

**INFORMATION ON
COMMISSIONED OFFICER SURVIVOR BENEFITS**

**A Guide for Commissioned Officers
of the Public Health Service**

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**Department of Health and Human Services
Program Support Center
Human Resources Service
Division of Commissioned Personnel
5600 Fishers Lane, Room 4A-15
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PREFACE

This pamphlet provides basic information about survivor benefits for commissioned officers of the U.S. Public Health Service (PHS). Since benefits vary with duty status, topics are grouped into sections according to duty status, i.e., active duty, retired, and inactive reserve. Each section is presented to stand alone so there is some duplication of information among the sections.

The information presented should also enable readers to render appropriate assistance to dependents of deceased officers. Officers should have their dependent(s) review this pamphlet as the information is important to them. Officers may wish to keep this booklet with their wills and other important papers. A current will or similar document is very important for survivors of commissioned officers.

Throughout this pamphlet the term 'bureau official' is used to connote any official of similar organizational status, for example, Health Resources and Services Administration Bureau Director, Indian Health Service Area Director, Centers for Disease Control and Prevention Director, National Institutes of Health Institute Director, etc. For programs in other Agencies/Departments, this official would normally be the senior commissioned officer in that Agency/Department.

IMPORTANT NOTE

This pamphlet is published as part of the Commissioned Corps Personnel Manual (CCPM) for PHS Commissioned Corps officers. It is provided for informational purposes only and is not an official policy document. If any information in this pamphlet is in conflict with the CCPM, the Joint Federal Travel Regulations, or any other Federal law or regulation, the latter shall be the controlling authorities.

The Division of Commissioned Personnel (DCP) is available to help survivors of officers. If you have questions about the information contained this pamphlet, phone the **Survivor Assistance Officer, Compensation Branch, DCP, at 1-301-594-2963 or toll-free at 1-800-638-8744**. Active-duty officers may also obtain information and assistance through their Commissioned Corps Liaison. Other general information and assistance may be obtained by calling DCP toll-free at 1-877-INFO-DCP (1-877-463-6327).

DCP's web site <http://dcp.psc.gov> contains the CCPM, most CCPM Pamphlets, a number of PHS forms, the *Commissioned Corps Bulletin*, and other information. The Department of Veterans Affairs' (VA) web site address is <http://www.va.gov> and their toll-free phone number regarding VA benefits is 1-800-827-1000.

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A. Active-Duty Officer Deaths and Survivor Benefits

Reference material and instructions can be found in INSTRUCTION 1 and INSTRUCTIONS 3 through 6, Subchapter CC29.5 of the Commissioned Corps Personnel Manual (CCPM) (see Appendix C of this pamphlet).

Notification

IMPORTANT NOTE: In death-imminent situations, there is a financial risk to survivors should an officer die on active duty. Please refer to Section E of this pamphlet, for information on how to receive specific counseling in a death-imminent situation.

The Division of Commissioned Personnel (DCP) must be notified as soon as possible after the death of a commissioned officer to assure that benefits are promptly delivered and that administrative procedures are completed. A telephone call during normal business hours to DCP's Survivor Assistance Officer (SAO) at the toll-free number, 1-800-638-8744, will accomplish this notice. The following information should be provided:

Name of deceased officer and officer's Public Health Service (PHS) Serial Number and/or Social Security Number;
Operating Division/Program (OPDIV) to which the officer was assigned;
Name of next of kin (NOK);
NOK relationship, address, and phone number;
Time, date, and place of death;
Circumstances of death; and
Funeral arrangements, if known.

Do not delay notification if some information is missing. As soon as possible, a certified copy of the death certificate must be sent to DCP's SAO for inclusion in the officer's file and to support survivor benefit claims. After DCP is notified, the SAO will send a letter to the NOK containing the necessary forms and instructions to apply for PHS benefits and entitlements. The Director, DCP and the Chief Professional Officer of the appropriate category will be notified so that they may also send official condolences.

Upon receiving information that an officer on active duty has died, the OPDIV to which the officer was assigned should assure that supervisors and other appropriate administrative officials at all levels are notified. OPDIVs should provide survivors with a contact person who will be able to render personal assistance with the process of claiming benefits, funeral arrangements, and attending to other related matters after the death of an active-duty officer.

Transportation of Remains - Active Duty and Dependents

The officer's OPDIV will pay transportation costs for the remains, and an accompanying escort, from the place of death to the place of burial designated by the survivors. The costs authorized include removal of remains from place of death to a mortuary, procurement of burial and shipping permits, removal from the mortuary to a common carrier, and one removal at destination from the common carrier to a mortuary or other place of delivery. Transportation and travel expenses for the immediate family to the place of burial and return are also authorized. Form HHS-1, "Travel Order," must be completed and payment made through normal channels by the deceased officer's Operating Division (OPDIV). Also note that in the event of the death of an active-duty officer's dependent, PHS will pay the cost of transporting the dependent's remains to the place of interment. This payment is arranged through the OPDIV to which the officer is assigned.

Official Escort

If the NOK wishes, PHS authorizes an escort as a mark of respect to accompany the deceased officer's remains. The escort is responsible for the dignified handling, the prompt and safe delivery, and proper transfer of custody of the remains to the NOK or authorized representative. The escort normally will be an active-duty PHS commissioned officer of at least equal rank to the deceased, but may also be (with NOK consent) a retired or inactive reserve PHS officer, an officer of another Uniformed Service, a family member, friend, or any civilian of the NOK's choosing.

Only one escort is authorized using Government funding; however, more than one may be assigned if not used concurrently. The escort will be officially appointed by the bureau director of the deceased officer's OPDIV and shall be issued travel orders and/or authorization covering per diem, transportation, and when applicable, a stopover period not to exceed 3 days at the burial point. If an active-duty officer is to be the escort, proper administrative channels will be notified within that OPDIV. All others will be sent a letter of invitation from the appointing bureau director (see Appendix A of this pamphlet). The deceased officer's OPDIV is responsible for issuing travel orders and payment of escort costs regardless of who acts in the capacity of escort.

The duties of an escort must be understood by the proposed escort. The bureau director shall assure that, before assuming responsibility, the escort understands the duties required and where to seek assistance. Specific escort responsibilities include:

1. **UNIFORM:** Any PHS officer serving as an escort must be in the Service Dress Blue (SDB) uniform and maintain a proper, well-groomed appearance at all times. If the NOK desires the escort to attend the funeral, the SDB is generally the appropriate uniform. If the escort is asked to participate in the ceremony, the escort should be prepared to attend in Full Dress Blue uniform. If a question about the proper uniform exists, or whether a mourning badge and/or white gloves are required, the SAO or DCP uniform authority should be contacted for further information.

2. **FUNDS:** Escorts are responsible for having sufficient funds to defray anticipated costs including subsistence, lodging, and miscellaneous expenses during their duty as escort. An advance of funds is authorized for any Government employee, but it is unlikely that an advance of funds can be obtained in such a relatively short time frame. There is no authority to advance funds to escorts who are not Government employees.
3. **CONDUCT:** Escorts must conduct themselves in an exemplary manner during the entire escort mission. Escorts are on duty continuously. Therefore, personal conduct and associations must be above reproach even during those hours spent away from the family.
4. **TRANSPORTATION:** The escort will accompany the remains at all times from point of departure to point of delivery. When possible, it is advised that the escort be provided with a certified copy of the death certificate in addition to mortuary releases and other documents. These papers shall remain in the personal possession of the escort and be shown, but not surrendered, to transportation and security officials if requested. If the escort is accompanying cremains, the urn shall be hand carried in an appropriate container and shall remain in the personal possession of the escort as a carry-on item. If an interment flag (which is supplied by the funeral director) is carried with cremains, it will be placed with the documents and not draped over the urn. If remains are in a casket the accompanying escort will:
 - a. Stay with the remains while they are at the common carrier terminal at point of origin to ensure that the remains are in a safe area, under cover, and out of public view. After remains are placed in a secured area, escorts are not required to physically stay with the remains.
 - b. Ensure that all planned transportation arrangements are carried out, including witnessing the loading of remains according to schedules provided by airline or rail authorities. Insist on proper and respectful handling of the casket at all times. The escort will not board unless assured that the remains are safely on board.
 - c. Be especially attentive to the transfer of remains from one carrier to another. Notify the consignor and consignee of all changes in arrangements which affect the method or time of delivery. Report to the carrier's agent any damage to the casket or outer case that is observed at a transfer point or at the destination terminal. Obtain a statement concerning any damage and liability from the agent.
 - d. Upon arrival at destination or at a stopover point prior to the release to the funeral director, drape a flag over the shipping container or casket lengthwise with the union (stars) at the head over the left shoulder of the deceased . (Note: Looking at the casket lengthwise, the hinges are on the back, the head of the deceased on the left, and a small manufacturer's plaque at the foot.) If a commercial air tray is used, drape the flag over the casket after removal of the air tray since trays are not transported to the funeral home or cemetery.

- e. Remove the flag draping the casket after arrival at the receiving funeral establishment. If the flag is not required for presentation to the NOK, it should be returned to the supplier; in most cases, this would be the funeral director.
5. DELIVERY: The escort will give the funeral director all information and documents that have been provided and will cooperate with the funeral director, consistent with the duties of an escort. The funeral director shall give the escort a receiving report upon accepting the remains.
6. NOK VISIT: The escort will visit the NOK and express appropriate condolences. All questions from the family regarding benefits, etc., shall be referred to the DCP SAO. If the NOK desires the escort to be present at the funeral, the escort is required to attend. If not attending the funeral, the escort should return to the duty station or home upon assurance that no further assistance is required.
7. FUNERAL SERVICES: If the escort is requested to participate in the funeral to present the flag at the end of the ceremony, the appropriate uniform is usually the Full Dress Blue uniform with white gloves. Take the flag after it has been folded and present it to the NOK in a dignified manner with a short comment, such as: "This flag is offered by a grateful Nation in memory of faithful service performed by your loved one."
8. ESCORT REPORT: Upon return from escort duty the escort will send the funeral director's receiving report to DCP's SAO. On the bottom of this report the escort will sign the report and certify, "I personally escorted and viewed the remains (cremains) and casket (urn) at the receiving funeral director's establishment. The condition of remains (cremains) and casket (urn) was as noted above." Additional comments and/or remarks of the escort may be attached as a separate page.

Funeral Honors

Desired funeral arrangements should be addressed in the officer's will, or otherwise made known to family members. The Government is not responsible for conducting funeral or interment rites. It is the responsibility of the NOK to make these decisions and arrangements.

If the NOK desires, military honors can be provided at the funeral. Since PHS does not have an enlisted contingent, other Uniformed Services may be asked to provide this service. The U.S. Coast Guard is the primary source of these honors. A local Coast Guard base or military facility should be contacted by the funeral director and the request made. Whenever possible, they will provide a six man rifle squad plus a noncommissioned officer in charge. A bugler may also be provided, if feasible. A military chaplain may also be requested to conduct or assist in services. There are practical limitations to the degree that the other Uniformed Services can participate in funerals, but they make every effort to provide representation. It is often necessary to make honors arrangements with local patriotic or veterans organizations.

PHS officers are occasionally asked to serve as honorary pallbearers. Honorary pallbearers have no duties to perform other than rendering appropriate honors to the deceased. The official in charge of the funeral arrangements should give detailed information to participants in advance of the funeral, including the uniform to be worn. At a funeral where the uniform is prescribed, the mourning sleeve band is worn. The nearest military chaplain may be consulted for guidance on funeral protocol and expectations. The funeral director will also be of assistance in this matter.

Burial in National Cemeteries and Headstones

Burial in a National cemetery (other than Arlington National Cemetery) is generally provided to PHS officers who were on active-duty status at the time of death. The funeral director should request interment directly from the superintendent of the National cemetery in which the burial is desired. All graves in National cemeteries will automatically be marked with a headstone supplied by the Government and properly inscribed, at no expense to the family. If burial is not in a Government cemetery, the Department of Veterans Affairs (VA) will furnish a headstone or marker upon request (form VA-40-1330, "Application for Standard Government Headstone or Marker"). Information about the location of National cemeteries, and which cemeteries have grave space available, may be obtained from the local VA office. The VA's web site address is <http://www.va.gov> and their toll-free phone number regarding VA benefits is 1-800-827-1000.

Burial Expenses

When an officer dies while on active duty, PHS will pay for the usual and customary burial services, up to a maximum of \$3,100 when burial is in a private cemetery. If the burial is in a National cemetery, the current maximum is \$2,000. These rates are adjusted according to Department of Defense rates. The funeral home may directly bill the OPDIV to which the officer was assigned, or the NOK will be reimbursed after paying these expenses. This billing should be made on of form DD 1375, "Request for Payment of Funeral and/or Interment Expenses," which is sent to the financial office of the OPDIV in which the officer serve. Billable expense categories include:

Preparation of remains, including cremation;
Casket and outer case (or urn);
Funeral director services;
Limousine for the immediate family;
Hearse;
Cemetery equipment fees; and
Related interment expenses.

Death Gratuity

Payment of a 6-month's pay death gratuity, limited to a maximum of \$6,000, is authorized by 42 U.S.C. 213a(a)(6) and 10 U.S.C. 1475-1488. The death gratuity is paid to survivors of PHS officers who die while on active duty, or within 120 days of separation or release from active duty (including retirement). This payment is in addition to any other death or survivor benefits, or combinations thereof, currently authorized by law. Payment is made automatically by the Compensation Branch, DCP, to the NOK, after receipt of a certified copy of the death certificate.

180-Day Basic Allowance for Housing

Payment of up to 180-day Basic Allowance for Housing (BAH) is authorized by 37 U.S.C. 403. This payment is made automatically by the Compensation Branch, DCP, if the officer and the dependents do not live in Government quarters. If the officer and surviving dependents were occupying Government quarters, the survivor and dependents may continue to occupy those quarters for a limited period of time. More information is available on the Department of Defense's Financial Management Regulations web site at <http://www.dtic.mil/comptroller/fmr> at Volume 7A, Chapter 36, or you may phone DCP's Compensation Branch at 1-301-594-2963 or toll-free at 1-800-638-8744.

Unpaid Pay and Allowances and Unused Leave

Monthly active-duty pay is stopped upon the death of an officer. Upon application, the officer's survivors or estate will receive the officer's pay from the first of the month to the date of death. The officer's survivors or estate will also be compensated for any earned but unused leave days. Application for these payments are made on form SF-1174, "Claim for Unpaid Compensation of Deceased Member of the Uniformed Services." The NOK may have to return any overpayments to the Compensation Branch.

Servicemembers' Group Life Insurance

While on active duty, officers are automatically insured under the Servicemembers' Group Life Insurance (SGLI) program in the amount of \$200,000 unless the officer elected a lesser amount, a higher amount, or did not want to be insured. The NOK (or other beneficiary designated on form SGLV-8286, "Servicemembers' Group Life Insurance Election and Certificate") must complete form SGLV-8283, "Claim for Death Benefits (Servicemembers' Group Life Insurance)" and send

it to the Office of Servicemembers' Group Life Insurance, 213 Washington Street, Newark, NJ 07102 (Phone: 1-800-419-1473).

Survivor Benefit Plan

If an officer dies while on active duty and has completed at least 20 years of creditable service for retirement purposes, the surviving spouse and dependent children are automatically eligible for an annuity under the Survivor Benefit Plan (SBP). This program provides monthly annuity payments based on a percentage (55 percent) of the calculated retired base pay of the officer and is taxable income. For officers who are eligible to retire after October 1, 1985, when the officer's spouse reaches age 62, by law, the percentage of annuity payments is reduced to 35 percent. Application for this annuity is made to PHS on form DD 1884, "Application for Annuity Under the Retired Servicemembers' Family Protection Plan (RSFPP) and/or Survivor Benefit Plan (SBP)." Refer to INSTRUCTION 5, Subchapter CC29.5, of the CCPM, for further information.

Dependency and Indemnity Compensation

If an officer dies on active duty or dies as a result of a condition incurred as a result of active service, Dependency and Indemnity Compensation (DIC) is paid to eligible surviving spouses and children. This monthly annuity program is operated by VA. The amount of DIC paid to dependents is based on the officer's rank at time of death. The rates are periodically adjusted. This tax-free compensation is payable regardless of any other income. However, SBP annuities are, by law, reduced by the amount of the DIC payments. DIC reductions to SBP are dollar for dollar. For spouses and children, the proper form to use in filing a claim with the VA is VA Form 21-534, "Pension and Accrued Benefits by a Surviving Spouse or Child (Including Death Compensation)." For dependent parents it is VA Form-21-535, "Application for Dependency and Indemnity Compensation by Parents."

Transportation of Household Goods

When an officer on active duty dies, the surviving dependents are entitled to travel at Government expense to the member's home of record in the United States. Shipment of household goods at Government expense may be to the home they select or to some other place, or partly to each, provided that the surviving dependents shall bear all costs in excess of the costs of shipment in one lot to the home selected. This benefit must be used within 1 year from the date of the officer's death. Application is made on form PHS-4013-1, "Application for Shipment of Household Goods (Commissioned Officers)" and should be submitted to the OPDIV in which the officer served.

Health Care and Military Facility Benefits

Dependents of deceased active-duty officers lose their coverage under the Defense Department's TRICARE - Active-Duty Family Member Dental Plan at the end of the month of the sponsor's death. However, surviving dependents continue to be eligible for health care under the Uniformed Services health benefits program. This includes direct care at a Military Treatment Facilities (MTF) and civilian health care under TRICARE. Surviving dependents also continue to be eligible for commissary and exchange privileges. All eligible dependents must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS). Survivors lose their eligibility for TRICARE benefits when they become eligible for health care benefits under Medicare, Part A.

Identification and Privilege Cards

Upon the death of an active-duty or retired commissioned officer, the officer's Uniformed Services identification (ID) card (form PHS-1866-1) must be returned to the SAO in DCP. Dependents who continue to be eligible for identification cards (form DD 1173) must surrender their ID cards upon the death of the sponsor and apply for new cards reflecting the sponsor's status. Dependents of deceased officers may apply for their ID cards to any PHS issuing authority or to any Uniformed Service issuing authority with on-line access to DEERS. Current enrollment in DEERS or presentation of appropriate documentation is required. Issuance of ID cards also assures that DEERS enrollment is updated and maintained.

If the family does not reside near a Uniformed Service facility, ID cards may be issued by PHS through the mail. Send the completed form DD 1172, "Application for Uniformed Services Identification Card - DEERS Enrollment," to:

Division of Commissioned Personnel
ATTN: ID Card Section
5600 Fishers Lane, Room 4-36
Rockville, MD 20857-0001

Phone: 301-594-3384 (or toll-free at 1-877-463-6327 (1-877-INFO-DCP),
listen to the prompts, select option #1, dial 43384)

Once the completed application form is received, an ID card will be partially completed and sent back to be signed by the dependent(s) and returned along with an ID-size photograph for each card. The issuing official will attach the photograph, finalize and laminate the card(s), and return the completed card(s).

B. Retired Officer Deaths and Survivor Benefits

Reference material and instructions can be found in INSTRUCTIONS 2 through 6, Subchapter CC29.5 of the Commissioned Corps Personnel Manual (CCPM), (see Appendix C of this pamphlet).

Retired officers who die of a service-connected disease or injury within 120 days after serving on active duty, or who were retired while hospitalized in a Military Treatment Facility (MTF) and subsequently die as inpatients, are eligible for benefits as though still on active duty. Please refer to the section of this pamphlet entitled, "A. Active-Duty Officer Deaths and Survivor Benefits."

Notification

The Division of Commissioned Personnel (DCP) must be notified as soon as possible after the death of a retired commissioned officer to assure that benefits are promptly delivered and that administrative procedures are completed. A phone call during normal business hours to DCP's Survivor Assistance Officer (SAO) at the toll-free number, 1-800-638-8744, will accomplish this notice. The following information should be provided (see Appendix D of this pamphlet):

- Name of deceased officer and officer's Public Health Service (PHS) Serial Number and/or Social Security Number;
- Name of next of kin (NOK);
- NOK relationship, address, and phone number; and
- Time, date, and place of death.

Do not delay notification if some information is missing. As soon as possible, a certified copy of the death certificate must be sent to DCP's SAO for inclusion in the officer's file and to support survivor benefit plan claims.

Transportation of Remains - Retired

If the death occurs in an inpatient in an MTF, the officer's Operating Division/Program (OPDIV) will pay transportation costs for the remains from the MTF to the place of burial designated by the survivors. If possible, transportation arrangements should be made and paid by the mortuary affairs office of the MTF in which the retired officer died. If the NOK pays these costs, reimbursement is made on form DD 1375, "Request for Payment of Funeral and/or Interment Expenses," with supporting receipts. Escorts are not provided for retired officers.

Funeral Honors

Desired funeral arrangements should be addressed in the officer's will, or otherwise made known to family members. If the NOK desires, military honors may be provided at the funeral. Since PHS does not have an enlisted contingent, other Uniformed Services may be asked to provide this service. The U.S. Coast Guard is the primary source of these honors. A local Coast Guard base of military facility should be contacted by the funeral director and the request made. Whenever possible, they will provide a six man rifle squad plus a noncommissioned officer in charge. A bugler may also be provided, if feasible. There are practical limitations to the degree the other Uniformed Services can participate in funerals, but they make every effort to provide representation. It is often necessary to make honors arrangements with local patriotic or veterans organizations.

An American flag is available to drape the casket of a retired officer by applying at any VA regional office or most local post offices. If PHS officers have been asked to serve as honorary pallbearers, the nearest military chaplain may be consulted for guidance on funeral protocol and expectations. The funeral director will also be of assistance in both of these matters.

Burial in National Cemeteries and Headstones

Burial in a National cemetery (other than Arlington National Cemetery) is generally provided to retired PHS officers. The funeral director should request interment directly from the superintendent of the National cemetery in which the burial is desired. All graves in National cemeteries will automatically be marked with a headstone supplied by the Government and properly inscribed, at no expense to the family. If burial is not in a Government cemetery, the Department of Veterans Affairs (VA) will furnish a headstone or marker upon request (form VA-40-1330, "Application for Standard Government Headstone or Marker"). Information about the location of National cemeteries, and which cemeteries have grave space available, may be obtained from the local VA office.

Unpaid Retired Pay

Monthly retirement pay is stopped upon the death of a retired officer. The officer's survivors or estate will receive the officer's last paycheck from the first of the month to the date of death. Application for this payment is made on form SF-1174, "Claim for Unpaid Compensation of Deceased Member of the Uniformed Services." The NOK may have to return any overpayments to the Compensation Branch.

Survivor Benefit Plan

When a commissioned officer retires, participation in the Survivor Benefit Plan (SBP) may be elected. A deduction is made from retired pay calculated on a percentage of a base amount specified by the officer. This base amount can be the full amount of retired pay or some lesser amount (the minimum amount is \$300). The deduction stops when there is no longer an eligible beneficiary. If an officer was participating in SBP at the time of death, a monthly annuity will be paid to the surviving spouse based on a percentage (55 percent) of the specified base amount. For officers who are/were eligible to retire after October 1, 1985, this annuity is reduced, by law, if the spouse is over age 62. The Social Security offset reduces payment to 35 percent. Eligible children may also be covered. An elective Supplemental Survivor Benefit Plan is available to offset all or part of the reduction occurring at age 62. Application for SBP is made to PHS on form DD 1884, "Application for Annuity Under the Retired Servicemembers' Family Protection Plan (RSFPP) and/or Survivor Benefit Plan (SBP)." Refer to INSTRUCTION 5, Subchapter CC29.5 of the CCPM for further information.

Dependency and Indemnity Compensation

Dependency and Indemnity Compensation (DIC) is a monthly annuity program for surviving spouses and children operated by VA. DIC is paid to retired officer's dependents provided the cause of death is attributable to an injury or disease incurred while on active duty or if the officer has had a 100 percent disability for the last 10 or more years. The rates are based on the highest rank held and are periodically adjusted. Additional monies are paid per month for each dependent child. This tax-free compensation is payable regardless of any other income. By law, SBP annuities are reduced by the amount of DIC payments. DIC reductions to SBP are dollar for dollar. For spouses and children, the proper form to use in filing a claim with the VA is VA Form 21-534, "Pension and Accrued Benefits by a Surviving Spouse or Child (Including Death Compensation)." For dependent parents it is VA Form 21-535, "Application for Dependency and Indemnity Compensation by Parents."

Veterans' Group Life Insurance

While on active-duty, officers are automatically insured under the Servicemembers' Group Life Insurance (SGLI) program in the amount of \$200,000, unless the officer elected a lesser amount, a higher amount, or did not want to be insured. If an officer elected SGLI while on active duty, such coverage will continue automatically for 120 days. This insurance can be transferred to Veterans' Group Life Insurance (VGLI) within 120 days of retirement. VGLI is term insurance that is only issued once for a maximum of 5 years (nonrenewable). To claim this payment, the NOK (or other beneficiary designated on form SGLV-8286, "Servicemen's Group Life Insurance Election and Certificate") must complete form SGLV-8283, "Claim for Death Benefits (Servicemembers' Group Life Insurance)," and send it to the Office of Servicemembers' Group Life Insurance, 213 Washington Street, Newark, NJ 07102 (Phone: 1-800-419-1473).

Health Care and Military Facility Benefits

Dependents of deceased retired officers continue to be eligible for health care under the Uniformed Services health benefits program. This includes direct care at Military Treatment Facilities and civilian health care under TRICARE . Surviving dependents also continue to be eligible for commissary and exchange privileges. All eligible dependents must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS). Survivors lose their eligibility for TRICARE benefits when they become eligible for health care benefits under Medicare, Part A.

Identification and Privilege Cards

Upon the death of a retired commissioned officer, the officer's Uniformed Services identification (ID) card (form DD 2 (Ret)) must be returned to the SAO in DCP. Dependents continue to be eligible for identification cards (form DD 1173), but they must surrender their ID cards upon the death of the sponsor and apply for new cards reflecting the sponsor's status. Dependents of deceased officers may apply for their ID cards to any PHS issuing authority or to any Uniformed Service issuing authority with on-line access to DEERS. Current enrollment in DEERS or presentation of appropriate documentation is required. Issuance of ID cards also assures that DEERS enrollment is updated and maintained.

If the family does not reside near a Uniformed Service facility, ID cards may be issued by PHS through the mail. Send the completed form DD 1172, "Application for Uniformed Services Identification Card - DEERS Enrollment," to:

Division of Commissioned Personnel
ATTN: ID Card Section
5600 Fishers Lane, Room 4-36
Rockville, MD 20857-0001

Phone: 301-594-3384 (or toll-free at 1-877-463-6327 (1-877-INFO-DCP),
listen to the prompts, select option #1, dial 43384)

Once the completed application form is received, an ID card will be partially completed and sent back to be signed by the dependent(s) and returned along with an ID-size photograph for each card. The issuing official will attach the photograph, finalize and laminate the card(s), and return the completed card(s).

C. Inactive Reserve Officer Deaths and Survivor Benefits

Inactive Reserve Corps officers serving on a tour of active duty are eligible for benefits while on active-duty status as prescribed in 10 U.S.C. Chapter 75. Notification of a death while serving on a tour of active duty should be made as for other officers on active duty. Please refer to the section of this pamphlet entitled, "A. Active-Duty Officer Deaths and Survivor Benefits." (See Appendix D of this pamphlet.)

Notification

The Division of Commissioned Personnel (DCP) must be notified as soon as possible after the death of an inactive reserve officer to enable the completion of administrative procedures. A letter to DCP's Survivor Assistance Officer or to DCP's Inactive Reserve Coordinator will accomplish this notice:

Division of Commissioned Personnel
ATTN: Survivor Assistance Officer
5600 Fishers Lane, Room 4-50
Rockville, MD 20857-0001
Phone: 301-594-2963 or toll-free at 1-800-638-8744

-or-

Division of Commissioned Personnel
ATTN: Inactive Reserve Coordinator
5600 Fishers Lane, Room 4A-18
Rockville, MD 20857-0001
Phone: 301-594-3360 (or toll-free at 1-877-463-6327 (1-877-INFO-DCP),
listen to the prompts, select option #1, dial 43360)

The following information should be provided:

Name of deceased officer and officer's Public Health Service Serial Number and/or Social Security Number;
Name of next of kin (NOK);
NOK relationship, address, and phone number; and
Time, date, and place of death.

Entitlements and Benefits

PHS Inactive Reserve Corps officers who have served on active duty for the requisite periods of time are eligible for the same benefits as other veterans with an honorable discharge or equivalent. Burial in National cemeteries and funeral honors are examples. Escorts are not provided for inactive reserve officers. There are no benefits payable from the Department of Veterans Affairs and/or the Social Security Administration.

D. Survivor Benefits From Other Sources

Department of Veterans Affairs

The Department of Veterans Affairs (VA) offers many programs which benefit active-duty, retired, and former officers as well as dependents and survivors. Some of these, such as Servicemembers' Group Life Insurance (SGLI), Veterans' Group Life Insurance (VGLI), Dependency and Indemnity Compensation (DIC), and headstones and markers, are discussed in other sections of this pamphlet. Some programs depend upon a VA determination that disability and/or death was service-connected. In order to provide all the entitlements and services for which survivors may be eligible, the VA requests that the next of kin (NOK) apply in person at a local or regional VA office. The Department of Veterans Affairs' (VA) web site address is <http://www.va.gov> and their toll-free phone number regarding VA benefits is 1-800-827-1000.

Social Security Administration

PHS officers are covered under certain programs of the Social Security Administration (SSA). Eligibility depends upon work credits and age at death. A small one-time lump-sum death payment is available, as are programs for dependent children under 18 years old, and certain spouses and dependent parents. In order to provide all the entitlements and programs for which survivors may be eligible, the SSA requests that the NOK personally visit the local SSA office to make application or phone them at 1-800-772-1213. Further information on SSA programs is available from the local or regional SSA office.

State and Local Governments

Some States provide a burial allowance, not only for veterans but for dependents as well. State benefits differ, so investigate locally.

Commissioned Officers Association

The Commissioned Officers Association of the United States Public Health Service's (COA) web site <http://www.coausphs.org> can be accessed for reference material dealing with survivor benefits.

Uniformed and Professional Associations

Many officers are members of organizations which offer benefits to survivors, such as insurance plans, counseling, advocacy, literature, etc. In addition to professional associations, the COA, the Navy Mutual Aid Association, the Retired Officers Association, the Reserve Officers Association, the Disabled American Veterans, the Veterans of Foreign Wars, and the American Legion offer these types of programs. If the deceased officer has participated in any of these associations, the NOK should contact them directly to ascertain benefits and programs available.

Private Insurance

Many companies and associations offer life insurance policies. These are not sponsored by the Public Health Service or the Government. Therefore, all inquiries and applications for benefits should be sent directly to the insurance company involved.

E. Differences in Survivors' Benefits – Death on Active Duty or Death in Retired Status

Hypothetical Case – An Active-Duty Public Health Service (PHS) Commissioned Corps Officer’s Family’s Close Call with Financial Hardship.

Imagine the following scenario happening to your family. An O-5 officer with 18 years of active-duty service is admitted to the hospital because of fever, malaise, shortness of breath, and lightheadedness. During the next 24 hours, despite vigorous treatment, the officer becomes comatose and is critically ill. After several days of further deterioration, the officer dies while on active duty. One week later, the spouse is informed that he/she may apply for Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA) which will provide \$861 per month DIC, plus a small additional amount for several surviving children.

The family could have been in a much better financial situation if the spouse had requested expedited medical retirement and this had been accomplished before the officer’s death. In this particular case, the monthly income would have been more than double as much as the VA DIC.

This hypothetical case is presented to make you aware of the magnitude (in most cases) of financial risk to survivors should an officer die on active duty. The following discusses this issue in much more detail.

Differences in Survivors’ Benefits--Death on Active Duty or Death in Retired Status

The following comparisons are provided to alert officers and their families to **the differences** in benefits to survivors whether an officer dies while on active duty or in retired status. In death-imminent situations, it is usually advantageous if the officer is retired when death occurs. This is especially true for officers with less than 20 years of retirement credit. The advantage diminishes and disappears as the officer approaches and reaches 30 years retirement credit. However, there are important exceptions. Thus, it is strongly advised that decisions not be made on the basis of this information alone, but that specific counseling be sought at that time.

- ! The Compensation Branch, Division of Commissioned Personnel (DCP), at toll-free 1-877-463-6327 (1-877-INFO-DCP) or commercial phone number 301-594-2963, will provide counsel regarding the precise financial implications of different options.
- ! The Beneficiary Medical Programs Section, Medical Affairs Branch (MAB), DCP, at toll-free 1-800-368-2777, option 2, can be consulted regarding the effect of retirement on ongoing health care costs for the terminal illness since DCP does not pay for an officer’s medical care after retirement.
- ! The Medical Evaluation Section, MAB, DCP, at toll-free 1-800-368-2777, option 3, should be consulted for instructions on how to request an expedited medical disability retirement. Anticipatory and prompt action may be necessary since retirement status cannot be enacted after death has occurred, and retirements are processed only during normal work hours.

Any one of these sources will assist you in obtaining what you need from the other sources.

APPENDIX A

ESCORT LETTER of INVITATION

(Date)

(Name)

(Street Address)

(City, State, Zip)

Dear (name):

You are requested to proceed to (place) (city, State) on (date) and report to (room) for the purpose of escorting the remains of (relation), (deceased's name) to (funeral home), (city, State).

Round trip transportation by (air, coach) will be provided at Government expense. In addition, a per diem allowance of (\$ amount) per day payable for the period covering your travel time is authorized, including, if applicable, a stopover at (burial city, State) not in excess of 72 hours.

The (travel office) of the (Operating Division/Program) is authorized and directed to provide the necessary round trip transportation requested.

The use of bus or taxi (the most economical) for supplemental transportation is also authorized. If the expenditure of personal funds is required for such transportation and receipts are obtained, you may file a claim with the (appropriate office of an Operating Division/Program) (street address, city, State). This office will also advise you on submitting the entire claim. Expenses incurred in connection with your assignment as an escort are also claimable.

Please contact (name) of my staff at (phone number) to confirm your arrangements. Your assistance is greatly appreciated.

Sincerely,

(Signature)

Bureau official

cc: Survivor Assistance Officer, Division of Commissioned Personnel
Travel office of the Operating Division/Program
Finance office of the Operating Division/Program

APPENDIX B

FORMS USED BY PHS FOR SURVIVOR BENEFITS

<u>Form No.</u>	<u>Title</u>	<u>Use</u>
HHS-1	Travel Order	Authorization for travel of survivors and shipment of household goods
PHS-4013-1	Application for Shipment of Household goods (Commissioned Officers)	For arranging shipment of household goods of the deceased officer's family
SF-1012	Travel Voucher	For payment of travel expenses after travel has been performed
SF-1174	Claim for Unpaid Compensation of Deceased Member of the Uniformed Services	For payment of money due on the pay account of a deceased officer, including allowances or other accounts to their credit
SF-1199A	Direct Deposit Sign-Up Form	To authorize direct payment of annuities to bank accounts
DD 1172	Application for Uniformed Services Identification Card - DEERS Enrollment	For dependent ID cards
DD 1375	Request for Payment of Funeral and/or Interment Expenses	For reimbursement of funeral costs including shipment of remains
DD 1884	Application for Annuity Under the Retired Servicemembers Family Protection Plan (RSFPP) and/or Survivor Benefit Plan (SBP)	To make application for payment of a SBP Annuity
SGLV-8283	Claim for Death Benefits (Servicemembers' Group Life Insurance)	For payment of Servicemembers' Group Life Insurance (SGLI) or Veterans' Group Life Insurance (VGLI)
SGLV-8286	Servicemembers's Group Life Insurance Election and Certificate	For designating beneficiaries and reducing/refusing insurance (SGLI or VGLI)
W-4	Employee's Withholding Allowance Certificate	For authorization to withhold Federal income tax from survivor annuities

APPENDIX C

CCPM SUBCHAPTERS REGARDING DEATHS

<u>CCPM Subchapter</u>	<u>Subject</u>
INSTRUCTION 3, Subchapter CC24.1	Advance Payment of Travel and Transportation Allowances
INSTRUCTION 1, Subchapter CC29.5	Burial Allowance (Active Duty)
INSTRUCTION 2, Subchapter CC29.5	Burial Allowance (Retired)
INSTRUCTION 3, Subchapter CC29.5	Burial in National Cemeteries
INSTRUCTION 2, Subchapter CC22.5	Death Gratuity
INSTRUCTION 6, Subchapter CC29.5	Dependency and Indemnity Compensation (DIC)
INSTRUCTION 1, Subchapter CC29.5	Escorts (Active Duty)
INSTRUCTION 1, Subchapter CC24.1	Home of Selection
INSTRUCTION 1, Subchapter CC29.5	Reporting the Death of an Active Duty Officer
INSTRUCTION 2, Subchapter CC29.5	Reporting the Death of a Retired Officer
INSTRUCTION 4, Subchapter CC29.5	Retired Servicemembers' Family Protection Plan (RSFPP)
INSTRUCTION 1, Subchapter CC29.5	Service Responsibilities and Procedures
INSTRUCTION 1, Subchapter CC29.4	Servicemembers' Group Life Insurance (SGLI)
INSTRUCTION 1, Subchapter CC29.5	Survivor Entitlements (Active Duty)
INSTRUCTION 2, Subchapter CC29.5	Survivor Entitlements (Retired)
INSTRUCTION 5, Subchapter CC29.5	Survivor Benefit Plan (SBP)
INSTRUCTION 1, Subchapter CC24.1	Transportation of Dependents and Household Goods
INSTRUCTION 1, Subchapter CC29.5	Transportation of Remains (Active Duty)
INSTRUCTION 2, Subchapter CC29.5	Transportation of Remains (Retired)
INSTRUCTION 7, Subchapter CC26.3	Uniform Wear at Funerals
INSTRUCTION 1, Subchapter CC29.4	Veterans' Group Life Insurance (VGLI)

APPENDIX D

**Notification of Death of a Retired or Inactive Reserve Officer
(not for Active-Duty Officer notification)**

FROM: _____
(Full name of next of kin or executor)

(Mailing address - Street)

(City, State, ZIP code)

(Phone number)

(Date)

TO: Division of Commissioned Personnel
ATTN: Survivor Assistance Officer/CB
5600 Fishers Lane, Room 4-50
Rockville, MD 20857-0001

1. This is to inform you that _____
(Deceased's Name – First, Middle, Last)

_____, _____, _____
(Grade/Rank) (PHS Serial Number) (Social Security Number)

died on _____ at _____ at _____.
(Date) (Time) (Place)

2. A certified death certificate is enclosed.

3. My relationship to the deceased is: _____.

Sincerely,

(Signature)

Enclosure (Certified Copy of the Death Certificate)

APPENDIX E
PUBLIC HEALTH SERVICE (PHS) COMMISSIONED OFFICERS' DEATH BENEFITS

ANNUITIES

	<u><20 years</u>	<u>>20 years</u>	<u>Retired</u>
PHS: Survivor Benefit Plan (SBP)	NO	Enrolled at maximum (no supplemental)	If enrolled

Department of Veterans Affairs (VA)

VA: Dependency and Indemnity Compensation (DIC)	If death is service-related, \$861 for spouse, \$217 for each dependent child		
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FUNERAL AND BURIAL EXPENSES

PHS Operating Division (OPDIV):

(OPDIV) Burial in Private Cemetery	Up to \$3100*	Up to \$3100*	NONE
(OPDIV) Burial in National Cemetery**	Up to \$2000*	Up to \$2000*	Eligible; but no expenses paid
(OPDIV) Transportation of Remains	Up to \$1750*	Up to \$1750*	NO (Unless died in a Military Treatment Facility)
(OPDIV) Spouse and Dependent Children (Travel and Transportation to Place of Burial)	YES	YES	NO
(OPDIV) Escort	YES	YES	NO
(OPDIV) Death of Dependent (Transportation)	YES	YES	NO
Military Honors	YES	YES	YES

VA: Burial Expenses	NO	NO	Up to \$300
Free/Headstone marker	YES	YES	YES

Social Security Administration (SSA)

SSA: Funeral Expenses	\$255	\$255	\$255
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BENEFITS

PHS: Identification Cards	Commissary and exchange privileges for dependents		
Medical Coverage	Treatment at Military Treatment Facilities/coverage through TRICARE		
Death Gratuity	\$6000	\$6000	NONE (unless within 120 days)
(OPDIV) Basic Allowance for Housing	180 days	180 days	None
Travel/Transportation of Household Goods	YES	YES	NO (unless within 120 days)
VA: Servicemembers' Group Life Insurance	up to \$200,000	up to \$200,000	NONE (unless within 120 days)
Veterans' Group Life Insurance	N/A	N/A	Up to \$200,000 term for 5 years

OTHER PHS PAYMENTS

Unpaid Pay and Allowances	All pay and allowances paid up to the date of death		
Pay for Unused Leave	YES	YES	N/A

*Amount is based upon Department of Defense survey completed every 2 years.

**Arlington National Cemetery is administered by the Department of the Army and is restricted to cremation only. All other National Cemeteries are administered by the Department of Veteran Affairs (VA)--check with VA for current information.