

**COAST GUARD CASUALTY  
ASSISTANCE GUIDE**

**FOR**

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# INTRODUCTION

This guide describes your rights and the benefits that you may be eligible to receive as the survivor of a deceased Coast Guard member. The benefits described in this guide are for the survivors of active duty and reserve members who die:

- While on active duty,
- While on active duty for training,
- While on inactive duty for training or were traveling in connection with that training,
- From a service connected illness or injury, within 120 days from the date they were released from service.

We hope this information will answer most questions you may have. The Coast Guard unit will assign you a Casualty Assistance Calls Officer (CACO) who is dedicated to personally assist you in applying for your benefits and answering your questions. In addition, the Department of Veterans Affairs (DVA) will also assign you a Casualty Assistance Officer who is responsible to explain your DVA benefits and assist you in applying for them. You can also receive assistance from local chapters of the American Red Cross.

A lawyer or claims agent is not generally required to claim your benefits. However, you are free to seek whatever professional advice you desire in order to assist you in these matters.

# TERMS AND DEFINITIONS

This section describes the terms and concepts you will need to better understand the Coast Guard Casualty Assistance Calls Program.

## **Casualty Assistance Calls Officer (CACO)**

The CACO is the Coast Guard representative who notifies you that a family relation in the Coast Guard has died. Your CACO will provide you with as much information about the cause of death as it becomes available and that is allowed. The CACO will do his/her best to answer any questions you may have. Your CACO will also ensure that your immediate needs are being met during this difficult time. Your CACO will immediately arrange for any available Coast Guard assistance to help you make funeral or memorial arrangements.

Your CACO will help you prepare and submit any forms needed to claim your benefits from different government agencies.

Your CACO will continue to assist you until your claims are filed and settled or until any issues regarding those benefits are resolved to your satisfaction. You may, of course, release the CACO at any time that you feel that their assistance is no longer needed or desired.

## **Primary Next of Kin (PNOK)**

For most of us, the term “next of kin” means more than one person, which normally includes the service member’s spouse, children, parents, and siblings. When a service member dies, the term Primary Next of Kin (PNOK) refers to one specific person, established by law, who must be notified of the death of the service member. The PNOK will also, in most cases, receive the member’s personal effects. The Coast Guard determines which person is the PNOK using the order of precedence listed below:

- Member’s lawful surviving spouse.
- Blood relative designated by the member on form CG-4170A.
- Sons and Daughters, age 18 or over, in order oldest to youngest
- If there are no children over the age of 18, then father or mother of the deceased.
- If there are no parents, then the eldest brother or sister or other blood relatives.

This system for determining PNOK will be used unless legal exclusive (sole) custody of the member had previously been granted to a person outside this order of precedence by reason of a court decree or statutory provision.

The PNOK is normally listed on the member’s Form CG-4170A BAH/DEPENDENCY/EMERGENCY DATA.

## **Person Authorized to Direct the Disposition of the Remains (PADD)**

The PADD is the one person with the legal authority to give the Coast Guard instructions for the transportation, preparation, and interment of the remains. The order of precedence for determining the PADD is the same as for the PNOK. Using the order of precedence, the Coast Guard determines the PADD and then asks the PADD for instructions using MMSO/NMA Form 5360/1. The rights of the PADD are a personal right, meaning that no one else may act for the PADD. Only one person at a time can be the PADD. If the PADD does not desire/is unable to carry out their duties, they may relinquish their authority by checking option 6 on MMSO/NMA Form 5360/1. The rights of the PADD then transfer to the next person in order of precedence.

## **Secondary Next of Kin (SNOK)**

The SNOK are other family members or relatives who need to be informed about a person's death, but it is not necessarily the Coast Guard's job to tell them. For example, the SNOK for a married member would be the member's parents and any children away at college.

The SNOK may be listed on the member's Form CG-4170A  
BAH/DEPENDENCY/EMERGENCY DATA

## **Dependents**

Dependents are people who are related to the deceased member who relied upon the member for support while they were alive. When a member dies, their dependents become entitled to certain benefits. Generally, dependents include the member's:

- Surviving spouse
- Children (natural, adopted, or illegitimate) under age 18
- Unmarried children over age 18 who, before they reached age 18, became unable to care for themselves
- Children between the age 18 and 23 who are attending a Veterans Administration-approved school, and
- Parents who depended on the deceased member for at least half of their financial support

Dependents are normally listed on the member's Form CG-4170A  
BAH/DEPENDENCY/EMERGENCY DATA

## **Beneficiaries**

Beneficiaries are people who are entitled, by law, to receive specific benefits as a result of a service member's death. These benefits include:

- Death Gratuity (USCG oversight)
- Life insurance proceeds (OSGLI oversight)
- Dependency and Indemnity Compensation (DIC) (DVA oversight)
- Unpaid compensation, if designated by the member (USCG oversight)
- Social Security benefits, (SSA oversight)
- Reimbursement of Veteran's Education Assistance Plan (VEAP) contributions (DVA oversight)

The beneficiary for the Death Gratuity and Unpaid Compensation, if designated by the member, will be found on the member's CG Form 4170A, BAH/DEPENDENCY/EMERGENCY DATA.

## **Guardians for Minors**

A minor child, who is a beneficiary, must have a court-appointed guardian before they can receive their benefits. This must be done even when the child is in the care of a natural or adoptive parent. A guardian is appointed by the court to protect the interests of the minor child. The focus in these situations is on handling the money and property on behalf of the child as opposed to the other issues of raising and caring for the minor child.

The natural or adoptive parents are the *natural guardian* of the minor child and are responsible for the person of the child (i.e. raising and caring for them). Many states have laws that allow the natural guardian to act as guardian of the child's property if the total monies/property to be paid to the child is less than a certain amount (anywhere between \$3000 to \$10,000).

The court appoints a minor child's *legal guardian*, a person who is responsible to handle money and property on behalf of the child. OSGLI requires a court-appointed legal guardian before they will pay any insurance proceeds to a minor child. Any person, even the natural or adoptive parents, who want to be the child's legal guardian, must first petition the state court to be appointed as the child's legal guardian. This can be a time consuming and expensive process.

The Coast Guard cannot recommend or engage the services of a private attorney to help you establish legal guardianship for a minor's estate. Your CACO will help you contact the nearest military legal service office for information and referral.

## **Report of Casualty (DD Form 1300)**

The Report of Casualty (DD Form 1300) is the military "Death Certificate." As a NOK or beneficiary, you use DD Form 1300, to show proof of death when claiming your benefits from government and commercial agencies. Your CACO will provide you with as many copies as you need.

# IMMEDIATE SURVIVOR BENEFITS

This section gives a brief description of each benefit to which you may be entitled. As with any situation there are exceptions and special conditions that are beyond the scope of this booklet. Your CACO and your DVA Casualty Assistance Officer will assist you in applying for these benefits. Each description contains an estimate of how long it may take to receive your benefits. These are only estimates and the amount of time may change depending on the facts of your situation.

## **Death Gratuity**

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The Death Gratuity is a \$6,000.00, lump-sum payment, whose purpose is to give immediate financial assistance to the primary next of kin (PNOK) of the service member. The Death Gratuity is paid in the following order of precedence (Title 10, United States Code, Section 1477):

- Surviving spouse;
- Service member's child(ren), regardless of their age or marital status, (natural, adopted, step and/or illegitimate) in equal shares;
- Service member's relatives consisting of parents, persons in *loco parentis*, brothers, or sisters including those of the half blood and those through adoption, when designated by the member. Any person such as a grandparent, or aunt or uncle who the service member lived in the same household with for at least one year may also be an eligible recipient of the Death Gratuity. Such a person must be legally recognized as having stood in *loco parentis*, meaning he or she exercised parental control over and provided care to the service member at any time prior to entry into the Coast Guard.

It is important to note that the contents of the service member's Last Will and Testament do not constitute a legal designation for purpose of payment of Death Gratuity.

The Coast Guard Pay Center (Topeka, KS) (HRSIC (SES) will make the death gratuity payment within 72 hours of notification of the service member's death. You will have to complete the Claim Certification Voucher for Death Gratuity Payment (DD Form 397). Your CACO will help do this. Please include your Social Security Number, Bank Account Number and Bank Routing number in Block number 5 of the DD-397. The Social Security number is required due to \$3000 of the Death Gratuity being taxable.

## **Unpaid Pay and Allowances**

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Any unpaid pay and allowances, including any leave on the books, per diem, travel, transportation of dependents, transportation of household goods, etc., found due a deceased member on date of their death shall be paid to the member's survivors. Unpaid pay and allowances will be paid to the member's survivors in the following order of precedence:



- Beneficiary designated on Form CG-4170A, BAH/Dependency/Emergency Data
- Spouse
- Child (ren) and descendants of deceased children by representation
- Parents or to the survivor of them
- Duly appointed legal representative of the deceased member's estate, or if there be none, to the person(s) entitled by the state laws of the deceased members domicile

Your CACO will help you complete the Claim for Unpaid Compensation of Deceased Members of the Uniformed Services (Standard Form 1174), which is the form used to file your claim. Your CACO will forward the original to HRSIC (SES). These claims are usually settled within 30-60 days of the service member's death

## **Basic Allowance for Housing**

When a service member dies,

The surviving dependents living in government housing are entitled to:

- Remain in government housing for 180 days, or
- Move to private housing and receive a 180-day Basic Allowance for Housing (BAH) payment or
- Receive any combination of government housing and BAH that equals 180 days of benefit.

The surviving dependents living in private housing are entitled to:

- Receive a 180-day Basic Allowance for Housing (BAH) payment.

The 180 days of this benefit begins at the date of death. This benefit is only available to survivors, if the service member was entitled to BAH at the time of their death. Retired service members are not entitled to BAH. Therefore, if a service member is retired under the Death Imminent Process just prior to their death, their survivors are not entitled to this benefit. Housing benefits will generally be finalized within 7-14 days of the notification of next of kin.

# FUNERAL BENEFITS

## Funeral and/or Interment Reimbursement

The PADD is authorized reimbursement for authorized funeral and/or interment expenses as listed below. The CACO will help the PADD understand the different burial situations and their specific reimbursement levels using MMSO/NMA Form 5360/1 and will help the PADD apply for reimbursement:

- If the Coast Guard has initial custody of the remains, arranges and pays for the preparation of the remains and a casket, and then sends the remains for viewing and burial services to a funeral home selected by the PADD, the PADD will be reimbursed up to:

**\$4,325.00** if burial is in a private civilian cemetery

**\$3,000.00** if burial is in a government or veteran's cemetery

- If the PADD has custody of the remains, arranges and pays for the preparation of the remains and a casket as well as arranges and pays for a funeral, the PADD will be reimbursed up to:

**\$6,900.00** if burial is in a private civilian cemetery

**\$5,550.00** if burial is in a government or veteran's cemetery

- If the Coast Guard has initial custody of the remains and arranges and pays for the preparation of the remains and a casket, and the remains are then sent directly to a government cemetery for burial, the PADD will be reimbursed up to **\$600.00**.

- The Government will pay an additional funeral and interment expense allowance as follows:

- \$110.00** when remains are transferred directly for burial at sea or to a National Cemetery without using the services of a local funeral director.

- \$400.00** when remains are to be cremated.

- If the service member's body was not recovered, the Government will pay up to **\$1390.00** for a memorial service plot:

NOTE: The Coast Guard pays for any cost to transport the remains from the place of death to the burial site selected by the PADD.

## **National Cemetery**

Any member of the U.S. Coast Guard who dies in “Line of Duty” while on active duty is eligible to be buried, without cost, in a national cemetery. National cemeteries maintained by the U.S. Government are located throughout the country. Your CACO will assist you in determining the availability of space in a specific national cemetery

## **Headstone or Marker**

The PNOK may request a government headstone or marker for the service member’s grave or memorial plot. The headstone and shipping are free. If the service member is buried in a government cemetery, setting the headstone in place is also free. If the service member is buried in a private civilian cemetery, the PNOK must pay to have the headstone set in place. Your CACO will assist you in submitting the necessary paperwork. The headstone or marker is usually received and set in place within 120-180 days of submitting the application. Further information is available from the DVA at 1-800-697-6947.

## **BURIAL- AT -SEA**

Active duty members and their dependents, reservists, and retirees are eligible for Burial-at-Sea (Cremains only) from a Coast Guard cutter. The burial ceremony is performed while the cutter is deployed. As a result, family members are not allowed to be present. The commanding officer of the cutter assigned to perform the ceremony will notify the family of the date, time, longitude and latitude, once the burial has been completed. Your CACO can help you make the Burial-at-Sea arrangements.

## **Funeral Travel**

The surviving spouse and dependents of a married service member or the parents of an unmarried service member are authorized reimbursement for their travel between their place of residence and the funeral site, plus two days per diem to cover meals and incidentals. In general, this reimbursement only covers what the government would have spent on a similar trip. Your CACO can get you the current rates and assist you in making the travel arrangements through the nearest government travel office. After you have completed your travel, the CACO will assist you in submitting a claim for reimbursement. The form for making these claims is the DD Form 1351-2. After you complete your travel, your CACO will forward the completed claims to HRSIC (TVL).

## **Decorations and Awards**

The PNOK may wish to know the status of a member’s awards and decorations for a variety of purposes. For example, decorations are sometimes inscribed on the headstone or marker. Your CACO can assist you in this matter.

## **Memorial Flag**

The PNOK is entitled to the American Flag that drapes the casket of the deceased service member. It will be folded and presented to the PNOK as part of the funeral service. The parents or siblings (if both parents are dead) of the service member are also authorized to receive an American Flag, if the PNOK is the surviving spouse. The parents receive one flag, if married, or one each, if divorced.

# OTHER SURVIVOR BENEFITS

## **Service members' Group Life Insurance (SGLI)**

All new Coast Guard members are automatically insured, by the Office of Service members' Group Life Insurance (OSGLI) for the maximum amount (currently \$250,000). The service member uses Form SGLV-8286 to cancel their coverage, elect a reduced amount of coverage and designate their SGLI beneficiary. The form is kept in the member's Personal Data Record (PDR). The person (s) designated by the service member on their latest Form SGLV-8286 is the beneficiary and will receive the proceeds of the insurance policy. If the service member did not name a beneficiary, the beneficiary is determined according to the following order of precedence:

- Surviving Spouse
- Service member's children, regardless of age, in equal amounts
- Service Member's biological parents, in equal amounts
- Duly appointed executor of administrator of the Service member's estate

Coast Guard Headquarters will determine the SGLI beneficiary from the member's record and inform OSGLI and the CACO. The CACO will answer any general questions about SGLI, help the beneficiary complete a Form SGLV-8283, Claim for Death Benefits, and file the claim with OSGLI.

The service member also designates if the insurance proceeds will be paid in one lump sum or in 36 monthly installments. If the service member elected 36 monthly installments, payment must be made in this manner. If the service member designated no particular settlement option, the beneficiary may select the method of payment

OSGLI pays the claim by creating a bank account in the beneficiary's name, putting the insurance proceeds in the account, and sending the beneficiary a checkbook to the account. The beneficiary may write one check to transfer all the funds to their own account or use the OSGLI account and checkbook. OSGLI settles most claims within 3-5 days of receiving the death certificate or DD-1300. OSGLI cannot pay a beneficiary if the beneficiary was intentionally responsible for the service member's death.

OSGLI has arranged for all SGLI beneficiaries to receive free, personalized financial counseling services, if they are interested. KPMG provides the financial counseling services, which includes phone consultations, a personal visit (if desired), a detailed step-by-step financial plan, a financial planning resource kit, and access to financial counselors for one year. KPMG is not allowed to try and "sell" the beneficiary any of their financial products so KPMG's advice will be strictly objective and tailored to the beneficiary's specific financial situation.

OSGLI settles all disputes regarding insurance claims. Any question you have about a claim should be taken directly to OSGLI at 1-800-419-1473 or by writing to:

Office of Servicemen's Group Life Insurance (OSGLI)  
290 W. Mt Pleasant Ave.  
Livingston, NJ 07039-2747

## **Social Security Benefits**

Social Security Administration (SSA) benefits can be started by calling the SSA and reporting the service member's death. The phone counselor can file the claim for the \$255 lump sum death payment that goes to the surviving spouse or children. The lump sum death payment is usually made within 45 days. The phone counselor can also set up an appointment to apply for other monthly benefits for surviving family members. These benefits are normally started within 60 days. The amount of those benefits depends on how long the service member worked and contributed through Federal Insurance Contributions Act (FICA) payroll deductions. Your CACO can help make the call and, if you wish, will accompany you to the meeting. Contact the SSA at 1-800-772-1213 or on the web at [www.ssa.gov](http://www.ssa.gov).

## **Survivor Benefit Plan (SBP)**

The Survivor Benefit Plan (SBP) is a monthly annuity paid by the Coast Guard to the surviving spouse or child(ren) of a deceased service member. SBP is intended to compliment the benefits paid by the Social Security Administration. Generally, for a surviving spouse, the annuity will be 55% of the member's retired pay amount. When the surviving spouse reaches 62 years of age, the annuity is recalculated to 35 percent of the member's retired pay, or reduced by the amount of social security benefits. The annuity is payable for the life of the spouse unless they remarry before age 55. This annuity will be reduced by the amount of payment provided under the Dependency and Indemnity Compensation (DIC) program. SBP is paid, as listed below:

### **Death on Active Duty**

- In "Line of Duty" - SBP WILL be paid to the surviving spouse (children if no spouse) of any service member whose death on active duty is in "Line of Duty." The spouse will receive a monthly amount equal to 55% of 75% of the Service member's current basic pay. (ie. Member's Basic Pay x 75% = Y, Y x 55% = Spouse's monthly annuity amount). This benefit is taxable. Your CACO can tell you if the service member's death was in "Line of Duty."
- Not in Line of Duty, Retirement Eligible – SBP will be paid to the surviving spouse (children if no spouse) of a service member whose death on active duty is NOT in the "Line of Duty," yet the member has enough years of service (20+) to have retired. The spouse will receive a monthly amount equal to 55% of the retired pay the Service member's would have been receiving, if retired. Your CACO can tell you if the service member's death was NOT in "Line of Duty."

- Not in Line of Duty, NOT Retirement Eligible – SBP will NOT be paid to the survivors of a service member whose death on active duty is NOT in “Line of Duty” and the member did not have enough years of service to have retired. Your CACO can tell you if the service member’s death was NOT in “Line of Duty.”

**Death after receiving a 100% Disability Retirement** - SBP WILL be paid to the survivors of any service member who retired with a 100% disability just prior to their death. The survivor will receive a monthly amount equal to 55% of 75% of the service member’s current basic pay. (ie. Member’s Basic Pay x 75% = Y, Y x 55% = Survivor’s monthly annuity amount). Your CACO can tell you if the service member received a 100% disability retirement.

Your CACO will assist you in processing your claim. Claims for SBP will usually take 30-60 days to settle after receipt of application. Questions concerning this program may be directed to:

Commanding Officer (RAS)  
Coast Guard Human Resource Service & Information Center  
444 S. E. Quincy Street  
Topeka, KS 66683-3591  
1-800-772--8724

### **Dependency and Indemnity Compensation (DIC)**

The surviving spouse of a service member whose death is in the line of duty or as a result of a service-connected disability, may receive Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (DVA). DIC is a tax-free monthly annuity payment; currently \$935 for the spouse and \$234 for each dependent. The spouse receives DIC payments until they remarry. Children receive DIC payments until they reach age 18, or if between the age of 18 and 23 as long as they are enrolled full-time in a VA-approved school. DIC pays a separate amount for children over 18 years old who became permanently incapable of supporting themselves before reaching age 18. This payment is in addition to the monthly sum for children.

Commandant G-WPM-2 will send the deceased service member’s DD-1300 to DVA. The DVA will assign you a Casualty Assistance Counselor who will help you apply for DIC. If you are not contacted by a DVA representative, please contact your CACO or call the DVA at 1-800-827-1000. It generally takes about 3-4 days to settle a DIC claim with the DVA.

The DVA determines eligibility for DIC benefits. If the service member died as a result of their own willful misconduct the VA may classify the death as not in the line of duty or not service-connected and DIC will not be paid. Such a determination may be appealed and your CACO will, if the need arises, advise you to seek legal counsel or can refer you to a Coast Guard Legal Services Office.

## **VA Pension**

If the DVA determines that the service member's death was NOT Line of Duty and the survivors are not eligible for DIC payments, the survivors may still be eligible for a DVA Death Pension. Benefits may be payable if the service member had completed at least 2 years of active honorable service.

Survivors of veterans with at least 90 days wartime service who were not dishonorably discharged may also qualify for DVA pension benefits even though their death was not service connected. A determination for eligibility will be based in part on financial need of the surviving spouse and/or children.

In either of these situations, the DVA will decide based on the facts of each case. It is, therefore, extremely important that you contact the nearest DVA Regional Office for information and assistance.

## **Personal Effects and Household Goods**

The Coast Guard will pay to transport the household goods and personal effects of a deceased service member, which can be legally transported by an authorized commercial moving company, to the following locations:

- The member's last permanent duty station
- The member's home of record
- The home of their dependent(s)
- The home of the PNOK, or to other persons legally entitled to receive custody of the member's household goods

Single Member or Geographic Bachelor - the Coast Guard will collect and inventory all the member's personal effects found under Coast Guard control (on the cutter, in barracks, in leased housing, at work site) and ship them to the PNOK. If the service member maintained off-based housing, the Coast Guard will still transport the personal effects, but the PNOK is responsible to have the personal effects collected. The PNOK can authorize the CG to collect the effects for them.

Married Member - Household goods include all personal property associated with the member's home and their dependents living in the home at the time of death. The items to be moved must be turned over to a transportation officer or carrier within one year of the member's death for shipment to the desired location. The CACO will assist you in arranging for shipment and will contact the personal property officer at the nearest military installation to answer any questions you may have. You may request an extension to the one-year time limit through the local transportation officer.

You may temporarily store a shipment of household goods for up to 90 days. Any temporary storage beyond 90 days will be at your own expense unless you send a written request to the transportation officer handling your move which shows extenuating circumstances which are



beyond your control as the reason for the extended storage. The CACO will be able to assist you in this matter.

Non-temporary storage in connection with a shipment of household goods may not exceed one year from the date of death. Storage under these conditions will be in an approved commercial or Government facility, whichever is nearest the point where the household goods are located on the date of the service member's death.

## **Relocation Travel**

Dependent **travel related to establishing a residence** is connected with a shipment of household goods. Dependents of deceased Coast Guard Reserve members are not eligible for this type of government travel. You will be reimbursed for travel either to the service member's home of record, the residence of the dependents, or other place as authorized. This benefit must be exercised within one year of the service member's death.

Before you travel, either for attending the funeral or as part of relocation, your CACO will assist you in making the travel arrangements through the nearest military transportation office. Your CACO will assist you in the completion of travel claim reimbursement. The form for making these claims is the DD Form 1351-2. After you complete your travel, your CACO will forward the completed claims to HRSIC (TVL).

## **Montgomery G.I. Bill and Veterans Educational Assistance Program (VEAP)**

The Montgomery G.I. Bill and the Veterans Educational Assistance Program (VEAP) are tuition assistance programs administered by the DVA. To participate, the service members must have made contributions to the program while on active duty. When a service member's dies, their OSGLI beneficiary is allowed to receive back from the DVA the amount of money (minus any benefits already received) paid by the service while on active duty.

The beneficiary requests a VEAP refund by submitting a written request, along with a copy of the DD Form 1300, to:

Department of Veterans Affairs (DVA) Regional Office  
PO Box 66830  
St, Louis, MO 63166-6830

Your CACO will be able to tell you the amount of contributions (if any) the service member made and assist you in preparing and filing the claim. Once submitted, these claims usually take from 90-120 days to process.

## **Uniformed Services Identification and Privilege Card (DD Form 1172)**

The ID card of a service member's survivors expires on the date of the member's death. The ID card must be renewed within 30 days in order to continue to have access to the commissary and exchange, base theater, or to obtain medical care at a government facility or through a civilian care facility.

Your CACO will make arrangements for you to receive a new card and if requested, accompany you to the nearest site or other military installation authorized to issue ID cards. On Coast Guard bases, ID cards are issued at the Personnel Reporting Unit or Administrative Office. Take your old ID along with a copy of the DD Form 1300 to the issuing office. You may continue to use your old card, during the 30 day period renewal period, until you receive a new card.

## **Health Benefits / TRICARE**

The surviving spouse of a deceased service member continues under their existing TRICARE coverage for three years from the date of service member's death. After the three years, the surviving spouse may purchase TRICARE coverage in the same manor as retirees (TRICARE Prime - an annual membership fee, TRICARE Standard or TRICAE EXTRA - must pay cost shares and deductibles). The spouse may continue this coverage until they remarry or reach age 65 (CHAMPUS eligibility ceases when Medicare coverage begins).

Surviving children of a deceased service member continue under their existing coverage until age 21 or until age 23 if enrolled full time in school.

TRICARE is a "managed care" system run by the Department of Defense through regional military commanders from each service in collaboration with civilian medical contractors. TRICARE offers 3 options:

- **TRICARE STANDARD** - This option gives the beneficiary the widest choice of health care providers, but the highest out of pocket expenses. No enrollment is necessary. Deductibles and cost shares are changed. Eligible beneficiaries may use this option as desired. The Military Medical Treatment facility (MTF) may be used on a space available basis.
- **TRICARE EXTRA** – This option allows the beneficiary to receive cost savings for specific episodes of care. No enrollment is necessary, but in order to obtain cost savings, the beneficiary must use the managed care support contractors established Network of health care providers. Deductibles and reduced TRICARE cost shares are charged. Standard and Extra may be used interchangeably. The MTF may be used on a space available basis.
- **TRICARE PRIME** - This option is similar to a health maintenance organization (HMO). The beneficiary must choose to enroll (annually) in this option in order to reap the benefits. The enrollee is assigned to a primary care manager (PCM) who provides the majority of the individual's health care needs. When the enrollee requires care beyond

the scope of the PCM, they are referred to specialists. The specialists may be inside or outside the MTF. This option offers enhanced benefits above the Standard and Extra options and guarantees access to the MTF, if assigned to an MTF PCM. There is no enrollment fee for active duty and their families. Retirees and their families (under the age of 65) may choose to enroll for \$230 individual/\$460 family. A nominal co-pay is charged for care obtained in the civilian network when referred. TRICARE Prime is the lowest cost option under TRICARE, but freedom to choose a provider is limited.

- Point of Service (POS) Option allows the Prime enrollee some freedom to choose a provider outside the prime network of providers. A POS charge will be applied when a patient uses a provider without authorization. The deductible for care received under POS is \$600, with a 50% co-pay.

You may contact a Health Benefit Advisor (HBA) at 1-800-9HBA-HBA

### **TRICARE Retiree Dental Plan**

The surviving spouse, of a service member who dies while serving more than 30 days on active duty, may purchase the TRICARE Retiree Dental Plan (TRDP). The coverage remains in effect until the surviving spouse remarries.

The eligible surviving children, of a service member who dies while serving more than 30 days on active duty, may be covered under the TRICARE Retiree Dental Plan (TRDP). The coverage remains in effect until the eligible children reach age 21. If the children are full time college students the coverage can continue till age 23.

TRDP coverage must be applied for within 4 months of the date of death. If TRDP coverage is not applied for within 4 months, the survivors lose the right to purchase TRDP coverage.

Current TRDP rates are:

\$27.20/month for 1 person  
\$52.57/month for 2 people  
\$82.71/month for 3 or more people

- Family members must not be eligible, or no longer eligible for dental benefits under the TRICARE Family Member Dental Plan.

The TRDP offers continuous open enrollment. Initial enrollment is for at least 24 months. After the first 24-month period, enrollees may choose to stay enrolled on a month-to-month basis. Enrollees who disenroll at any time, regardless of the reason, will be subject to a one-year lockout period. Additional information and enrollment forms are available at the following addresses and telephone numbers:

Customer Service & Enrollment Information  
Post Office Box 537008  
Sacramento, CA 95853-7008  
(888) 838-8737

# MISCELLANEOUS INFORMATION

## **Death Investigations**

The Command of the deceased Coast Guard member may conduct an investigation into the circumstances surrounding their death. In addition, the Coast Guard Investigative Service (CGIS) may conduct a separate investigation when a member's death occurs while on active duty, active duty for training, or inactive duty training. The purpose of the investigation is to determine the cause and manner of the member's death and their status at the time the death occurred. An investigation may affect the processing of SGLI and other benefits. The most common example involves homicide. Before OSGLI will pay a beneficiary, it must be determined that the beneficiary/beneficiaries were not criminally involved in the member's death.

Your CACO will give you all available information regarding any investigation. The average time to complete each investigation varies depending on the circumstances.

## **Victim Assistance Program**

As a result of the Victim's Rights and Restitution Act of 1990, survivors of persons who die as a result of criminal activity may receive state-sponsored benefits in the form of financial assistance, such as a death gratuity or a loan program, counseling services and other forms of assistance. The act also provides that the survivors may receive information regarding any criminal investigation, prosecution, incarceration, clemency actions and parole of the person(s) responsible for the death. This includes providing input to the criminal justice system regarding the impact of the crime. Your CACO will be able to get answers to any questions you may have regarding this program.

## **Employee Assistance Program**

The Coast Guards Employee Assistance Program is open to all active duty, reserve, retirees, civil service, NAF employees and their dependants. The EAP is a professional counseling and referral service designed to help people with their personal, job or family problems. It is free, voluntary, and confidential. This program provides professional counselors who are prepared to assist members with virtually any issue or problem that may arise, such as emotional, family, relationship, alcohol/drug use, job, and legal or financial problems. To obtain assistance, 24 hours a day, 7 days a week, 365 days a year, a member or their dependents need only call 1-800-222-0364. More information about the program can be found at: [http://www.uscg.mil/hq/g-w/g-wk/g-wkw/worklife/employee\\_assistance.htm](http://www.uscg.mil/hq/g-w/g-wk/g-wkw/worklife/employee_assistance.htm)

## **MEMBER'S RECORD**

When a member dies, their Personnel Data Record (PDR), containing all military and health records, is sent to the National Personnel Records Center (Military). The Records Center is under the jurisdiction of the National Archives and Records Administration (NARA) of the United States Government.

The parents, spouse or children of a deceased member may request a copy of the deceased member's record. When requesting the record, mention they should mention their relationship to the former member. There is no charge for this service for the next of kin. The address for the National Personnel Records Center is:

National Personnel Records Center  
9700 Page Blvd  
St. Louis MO 63132  
Phone: 314-538-2050

## **Allotments**

Any allotments the service member had in effect are discontinued on the date of the member's death. You should change any allotments for personal financial obligations immediately. Your CACO will be able to obtain this information for you and assist in making any necessary changes.

## **BONDS**

Inquiries regarding savings bonds that a member has purchased through payroll deduction should be directed to:

Commanding Officer (MAS)  
Coast Guard Human Resource Service & Information Center  
444 S. E. Quincy St. Topeka, KS 66683-3591

## **General Insurance Information**

Proceeds from life insurance policies are generally not taxable unless they are invested in property. With certain exceptions, such proceeds are likewise not subject to claims, liens, levy or seizure by the United States either before or after receipt by the beneficiary. Commercial insurance companies must also be notified of the death by letter, telephone or contact with a local agent. A copy of the DD Form 1300 will be forwarded by the Coast Guard Personnel Command (WPM-2) directly to any insurance company upon receipt of a written request from that insurance company, or the next of kin.

## **Home Loans**

Survivors of deceased members may be entitled to a VA Home Loan Guaranty. Additional information may be obtained from the nearest VA Regional Office or by calling 1-800-827-1000.

## **Educational Benefits and Assistance**

Scholarship assistance for dependent survivors of deceased members is provided by many schools, colleges, special scholarship funds, and by state laws. While such assistance is usually provided only for persons needing financial assistance, some aid may be furnished regardless of need. This is particularly true of state benefits. Additional information on this subject may be obtained from the DVA at 1-800-827-1000 or your local state college board.

## **Federal Employment**

Surviving spouses who have not remarried, and certain mothers of deceased members, who served during a war period, are entitled to an additional ten points to their earned rating on the civil service examination. Other benefits with respect to appointment and retention are also available. Information concerning preference eligibility may be obtained from the Office of Personnel Management, State Employment Office, or the local post office.

## **State Benefits**

Many states provide benefits for survivors of veterans such as educational assistance, land settlement preference, civil service preference, tax and license fee exemptions, loans, relief and rehabilitation, employment assistance and bonuses. State Veterans Commissions usually supervise these programs and may be contacted for additional information.

## **American Red Cross**

The American Red Cross assists family members of deceased members in applying for federal and state benefits. They provide information on other resources, counseling relative to problems arising from the death and planning to meet financial needs. Local chapters of the American Red Cross serve every community in the United States.

## **Coast Guard Mutual Assistance**

Coast Guard Mutual Assistance (CGMA) provides emergency assistance to the spouse and dependents of a deceased Coast Guard member. Aid may be rendered in the form of a grant or loan. Assistance is also furnished in applying for pensions, insurance and other benefits accruing to the dependent by reason of the decedent's military service. The CACO can refer you to the nearest local CGMA Representative to assist you. Call or write:

Coast Guard Mutual Assistance  
2100 2<sup>nd</sup> Street, S. W.

Washington, DC, 20593-0001  
(800) 881-2462

### **Gold Star Wives of America**

The Gold Star Wives of America is a national non-profit organization dedicated to the needs (except monetary), concerns and welfare of widows of deceased service members. Gold Star Wives volunteer their services in the community as well as at military and veteran's hospitals. They represent service members' interest before Congress and present legislation directly pertaining to service member's dependents. Call or write:

Gold Stars Wives of America, Inc.  
2900 P Street, SE  
Washington, DC 20020-3625  
202-584-3503

### **Tragedy Assistance Program for Survivors Inc. (TAPS)**

TAPS is a new organization that is dedicated to supporting anyone who has been affected by an active duty service member's death. TAPS provides grief-counseling referral service, crisis intervention (24 hours a day), caseworker assistance, and a national peer support network; all at no cost to the survivor. TAPS also publishes a quarterly newsletter. Call or write:

TAPS, Inc.  
2001 S Street, NW, Suite 300  
Washington, DC 20009  
(800)-368-8277

### **Presidential Memorial Certificate**

The DVA will send the PNOK of a service member a Presidential Memorial Certificate. The DVA sends the certificate after DVA receives the DD-1300 from Commandant (G-WPM-2).

### **Honorable Service Lapel Button / Certificate**

The Honorable Service Lapel Button recognizes the service member's honorable service. The button is presented to the service member's spouse, children, or parents, if the service member died while serving on active duty, active duty for training, or inactive duty for training. The star within the circle of the Lapel Button commemorates honorable service. The sprigs of oak refer to the Army, Navy/Coast Guard, Air Force and Marine Corps.

### **Home Address**

After all benefits have been applied for, the PNOK or beneficiary's point of contact with the Coast Guard shifts from the CACO to:



Commanding Officer (RAS),  
USCG Human Resources Service & Information Center  
444 SE Quincy St., Topeka, KS 66683-3591  
(800)-772-8724

The PNOK or beneficiary should keep this office notified of their current home address.

## Conclusion

We hope this booklet has provided you the basic information you will need in order to receive all the benefits to which you are entitled. You will receive a great deal of correspondence about these benefits, be required to complete many forms, and have to send them to various offices around the country. Your CACO and the Coast Guard Personnel Command will provide you with as much assistance as you need as long as you need it. However, to avoid delays in receiving your benefits, you must respond to all correspondence and complete all forms as promptly as you are able. Throughout this booklet various phone numbers and addresses were listed. Appendix B is a complete list of those points of contact as well as others you may call with any questions you may have.

To apply for your benefits, you will need the following documents:

- Birth certificates
- DD Form 1300 and/or Death certificate
- Marriage certificate and/or divorce decrees
- Adoption, custody documents
- Separation documents from military service (DD Form 214 Certificate of Release or Discharge from Active Duty)
- Social Security Number/Card (for each family member)
- Wills, Deeds of Trust
- Insurance policies
- Income Tax Records
- Titles, Automobile Registration

# BENEFITS CHECKLIST (All may not apply)

	Date Package Mailed	Date Benefit Received
<b>Immediate Survivor Benefits</b>		
Death Gratuity (DD form 397)	_____	_____
Unpaid Compensation (SF 1174)	_____	_____
Basic Allowance for Housing	_____	_____
<b>Funeral Benefits</b>		
Funeral and/or Interment Reimbursement	_____	_____
National Cemetery	_____	_____
Application for Headstone or Marker (VA Form 40-1330)	_____	_____
Funeral Travel	_____	_____
Memorial Flag	_____	_____
<b>Other Survivor Benefits</b>		
Service Members Group Life Insurance Claim (SGLV 8283)	_____	_____
Social Security Benefits (SSA-24)	_____	_____
Survivor Benefit Plan (SBP) (PPC-1884)	_____	_____
Dependency and Indemnity Compensation (VA Form 21-534)	_____	_____
VA Pension	_____	_____
Personal Effects and Household Goods	_____	_____
Relocation Travel	_____	_____
Montgomery G.I. Bill and VEAP	_____	_____
Uniformed Services Identification and Privilege Card (DD-1172)	_____	_____
Health Benefits/Tricare	_____	_____
United Concordia Dental Program	_____	_____

## APPENDIX A:

### IMPORTANT RESOURCES

	Commercial Number
American Red Cross Armed Forces Emergency Center 430 17 <sup>th</sup> Street NW Washington, DC 20006-5307	(202) 737-8300
Arlington National Cemetery Arlington, VA 22211-5003	(703) 695-3250 (703) 697-9486
Coast Guard Employee Assistance Program (EAP)	(800) 222-0364
Coast Guard Health Benefits Advisor (HBA)	(800) 942-2422
Coast Guard Human Resources Service & Information Center Retiree and Annuitant Services (RAS) 444 S.E. Quincy St. Topeka, KS 66683-3591 <a href="http://www.uscg.mil/hq/hrsic">http://www.uscg.mil/hq/hrsic</a>	(800) 772-8724
Coast Guard Mutual Assistance 2100 2 <sup>nd</sup> Street, S. W. Washington, DC, 20593-0001	(800) 881-2462
Department of Veterans Affairs Regional Office for Benefits Information <a href="http://www.va.gov">http://www.va.gov</a>	(800) 827-1000
Department of Veteran Affairs (VA) (Headstone/Grave markers) 810 Vermont Ave. N.W. Washington, DC 20240-0001	(800) 697-6947
Internal Revenue Service Would recommend IRS Publication 559, Survivors, Executors & Administrators <a href="http://www.irs.gov">http://www.irs.gov</a>	(800) 829-1040
Navy-Marine Corps Relief Society Room 1228 801 N. Randolph Street Arlington, VA 22203-1978	(703) 694-4904

Office of Service members' Group Life Insurance (OSGLI) 213 Washington Street Newark, NJ 07102-2999	(800) 419-1473
Retired Enlisted Association 909 N. Washington Street Suite 301 Arlington, VA 22314	(703) 684-1981
Social Security Administration <a href="http://www.ssa.gov">http://www.ssa.gov</a>	(800) 772-1213
The Military Officers Association Attn: Secretary Scholarship Committee 201 N. Washington Street Arlington, VA 22314	(703) 549-2311
TRICARE <a href="http://www.tricare.osd.mil">http://www.tricare.osd.mil</a>	(800) 931-9501
Tragedy Assistance Program for Survivors Washington, DC	(202) 588-TAPS 1-800-959-8277