

**Survivor's Benefit Plan (SBP) Process:** Determining eligibility and assisting the Survivor to receive SBP monthly annuity

## **Survivor's Benefit Plan (SBP) Process: Determining eligibility and assisting the Survivor to receive SBP monthly annuity**

### **Description**

SBP was created in 1972 by Congress to provide a degree of financial security to Soldier's beneficiary(ies). When a Soldier dies while on active duty or a retired Soldier dies, SPB provides the beneficiary(ies) with a portion of the Soldier's retirement pay. The following are the six beneficiary election options: spouse; spouse and child; child only; former spouse; former spouse and child; and insurable interest. Spouses and children of active duty Soldiers with 20 years of service are automatically enrolled with no cost. Upon retirement, the Soldier begins to share the cost of the plan with the government through premium deductions from retired pay.

Every military member is automatically enrolled at no cost while they serve on active duty. Should they die on active duty with an eligible beneficiary, SBP is payable. When they retire, military members must elect to receive reduced retired pay for their lifetime, so as to continue 55 percent of their retired pay to their survivors following their death. To help military members and spouses make informed decisions on SBP participation, in-depth SBP counseling is provided by installation Retirement Services or Activities Officers (RSO/RAO).

### **Regulations and Supporting Resources**

[A Survivor's Guide to Benefits – Taking Care of Our Families](#)

[AR 600-8-1, Army Casualty Program](#)

[Army Casualty Notification and Assistance Guide](#)

[Army G1 Website – Retirement Services Office \(RSO\) – Survivor Benefit Plan \(SBP\)](#)

Casualty and Mortuary Affairs Operations Center (CMAOC) – Casualty Assistance Officer (CAO) Training Guide

[Department of Defense \(DoD\) Office of the Actuary Website](#)

[Office of the Secretary of Defense \(OSD\) Military Compensation Website](#)

Survivor Benefits Plan Smart Book

[U.S. Army Human Resources Command \(HRC\) Website – Casualty and Mortuary Affairs Operations Center \(CMAOC\) – Survivor Case Management Transition](#)

### **Documents and Forms**

Survivor's Benefit Plan Beneficiary Worksheet

Survivor's Benefit Plan Counseling Checklist

### **Related Processes**

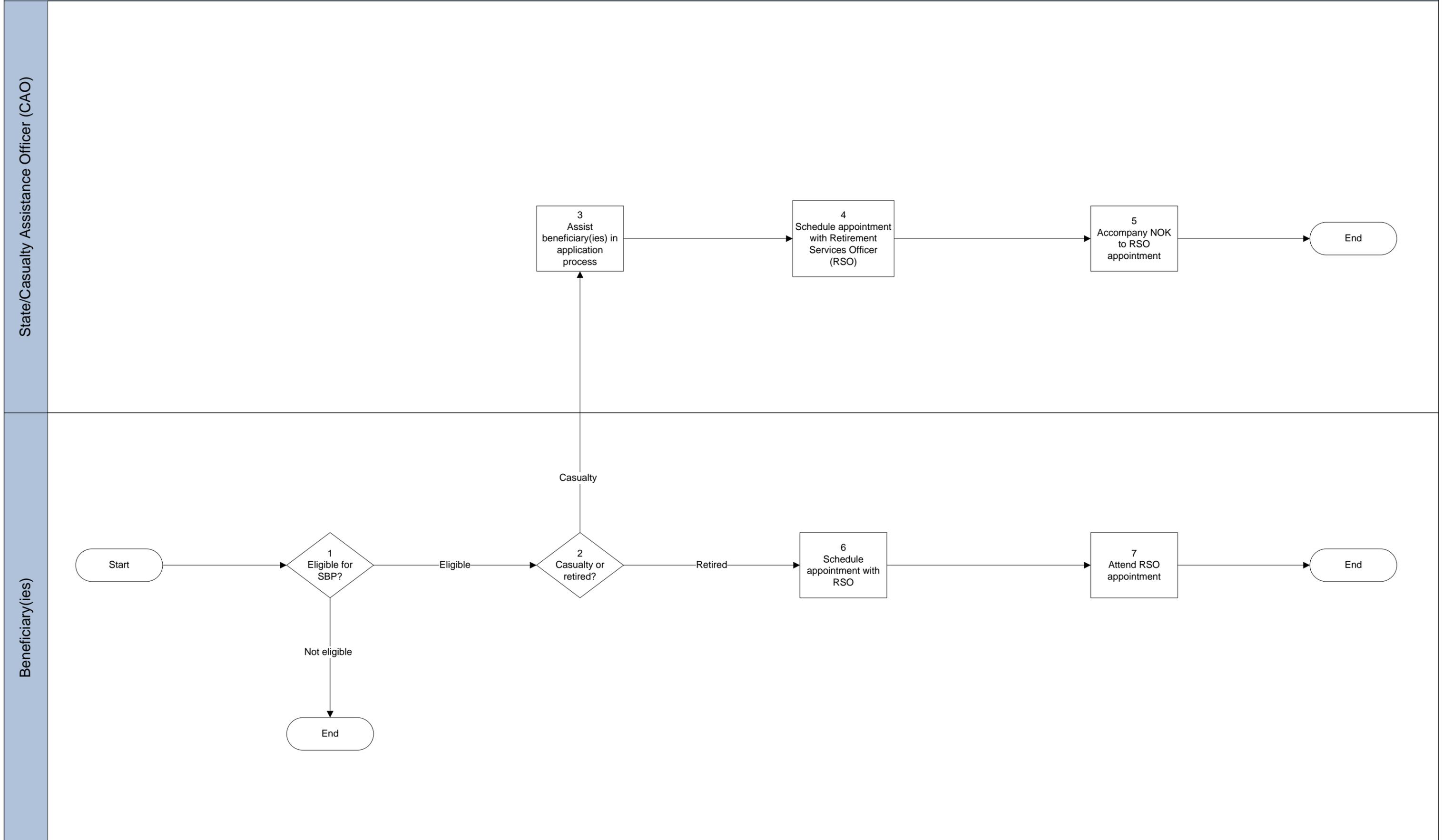
[Casualty Assistance Process](#)

### **Points of Contact**

**Division:** Soldier Family Support and Services Division (ARNG-HRF)

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Note: The numbers on this process map are for reference purposes only and do not denote the sequence of the process



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No.	Activity/Decision Point Name	Description	Regulations and Supporting Resources	Documents and Forms	Systems	Notes
1	Eligible for SBP?	Beneficiary(ies) of a Soldier who dies while on active duty or a deceased Retired Soldier may be eligible for SBP which provides an immediate monthly annuity. There are six beneficiary election options: 1. Spouse 2. Spouse and child 3. Child only 4. Former spouse 5. Former spouse and child 6. Insurable interest				Dependents include: spouse, son, daughter, adopted children, and/or stepchildren.
2	Casualty or retired?	If a Soldier dies while on active duty, the beneficiary(ies) receives assistance from a Casualty Assistance Officer (CAO) in the SBP application process. If the Soldier dies while on retirement, the beneficiary(ies) does not receive assistance from a CAO.				
3	Assist beneficiary(ies) in application process	CAO assists the beneficiary(ies) in SBP application process. This includes assisting beneficiary(ies) in completing the SBP Beneficiary Worksheet and the Counseling Checklist.	Office of the Secretary of Defense Military Compensation Website	Survivor Benefit's Plan Beneficiary Worksheet  Survivor Benefit's Plan Counseling Checklist		

No.	Activity/Decision Point Name	Description	Regulations and Supporting Resources	Documents and Forms	Systems	Notes
4	Schedule appointment with Retirement Services Officer (RSO)	CAO contacts the RSO to schedule an appointment for beneficiary(ies).	Army Casualty Notification and Assistance Guide  Survivor Benefits Plan Smart Book			In most cases, the RSO appointment is held at the nearest Installation.
5	Accompany beneficiary(ies) to RSO appointment	CAO accompanies beneficiary(ies) to the Installation RSO appointment. RSO briefs the beneficiary(ies) on the final calculation of the benefits.				In most cases, the RSO appointment is held at the nearest Installation.
6	Schedule appointment with RSO	Beneficiary(ies) contacts the RSO to schedule an appointment.				In most cases, the RSO appointment is held at the nearest Installation.
7	Attend RSO appointment	Beneficiary(ies) attends RSO appointment.				In most cases, the RSO appointment is held at the nearest Installation.