried and under age 18, or between the ages of 18 and 23 and attending school</li> </ul> <p>Notes: Certain helpless adult children are entitled to DIC.</p>
Survivor and Dependent Education Assistance (DEA)	The DEA Program provides education and training opportunities for eligible dependents of Veterans who are permanently and totally disabled due to a service-related condition, or who died while on Active Duty or as a result of a service-related condition. The program offers up to 45 months of education benefits to those who qualify.	DEA benefits are available to the son, daughter, or spouse of: <ul style="list-style-type: none"> <li>• A Veteran who died or is permanently and totally disabled as the result of a service-connected disability. The disability must arise out of active service in the Army.</li> <li>• A Veteran who died from any cause while such service-connected disability was in existence.</li> <li>• A Servicemember missing in action or captured in</li> </ul>

		<p>line of duty by a hostile force.</p> <ul style="list-style-type: none"> <li>• A Servicemember forcibly detained or interned in line of duty by a foreign government or power.</li> </ul>
<p>Survivor Benefit Plan (SBP)</p>	<p>SBP provides a continuous monthly income to certain eligible surviving dependents. Active Duty pay and allowances stop when a Soldier dies. SBP pays the Soldier's eligible Survivors an inflation-adjusted monthly income for life as long as the Survivor remains eligible. The basic statutory provisions of SBP law are in Chapter 73, Title 10, U.S. Code.</p>	<p>SBP benefits are available as follows:</p> <ul style="list-style-type: none"> <li>• "Spouse" or "Spouse and Children." The surviving spouse and /or minor child(ren) of a Soldier who dies while on Active Duty in the Line of Duty are automatically entitled to monthly SBP benefits unless there is a former spouse with court ordered SBP.</li> <li>• "Former Spouse" if court ordered. If the Soldier was divorced and the court awarded the former spouse the SBP, the former spouse is the mandatory SBP beneficiary.</li> <li>• "Child Only" when there is no surviving spouse, or if the spouse requests the Service Secretary to make a "Child Only" election. All of the Soldier's eligible children will receive the annuity until age 18 or age 22 if a full-time unmarried student, or forever if the child is incapable of self support due to a condition incurred before age 18 or age 22 if a full-time unmarried student. When a child is no longer eligible, the annuity is divided equally among all eligible children. Annuity</li> </ul>

		<p>will end when there are no longer eligible children.</p> <ul style="list-style-type: none"> <li>• "Insurable Interest." When there is no qualified Survivor under U.S. Code, Title 10, Section 1448d, the Service Secretary can deem an election for a Survivor who meets the dependent eligibility criteria of U.S. Code, Title 10, Section 1072(2).</li> </ul>
TAPS Peer Mentor	<p>The heart of TAPS is a Peer Support Network. TAPS Peer Support Network can provide various levels of support and interaction; 24 hours a day, seven days a week. <a href="#">TAPS Peer Mentor Request Form</a>.</p>	TAPS benefits are available to all.
Survivor Seminars and Good Grief Camps	<p>The TAPS Survivor outreach program is put into action with the annual TAPS National and Regional Military Survivor Seminars and Good Grief Camps. Each event provides an opportunity to join together with Survivors for a powerful time of support, care and hope. These conferences provide you with a wealth of information, resources and personal contact with fellow Survivors in a spirit of friendship and understanding. TAPS offers regional and national Good Grief Camps to children and teens; providing them with a safe and supportive atmosphere to conduct activities and have opportunities to learn coping skills, establish and identify support systems and create awareness that they are not alone in the grief of their loved one. Children and teens meet others of their own age group to share and learn, together.</p>	TAPS benefits are available to all.

	<a href="#">TAPS Schedule of Events.</a>	
Crisis Intervention	A network of trained crisis response professionals who are on call 24 hours a day, seven days a week. They understand that grief doesn't follow a normal 'business day' schedule and are able to answer your call anytime for help or information and will spend as much time as necessary to help you. Whether during the day or at night. They can be called at 1-800-959-8277.	TAPS benefits are available to all.
Casualty/ Case Work Assistance	TAPS can assist in finding answers for benefits, burial, and resources questions. Call the toll free number (1-800-959-8277) Find answers through the network of friends in the military and government.	TAPS benefits are available to all.
Online Community Support	The TAPS Online Community serves as a gathering place to meet fellow Survivors, share stories, and find support. Chat sessions provide real time conversations, message boards and newsletters offer comments and information, while peer group sites create a forum to connect with others sharing common bonds and relationships. How to Join: <ol style="list-style-type: none"> <li>1. Select Become a Member: Register. Fill out the registration form and create a log in username (email address), display name (chat name), and a password. A confirmation email will be sent.</li> <li>2. Once registered, log in to join <a href="#">TAPS' Online Community</a> by selecting the login link upper right</li> </ol>	TAPS benefits are available to all.

	<p>on any page or go to and complete the login section. Use username (email address) and password to log into the chat, join in the message boards or signup for the eNewsletter.</p> <p>3. Once logged in, choose the Chat link to be directed to various chat rooms and begin communicating immediately.</p>	
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**Quick Guide: How to Obtain SGLI Benefits**

1	<p>Complete SGLV Form 8283 (Claim for Death Benefits) for the purpose of claiming benefits. It is essential that all requested information be furnished. The omission of answers or incomplete answers or the failure to furnish the necessary or requested information may delay settlement of the claim.</p>
2	<p>When a claim is filed for insurance, proof of death and verification of the amount of insurance in force will be established by one of the following types of evidence:</p> <p>a. If death of a member occurs while on Active Duty, Active Duty for Training, inactive duty training or in an Active Duty status as a Ready Reservist/National Guard member, DD Form 1300 (Report of Casualty) or its equivalent, will be issued by the deceased member's uniformed service and sent directly to the OSGLI. The beneficiary need not supply proof of death.</p> <p>b. If a member insured under full-time coverage dies within the period the insurance remains in force following termination of duty, a certified copy of the death certificate and a copy of DD Form 214 (Certificate of Release or Discharge from Active Duty) or NGB Form 22 (National Guard Report of Separation and Record of Service) must accompany the SGLV Form 8283 and be submitted to the OSGLI.</p> <p>c. If an insured Servicemember under part-time coverage dies within the 120-day period following a period of duty during which a disability was incurred or aggravated, a certified copy of the death certificate and a statement from the attending physician concerning the disability and period of duty must be sent with SGLV Form 8283 (Claim for Death Benefits) to the OSGLI.</p>
3	<p>When a Survivor has no proof of coverage, a uniformed service or a VA office can provide assistance in filing a death claim when a DD Form 214 (Certificate of Release or Discharge from Active Duty) is not used as tangible evidence of insurance coverage.</p> <p>If the uniformed service is asked to assist, the service should inform the OSGLI</p>

<p>of the amount of insurance and the last named beneficiary or next of kin of record including any other elections by the insured. If the insurance is in force and there is no doubt regarding the beneficiary, SGLV Form 8283 (Claim for Death Benefits) should be provided to the beneficiary for completion and submission to the OSGLI.</p> <p>When VA is asked to assist in filing a death claim and the Survivor has no evidence of the group insurance, VA will assist the Survivor in completing SGLV Form 8283 (Claim for Death Benefits). The claim form and copy of the death certificate will be forwarded to the OSGLI by VA with a letter explaining the circumstances involved, including any other pertinent facts supplied by the Survivor, or from VA files which will be helpful to the OSGLI in verifying the deceased member's insurance.</p>
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### **Frequently Asked Questions**

#### **Q. Who will assist me through the process?**

A. To make sure you receive the highest level of support, you will be provided a Casualty Assistance Officer (CAO). This is the person to whom you should address your questions, as he or she will be your primary connection to the Department of Defense. A CAO will be assigned based upon the Soldier's Chain of Command and the discretion and availability of a CAO. In instances where a Soldier's death occurs not in the line of duty, the Survivor may need to notify the Soldier's Chain of Command. In the instance that a CAO is not assigned, the SOS coordinator should be notified and will support the Survivor(s). Your CAO will assist you in seeing that all the appropriate benefits are utilized, forms completed, and these instructions are carried out. When Family members are spread over several cities or states, there may be several casualty assistance officers involved. At the conclusion of the CAO's responsibilities the SOS coordinator will be there to assist the Survivor(s) indefinitely.

#### **Q. What State specific benefits are available?**

A. Each State's specific Survivor benefits are outlined in this [National Guard Informational Guide](#), State specific benefits can also be found on [MyArmyBenefits](#).

#### **Q. What is the process for notifying families of casualties?**

A. In the event of a Soldier injury or illness, only primary next of kin will be notified telephonically. In all death and missing cases, the primary and secondary next of kin (P/SNOK) and any other person listed on the DD Form 93 (Record of Emergency Data), will be notified in person. The notification will be made as a matter of highest priority, taking precedence over all other responsibilities the notifier has.

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### **Links**

- [American Widow Project](#)

Non-profit organization dedicated to the new generation of those who have lost the heroes of yesterday, today, and tomorrow, with an emphasis on healing through sharing stories, tears, and laughter.

- [Army G1 - Casualty](#)  
This is a link to the Army G1 website's Casualty Affairs and Survivor Assistance page which provides links to web sites that are intended to provide information regarding Benefits and Survivor Assistance.
- [Army Human Resource Center – SBP Calculator](#)  
The Survivor Benefit Plan Calculator can only PROJECT costs and benefits for members who are currently married, formerly married, or plan to become married prior to retirement.
- [Army – Survivor Outreach Services](#)  
This page provides information on Survivor Outreach Services (SOS) and the Stand To program.
- [Army OneSource – Survivor Outreach Services](#)  
This link provides information on Survivor Outreach Services as well as links to other helpful websites for the Survivors.
- [Carry the Flame](#)  
Non-profit organization that provides financial and educational support for military families and the children of American Armed Forces personnel both Veteran and Active Duty that may be or have been affected by deployment, disability, or loss while serving on orders.
- [Casualty and Mortuary Affairs Operations Center \(CMAOC\)](#)  
The CMAOC website provides information regarding Casualty Family Assistance, information on casualty programs, and links to other valuable casualty websites.
- [Gold Star Mothers](#)  
Composed of American mothers who lost a son or daughter in any United States involved conflict.
- [Gold Star Wives of America](#)  
National nonprofit organization working to advance issues important to military service widows.
- [Good Grief Camp](#)  
Good Grief Camp's mission is to help children who have experienced the death of a loved one and learn new ways to cope.
- [MyArmyBenefits – Survivorship](#)

This page provides detailed information on Survivorship Benefits. It includes eligibility information, status information, and descriptions of the benefits.

- [MyArmyBenefits – Survivorship Calculator](#)  
Soldiers on Active Duty and Family members with an AKO account can use the Survivorship Calculator to plan for the financial well-being of surviving Family members in the event of the Soldier's death on Active Duty.
- [National Military Family Association \(NMFA\)](#)  
Provides resources and support to spouses and children of all service components.
- [Operation Home Front](#)  
Non-profit organization supporting our troops by helping the families they leave behind.
- [Operation Military Kids Program \(OMK\)](#)  
U.S. Army's collaborative effort with America's communities to support the children and youth impacted by deployment.
- [Tragedy Assistance Program for Survivors \(TAPS\)](#)  
TAPS is the 24/7 tragedy assistance resource for ANYONE who has suffered the loss of a military loved one, regardless of the relationship to the deceased or the circumstance of the death.

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## References

### Regulations

- [AR 600-8-1, Army Casualty Program](#)
- [Title 10, United States Code – Armed Forces](#)

### Documents and Forms

- [A Survivor's Guide to Benefits: Taking Care of Our Own](#)
- [DD Form 1300, Report of Casualty](#)
- DD Form 2064, Certificate of Death Overseas
- DD Form 214, Certification of Release or Discharge from Active Duty
- [DD Form 93, Record of Emergency Data](#)
- [NGB Form 22, National Guard Report of Separation and Record of Service](#)
- [Payment of Proceeds Handbook](#)
- [Servicemembers' and Veterans' Group Life Insurance Handbook](#)
- [SGLV Form 8283, Claim for Death Benefits](#)

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## Points of Contact

- Army Long Term Family Case Management  
Phone: 866-272-5841  
Email: [ALTFCM@conus.army.mil](mailto:ALTFCM@conus.army.mil)
- [Army – Survivor Outreach Services \(SOS\)](#)
- Tragedy Assistance Program for Survivors  
Phone: 1-800-959-8277  
National Headquarters  
1777 F Street NW, Suite 600  
Washington, DC 20006  
Email: [info@taps.org](mailto:info@taps.org)

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