BENEFIT COMPARISON: death on Active Duty, in Line of Duty (LOD) vs. death found Not in LOD

Benefit/Entitlement	Active Duty Death Benefits - in LOD, not Misconduct	Not in LOD, with or without Misconduct
AFSC	Individualized consolidated statement of federal benefits	Same as favorable LOD.
CG: Basic Allowance for Housing (BAH)	12 month lump sum if member had dependents (example: if monthly BAH is $2,000 then $2,000 * 12 = $24K)	Not payable. Requires favorable LOD.
CG: Burial benefit	1. CG pays burial costs directly to service providers; or 2. CG reimburses NOK within limits: max $8,800 + transportation (but may be less)	Same as favorable LOD. **USCG does not have to accept SDR option E.2**
CG: Death Gratuity	$100K, no tax	Same as favorable LOD.
CG: HHG final shipment	Available for 3 years, to Home of Selection (HOS)	Same as favorable LOD.
CG: HHG Shipment Weight Allowance	18K lbs, regardless of pay grade	Same as favorable LOD.
CG: Leave Sell-Back	All accrued leave sold at basic pay rate; no sell-back cap	Same as favorable LOD.
CG: NOK travel to funeral/interment	Payable (JFTR U5242)	Same as favorable LOD.
CG: Pay & Allowances - Current	Through date of death; small overpayments may be waived. Unpaid bonuses payable. Unearned bonus payments waived.	Same as favorable LOD.
CG: Pay & Allowances - Unpaid, accrued	Payable	Same as favorable LOD.
CG: Special Survivor Income Allowance	SSIA Payable: $90/mo in FY13 (taxable)	Not payable. Requires favorable LOD.
CG: Survivor Benefit Plan (SBP) - payable upon declaration of death	Treated as if retired at 100% disability SBP = 55% of Retired Pay Retired Pay = 75% of 36 mo avg of actual Basic Pay; May elect Spouse, or Child coverage; offset by Spousal DIC	Not payable. Requires favorable LOD.
Education: CG scholarship fund for kids	Operational deaths only. CG Foundation. Work-Life coords.	Not available, not a qualifying death.
Education: VA dependent education program (chapter 35)	Up to $44K for spouse and each child under age 26 (FY 2013)	In jeopardy. Determination is by VA, not CG.
Education: New GI Bill (chapter 33)	Prior to death may transfer Chapter 33 benefits to dependents	Same as favorable LOD.
Health care: Dental Insurance	Family: 3 years at active duty rate, then may enroll in TriCare Retiree Dental Plan at retiree cost	Same as favorable LOD.
Health care: TriCare Prime Coverage	Spouse: 3 years free, then XFR to Retiree TriCare status Standard (or Prime, if available). Retiree enrollment fee applies. Kids: free until 21 (or 23 if in school)	Same as favorable LOD.
Insurance: Servicemembers' Group Life Insurance (SGLI)	Up to $400K - Payable by OSGLI. No tax. Includes $10K FSGLI per child.	Usually same as favorable LOD. **Not payable if deserted, or UA>30 days. Might not be payable if death was notorious or heinous. Rare.**
Insurance: Family member SGLI (FSGLI) (Includes members married to members)	Max $100K for spouse. Guaranteed conversion benefit (no health check) within 120 days of death. Monthly deduction.	(researching)
Social Security	Payable. Immediate Claims Taking Unit (ICTU, 24-hr start-up)	Payable. Normal start-up
TSP: Thrift Savings Plan (optional)	Refund or rollover to beneficiary named on TSP form 3	Same as favorable LOD.
VA: DIC Child	$301/mo per child - no SBP offset. (CY 2013)	In jeopardy. Determination is by VA, not CG.
VA: DIC Spouse	$1,215/month; offsets SBP dollar-for-dollar (CY 2013)	In jeopardy. Determination is by VA, not CG.
VA: DIC Transitional Comp ($250/mo)	Pay to spouse for 24 months ($250*24 = $6K, tax-free)	In jeopardy. Determination is by VA, not CG.
VA: Headstone & death payment	VA pays	Depending on nature of misconduct, VA may find ineligible per 38 USC 2411.
VA: MGIB Refund ~ $1200 (chapter 31)	If deceased participated, refundable to SGLI beneficiaries.	Usually same as favorable LOD. **Same exceptions as SGLI.**

BENEFIT COMPARISON: death on Active Duty vs. death when retired

Benefit/Entitlement	Active Duty Death Benefits	Disability Retirement
AFSC	Individualized consolidated statement of federal benefits	Available by private purchase (approx. $1K)
CG: Basic Allowance for Housing (BAH)	12 month lump sum if member had dependents (example: if monthly BAH is $2,000 then $2,000 * 12 = $24K)	Not payable
CG: Burial benefit	1. CG pays burial costs directly to service providers; or 2. CG reimburses NOK within limits: max $8,800 + transportation (but may be less)	Normally not payable; Some exceptions, e.g. if member continuously hospitalized after retirement (hospice treated as hospitalization)
CG: Death Gratuity	$100K, no tax	$100K, no tax. For death within 120 days of retirement & VA determines service-connected death. CG pays.
CG: HHG final shipment	Available for 3 years, to Home of Selection (HOS)	Available for 1 year to HOS, with max 4 extensions; each extension requires separate, timely request.
CG: HHG Shipment Weight Allowance	18K lbs, regardless of pay grade	Limited to weight allowance for retired pay grade
CG: Leave Sell-Back	All accrued leave sold at basic pay rate; no sell-back cap	Career sell-back cap: 60 day max.
CG: NOK travel to funeral/interment	Payable (JFTR U5242)	Not payable
CG: Pay & Allowances - Current	Through date of death; small overpayments may be waived.	Ends day before retirement; Retired Pay starts on Ret date
CG: Pay & Allowances - Unpaid, accrued	Payable	Paid and closed out upon retirement
CG: Special Survivor Income Allowance	SSIA Payable: $90/mo in FY13 (taxable)	SSIA Payable: $90/mo in FY13 (taxable)
CG: Survivor Benefit Plan (SBP) - payable upon declaration of death	Treated as if retired at 100% disability SBP = 55% of Retired Pay Retired Pay = 75% of 36 mo avg of actual Basic Pay; May elect Spouse, or Child coverage; offset by Spousal DIC	SBP = 55% of Retired Pay Retired Pay=75% of 36 mo avg of actual Basic Pay (if disability 80, 90, or 100%); May elect Spouse & Child; offset by Spousal DIC
Education: CG scholarship fund for kids	Operational deaths only. CG Foundation. Work-Life coords.	Not available
Education: VA dependent education program (chapter 35)	Up to $44K for spouse and each child under age 26 (FY 2013)	Same. Only if VA determines service-connected death
Education: New GI Bill (chapter 33)	Prior to death may transfer Chapter 33 benefits to dependents	Cannot transfer benefits once retired.
Health care: Dental Insurance	Family: 3 years at active duty rate, then may enroll in TriCare Retiree Dental Plan at retiree cost	TriCare Dental ends; may enroll in Retiree Dental Plan
Health care: TriCare Prime Coverage	Spouse: 3 years free, then XFR to Retiree TriCare status Standard (or Prime, if available). Retiree enrollment fee applies. Kids: free until 21 (or 23 if in school)	Retiree TriCare Standard for all; RetireeTriCare Prime if available (enrollment fee applies)
Insurance: Servicemembers' Group Life Insurance (SGLI)	Up to $400K - Payable by OSGLI. No tax. Includes $10K FSGLI per child.	Up to $400K - payable for up to 2 years following retirement if member 100% disabled (no tax). Otherwise, SGLI for 120 days and may convert to VGLI
Insurance: Family member SGLI (FSGLI) (Includes members married to members)	Max $100K for spouse. Guaranteed conversion benefit (no health check) within 120 days of death. Monthly deduction.	Ends when retirement begins. Residual coverage, 120 days.
Social Security	Payable. Immediate Claims Taking Unit (ICTU, 24-hr start-up)	Payable. Normal start-up
TSP: Thrift Savings Plan (optional)	Refund or rollover to beneficiary named on TSP form 3	Refund or rollover to beneficiary named on TSP form 3
VA: DIC Child	$301/mo per child - no SBP offset. (CY 2013)	$301/mo per child - no SBP offset. (CY 2013)
VA: DIC Spouse	$1,215/month; offsets SBP dollar-for-dollar (CY 2013)	$1,215/month; offsets SBP dollar-for-dollar (CY 2013)
VA: DIC Transitional Comp ($250/mo)	Pay to spouse for 24 months ($250*24 = $6K, tax-free)	Not payable
VA: Headstone & death payment	VA pays	VA pays
VA: MGIB Refund ~ $1200 (chapter 31)	If deceased participated, refundable to SGLI beneficiaries.	Same. Only if VA determines service-connected death

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BENEFIT COMPARISON: death on Active Duty vs. death of cadet

Benefit/Entitlement	Active Duty Death Benefits	Cadet Death Benefits
AFSC	Individualized consolidated statement of federal benefits	Available by private purchase (approx. $1K)
CG: Basic Allowance for Housing (BAH)	12 month lump sum if member had dependents (example: if monthly BAH is $2,000 then $2,000 * 12 = $24K)	Same as active duty (Not payable--no dependents, not drawing BAH With Dep)
CG: Burial benefit	1. CG pays burial costs directly to service providers; or 2. CG reimburses NOK within limits: max $8,800 + transportation (but may be less)	Same as active duty
CG: Death Gratuity	$100K, no tax	Same as active duty
CG: HHG final shipment	Available for 3 years, to Home of Selection (HOS)	Same as active duty
CG: HHG Shipment Weight Allowance	18K lbs, regardless of pay grade	Same as active duty
CG: Leave Sell-Back	All accrued leave sold at basic pay rate; no sell-back cap	Cadets have no leave to sell.
CG: NOK travel to funeral/interment	Payable (JFTR U5242)	Not payable (U5242 specifically excludes cadets)
CG: Pay & Allowances - Current	Through date of death; small overpayments may be waived. Unpaid bonuses payable. Unearned bonus payments waived.	Same as active duty
CG: Pay & Allowances - Unpaid, accrued	Payable	Same as active duty
CG: Special Survivor Income Allowance	SSIA Payable: $90/mo in FY13 (taxable)	Cadets have no dependents so N/A.
CG: Survivor Benefit Plan (SBP) - payable upon declaration of death	Treated as if retired at 100% disability SBP = 55% of Retired Pay Retired Pay = 75% of 36 mo avg of actual Basic Pay; May elect Spouse, or Child coverage; offset by Spousal DIC	Cadets have no dependents so N/A.
Education: CG scholarship fund for kids	Operational deaths only. CG Foundation. Work-Life coords.	Cadets have no dependents so N/A.
Education: VA dependent education program (chapter 35)	Up to $44K for spouse and each child under age 26 (FY 2013)	Cadets have no dependents so N/A.
Education: New GI Bill (chapter 33)	Prior to death may transfer Chapter 33 benefits to dependents	
Health care: Dental Insurance	Family: 3 years at active duty rate, then may enroll in TriCare Retiree Dental Plan at retiree cost	Cadets have no dependents so N/A.
Health care: TriCare Prime Coverage	Spouse: 3 years free, then XFR to Retiree TriCare status Standard (or Prime, if available). Retiree enrollment fee applies. Kids: free until 21 (or 23 if in school)	Cadets have no dependents so N/A.
Insurance: Servicemembers' Group Life Insurance (SGLI)	Up to $400K - Payable by OSGLI. No tax. Includes $10K FSGLI per child.	Same as active duty
Insurance: Family member SGLI (FSGLI) (Includes members married to members)	Max $100K for spouse. Guaranteed conversion benefit (no health check) within 120 days of death. Monthly deduction.	
Social Security	Payable. Immediate Claims Taking Unit (ICTU, 24-hr start-up)	Cadets have no dependents so N/A.
TSP: Thrift Savings Plan (optional)	Refund or rollover to beneficiary named on TSP form 3	Refund or rollover, if decedent contributed. Usually nil.
VA: DIC Child	$301/mo per child - no SBP offset. (CY 2013)	Cadets have no dependents so N/A.
VA: DIC Spouse	$1,215/month; offsets SBP dollar-for-dollar (CY 2013)	Cadets have no dependents so N/A.
VA: DIC Transitional Comp ($250/mo)	Pay to spouse for 24 months ($250*24 = $6K, tax-free)	Cadets have no dependents so N/A.
VA: Headstone & death payment	VA pays	Same as active duty
VA: MGIB Refund ~ $1200 (chapter 31)	If deceased participated, refundable to SGLI beneficiaries.	Same as active duty if cadet had prior service.

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