



SURVIVOR BENEFITS

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Most military personnel must, at one time or another, consider what would become of their families in the event of their death. As unpleasant as this may sound it is something which should be carefully considered, especially if you are married and have children or single and are supporting a dependent parent or parents. In order to properly plan for this contingency both you and your dependents should be familiar with the government benefits to which eligible survivors are entitled. At this point, some of you may be thinking about your commercial life insurance policies. Most people agree that life insurance is primarily used to provide for your family after your death. Have you, however, ever evaluated the government benefits available to your widow or survivors upon your death? If you have not done this you may be both pleased and surprised at the results of such an evaluation. By considering certain government benefits you may be able to reduce your current

expenditure for insurance. Even if you are unable to do this you may become more aware of the many and varied benefits which the government provides and inform your family of their existence.

When considering survivor benefits they generally fall into two categories. The first category are those benefits which provide your survivor with income such as life insurance or Social Security payments. The second category, which are often either overlooked or not known, are the numerous services which are provided by the government. Although these services may seem insignificant to you while you are living they take on a much greater meaning at your death. Let your family - your wife and children or your parents - know what these benefits are in order that they might take advantage of them if it becomes necessary.

To begin with, let's look at probably the most popular and well known of all survivor's benefits, the Servicemen's Group Life Insurance program. Public Law 89-214, approved 29 September 1964, established this program to provide group life insurance for all members of the uniformed service. All persons on active duty for a period of more than thirty days on 29 September 1965 and all persons who enter on active duty after this date are automatically insured in the amount of \$10,000. Even though this insurance is automatic, service personnel do have the option of either refusing it or electing to be insured for only \$5,000.¹

1. Department of the Army Pamphlet 608-2, "The Army Personal Affairs Handbook" (Washington, D. C.: Department of the Army, June 1966) pp 60-61

This insurance is paid for jointly by the individual insured and the government. Unless you initiate a written request to the contrary you are automatically insured for the full amount of the policy. Benefits paid to survivors under the Servicemen's Group Life Insurance program are in addition to other benefits which survivors are entitled, including National Service Life Insurance and United States Government Life Insurance. One important feature of this insurance is that in the event of your death, your survivor may receive settlement in a lump-sum payment or in 36 equal payments.

Another benefit which can provide a considerable amount in the event of your death is the six month death gratuity. If you die while on active duty your eligible survivor is entitled to a lump-sum payment equal to six times your total monthly base pay including special, incentive, and proficiency pay, but not allowances. The maximum amount of the six months death gratuity is \$3,000. Normally, this payment is made within twenty-four hours after notification of death.

Social Security payments are still another source of monetary income available to your family upon your death. If you have the necessary coverage at death, your widow, children under 18 years of age, and in some instances dependent parents will receive monthly payments through Social Security. These monthly payments are dependent upon your average income over the past years and may vary from \$60 to \$255. Your unit personnel officer should be able to assist you in obtaining the necessary information if you desire to compute your exact entitlements. An

additional Social Security benefit available to your survivor is a lump-sum payment which is payable either directly to the survivor or toward burial expenses. This payment also varies between \$60 and \$255.

The Veteran's Administration will also provide monthly payments to your survivors in the form of dependency and indemnity compensation.² The amount of this payment is \$120 plus 12 per cent of your base pay at time of death. These payments continue for the life of your widow or until she remarries and are not affected by income she might receive from other sources. There are other benefits available for eligible survivors under this program including payments to assist in the education of your children and payments for certain children not normally covered by this program.

One of the major debts your widow or family would normally incur in the event of your death would be the funeral or burial expense. Under the current government program approximately 90% of all funeral expenses incurred will be paid by the government. This includes such items as transportation of the deceased, clothing for the deceased and a gravesite in any national cemetery in which space is available. A suitable headstone or marker is also provided for the gravesite.

Since you are now aware of some of the monetary benefits available to your widow or other eligible survivor let us now compute these benefits to obtain their dollar value. Assume you are a married captain with three

2. Department of Defense Pamphlet 6, "Your Personal Affairs" (Washington, D.C., Department of Defense, 1964) p 13.

children, over six years service time, are insured for the maximum amount available under the Servicemen's Group Life Insurance program, and are covered under Social Security. Using this situation your survivors would be entitled to the following benefits: (all figures are approximate)

Servicemen's Group Life Insurance	\$10,000
Six Months Death Gratuity	3,000
Social Security (lump-sum)	255
Social Security (monthly)	254
Survivorship Benefits (monthly)	185
Funeral Expense (90%)	1,800

TOTAL \$15,494

As you can see the amount is substantial. When you consider that these benefits belong to your family you may realize the need for more investigation for your own particular case. As stated above, the benefits are approximate and most are dependent upon your rank, number of dependents, amount of coverage, and length of service. Even though these benefits may vary for each individual situation, the benefits mentioned previously are available to all servicemen who die in line of duty while on active duty.

There are many government benefits in the form of services which are provided to the survivor upon your death. Since little or no monetary rewards are involved with these services they are often forgotten.

The Army operates a Survivor Assistance Program which is monitored by the Adjutant General's Office.³

3. Baxley, James W., "Survivor Assistance Program" Army Information Digest, August 1960, p. 50.

Under this program an officer, preferably a field grade officer, is appointed to aid your survivor with such matters as funeral arrangements, applications for Social Security, Veterans, insurance and any other benefits to which entitled. This officer provides forms, addresses, and obtains any information which your survivor might require. This program insures that your survivors receive all the benefits to which they are entitled. The assistance your survivor would receive under this program makes this program one of the most outstanding survivor services available. Unless your personal affairs are in outstanding order and your wife is extremely well versed in the various survivor benefits you can begin to understand why a program such as this one is so invaluable to your survivor.

Another service provided by the government is that of the Summary Court Officer. This officer is normally from the same unit as the deceased and is responsible for resolving the personal affairs of the deceased in and around the local area. This officer also is responsible for returning the personal effects of the deceased to the next of kin or legal survivor. This is handled somewhat differently if death occurs in a combat zone but generally the same services are accomplished.

Your dependents should be aware of the medical services to which they are entitled upon your death. Your eligible survivors receive the same medical care and use of the same medical facilities as they received prior to your death. This particular benefit is available only at military medical facilities and only in extreme cases

will authorization be granted to use civilian medical facilities.

Transportation of your survivor's household effects will be provided by the government to any place designated upon your death. The request for transportation of household effects must be initiated within one year after the date of your death and shipment cannot be divided and sent to several different addresses.

Because the previously discussed government benefits provided for your survivors are of great importance to them, what can you do now to assist your dependents in understanding exactly what benefits they are entitled to in the event of your death? There are many laws, both state and federal, which apply to the benefits for servicemen and their families. Furthermore, there are regulations which are issued by the Uniformed Services, the Social Security Administration, and the Veterans Administration. Due to the complexity of these laws and regulations it is imperative that you are knowledgeable of their existence. Another task you might consider and one which is highly recommended is that of preparing a will. If you already have a will, review it and bring it up to date if necessary. Check your personnel records in your unit to insure that your emergency data form is current. You should keep your important personal documents, such as insurance policies, birth certificates, and marriage licenses, in a safe place and make certain your wife or next of kin is aware of their presence. If you need the advice of a lawyer to put your personal affairs in order, one is

readily available on most posts or installations. The legal assistance officer is a licensed attorney and can give you professional advice on most of the problems your survivor might encounter upon your death. This officer is also available to your dependents and would be very helpful in advising your survivors should the need arise.

The government spends millions of dollars each year on publications to inform service personnel of the many benefits available to them. If you have questions concerning these benefits you should contact your legal assistance officer or your unit personnel officer. Let them help you put your personal affairs in order. When this is completed let your family know what you have done to provide for their future. Make them aware that many benefits exist which are theirs for the asking. Don't wait until it's too late and your survivors have to learn about survivor benefits the hard way.