

Tips For Surviving Spouses

- Presented at VIPMOAA Dinner Meeting - September 23, 2021
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Memorial and Resting Place

- Discuss Plans with each other (before needed)
- Make sure that you have what you want written down
 - Where you want your final resting place
- Know your budget and stick to it – communicate this to the mortuary

List of Names and Numbers

- Your SSN
- Health Insurance company name and number
 - - Medicare
 - - Medicare supplemental
 - - Vision or Dental
- Life Insurance company and policy (s)
- Long term care insurance
- **List of ALL sources of income**

Was the deceased a Service Member

- If the person who passed is a Service member with benefits.
- You need to notify a number of folks – they are presented in the next number of slides in in no particular order –
- DFAS –
- call 1-800-982-8459 – this is the surviving spouse number -- they will check on the account and advise you about how much you are authorized to receive in Annuity payments. NOTE: if you have email they can send you the required documents for filing for Annuity pay and you can FAX the completed forms back to them, including a copy of the Death Certificate (make sure you sign, and have witnessed the last page).

Tips

- **DEERS –**
- **You need to send them a letter – this letter needed to contain the following information**
 - **Service members Name**
 - **Social Security Number**
 - **Reason for the letter – only needs to be one sentence (for example – this is to let you know of the death of (name) on (date)).**
 - **Your name**
 - **Your phone number and Address**
- **Be sure to include a copy of the Death Certificate**

- **Mail to:**

**DMDC Support Office
400 Gigling Road
Seaside, CA 93955**

Tips Continued

- **Deers Continued**
- **They will most likely call you – to confirm that the data is received – they may or may not let you know that you now need a new ID card – this is much easier than I thought it would be – just go the nearest ID card issuing facility (for ne Fort Eustis) take 2 forms of ID, along with your current ID card -- quick as can be new ID card.**

Tips Continued

- **Tricare 4 life**
- **You don't need to do anything – DEERS takes care of this for us.**
- **FEHBP – Benfeds – Dental or Vision**
- **They will send you a letter telling you that your coverage is canceled, and how to contact them if you wish to continue coverage. Note: Annuitants are not allowed allotments, so you need to give them an account that you can use to take your monthly premium.**

Tips Continued

- **Social Security –**
- **Your mortuary may take care of this (they will tell you if they do), if not you need to call them and advise them of the death. Special note: if they determine a refund of any payments is due, they will take it within a day or two.**
- **If your spouse had a higher Social Security benefit which you want to claim – you need to do that in person. Call the local SS office for an appointment. NOTE: since COVID they have been doing this over the phone – this could change at any time.**

Tips Continued

- **VA (Veterans Administration)**
- **Most of the time there are no benefits for the Surviving Spouse –**
 - **Exception – if you spouse was more than 50% disabled for greater than 5 years and that disability was caused by Agent Orange**

Other Sources of Income

- *Civilian employment*
- *Life insurance*
- *Annuity*
- **Be prepared with the relevant information for that organization**

Wills, Trusts etc.

- **Review documents**
- **If needed contact your attorney for assistance**

USAA Insurance

- **IF you have USAA coverage of any kind**
- **Call 1-800-292-8294 –**
 - **This is their Surviving Spouse group – as always you need all of the information to get through their automation – or wait for a person – then they will ask you all of the identifying questions. (names, member number, etc.) This is not a short call, but they take care of everything all at the same time.**

Most Important

- **Bring you patience**
- **All of this takes time – it is a lot of paperwork**
- **Do not get discouraged, you can do this!!**