



**UNITED STATES NAVY
DECEASED RETIREE SURVIVOR'S GUIDE**



August 2007

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Introduction

The United States Navy shares your deep sense of sorrow in the loss of our retired shipmate. We know you have questions about your possible entitlement to benefits as the survivor of an honorably discharged veteran and retiree. Our goal with this handbook is to provide you a comprehensive explanation of those entitlements and how, if eligible, you can obtain them.

For some survivors, the variety of programs and benefits to which you may be entitled are both confusing and complex. The checklist on the following two pages summarizes several critical steps that should be completed. It is important for you to appreciate that any benefits from the Navy are separate from, but may be integrated with, benefits from the Department of Veterans Affairs (VA), the Social Security Administration (SSA), and the private sector. As you review this handbook, please keep in mind that, if eligible, you will need to apply directly to the respective organizations to receive the various benefits. Additionally, you should apply as soon as possible as many of the benefits have a deadline for submitting applications.

Some survivors experience frustration in obtaining benefits because of an apparent slowness in processing applications. It should be noted that approximately 700 retired Navy members pass away each month. Even more significant is the fact that the VA and SSA also process the claims of survivors of all military veterans and retirees. Please be assured that the benefits for which you are eligible will be provided.

Finally, please know that benefits and entitlements change due to legislation. Please continue to review your Navy newsletter (Shift Colors) for changes that may affect you.

We hope that the information provided in this booklet will help you both understand and obtain your benefits.

Checklist of Essential Actions

There are numerous tasks to be completed following the death of a Navy retiree. The following checklist will assist you in determining if all required actions have been completed.

Immediate Actions

1. Contact your nearest Navy Retired Activities Office (RAO) for assistance if there is one nearby. Alternatively, use an Army Retirement Services Office (RSO) or an Air Force Retiree Activities Office (RAO).

Check a recent edition of *Shift Colors* or call 1-866-827-5672 for a listing of Navy RAO telephone numbers.

Date completed: _____

2. Notify the Defense Finance and Accounting Service-Cleveland Center (DFAS-CL) of the retirees passing. DFAS-CL will stop the member's retired pay and provide the required information to the Defense Finance and Accounting Service-Denver Center (DFAS-DE) regarding the Retired Servicemans' Family Protection Plan (RSFPP) or the Survivor Benefit Plan (SBP) if the member was enrolled in either Program.

DFAS-CL.....1-800-269-5170/1-800-321-1080

Date completed: _____

3. Contact the Department of Veterans Affairs (VA) to obtain:

a. Flag for burial (frequently funeral directors will assist in this matter); b. burial assistance (if member died of a service-connected disability or in VA hospital); c. Dependency and Indemnity Compensation (DIC) (if the cause of the retiree's death was service connected).

Note: You will need a copy of the servicemember's discharge document(s) to include the DD Form 214, retirement certificate/orders to apply for any VA benefits.

National Cemetery System...1-800-697-6947

VA Regional Office.....1-800-827-1000

Date completed _____

4. Contact the Social Security Administration (SSA) to apply for the \$255 burial payment paid only to spouses, not adult children. (Note: You will need to schedule an appointment with the local SSA office to review eligibility for additional benefits.)

SSA 1-800-772-1213

Date completed: _____

5. If covered under Veterans' Group Life Insurance (VGLI), report the death to the Office of Servicemember's Group Life Insurance (OSGLI). If covered by VA National Service Life Insurance (NSLI) call 1-800-669-8477

VGLI Office ...1-800-419-1473

Date completed _____

Follow-up Actions to be Completed Within 6 Months:

1. Obtain a new dependents identification card (ID) (will change/update DEERS) from the nearest military installation. Questions concerning ID cards should be directed to the Benefits/Identification Eligibility Branch, Bureau of naval Personnel (OPNAV N-1352) at 1-866-827-5672.

Date completed: _____

2. If enrolled in RSFPP or SBP and not yet receiving an annuity, contact Defense Finance and Accounting Service-Cleveland Center (DFAS-DE).

DFAS Cleveland.....1-800-321-1080

Date completed: _____

3. When necessary, call DFAS-CL for member's 1099R (for tax purposes) and call DFAS-DE for SBP annuitant's 1099R.

DFAS Cleveland..... 1-800-321-1080

Date completed: _____

Chapter 1

U. S. Navy Sources of Assistance

Retired Activities Offices and Fleet Family Support Centers

Due to the number of Navy retired members who die each month; the active duty Navy is unable to assign a Casualty Assistance Calls Officer (CACO) to their families. Instead, you will find the Retired Activities Office (RAO) and Fleet Family Support Center (FFSC) staffs in your area valuable sources of assistance at this most difficult time.

The RAOs are a key element of the Department of the Navy's Retired Activities Program. RAOs serve as a vital link between retirees and their families and the active duty military communities and other government agencies. The 65 Navy RAOs worldwide are staffed by primarily by retired Navy volunteers who fully understand your questions and concerns and are experienced in assisting eligible survivors to receive benefits.

In fact, many RAOs consider survivor assistance their primary mission. They will assist you directly or guide you to the appropriate organization. RAOs coordinate with the Bureau of Naval Personnel, local commands, the VA, SSA and other organizations to assist you and your family. The RAO will also fax copies of claim forms and death certificates to the Defense Finance and Accounting Service-Cleveland Center (DFAS-CL) to assist you in receiving the "unpaid compensation" or "arrears of pay" to which you may be entitled more promptly.

You may already be familiar with the RAO in your area through their mailings to Navy retirees and through their hosting of retired personnel seminars. If not, you may locate the telephone number of the RAO nearest you in the listing enclosed with this booklet.

RAOs work closely with, and usually are collocated with, Fleet Family Support Centers (FFSCs) or Navy/Marine Corps Reserve Centers. You may be aware some of the services available at FFSCs, including counseling and educational programs in areas such as financial planning, personal enrichment, stress management and special needs assistance for exceptional family members. FFSCs also offer a wide range of liaison services with other organizations. Spouses and children of deceased retired Navy members are welcome at the FFSC in their area and will be served on a space-available basis. Your RAO can advise you of the nearest FFSC location.

Navy/Marine Corps Relief Society

Purpose. The Navy-Marine Corps Relief Society is a private, nonprofit, volunteer organization, which provides financial and other assistance to active duty and retired Navy and Marine Corps members and their families.

Retirees of the regular Navy and Marine Corps and reservists who receive retired/retainer pay after 20 years active duty, or who are medically retired, are eligible for assistance. The Society may also help surviving spouses and dependent children of eligible retirees, and elderly mothers of eligible deceased service members, who have limited resources and no other family to assistance. Retirees and their dependents are encouraged to volunteer to assist at local Society activities.

Type of Assistance. Assistance may be provided in the form of an interest-free loan, a grant, or a combination of the two based on need. For the most part, financial assistance is limited to unexpected temporary situations where assistance is needed in obtaining the ordinary necessities of life, such as food, shelter, clothing, and medical/dental care, to prevent undue hardship. Financial assistance is provided as part of a constructive casework plan to enable the applicant to maintain independence and dignity. Special consideration may be given in very difficult situations. For instance, cases of ongoing family expenses due to chronic illness may be assisted on a limited recurring basis in order to arrange for more permanent care. Assistance may be provided for emergency transportation, necessary vehicle repairs, and funeral expenses, and for certain other humanitarian reasons on a case-by-case basis. Each case is individually reviewed and acted upon. Counseling and referral services are offered where appropriate even when financial assistance is not needed. As the military sponsors, retirees assume responsibility for repayment of financial assistance as their circumstances permit.

The Society also offers educational assistance for the dependent children of deceased retirees. Please refer to Chapter 6 regarding educational help or write the Navy/Marine Corps Relief Society Education Fund (address below). This fund is operated independently of the Society's other services.

Application. Requests for assistance should be made in person, if possible, to any Society auxiliary, branch or office. Auxiliaries are located at larger Navy and Marine Corps bases.

A reciprocal agreement in effect with the American Red Cross (ARC) provides assistance in communities remote from Society offices. ARC assistance includes interviewing clients, forwarding information and recommendations to Society Headquarters and writing checks for approved assistance. The Society reimburses the Red Cross and arranges any repayment directly with the client. Similar arrangements exist between the

Society and Army Emergency Relief (AER), the Air Force Aid Society (AFAS), and the Coast Guard Mutual Assistance (CGMA).

Anyone unable to locate a Navy-Marine Corps Relief office, an ARC location or an office of AER/AFAS/CGMA may contact the Headquarters office at the following address:

Headquarters
Navy/Marine Corps Relief Society
801 North Randolph Street, Room 1228
Arlington, VA 22203-1989
Telephone: (703) 696-4904

Chapter 2

Annuities and Pensions

Settlement of Unpaid Pay and Allowances

Unpaid pay and allowances ("arrears of pay" or "unpaid compensation") include travel or transportation allowances, savings found on deposit which remain to the credit of the member, and pay earned but not paid at the time of death. When the Defense Finance and Accounting Service-Cleveland Center (DFAS-CL), formerly the Navy Finance Center, receives notification of a retiree's death, they will send a claim form (normally within 10-14 days) to the designated beneficiary(ies) or to the next of kin, legal representative, or heirs by law. If the retired member was participating in the Survivor Benefit Plan (SBP), Reserve Component-Survivor Benefit Plan (RCSBP) or Retired Serviceman's Family Protection Plan (RSFPP), the annuity payments will be retroactive to the day after death.

Application for Unpaid Compensation

A Claim for Unpaid Compensation of Deceased Member of the Uniformed Services, Standard Form 1174, will be mailed to the designated beneficiary by the Defense Finance and Accounting Service-Cleveland Center (DFAS-CL) upon notification of the death of a Navy retiree. When the form is received, the designated beneficiary(ies) should complete and sign the form and obtain the signatures of two witnesses' to make the form valid. Return the form to:

**Defense Finance and Accounting Service
U S Military Retirement Pay
Post Office Box 7130
London, KY 40742-7130
World Wide Web address: <http://www.dfas.mil>**

Always enclose a copy of the death certificate with your claim, even if one was previously mailed. This will eliminate any unnecessary delay in the processing your claim. Payment of claims will be made in the following precedence:

- a. The beneficiary designated by the member in writing; if none, to
- b. Surviving spouse; if none, to
- c. The children or their descendants; by representation, if none, to
- d. The father and mother in equal parts or if either is dead, the survivor; if none, to
- e. The legal representative; if none, to

f. Person entitled under the law of the domicile of the deceased member.

Survivor Benefit Plan (SBP)

Retired pay stops when the retiree dies. A retired service member can provide a continuing source of income to their eligible survivors through participation in the Survivor Benefit Plan (SBP) or for reservists, the Reserve Component-Survivor Benefit Plan (RCSBP). Information regarding premium deductions and designated SBP annuitants is recorded on the Retiree Account Statement (RAS). A RAS is provided to retirees each time there is a change to retired pay and at least once annually by the Defense Finance and Accounting Service-Cleveland Center (DFAS-CL).

Military retirees are automatically enrolled in SBP unless they specifically decline participation in writing prior to their date of retirement. A married service member requires their spouse's written concurrence to decline coverage, elect reduced coverage, or to elect child only coverage in lieu of spouse coverage. While SBP premiums are not subject to federal income tax, the monthly annuity is considered taxable income. The monthly SBP annuity is calculated at up to 55 percent of the member's "base amount" until the eligible surviving spouse reaches age 62. SBP coverage can range from as little as \$300.00 of a service member's retired pay up to their full gross retired pay. Survivors can contact the DFAS-CL in writing or by telephone at:

**Defense Finance and Accounting Service
U S Military Annuitant Pay
Post Office Box 7131
London, KY 40742-7131
800-321-1080
World Wide Web address: www.dfas.mil**

Survivors of retirees who die of a service-connected illness may be entitled to receive Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA). SBP annuities are reduced, dollar for dollar, by the amount of DIC received. (For survivors of retired members who elected Supplemental SBP coverage that portion of the benefit will not be reduced by DIC.) If DIC is greater than the SBP annuity, the survivor will receive a refund of all SBP premiums the retiree paid since the date of enrollment. If DIC is less than the SBP annuity, the survivor will receive a partial refund of SBP premiums for that portion of the SBP annuity, which is reduced by DIC. If a surviving spouse loses entitlement to DIC due to remarriage, entitlement to SBP may be reinstated by repayment of the refunded SBP premiums.

SBP annuitants may receive annuity payments for the remainder of their lives, except that such payments will be suspended if an

annuitant remarries before age 55. If the disqualifying marriage later ends by divorce or death the SBP annuity may be resumed. This process is not automatic and the surviving spouse must contact the DFAS-CL to resume the annuity. Remarriage after age 55 will not suspend annuity payments.

The SBP annuity is increased at the same cost-of-living adjustments (COLAs) as military retired pay and is considered taxable income by the Internal Revenue Service. State tax treatment of SBP annuities varies from state to state.

DFAS-CL provides the designated SBP annuitant the required claims forms to receive monthly annuity payments. Annuitants normally receive their first payment within 30-45 days after their application is received by DFAS-CL. Questions regarding payment of RSFPP/RCSBP/SBP annuities should be directed to DFAS-CL at the address and phone number previously listed.

A Certificate of Eligibility (COE) will be sent to annuitants each year 60 days prior to the birth month of the annuitant. The COE must be completed and returned promptly so DFAS can continue annuity payments without interruption. If the COE is not returned within 60 days, another COE is sent. If a COE is not received within 90 days of the first mailing, the account will be suspended.

Please read the instructions on the COE to make sure it's completed correctly. Sign and date the form, and mail it to

Defense Finance and Accounting Service

U.S. Military Annuitant Pay

P.O. Box 7131

London, KY 40742-7131

Retired Serviceman's Family Protection Plan (RSFPP)

The Retired Serviceman's Family Protection Plan (RSFPP) was the annuity program in effect between 1953 and 1972, when it was replaced by SBP. There was no program in effect before 1953 to provide annuity payments to survivors of retired military personnel. Retirees who were participating in RSFPP when SBP was enacted were permitted to convert their elections to SBP or they could participate in both programs. RSFPP annuities are not subject to cost-of-living adjustments and are calculated at one-half, or one-quarter or one-eighth of what the member's retired pay was on his or her date of retirement or transfer to the Fleet Reserve, depending on the member's election at the time of enrollment. The annuity is taxable income and is not reduced due to a beneficiary's entitlement to any other federal benefits, such as DIC or Social Security.

The Verification for Annuity (DD2656-7) is also used to apply for the RSFPP annuity. As described in the above paragraphs, survivors will be provided the annuity an application from the DFAS upon receipt of notification of a retiree's death.

Survivors of retirement-eligible military personnel who died on active duty before 20 March 1974 may be entitled to benefits under the "Forgotten Widows" program. Call or write (with supporting documentation such as the DD Form 214, the marriage and death certificates) to the:

**Commander
Bureau of Naval Personnel
Retired Activities Branch (OPNAV N-1352)
5720 Integrity Drive
Millington, TN 38055-6220
Telephone: 1-866-827-5672**

**Home page address:
<http://www.npc.navy.mil/CommandSupport/CasualtyAssistance/SBP/>
e-mail: MILL_RetiredActivities@navy.mil**

In addition, survivors of retired members who died prior to 20 March 1974 may be entitled to modest benefits as "Minimum Income Widows" if they are also entitled to non-service-connected death pensions from the VA and their total annual income is below a certain amount which increases annually (\$7,329 as of 1 December 2006). Widows who feel they may be eligible for this benefit should contact their VA regional office.

Dependency and Indemnity Compensation (DIC)

DIC is a monthly benefit paid by the VA to surviving spouses, unmarried children and, in some cases, parents of active or retired members whose deaths are determined by the VA to be service-connected. (Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits for Surviving Spouse or Child - VA Form 21-534 or 21-535). The benefit is intended to compensate the member's dependents for the lost support of the member. Benefits may be paid for unmarried children under age 18, incapacitated child(ren), children between the age of 18 and 23 if attending a VA-approved school, and certain dependent parents of members who died from a service-connected disability. Parents must qualify for benefits based on an income review. If the service member died after 1 January 1993, a monthly annuity may be payable to the surviving spouse. This rate changes every year based on COLAs (\$1067 in 2007). If surviving spouse is caring for minor children, an additional \$250 per month may be available for two years following the member's death. Additional monthly amounts may be paid to a surviving spouse or parent who is homebound due to disability, who is a patient in a nursing home, or who is so helpless or blind and needs the regular aid and attendance of another person. DIC may also be payable in the case of members who die from non-service-connected causes providing:

- a. The member was evaluated by the VA as 100 percent disabled due to service-connected causes; and
- b. Disability has been continuously rated by the VA as 100 percent for 10 or more years.

NOTE: If death occurred within 10 years of separation, the 100 percent service-connected disability evaluation must have been in continuous effect from the date of separation but not less than five years.

DIC payments are exempt from federal income taxation and are not subject to seizure by creditors of either the deceased or the survivor. DIC for surviving spouses and children may be received without reduction of Social Security benefits.

Spouses and children who lose their entitlement to DIC through remarriage or marriage may become eligible for reinstatement of DIC if that marriage ends in death or divorce.

Application for this benefit should be made through the local regional office of the VA. If the VA denies DIC, the claimant has the right to appeal. Denial may be for a variety of reasons, an appeal must be made in accordance with instructions issued by the VA. The claimant may obtain assistance in preparing the appeal from an accredited veteran's services organization or counselor at the nearest VA Regional Office. As appropriate, the claimant may also wish to retain private counsel for assistance.

If you are also the widow(er) of another service member, it is permissible to receive DIC from one spouse and a SBP annuity from the other spouse without a DIC offset.

Restored Entitlement Program for Survivors

Survivors of veterans who died of service-connected causes incurred or aggravated prior to August 13, 1981, may be eligible for benefits. The benefits are similar to the benefits for students and surviving spouses with children between ages 16 and 18 who were eliminated from Social Security benefits. The benefits are payable in addition to other benefits to which the family is entitled. The amount of benefits is based on information provided by the SSA.

Department of Veterans Affairs Death Pension

This pension is payable to the surviving spouse and child(ren) of a member who served for 90 days or more during a period of war and whose death was not service-connected. His or her income and total net worth must not exceed certain income limitations. The term "income" means money received from any source including, but not limited to, wages, salary, rent, interest, dividends, Social Security benefits, the SBP or RSFPF annuity, commercial life insurance, etc. Insurance is considered as income for the year in which received. Application for this benefit should be made to the local VA regional office.

Social Security Administration (SSA) Benefits

SSA benefits are separate from any survivor annuity payable from the Department of the Navy or monthly compensation from the VA. To determine the relationship of Social Security benefits to the SBP annuity, see the SBP section in this chapter. Survivors should apply directly to the SSA office in their area to determine eligibility and obtain benefits.

More than 1,300 Social Security offices are located throughout the 50 States, in Puerto Rico and the District of Columbia. Any one of these offices can give you information on Social Security matters either in person or by telephone. The street address and the telephone number of your nearest Social Security office is available from a telephone directory (may be listed under U.S. Government, Department of Health and Human Services) or from the postmaster of any U.S. post office. You can save considerable time by calling the Social Security office before visiting as you may be able to transact your business completely by phone. In addition, Social Security now has a nationwide toll-free number (1-800-772-1213). Social Security representatives answer this number from 7:00 a.m. to 7:00 p.m. on workdays, and an automated answering system provides general information and takes messages at other times.

Before you or your family can get any Social Security benefits, you must apply for them, so do not delay in filing a claim.

Chapter 3

Military Privileges and Benefits

Uniformed Services Identification and Privilege Cards

The Uniformed Services Identification Card, DD Form 2N (Retired), in the retiree's possession must be surrendered following the death. The ID card and a copy of the retiree's death certificate can be surrendered to the nearest ID card issuing facility or mailed to:

**Bureau of Naval Personnel
Benefits Eligibility Branch (Pers-352)
5720 Integrity Drive
Millington, TN 38055-3520
Telephone: 1-866-827-5672**

The majority of military retirees and their eligible family members are already enrolled in the Defense Enrollment Eligibility Reporting System (DEERS), which is a computerized program that maintains the integrity of benefits. Enrollment has been mandatory since 1985. If the surviving spouse and child(ren) are already enrolled in DEERS, upon the retiree's death they need to provide a copy of the death certificate to the local ID card-issuing facility, along with their current ID card to obtain a new card.

Unremarried widow(er)s, and eligible child(ren) under age 21 (age 23, if attending an approved institution of higher learning full-time, or over age 21 and determined by the Bureau of Naval Personnel to be incapable of self-support), is entitled to the Uniformed Services Identification and Privilege Card (DD Form 1173). Parents and parents-in-laws whose dependency has been determined by the Dependent Claims Section at the DFAS-CL may be entitled to a limited DD Form 1173.

Requests for renewal or replacement of ID cards may be requested through the local military facility authorized to issue ID cards. The name and telephone number of a local ID card issuing facility can be obtained by calling the Benefits Eligibility Branch at the phone number given above.

If for some reason the spouse and child(ren) are not enrolled in DEERS, they may apply for an ID card at the local issuing facility. The following documents will be required to process the application:

- a. A copy of the member's DD Form 214 or retirement orders;
- b. Death certificate;
- c. Marriage certificate or birth certificate (as appropriate);

d. Final decrees of divorce or adoption (if applicable);

If the beneficiary is 65 or over, or is permanently incapacitated, he/she will be eligible for TRICARE coverage **only** if a letter is obtained from the Social Security Administration attesting to the fact that the beneficiary is not entitled to coverage under Social Security Hospital Insurance -- Medicare (Part A). The beneficiary would then remain eligible for medical care in civilian medical facilities under TRICARE.

Application for ID cards on behalf of incapacitated children (over age 21) must be sent to the Benefits Eligibility Branch (Pers-352), Bureau of Naval Personnel for determination. A disabled child over age 21 is eligible for benefits only if the disability occurred prior to age 21 (age 23, if attending school full-time at the time of the incapacitation) and the child was, at the time of the member's death, dependent upon the member for more than 50 percent support. When applying for an incapacitation determination, the person responsible for the dependent must submit a request containing:

a. A recent (within the last 4 months) medical/psychiatric evaluation to include a prognosis for employability and self-support;

b. A complete medical summary of the illness or incapacity including the date and age at the time of onset, diagnosis and treatment received or recommended;

c. A report of any vocational or rehabilitative training received or recommended. If dependent is employed, a history of employment and a statement of earnings are required.

d. A statement from the Social Security Administration indicating that the dependent is or is not entitled to Medicare (Parts A and B); and,

e. In the case of mental incapacity, IQ test results.

For eligible dependents 21 or 22 years of age who are enrolled full-time in an approved educational institution, the student must provide a statement from the registrar of the institution attesting to the full-time status of that student.

ID cards expire four years from date of issue, or on the date when eligibility ceases for the children. ID cards may be renewed as early as 30 days before expiration, provided that the spouse has not remarried and that the children still qualify. Eligible dependents who are 75 or older are eligible for a non-expiring military ID card.

If an eligible ID card holder does not have the card renewed within six months of expiration, he/she will have to furnish all required documentation described above upon application for a new

card. Because those documents may be difficult to obtain, it is advisable to keep ID cards current.

Exchange, Commissary and Theater Privileges

Exchange, commissary and theater privileges are granted to the military sponsor for the support of his or her household. Eligibility is established by presenting a valid Uniformed Services Identification and Privilege Card (DD Form 1173). When the member dies, these privileges are retained by the unremarried spouse until he or she remarries or dies. Additionally, the children are entitled to exchange and theater privileges if they were dependent upon the sponsor for more than one half of their support at the time of his/her death, and to commissary privileges if they were living with the sponsor at the time of death. The maximum age for children for these benefits is 21 (age 23 if attending an approved institution of higher learning full time, or over 21 and determined by the Bureau of Naval Personnel to be incapable of self-support). Family members who are eligible to use base facilities but are unable due to physical disabilities, should request alternative means as authorized by the base commander.

Medical Care for Dependents

TRICARE is DoD's new health care program, which now includes a managed care component (TRICARE Prime). It joins the military and the private sector health care delivery systems to better serve DoD beneficiaries, including surviving spouses and dependent family members of deceased military retirees. TRICARE began in March 1995 and has been implemented nationwide.

If your spouse was covered under Social Security, and if you are (or when you are) within six months of age 65 or older, contact your Social Security office regarding Medicare eligibility. Medicare entitlement supersedes TRICARE entitlement at age 65.

A spouse who remarries loses all medical care entitlement care regardless of any subsequent change in his/her marital status. Unmarried dependent children are entitled to medical care through TRICARE until age 21. If attending an approved institution of higher learning, entitlement continues until graduation or age 23, whichever occurs first. If a child is incapable of self-support due to an incapacity that occurred prior to his/her 21st birthday, medical care eligibility continues.

Qualifying beneficiaries have three options for receiving care, with different cost sharing features in each option. TRICARE Service Centers (TSCs), located near many military installations, have staff who can explain the various options and assist you in obtaining the services you need. TRICARE information can also be obtained from the Health Benefits Advisor

(HBA) at the nearest military medical treatment facility or from any Retired Activities Office (RAO).

Household Goods Entitlements

If a member dies within the one-year period following his/her retirement and has not shipped household goods, the dependents may use the member's entitlement to relocate. For example, a male member dies seven months after retiring. His eligible survivors would have the remaining five months to request a shipment of his household goods to a selected place. If shipment within this time period would impose a hardship, they may request an extension of the one-year time limit based on "other deserving cases" criteria. They should contact the nearest Personal Property Office for assistance. To support an extension request, the member's survivors need a copy of the death certificate and the member's retirement orders. When the property is moved, survivors are entitled to temporary storage in connection with the shipment.

If the deceased member had household goods in non-temporary storage at federal government expense, the government will continue to pay storage costs for up to one year from the date of termination of active duty. Unlike the shipping entitlement, this storage entitlement cannot be extended, and survivors are responsible for excess costs on property that remains in non-temporary storage past the one-year period.

For answers to any questions about these entitlements, please call the Naval Supply Systems Command Household Goods Helpline at 1-800-444-7789.

Chapter 4

Burial Benefits

Burial Allowances from Social Security Administration (SSA)

The SSA makes a lump-sum death payment of \$255, if the member was fully insured, to surviving spouses. Contact the SSA at 1-800-772-1213 for additional information. An application should be filed with the local SSA office to claim this benefit. Additional Social Security benefits are explained in Chapter 2.

Department of Veterans Affairs (VA) Benefits

Navy retirees are veterans insofar as entitlement to VA benefits are concerned. All VA benefits are exempt from federal income taxation. VA provides some burial related benefits such as burial flags, government headstones or markers, and memorial certificates. In addition, VA operates a system of national cemeteries in which retirees may be interred, inurned or have a headstones/marker placed as memorial. (A person whose only service was for training in the National Guard or reserves is not eligible for burial in a national cemetery unless death occurs under honorable conditions while serving on active duty for training or performing full-time service.). A DD Form 214 or discharge certificate is required to obtain any VA benefits.

Non-Service-Connected Death

A \$300 burial allowance is paid in some instances of a non-service-connected death when the death was not caused by disease or injury related to military service. Eligibility exists if the retiree, prior to death, was receiving disability pension or compensation payments from VA, or if he or she died while hospitalized in a VA medical facility or under VA-authorized contract medical care. Retirees receiving military retired pay, who were otherwise entitled to disability compensation, also are eligible for the allowance. The amount payable is limited to reimbursement for burial-related expenses, not to exceed the \$300 limit.

Service-Connected Death

If a retiree dies as a result of disability related to military service, an allowance of up to \$2,000 is available from VA to assist with burial expenses. The VA will also pay the cost of transporting the remains of a service-disabled veteran to the national cemetery nearest the home of the deceased servicemember that have available gravesites. Contact your nearest VA representative for additional information.

Plot/Interment Allowance

A \$150 plot or interment allowance is available in any case involving payment of the \$300 non-service-connected allowance. The amount payable is limited to reimbursement for actual expenses for a burial plot or interment charges, or it may be

paid to reimburse general burial expenses when specific plot or interment charges are not incurred. The allowance will not be paid if a veteran is buried in a national cemetery. If the veteran is buried in a state-owned cemetery, used solely to bury persons eligible for burial in national cemeteries, and there was no charge for the plot or burial, the \$150 plot allowance may be paid to the state.

No VA burial expense allowance is payable if that allowance would revert to the funds of a public or private organization. The claim for this allowance must be filed with the VA at any regional office utilizing the VA Form 21-530, Application for Burial Allowance, within two years of the member's burial or cremation. The funeral director or the person who paid the burial expense may file the claim.

Burial Flags

An American flag is available to drape the casket of a veteran who was discharged under conditions other than dishonorable. Usually, funeral directors obtain the flag on behalf of the next of kin if the deceased is identified as an eligible veteran. A flag may also be issued for memorial purposes to close relatives other than the widow(er) or child(ren). After the funeral service, the flag may be given to the next of kin or a close associate of the deceased. If the funeral service was conducted before this booklet was received, and an American flag was not requested from the VA, it is not too late to apply for one now. Flags are issued after a claim is filed with any VA regional office, VA national cemetery, or from some local post offices. Use Application for United States Flag for Burial Purpose (VA Form 21-2008).

Headstones/Markers

When a retired member is buried in a national, state or military cemetery, a headstone/marker is erected, without cost to the family, upon completion of an application by any family member. The permanent monument may be provided as an upright headstone, flat bronze, granite or marble marker, or a bronze niche marker. Standard inscriptions include name, branch of service, year of birth and death. Optional inscriptions include rank or rate, month and day of birth and death, valor awards (Navy Cross, Air Force Cross, Distinguished Service Cross, Silver Star or Purple Heart) if applicable, religious emblem and war service (World War I, World War II, Vietnam War etc.).

For personalized inscriptions, contact the office listed below:

**Director
Memorial Programs Service (403A)
Department of Veterans Affairs
810 Vermont Avenue, Northwest**

**Washington, DC 20420-0001
Telephone 1-800-697-6947**

All of the inscriptions listed above are available at no cost. Additional inscriptions may be included at the next of kin or survivors personal expense. The contractor who makes the inscriptions will send the applicant a bill for additional inscriptions. When burial is in a private cemetery and a marker is desired, VA Form 40-1330 (obtained from any VA office) must be completed by the spouse or closest relative and mailed to the address provided above. The marker will be shipped free to wherever the designated consignee desires, but the applicant is responsible for the expense of placement at the grave, and for transportation of the marker to the private cemetery if the cemetery is not designated as consignee. To conserve expenses, the marker should be delivered directly to the cemetery.

Headstones/Markers are also provided for veterans' eligible dependents buried in national, state or military cemeteries, but not for those buried in private cemeteries.

For a memorial marker for placement in a veterans' national, state, military or private cemetery to commemorate any veteran whose remains have not been recovered or identified (buried at sea by one's own choice or otherwise, donated to science or cremated and the remains scattered without interment of any portion of the ashes), an application must be submitted on VA Form 40-1330. When completing the form, the box pertaining to non-recoverable remains must be checked.

A veteran's grave must be unmarked for a monument to be furnished at government expense. Monuments are not provided for placement within the U.S. for a veteran buried in a marked grave at an overseas location.

Presidential Memorial Certificate

The Presidential Memorial Certificate started in March 1962 by President John F. Kennedy, and continued by all subsequent Presidents, to honor the memory of honorably discharged deceased veterans. The Department of Veterans Affairs (VA) administers this program by preparing the certificates bearing the President's signature and expressing the country's grateful recognition of the veteran's service in the United States Armed Forces. Eligible recipients include deceased veteran's next of kin, another close relative or close friend or loved one. Certificates may be issued to more than one eligible recipient.

Eligible recipients, or someone acting on their behalf, may apply for a Presidential Memorial Certificate in person or through the U.S. mail at any VA Regional Office. There are no forms required to obtain the certificate, and requests cannot be sent via email. Applicants should provide a copy of any appropriate documentation (i.e., DD Form 214, retirement orders,

etc.) to the same address where applications are for government headstones/markers on the preceding page.

Burial in National Cemeteries

Burial in a national cemetery is an entitlement for all retirees and includes a gravesite, opening and closing of the grave and perpetual care. The only other casketed burials that can be accommodated at some national cemeteries are those of spouses or dependent children of veterans already buried in that cemetery. Unmarried minor children and, if authorized by the VA, unmarried adult children may be included if space permits. Because only one grave space is available for members of a family unit, remains of additional eligible family members will be interred in the same grave space. If an eligible family member dies first, the member must sign a burial agreement indicating that they will be buried in the same grave space. Grave spaces cannot be reserved. Most cemeteries can accommodate burials of cremated remains. Contact the Director of the National Cemetery where burial is desired. The local VA office has a list of national cemeteries.

Burial at Sea

Retired Navy members and their dependents are entitled to burial at sea. Anyone desiring burial at sea should indicate that preference in writing and have the next of kin or executor of the estate contact the:

**Military Medical Support Office
Mortuary Affairs, Bldg 38H
Great Lakes, IL 60088-5200
Tel: 888-647-6676 option 4**

or the nearest U.S. Coast Guard Station to coordinate arrangements. If the preference for burial at sea was not in writing by the retired member, the person responsible for disposition of the remains may authorize burial at sea.

The following documents must be submitted to the commanding officer of the Navy or Coast Guard vessel/aircraft that will conduct the burial at sea:

- a. Certificate of cremation or a transit permit issued by the appropriate civil authorities at the place of death; or
- b. Civil death certificate; and
- c. Signed request/authorization for committal from the primary next of kin or executor of the estate.

The authorization should include the decedent's full name, grade, Social Security number and file/serial number (if available); branch of service; date of retirement or dates of service and date of death; type of religious service desired; and

whether scattering of remains (from a naval vessel/aircraft) or committal of casketed remains is desired from a naval vessel; and the body of water in which the cremains/remains should be committed.

Advance arrangements cannot be made because compliance with the request depends upon weather conditions and the ship availability at the time. Services on board ship while in port may be permitted on a "not to interfere" basis; however, civilian personnel cannot be authorized to attend services at sea. Any expenses incurred for delivery of remains/cremains to the point of embarkation on board a naval ship must be borne by the estate of the deceased.

An alternative to burial at sea from a naval vessel/aircraft is burial at sea from a United States Coast Guard (USCG) vessel. The USCG has more stations along the coasts of the United States than the Navy has bases. In areas where the nearest naval activity is hundreds of miles away, the cost to the family of transporting the remains and family members to the services could be prohibitive. In addition, the USCG's mission provides much more flexibility and availability of vessels to accommodate burial at sea, and when mission obligations and weather conditions permit, civilian personnel are permitted to attend the services at sea. As with the Navy, advance arrangements cannot be made. Interested persons should contact the nearest USCG station, which is usually listed under the Department of Transportation in the local telephone directory.

Chapter 5

Medicare, TRICARE for Life (TFL) and VA Insurance Information

Medicare/TFL

TRICARE stops and Medicare begins for most military retirees and dependents on reaching age 65. Medicare is the health insurance protection program provided by the Social Security Act. Medicare is divided into two parts--Hospital Insurance (Part A) and Medical Insurance (Part B). Part A is provided without cost, until it is used, whereas Part B can be purchased with the payment of a monthly premium.

Medicare Part A begins upon reaching 65, if you are not working. If you plan to continue working beyond 65, you must apply for Medicare Part A. You should apply three months before you reach age 65.

TFL

TFL is available for all dual TRICARE-Medicare-eligible uniformed services retirees, including retired members of the Reserve Component who are in receipt of retired pay, Medicare-eligible family members, Medicare-eligible widows/widowers, certain former spouses, and beneficiaries under age 65 who are also entitled to Medicare Part A because of a disability or chronic renal disease. The National Defense Authorization Act (NDAA) for Fiscal Year 2001 (Public Law 106-398) extended TRICARE health care and pharmacy benefits to:

- Medicare-entitled uniformed services retirees,
- Medicare-entitled retired guard members and reservists,
- Medicare-entitled family members and widows/widowers, and
- Medicare-entitled unremarried former spouses who meet TRICARE eligibility requirements.

You should confirm that your Medicare status is current in the [Defense Enrollment Eligibility Reporting System](#) (DEERS). Your uniformed services identification card and your Medicare card, which must reflect enrollment in Medicare Part B, are evidence of your TFL eligibility.

For more information call 1-888-363-5433) or www.tricare.osd.mil

TRICARE Retiree Dental Program (TRDP)

Retirees and their eligible family members can enroll in the TRICARE Retiree Dental Program (TRDP) which is a premium based program. TRICARE Retiree Dental Program (TRDP) is the first and only dental benefits plan created by Congress especially for Uniformed Services retirees and their family members and administered by Delta Dental of California. Information on their web site will introduce you to this unique program, from the rules that determine eligibility and a description of the service area that allows you broad access to coverage, to your options in choosing a dentist and instructions on how to enroll in the program—all designed around a comprehensive scope of benefits to help you and your family gain and maintain good dental health. (<http://www.trdp.org> or call 888-838-8737)

TRICARE Pharmacy Program

TRICARE provides a world-class pharmacy benefit to all eligible Uniformed Services members, including TRICARE for Life (TFL) beneficiaries entitled to Medicare Part A and B based on their age, disability and/or end-stage renal disease. Eligible beneficiaries may fill prescription medications at military treatment facility(MTF) pharmacies; through the TRICARE Mail Order Pharmacy(TMOP); at TRICARE retail network pharmacies (TRRx); and at non-network pharmacies. To have a prescription filled beneficiaries need a written prescription and a valid Uniformed Services identification card. To update information and obtain a valid identification card, beneficiaries should contact the: Defense Enrollment Eligibility Reporting System (DEERS).

TFL beneficiaries who turned age 65 on April 1, 2001, or later, must be enrolled in Medicare Part B to use the pharmacy program.

TFL beneficiaries who turned age 65 before April 1, 2001, are not required to be enrolled in Medicare Part B for the pharmacy program, but are required to be enrolled in Medicare Part B for all other benefits available under TRICARE for Life.

(Source www.tricare.mil)

Government Life Insurance

Depending upon the dates of the member's active duty service, he/she may have a government life insurance policy. All policies are administered by the VA. Ideally, the retiree advised the family about all insurance policies in effect before death occurred. If the survivors have questions about any government policies, they may call the VA's toll-free number, **1-800-669-8477**.

If there is a government insurance policy, the beneficiary or executor of the estate can obtain forms to file for the benefits by visiting their local VA Regional Office.

In any communication with the VA about life insurance, include the retired member's insurance file number, full name, date of birth, service and or Social Security number, death certificate and VA Claim file number. This will facilitate handling claims and answering inquiries. Your VA Regional Office can also assist in obtaining insurance information.

United States Government Life Insurance (USGLI) and
National Service Life Insurance (NSLI)

First issued in May 1919, USGLI was discontinued in 1951. Effective 1 January 1983, all USGLI policies were declared fully paid-up and no more premium payments were required to maintain them. NSLI took up where USGLI ended. It was issued during World War II and up to 25 April 1951. No NSLI policies were issued after that date although policies already in force continued. The VA office handling USGLI and NSLI is the Department of Veterans Affairs, Regional Office and Insurance Center, PO Box 42954, Philadelphia, PA 19101.

Servicemembers' Group Life Insurance (SGLI)

SGLI replaced NSLI and automatically remains in effect for a period of 120 days after a member's separation or release from service. However, if a member is determined by SGLI managers to be totally disabled at the time of separation or release, coverage may be extended for a period of up to one year with no additional premiums charged. Total disability is generally defined as the inability to sustain substantially gainful employment.

The SGLI beneficiary should submit a VA Form 29-8283 to the Office of Servicemembers' Group Life Insurance (OSGLI) if the insured died while covered and following separation from the service. The claimant must also submit a certified copy of the death certificate and a copy of a Report of Separation (DD Form 214). SGLI beneficiaries are entitled to Beneficiary Financial Counseling Services for one year. These services are provided free of charge from a professional Financial Planning firm. Contact OSGLI for more information.

Veterans' Group Life Insurance (VGLI)

VGLI is a five-year, renewable term insurance policy that has no cash, loan, paid-up or extended values. It is available to members who separated or retired after 1 August 1974 and becomes effective at the end of the 120-day coverage under SGLI. If the retired member exchanged SGLI for VGLI following retirement and dies while VGLI is in force, the beneficiary should contact the

OSGLI at 1-800-419-1473. A VA Form 29-8283 is used to claim the proceeds and may be obtained from any local VA office.

A certified copy of the death certificate should accompany the claim. The OSGLI address is 213 Washington Street, Newark, NJ 07102-2999. VGLI beneficiaries are also entitled to one year of free Beneficiary Financial Counseling Services.

Veterans Mortgage Life Insurance (VMLI)

This insurance is available only to those members who have received a grant from the VA for specially adapted housing. The the maximum amount is limited to \$90,000 on the original or successor home. The coverage continues on a decreasing basis until the mortgage is paid off, or the home is sold, or the insured veteran reaches age 70, whichever occurs first. Sole beneficiary of the insurance is the mortgage holder. A certified copy of the death certificate must be furnished to the Office of Veterans Mortgage Life Insurance, Post Office Box 81497, Lincoln, NE 68501, within 90 days of the member's death.

Commercial Life Insurance

The local office of the insurance company with which the member was insured should be contacted immediately after the death of the member. A copy of the death certificate, the policy file number, full name, date of birth and Social Security number should accompany any claim.

Navy Mutual Aid Association

The Navy Mutual Aid Association (NMAA) is a non-profit, tax-exempt veterans' membership organization offering permanent and term life insurance protection. The association's Permanent "Plus" coverage is a form of universal life insurance which accumulates substantial tax-deferred cash value growth at current interest rates and in turn provides increased death benefit protection. The Association is an accredited representative with the VA and, as such, assists the dependents of its deceased members in filing claims for all government benefits to which they may be entitled. Active follow-up on such claims is maintained and service provided to survivors for as long as needed. Notification to NMAA of a retired member's death may be made via letter or by telephone call. An immediate payment of 10 percent of the insurance coverage will be forwarded to the beneficiary. The Association will also notify all other commercial insurance carriers for the surviving dependents.

Navy Mutual has an excellent Personal Log available which can provide retirees with convenient, single document to record a variety of personal information and data which would be valuable to their survivors. The Personal Log is available in hard copy or a MS Word document which can be downloaded from their website.

Call the Association for more information or to request a copy.
The main office is located at:

Navy Mutual Aid Association
Henderson Hall
29 Carpenter Road
Arlington, VA 22203-1978
Telephone: 1-800-628-6011; 703-614-1638/1207
e-mail: Counselor@Navymutual.org
Web site: <http://www.Navymutual.org>

Chapter 6

Educational Benefits

Scholarships for Navy dependents are sponsored by sea-service associated organizations. The military services do not provide scholarship funds for dependents of service members. Many of the military-related organizations do have such scholarships, however. Information about the programs of three of the military coalition organizations may be obtained from:

The Fleet Reserve Association
125 North West Street
Alexandria, VA 22314-2754
Tel: 1-800-372-1924
703-683-1400
<http://www.fra.org/fra/>
e-mail: news-fra@fra.org

The Retired Enlisted Association
1111 South Abilene Court
Aurora, CO 80012-4909
Tel: 1-800-338-9337
Web site: <http://www.trea.org/>
e-mail: treaHQ@aol.com

Non Commissioned Officers Association of the United States of America
10635 IH 35 North
San Antonio, TX 78233
Tel: 1-800-662-2620
Web site: <http://ncoausa.org/>

Military Officers Association of America
201 North Washington Street
Alexandria, VA 22314-2539
1-800-234-6622
Web site: <http://www.moaa.org>
<http://www.moaa.org/contact>

The American Legion publishes a very thorough guide to scholarship services. You may write them at:

The American Legion
National Headquarters
Post Office Box 1055
Indianapolis, IN 46206
Telephone: 317- 630-1200

Navy/Marine Corps Relief Society Education Fund

Navy/Marine Corps Relief Society Education Fund information may be obtained by writing to:

Headquarters, Navy/Marine Corps Relief Society
801 North Randolph Street
Room 1228
Arlington, VA 22203-1978
Telephone: 703- 696-1484

This fund is operated independently of the Society's other services.

Department of Veterans Affairs (VA) Dependent Education Assistance (DEA)

The spouse and child(ren) of a member who died of service-connected causes may be eligible for VA subsidies. Children normally must use their eligibility between ages 18 and 26, although exceptions are made in certain unusual situations. A maximum of 45 months of schooling or training can be provided. They must be in full-time attendance at a post-secondary school, college or university. The maximum monthly benefit (\$860 in 2007) is available for full-time attendance at a post-secondary school, college or University. Lower payments are available for part-time attendance. The payments are subject to COLA increases. Contact any VA office for further details.

Appendix A

Telephone Reference

AWARDS

Awards Information 202-685-6531

DOD RETIRED ACTIVITIES OFFICES

Air Force Retiree Activities 1-800-531-7502

Army Retirement Services 1-800-336-4909

Marine Corps Retired Activities 1-800-336-4649

Navy Retired Activities 1-866-827-5672

EDUCATION

Chief of Naval Education and Training (CNET) 1-800-874-8653

Veterans Benefits 1-800-962-1425

FINANCIAL ASSISTANCE

Navy-Marine Corps Relief 1-800-829-1040

INSURANCE

National Service Life Insurance (NSLI) 1-800-696-8477

Servicemembers' Group Life Insurance (SGLI) 1-800-419-1473

Veterans' Group Life Insurance (VGLI) 1-800-419-1473

LOCATOR

The organizations listed below publish locator notices in their monthly magazines:

Fleet Reserve Association 703-683-1400

Naval Reserve Association 703-548-5800

Military Officers Association of America 703-549-2311

LODGING AND TRAVEL

Navy Lodge 1-800-628-9466

MEDICAL

Agent Orange Questions 1-800-827-1000

TRICARE Information 1-800-874-2273

MEDICARE Information 1-800-638-6833

TRICARE for Life 1-888-363-5433

TRICARE Retiree Dental 1-888-838-8737

PAY AND BENEFITS

Retired pay customer service:

Defense Finance and Accounting Service,
Cleveland Center (DFAS-CL) 1-800-321-1080

SBP Annuity:

Defense Finance and Accounting
Service, Cleveland (DFAS-CL) 1-800-321-1080

DEERS verification 1-800-538-9552

Alaska and Hawaii 1-800-527-5602

California 1-800-334-4162

I.D. Cards/Benefits Eligibility 1-866-827-5672

Reserve Component SBP (RCSBP) 1-866-250-4778

| | |
|---|------------------|
| PERSONNEL RECORDS (DD Form 214) | |
| National Personnel Records Center | 314-538-4141 |
| Naval Reserve Personnel Center | 1-866-250-4778 |
| REPORTING A DEATH | |
| Casualty Section, DFAS-CL | 1-800-269-5170 |
| | 1-800-321-1080 |
| RETIREMENT HOMES | |
| U.S. Naval Home | 1-800-332-3527 |
| U.S. Soldiers' and Airmen's Home | 1-800-422-9988 |
| SHIFT COLORS | |
| | 901-866-5672 |
| | FAX 901-874-2632 |
| UNIFORMS | |
| Navy Uniform Shop (Norfolk, VA) | 1-800-368-4088 |
| VA (DEPARTMENT OF VETERANS AFFAIRS) | |
| Basic Services (Regional Offices) | 1-800-827-1000 |
| Burial Benefits | |
| MISCELLANEOUS | |
| Arlington National Cemetery | 703-607-8000 |
| Dept of Justice Radiation Compensation | 1-800-729-7327 |
| Ships Historian | 202-433-3643 |
| Social Security Administration | 1-800-772-1213 |
| U.S. Navy Memorial Information | 1-800-821-8892 |
| Federal Government Retirees, Office of Personnel Management | 1-888-767-6738 |

Appendix B

Address Change

Keeping important offices notified in writing of your change of address will protect you from disruption of benefits.

SBP/RSFPP Annuitants

If you are an SBP or RSFPP annuitant, report address changes to:

**Defense Finance and Accounting Service
U S Military Annuitant Pay
PO Box 7131
London, KY 40742 7131**

Shift Colors

The Public Affairs Office at the Bureau of Naval Personnel publishes the newspaper for Navy retirees and their survivors, *Shift Colors*, quarterly. Your change in status to widow(er) was automatically provided to that office when the Navy received notification of your retired spouse's death. If you do not receive an issue of *Shift Colors*, or if you move permanently to another address, please send the form below to:

**Editor, *Shift Colors*
Public Affairs Office (NCCD)
Bureau of Naval Personnel
Millington, TN 38055-6320
(901) 874-4012**

YOUR NAME _____
ADDRESS _____
_____ ZIP
CODE _____
SPONSOR'S SOCIAL SECURITY NUMBER _____