

Fort Lee

Guide for Survivors



(Retirees, DA Civilians and Veterans)

Check List for Veteran/Retiree Death

Settling the estate of a family member is never easy and can be bewildering. The family is trying to cope with an emotional and physical loss that is often times complicated by a lack of a solid estate plan that outlines the deceased wishes. The family have documents to gather, appointments to schedule and attend, family members to contact and other concerns to tackle. If the deceased was affiliated with the military it can further be complicated by additional forms and agencies to navigate. To help families start the process of finalizing their loved one's affairs the following check list is provided. This is by no means an exhaustive list of all steps, it is meant as starting point and while it is focused on Military Retirees it can also be used by families of deceased civilians and Veterans.

1. **_____ Documents and Records Part 1:** The first step is to start collecting relevant documents, records and information. Steps for obtaining some of the information is provided in subsequent sections but may vary by state and personal circumstance.

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| a. Current Will | m. Investment Portfolio |
| b. Statement of Executorship ^{1, 2} | n. Bank Account Information |
| c. DD 214 (Military Discharge Papers) ² | o. Credit Report for the Deceased |
| d. Other Relevant Military Documents | p. Online Account Information (Amazon, email, Facebook, etc.) |
| e. Birth Certificate (of deceased and any children of the deceased) ² | q. Safety Deposit Box Key/Information |
| f. Marriage Certificates ² | r. Private Organization Memberships (some carry small life insurance policies) |
| g. Divorce Decrees ² | s. Prior Year Tax Forms |
| h. Death Certificate ² | t. Gift Tax Payments (if applicable) |
| i. Insurance Policies | u. Military ID Cards for all Dependents (if applicable) ² |
| j. Prepaid Burial Information (if applicable) | |
| k. Employment Records | |
| l. Titles and Deeds to Assets (cars, homes, land, etc.) | |

(1) Legal document obtained through the county court system, the process is commonly outlined on the county court's website.

(2) It is recommended that these documents are brought to all appointments.

Prior to all appointments and walk-ins, it is recommended that you call the office and verify documents needed, location and hours.

It is recommended that any mailed correspondents is sent certified mail, return receipt requested.

2. **_____ Documents and Records Part 2:**

a. Will: If the deceased had a will it will need to be taken to the local county probate court to be filed and an executor assigned. If the deceased did not have a will or the will cannot be found probate will still be established at the county probate court, however the deceased's property will pass to next of kin via state law.

If the deceased had minor children the remaining parent or legal guardian should establish a new will as soon as possible to ensure the children have a new guardian appointed should something happen to the Survivor. The nearest Military Legal Assistance Center will help military ID card holders update wills at no charge. This includes Retirees with an ID Card.

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b. Military Records: Many of the following steps will require a DD 214 or other military records. To request military records (DD 214, medical and other) or replacement medals contact the National Archives.

Forms and instructions may be obtained at www.archives.gov/veterans/

If this is a time sensitive request make sure to note that on the request.

c. Birth/Marriage/Death Certificates and Divorce Decrees: these can be obtained through individual State's/County's office of Vital Statistic/Records, Health Departments or local Clerk of Courts. Request processes will vary from state to state. Check individual websites for most current processes.

3. _____ **Report the Death of a Retiree:**

If the deceased was receiving payments through Military Retirement Services, Department of Veterans Affairs, Social Security, civilian employer or any form of annuity, the paying office must be contacted immediately. In many cases if payments are made after the payee dies the funds have to be returned.

- a. Military Retirement: If the deceased was receiving military retirement pay contact the Retirement Services Office at 1-800-321-1080. Follow the options for Reporting a Retiree's death. A customer service representative will assist you.

After the death has been reported you can request the Final Retirement Pay.

Forms and instructions may be obtained at www.dfas.mil/retiredmilitary/forms/sf1174.html

- b. VA Disability Payment: If the deceased was receiving VA disability pay contact 1-800-827-1000.
- c. Social Security: If the deceased or dependents was/are receiving Social Security payments contact your local Social Security office in person to report the death. If the surviving spouse is already drawing social security, make sure to ask SSO if drawing the spouse's or deceased's SSI provides a better benefit. To locate the nearest office go to www.ssa.gov/ or call 1-800-772-1213.
- d. Civilian Employer/Annuities: If the deceased was drawing any other form of retirement pay, annuities or royalties contact the paying agency. Each organization, business or company will have its own procedures.

4. _____ **Burial and Funeral Reimbursement:**

Fill out VA form 21-530 Request for Burial and Funeral Allowance. If the Retiree/Veteran's death was service connected there maybe additional reimbursement. Mail the completed form, a copy of the death certificate and the DD Form 214 to your Regional VA Office.

Form and instructions may be obtained at www.vba.va.gov/pubs/forms/vba-21-530-are.pdf

5. _____ **VA Headstone/Marker/Medallion & Presidential Memorial Certificate:**

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A VA headstone, marker or medallion for Retiree/Veterans interred at a Veterans cemetery or private cemetery may be provided at no charge, but a cemetery setting fee may be charged.

- a. For a VA Headstone or Marker complete VA Form 40-1330.

Forms and instructions may be obtained at <http://www.va.gov/vaforms/va/pdf/VA40-1330.pdf>

For a VA Medallion (private headstones) complete VA Form 40-1330M.

Forms and instructions may be obtained at www.va.gov/vaforms/va/pdf/va40-1330m.pdf

Mail completed form, a copy of the DD 214 and a copy of the death certificate to Memorial Program Service (41B), Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22134-3903 or fax documents to 1-800-455-7143.

- b. The Presidential Memorial Certificate is signed by the sitting President in recognition for the honorable service of the Retiree. Complete VA Form 40-0247.

Forms and instructions may be obtained at <http://www.va.gov/vaforms/va/pdf/VA40-0247.pdf>

Mail completed form, a copy of the DD 214 and a copy of the death certificate to: Presidential Memorial Certificates (41B3), National Cemetery Administration, 5109 Russell Road, Quantico, VA 22134-3903 or fax documents to 1-800-455-7143.

6. _____ **Survivor Pensions:**

- a. Survivor Benefit Plan (SBP): To determine if the Retiree elected SBP review the Retiree Pension pay stub. If SBP was elected there will be a deduction in the deductions column for SBP paid monthly. If there is a deduction for SBP, call the Retirement Service Office Customer Service line at 1-800-321-1080. They will send a packet with the forms listed below. Mail completed forms with a copy of the death certificate and Retiree's social security card to DFAS US Military Retirement Pay, P.O. Box 7131, London KY 40742.

- i. Forms FMS 2231 Direct Deposit

- iii. DD2656-7 SBP Claim Application

- ii. IRS W4P Tax Withholding

- b. Dependent Indemnity Compensation (DIC): If the Retiree/Veteran's death was service connected, the spouse may apply for DIC on VA form 21-534. Mail completed form, copy of the death certificate and DD 214 to your Regional VA Office.

Forms and instructions may be obtained at www.vba.va.gov/pubs/forms/vba-21-534-are.pdf

- c. Widows/Widower Pension: If the Retiree did not elect SBP or the death was not service connected, the spouse may apply for the Death Pension on VA form 21-534. This benefit is income based. Mail the completed form, copy of the death certificate and DD 214 to your VA Regional Office.

Forms and instructions may be obtained at www.vba.va.gov/pubs/forms/vba-21-534-are.pdf

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- d. Civil Service: If the Retiree also retired from Civil Service, call the Office of Personnel Management at 1-888-767-6738 to see if there are any Survivor Benefits available. If there are, OPM will mail you a packet in 5-6 weeks. Return completed packet and copy of the death certificate to the address provided in the packet.
- e. Other Employment: If Retiree worked or retired from employment other than Civil Service, check with those employers for any Survivor benefits. Information can usually be obtained through the company website or Human Resource office.

7. _____ **Life Insurance:**

- a. Military Retirement after 1974: Retiree may have Veterans Group Life Insurance (VGLI) call the Office of Service Members' Group Life Insurance at 1-800-419-1473 or email osgli.claims@prudential.com to file the claim.
- b. Military Retirement before 1974: Call 1-800-669-8477 to determine if Retiree qualifies for coverage.
- c. Private life insurance: Contact the company that holds the life policy for the Retiree.

8. _____ **ID Card Change:**

Spouses and qualifying dependent children of Retirees may visit a DEERS office on the nearest military installation to have the status of their military ID card changed. Survivors will need to bring current Military ID cards, another government issued photo ID, Marriage Certificate, Death Certificate, DD214.

Make an appointment online at: <https://rapids-appointments.dmdc.osd.mil/> or call the nearest Military ID Card office.

9. _____ **Health Insurance:**

- a. TriCare
 - i. Verify that TriCare Health Insurance automatically updates after Survivor updates ID card. If it does not update contact TriCare for Life at 1-866-773-0404 to report the Retiree's death and update status.
 - ii. If Retiree was receiving medications through Express Scripts call 1-877-363-1303 to cancel before the next shipment. Once medications have shipped they cannot be returned and must be paid for.
 - iii. If Retiree or Spouse was receiving Medicare call 1-800-633-4227 to report death.
- b. Private Health Insurance
 - i. Check with employer or private carrier for information on continued coverage for eligible dependents.

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- ii. If Retiree or Spouse was receiving Medicare call 1-800-633-4227 to report death.

10. _____ **Retirement Accounts:**

Retirement funds can be distributed or transferred in a variety of ways depending on beneficiary's relationship to the Retiree. Please contact an Army Community Service or Survivor Outreach Services Financial Counselor for more information on distribution options.

- a. Thrift Savings Plan (TSP): Contact TSP at 1-877-968-3778 to report Retiree's death. Complete TSP form 17. Mail completed form and certified death certificate to TSP Death Benefits Processing Unit PO Box 4450 Fairfax, VA 22038-4450.
- b. Work Place Retirement Plans: Contact the Retiree's employer. The employer's Human Resource Office will be able to provide information on transfers or distributions.
- c. IRAs: Contact the Bank, Broker or Financial Planner that manages the account(s).

11. _____ **Credit Reports:** To place a Deceased notice and order the final credit report, report the death to each of the three credit reporting agencies, Equifax, TransUnion and Experian. Include a copy of the death certificate, marriage certificate (if necessary) and/or Executor documentation with each. A sample letter is include in the back of this packet. The three agencies should send a final credit report that can be used to identify accounts that need to be paid or discharge in probate.

It is also advisable to check your own credit reports at this time, especially if you had shared credit accounts with the deceased. You are entitled to receive one free credit report (not score) each year from each of the three credit reporting agencies. You can access your reports at www.annualcreditreport.com.

12. _____ **Credit Cards and Other Unsecured Debt:** Please note that most lenders will request a death certificate or other proof of death.

Joint Accounts: The joint owner has the option to maintain or close the account. In either case contact the lender to report the death. Normally, the remaining joint owner is responsible for any balances on the card regardless of canceling or maintaining the account. If the joint account owner cannot pay the account without the deceased he or she can ask about discharge options (especially in the case of a military death as some companies have special programs that discharge debts at death). These programs are generally not advertised and the front line customer service representative may not be aware, so ask to speak with a supervisor or someone who deals with discharges. If the joint account holder has questions contact a lawyer for assistance. Military ID card holders can use the nearest base legal assistance office.

Individual Accounts: The Executor will need to call the lender to report the death. **DO NOT PAY** balances out of pocket, balances may be paid out of probate/estate or discharged. If balances are not paid out of probate or you have any other questions regarding the payment of the deceased's individual credit accounts contact a lawyer. Military ID card holders can use the nearest base legal assistance office.

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13. _____ **Bank Accounts:** Please note that most Banks will request a death certificate.

Joint Accounts: Most banks will require a death certificate to remove the deceased's name or close bank accounts. If the joint account holder plans to close the account it is advised the he or she keep the account open for at least 3-6 months or until joint account holder is sure any direct deposits or automatic payments are established to received or paid by the new account(s).

Individual Accounts: If the deceased had a payable upon death designation on file with the bank, the named Survivor will need to provide the bank with proper documentation and the funds will be available to him or her. If the deceased did not have a payable upon death designation the account will be included in probate and distributed in accordance with the will or if no will is available by state law.

14. _____ **Homes, Vehicles and Other Titled Property:** All notified parties will generally require a death certificate.

a. **Property, Joint Owners:**

i. **Without Loans:** If the property (home, vehicle, etc.) was jointly owned or has rights of survivorship the property will pass directly to the remaining owner(s). Local courts and tax offices will need to be informed so that deeds, titles, registrations, tags, tax records, and/or other records can be updated.

ii. **With Loans:** In addition to contacting the local courts and tax offices, if the jointly owned property is collateral for a debt (i.e. there is a loan) the lien holder will need to be contacted. Generally the remaining owner(s) is responsible for any balances. The lender will generally reissue the loan in the name of the remaining owner. If the joint account owner cannot pay the account in full or make payments without the deceased he or she can ask about selling the property or discharging the debt. Some companies may have special discharge options (especially in the case of a military death as some companies have special programs that discharge debts at death). These programs are generally not advertised and the front line customer service representative may not be aware, so ask to speak with a supervisor or someone who deals with discharges. If the joint account holder has questions contact a lawyer for assistance. Military ID card holders can use the nearest base legal assistance office.

b. **Property, Individually Owned:**

i. **Without Loans:** If the property (home, vehicle, etc.) was not jointly owned or have rights of survivorship the property will pass as directed by the will. If the deceased did not have a will the property will pass by state intestate laws, these laws state which family member(s) will receive the property. Once rights have been established, local courts and tax offices will need to be informed so that deeds, titles, registrations, tags, tax records, and/or other records can be updated.

ii. **With Loans:** As with property without loans, property that was not jointly owned or does not have rights of survivorship will pass as directed by the will. If the deceased did not have a will the property will pass by state intestate laws, however because the property is collateral for a debt lien holder will need to be contacted. Generally the remaining owner(s) is responsible for any balances. The lender will generally reissue the loan in the name of the remaining owner. If the

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joint account owner cannot pay the account in full or make payments without the deceased he or she can ask about selling the property or discharging the debt. Some companies may have special discharge options (especially in the case of a military death as some companies have special programs that discharge debts at death). These programs are generally not advertised and the front line customer service representative may not be aware, so ask to speak with a supervisor or someone who deals with discharges. If the joint account holder has questions contact a lawyer for assistance. Military ID card holders can use the nearest base legal assistance office.

15. _____ **Immediate Emergency Financial Assistance:** To prevent eviction, utility shut off, vehicle repossession/repair or help with buying food until the income is re-established. Army Emergency Relief (AER) may be able to assist you with a no interest loan or grant. You will fill out a budget sheet, the AER application and provide copies of statements that show costs you are requesting. If you are not near a military installation call the American Red Cross at 1-877-272-7337 who will assist you on behalf of AER).
16. _____ **Unclaimed Property:** A computer search for unclaimed money or property should be executed for all states the deceased resided in.