

**COAST GUARD
CASUALTY ASSISTANCE
CALLS OFFICER**

HANDBOOK

UNITED STATES COAST GUARD
OFFICE OF MILITARY PERSONNEL
DECEDENT AFFAIRS BRANCH

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Introduction

One of the biggest losses a family can suffer is the death of a relative while in the service. Equally distressing is the news that an organized search is being conducted for a service member who is missing.

You have been assigned as the Casualty Assistance Calls Officer (CACO) to assist the Primary Next of Kin (PNOK) or beneficiary of a service member who is either dead or missing. You are now the "face" of the Coast Guard to this family. You are responsible to notify the PNOK of the death, determine their needs, explain their benefits, assist in funeral details, and help them apply for their benefits, **therefore, your CACO duties normally take precedence over all other assigned duties.** In performing your duties, you will be supported by the Integrated Support Command (ISC) Decedent Affairs Officer (DAO), Chief of Military Personnel (Commandant G-WPM), the Department of Veterans Affairs and other agencies.

You have embarked on an assignment that is one of the most important, and hopefully one of the most rewarding, duties you will have during your Coast Guard career and have a moral obligation to be compassionate and helpful to the family of the fallen service member. This handbook is designed to help you perform your duties professionally.

The service member's family will long remember and appreciate your patience, understanding and helpfulness.

How to Use this Handbook

This handbook does not go into detail regarding the various issues that a CACO may encounter but is designed to provide:

- a quick review of your responsibilities as the CACO prior to each visit with the family;
- brief answers to questions frequently asked by the family.

This handbook is designed to be used in conjunction with:

- Chapter 11 PERSMAN
- Chapter 18 PERSMAN
- Coast Guard Decedent Affairs Guide
- Coast Guard Casualty Assistance Guide.

We recommend you review the appropriate section(s) of this handbook before each family visit and you take this handbook with you during the visit.

This handbook is divided into nine sections. Sections 1, 2, 3, and 4 concern the responsibilities of the Casualty Assistance Calls Officer (CACO) in the meetings with the family. Sections 5, 6, 7, 8 and 9 contain information that is useful to the CACO and the family

Each section dealing with visits to the family is divided into:

- a responsibilities checklist
- do's and don'ts
- questions frequently asked by next of kin

This handbook is a guide and you are not an expert regarding the various services and benefits available to the family. You serve as the family's primary coordinator for these services and benefits. It is always appropriate to respond, "I don't know but, I'll find out and get back to you."

Casualty Assistance Calls Program Organization

Chief of Military Personnel (Commandant G-WPM) determines and sets Decedent Affairs Policy for the Coast Guard.

The Integrated Support Command (ISC) Decedent Affairs Officer (DAO) Management Control is the mortuary and Casualty Affairs subject matter expert in your AOR and is your primary support person as you perform your CACO duties.

SECTION 1: THE ROLE OF THE CACO

CACO Overall Responsibilities:

As the CACO, you are the "team leader" in assisting the next of kin, as well as their messenger, resource coordinator and administrator. There are numerous resources available to assist you. A partial listing is available in Section 8 of this handbook. You will also find it helpful to be organized and keep accurate and complete written records of your activities.

You should stay in regular contact with the DAO and inform the DAO immediately of problems, complaints, or next of kin dissatisfaction.

Your CACO duties fall into three general categories. You'll make at least one PNOK visit for each category. This handbook is organized into the three categories to match your visits.

1. Notification Visit

- Personally notify the Primary Next of Kin (PNOK) their relative is:
 - dead,
 - unaccounted for--Duty status--whereabouts unknown (DUSTWUN),
 - reported missing
- Express the Commandant's condolences/concern to the PNOK and give a brief explanation of the circumstances
- Keep the family informed regarding the search efforts or the service member's remains.
- Determine the PNOK's need for support and immediate financial assistance.

2. Funeral/Burial Arrangements Visit

- Determine the Person who is Authorized to Direct Disposition (PADD) of the remains.
- Explain the services and benefits available to the PADD.
- Assist the PADD with funeral/burial arrangement

3. Services & Benefits Visit

- Explain the services and benefits available to the PNOK and designated beneficiary(s)

- Help the PNOK and designated beneficiary(s) apply for their services and benefits

CACO Specific Responsibilities:

- Personally notify the PNOK of the member's death
- Express the Commandant's condolences/concern to the PNOK and give a brief explanation of the circumstances
- Keep in touch with service member's command to obtain additional details of the casualty
- Keep the family informed regarding the search efforts or the service member's remains.
- Advise that CO's letter of circumstances/condolences is to be prepared within 48 hours of casualty incident;
- Determine PNOK's need for support and immediate financial assistance.
- Offer to arrange a chaplain for pastoral care

- Determine PADD
- Counsel PADD about funeral expense allowances and Funeral/burial options
- Obtain PADD decision on MMSO/NMA Form 5360/1
- Relay PADD's decision to ISC DAO
- Obtain name and telephone number of local receiving funeral home
- Coordinate details between funeral directors
- Monitor progress of transport of remains and keep next of kin informed
- Offer to help plan funeral/memorial services/military funeral honors and
- Assist dependents with travel arrangements to/from funeral site
- Attend the funeral

- Explain the services and benefits available to the PNOK and designated beneficiary(s)
- Help the PNOK and designated beneficiary(s) apply for their services and benefits
- Monitor collection, inventory and shipment of personal effects
- Arrange for Death Gratuity with HRSIC (SES)
- Arrange for dependents' continued occupancy in government quarters through the service member's ISC or
- Arrange for Basic Allowance for Quarters (BAQ) equivalent for 180-day period following member's death with HRSIC (SES)

- Remain available to further assist with difficulties that may arise during the family's adjustment to the tragic event

Do's and Don'ts

Do know your CACO Manual and follow it.

Do handle the case in the same manner you would like your family dealt with in a similar situation.

Do not hesitate to ask anyone for help.

Questions Frequently Asked by CACOs

What are the advantages of being a CACO?

You get the opportunity to demonstrate what you, as a Coast Guard professional, can do in an "independent," very stressful and difficult assignment. It will be very time-consuming, and probably one of the more fulfilling assignments you will perform during your entire Coast Guard career.

Are my CACO duties or my usual Coast Guard duties more important?

Your CACO responsibilities normally take precedence over all other duties. If there is doubt, ask your DAO. CACO duties normally performed exclusive of normal chain of command procedures.

CACO duty can be really stressful and emotionally draining. What can I do for myself?

Express your feelings to someone who will understand; A chaplain, EAP Counselor, Work-Life Staff. Don't expect to know all the answers or be afraid to say, "I don't know, but I will inquire and get back to you."

What should I do if faced with an unusual situation while I'm at the residence of the family, or when I'm not sure what to do at other times?

You should call your DAO or Commandant (G-WPM-2) at the 202-267-1648.

What should I do if the news media contacts me or the casualty's family about the casualty incident?

Refer them to your District Public Affairs Office.

What should I do if the next of kin becomes dependent upon me or wants to prolong the relationship?

First be sure you have fulfilled your duties and done all you can do to assist, then refer them to other support services such as a Chaplain, an Employee Assistance Counselor, Gold Star Wives of America and/or other groups.

SECTION TWO:
THE
NOTIFICATION
VISIT

- NOTIFYING THE PRIMARY NEXT OF KIN (PNOK)
- RESPONSIBILITIES CHECKLIST
- DO'S AND DON'TS
- QUESTIONS FREQUENTLY ASKED BY
NEXT OF KIN

Notifying the Primary Next of Kin (PNOK):

The following is the typical process from the death of a service member to the notification the PNOK.

1) Coast Guard is notified of a service Members Death - A Coast Guard command is informed of the death of a service member, either by a member of the command (i.e. Operational Death), fire or police (i.e. auto accident) or the family itself (i.e. heart attack or cancer). The Coast Guard Command notifies FlagPlot at 202-267-2100, their Area/District Command center and their ISC DAO. The Coast Guard Command then issues a Personnel Casualty Report.

2) Concerned Parties Notified - FlagPlot notifies the Commandant, the Coast Guard Chaplain, Coast Guard Investigative Services (CGIS) and the Coast Guard Decedent Affairs Officer. Simultaneously, the Coast Guard Decedent Affairs Officer and the District Command Center contact the DAO, where the death occurred, to ensure they are aware of the death. The DAO locates the service member's current CG-4170A BAH/RECORD OF EMERGENCY DATA and determines the PNOK and where they live.

3) The PNOK's DAO is notified - If the PNOK lives in the area of responsibility of a different ISC, that ISC's DAO is notified of the death.

4) CACO Selected - The ISC DAO responsible for the area where the PNOK resides identifies the Coast Guard Command nearest the PNOK and tasks them to appoint a CACO to personally notify the PNOK. The Command appoints the CACO.

5) CACO Support Person Identified - The CACO NEVER goes to the PNOK alone. The DAO locates a second person to go with the CACO to make the notification. Preferably, this is a Military Chaplain. However, Corpsman, Police and Fire Chaplains, EAP Counselors can be asked to go along. The CACO coordinates schedules with the support person. (Note - Uniform is Service Dress Blue, Tropical Blues in southern climates.)

6) Notification Letter Prepared - The DAO will help the CACO write the notification letter, based upon the format in Enclosure 7 of the Pay and Personnel Procedures Manual. The CACO will notify the PNOK by reading them paragraph one. Paragraph two lets the PNOK know that Coast Guard support is available.

7) Print out Coast Guard Casualty Assistance Guide - The DAO will E-mail this document to the CACO. The CACO will print it out and leave it with the PNOK.

8) CACO and Support Person Locate PNOK Residence - Notification visits are not made before 0600 or after 2400, in most cases. The CACO and the support person go immediately to the PNOK residence. The CACO NEVER goes to the PNOK alone. In cases where the PNOK lives in a remote area, it is useful to ask local police for an escort to the residence. They can also be helpful when making the notification.

9) Notifying the PNOK - The CACO, as the direct representative of the Commandant, is responsible, to notify the PNOK. The Chaplain is present as a "Safety Observer" and to offer comfort and emotional support. (Note: In many cases, the PNOK have already been notified by police, fire, or hospital and this a formal visit to express the Commandant's condolences and let the family know that Coast Guard support is available.

- The CACO and Assistant go to the residence, identify themselves, and ask see the PNOK. If asked what this is about, the CACO responds, "I have a message for PNOK from the Commandant of the Coast Guard. May we come inside?" (Note - NEVER inform the PNOK outside the house. ALWAYS go inside first.) IF the PNOK is not at home, find out when they will arrive and set a time to return.
- Once inside, CACO verifies they are actually talking to the PNOK. If children or others are present the CACO may ask to speak with the PNOK privately.
- CACO notifies the PNOK by reading paragraph one of the notification letter.
 - "The Commandant of the Coast Guard regrets to inform you that your (son/daughter/husband/wife), (Rank/Rate name of service member) was found dead/killed/died at _____ on _____. Please be assured you have the Coast Guard's deepest sympathy."
 - The CACO should read the letter as soon as they are with the PNOK. When the CACO and Chaplain, in their Service Dress Blues, arrive unexpectedly at a residence, the PNOK already has a very good idea why they are there. It only frustrates the PNOK if the CACO delays the notification by

trying to soften the news with phrases like, "I don't know how to tell you this, I cannot tell you how sorry I am, etc." The notification letter is designed to keep the notification as professional as possible.

- CACO presents the letter to the PNOK.

10) CACO verifies Name, address and phone number(s) of PNOK and determine PNOK's need for support and immediate financial assistance.

11) CACO leaves the Coast Guard Casualty Assistance Guide with the PNOK.

Notification Visit Checklist

- Receive Personnel Casualty Report data from DAO _____
- Identify your Support person (Chaplain, fire, police) _____
- Prepare notification letter with DAO _____
- Print out Coast Guard Casualty Assistance Guide _____
- Identify PNOK and location of Residence _____
- Notify PNOK using notification letter _____
- Offer the Coast Guard's condolences/concerns _____
- Inform PNOK of current location of remains _____
- Inform PNOK of Coast Guard's primary care of remains _____
- Inform PNOK about Commanding Officer's letter _____
- Verify PNOK's Name, address and phone Number(s) _____
- Determine if PNOK needs emergency financial assistance _____
- Advise PNOK, if an investigation is pending _____
- Identify and coordinate a family support group
(e.g., friends, minister/priest, relatives), before departing _____
- Assure next of kin of your continued availability _____
- Leave Coast Guard Casualty Assistance Guide with PNOK _____
- Leave your phone number(s) with PNOK _____

Notification Visit Follow-Up Checklist

- Call the DAO immediately after leaving the PNOK _____
- Inform ISC DAO that PNOK has been notified and confirm PNOK's
name and address. _____
- Give local funeral home information (name/address/
telephone number) and PADD's desires for remains to the DAO _____
- Get location of remains and expected travel itinerary from DAO _____
- Contact HRSIC (SES) for Death Gratuity (\$6,000)payment _____

The Notification Visit

Do's and Don'ts

DON'T EVER go alone on ANY visit to the PNOK

Do wear service dress uniform.

Do have another Coast Guard member accompany you, if Chaplain not available.

Do keep description of circumstances brief and accurate.

Do use the word dead.

Do be prepared for a wide range of reactions, some of which will be very strong.

Do not be defensive if next of kin blames Coast Guard; simply listen, and continue to offer your assistance.

Do inform next of kin of type of investigation being done.

Do assure next of kin you will get answers to their questions and get back to them.

Do not offer too much emotional involvement with the family.

Do plan to act as liaison between family members who refuse to talk directly with each other about casualty incident (e.g., divorced parents who won't converse directly with each other.)

Do advise next of kin to contact Red Cross to notify other family members in active military services.

Do advise next of kin of assistance available from Coast Guard Mutual Assistance/Red Cross

Questions Frequently Asked by Next of Kin

How did it happen?

Advise next of kin of all factual details regarding the death. Restrict the information to what has been received. Explain that initial details are normally brief. Assure the family that more details will follow.

Assure next of kin you will get answers to their questions and get back to them. If death was by other than natural causes and an investigation is being conducted, advise the family they are entitled to a copy of the completed report upon written request.

Where are the remains and where will they be sent?

The DAO will know where the remains are located.

The Coast Guard transports the remains, at no cost to the PNOK, to the PNOK's funeral home.

When will the remains arrive?

Assure next of kin you will inform them as soon as you know when the remains will arrive. The DAO and the funeral homes will work out the schedule. When death occurs overseas, the remains are usually returned to the local funeral home within 7 to 10 days.

Are the remains viewable?

At this time, we don't know. If no one has addressed the issue, be sure to check into it yourself.

What can I expect in financial support?

A \$6,000 Death Gratuity can normally be paid by HRSIC (SES), within 72 hours of the death. The DAO will know who is the beneficiary for the death gratuity.

SECTION THREE :

THE

FUNERAL ARRANGEMENTS

VISIT(S)

- RESPONSIBILITIES CHECKLIST
- DO'S AND DON'TS
- QUESTIONS FREQUENTLY ASKED BY
NEXT OF KIN

SECTION 3: THE FUNERAL ARRANGEMENTS VISIT(S)

Your next visit to the family should be focused on settling the funeral/burial arrangements with the family.

Before you visit the family you should obtain a copy of the CG-4170A and prepare form XXXXXXXX Disposition Instructions.

The form explains the different burial options and how much the CG will reimburse the family for their expenses.

The PNOK is the PADD, unless they sign away that right to be the PADD. If they do, the next person in order of precedence automatically becomes the PADD.

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.

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:

- The Coast Guard has initial custody of the remains, arranges and pays for the preparation of the remains and a casket, and, 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

- 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

- 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.

Responsibilities Checklist

Encourage primary next of kin (PNOK) to allow the Coast Guard to handle primary care and transportation of the remains. Obtain a signed Disposition of Remains form. Emphasize that it is financially advantageous for the family if the Coast Guard does the preparation, dressing, and casketing of the remains. _____

Inform family of Coast Guard escort of remains. _____

Determine receiving funeral home of family's choice. _____

Inform dependents (spouse, dependent children under 21; if none, parents) that Coast Guard will pay travel costs and per diem to funeral site and return. - CACO Assit with arrangements. _____

Determine family's choice regarding government or private cemetery. _____

Inform family of eligibility and availability of funeral honors. _____

Relay primary next of kin decision and name/address/
telephone number of local receiving funeral home to
Integrated Support Command Decedent Affairs Officer. _____

Advise next of kin that survivor benefit applications
will be forthcoming within approximately one week. _____

Determine primary next of kin's desire for military
funeral honors. _____

Advise primary next of kin not to schedule firm
funeral date until arrival of remains at receiving
funeral home. _____

Advise eligible next of kin that Coast Guard quarters
Or a housing allowance will be available for 180 days. _____

Monitor status of personal effects and address
inquiries to member's command. _____

Advise primary next of kin you plan to attend funeral _____

Funeral Arrangements Visit

Do's and Don'ts

Do try to avoid saying "no" to the next of kin's requests; try
to arrange alternatives and compromises.

Do not make contractual arrangements with the funeral director;
rather, be sure the primary next of kin (PNOK) has made them.
PNOK can defer to anyone else (except CACO) if done so in
writing and recipient consents in writing.

Do obtain obituary data from Coast Guard records, if requested.

Do arrange for special escort with Integrated Support Command
Decedent Affairs Officer, if requested by primary next of kin.

Do arrange for military funeral honors through Honor Guard.

Questions Frequently Asked by Next of Kin

When do we schedule the funeral?

Planning the funeral service can begin immediately. The family should not make a firm funeral date until arrival of remains at the receiving funeral home.

How much will Coast Guard allow towards funeral expenses?

When everything is arranged by primary next of kin, \$6,900 towards initial preparation, embalming, casketing. If family allows Coast Guard to do initial preparation, embalming - there is no cost to family. Additionally, a maximum of \$4,325 is allowed if remains are shipped via a funeral home prior to private cemetery interment (\$3,000 if a government cemetery interment) or \$600 if remains shipped directly from casualty location to government cemetery for interment.

How much will Coast Guard allow for memorial services if the remains are not recovered?

A maximum of \$3,000 is payable towards memorial service expenses.

Funeral Arrangements Visit

Questions Frequently Asked by Next of Kin

Does Coast Guard require permission from next of kin before ordering an autopsy?

No. The Commanding Officer has such authority by law.

How does the Coast Guard pay for its portion of funeral costs?

The CACO will tell the funeral home to bill the Coast Guard directly for the Coast Guard portion of the bill. Funding and accounting data will be given to the Integrated Support Command Decedent Affairs Officer who will process the bill for payment.

What kind of military funeral can we have?

A Chaplain, if available, will conduct the religious service. Military honors can be a part of the funeral, including an Officer-in-Charge (OIC) or Petty Officer-in-Charge (POIC), a rifle squad, six casket-bearers and a bugler or recorded TAPS.

Prior to funeral, discuss flag presentation with funeral director, escort, funeral honors detail, and minister, priest, or chaplain.

If honors are requested for a member whose death was under other than honorable conditions, refer the matter to the Integrated Support Command Decedent Affairs Officer for decision.

If Coast Guard resources are insufficient to provide a complete honor guard, other resources can be utilized, if family concurs; (e.g., other armed services, National Guard, Reserves, local Veterans groups, or local bands to provide buglers).

Funeral Arrangements Visit

Who is entitled to a flag?

One to spouse; one for parents who reside together; or two, if parents reside separately. Exceptions will be decided by Integrated Support Command Decedent Affairs Officer.

Who provides the headstone?

The Department of Veterans Affairs (DVA) will furnish a headstone for all active duty members. In a government cemetery, the headstone is erected at no cost to the family. In a private cemetery, the family must pay such costs.

When will the headstone be erected?

Generally, within 90-120 days.

To whom are member's personal effects shipped?

Executor/Administrator of estate named in Last Will and Testament; if none, to spouse; if none, to child(ren); if none, to parents (if living together). If parents are living apart, PERS-621 will determine recipient.

SECTION FOUR:

THE

BENEFITS

VISIT(S)

- ARRANGING BENEFITS VISITS
- RESPONSIBILITIES CHECKLIST
- DO'S AND DON'TS
- SURVIVOR BENEFITS
- QUESTIONS FREQUENTLY ASKED BY
NEXT OF KIN

SECTION 4: THE BENEFITS VISIT(S)

This visit is designed to specifically educate the PNOK about their benefits and have them sign some necessary forms. If you have left previously left a Coast Guard Casualty Assistance Guide with the PNOK they may have an idea of the benefits available to them. If a Coast Guard Casualty Assistance Guide was not left with the PNOK, the CACo should prepare one for the PNOK and present it to them on this visit

For this visit, the CACO should have already consulted with the DAO and determined what benefits the family is eligible to receive. The CACO should prepare, as much as possible, the necessary forms, and have them ready for the family to sign.

The CACO should walk through the Coast Guard Casualty Assistance Guide with the PNOK and explain their benefits. The CACO can highlight the benefits already received (i.e. Death Gratuity, funeral benefits) and then explain the additional benefits they may receive.

As always, never visit the PNOK alone. Always take another person with your, preferably a chaplain.

Arranging Benefits Visit

Commandant (G-WPM-2) and ISC DAO confirm Beneficiaries and Entitlements from member's service record. _____

Within 3 working days of casualty incident, Commandant (G-WPM-2) completes the Military Death Certificate (DD 1300 - Report of Casualty) and faxes to HRSIC (SES), DVA-DC, OSGLI, and the CACO for delivery to next of kin. _____

During normal working hours, the CACO can call the Integrated Support Command Decedent Affairs Officer Or Commandant (G-WPM-2) with questions on claims while at next of kin residence. _____

Office to which completed claims are to be forwarded is found either on or appended to each claim form. _____

Responsibilities Checklist

Review benefits package for family prior to delivery. _____
(Arrange delivery/forms completion expeditiously.)

Arrange for next of kin visit to (DVA) office _____
Regarding associated benefits.

Advise Commandant (G-WPM-2), Integrated Support _____
Command Decedent Affairs Officer and other
appropriate agencies of next of kin address change.

Advise Commandant (G-WPM-2) to record birth of _____
Child of member which occurs after casualty incident.

Ensure Funeral home bills the Coast Guard directly _____
for the Coast Guard portion of the funeral expenses.

Follow-up Action Items

Monitor progress on applications for survivor benefit _____
entitlements until next of kin receipt.

Inform Integrated Support Command Decedent Affairs _____
Officer when NOK no longer requires or desires help.

Do's and Don'ts

Do not advise next of kin that any benefit is payable unless previously discussed with Integrated Support Command Decedent Affairs Officer.

Do not act as a representative of the Social Security Administration (SSA) or Department of Veterans Affairs (DVA).

Do offer to sign as witness for beneficiary signature on claims.

Do inform beneficiaries of their entitlements and assist with forms.

Do remind beneficiaries that the Coast Guard has no control over how long it takes for the first benefits check to be paid from other agencies such as the SSA and VA.

Do not promise anything more than you are certain the Coast Guard will provide.

Do not allow an emotional dependency to develop.

Do provide the beneficiary a copy of claims/applications submitted and retain a copy for yourself.

Benefits Visit

Survivor Benefits

	Approximate Receipt Timeframes
Death Gratuity (\$6,000) (local paid)	48-72 hours
Eligible dependents travel to funeral	As necessary
Servicemen's Group Life Insurance (SGLI)	7 days from receipt of complete claim
DVA Pension(Non-service connected death)	120-180 days
DVA DIC (Service connected death)	120-180 days
Housing allowances for 180 days (dependents)--or continued residence in government quarters	7-14 days
Headstone	90-120 days
Social Security Survivor benefits	60-90 days
Social Security Lump Sum Death Benefit (\$255) (must be survived by spouse or child)	30-90 days
Veterans Educational Assistance Program (VEAP) Refund (paid to SGLI beneficiary)	90-120 days
Montgomery G.I. Bill (MGIB) Education Program Refund (paid to SGLI Beneficiary)	90-120 days
Dependents/household goods relocation (w/in 1 yr.)	Dependents' discretion

Unpaid compensation and Allowances (Unpaid Reenlistment Bonus and unused leave). 60-90 days

Survivor Benefit Plan (SBP) (if member was retired, died on active duty in "line of duty," or died on active duty Not in "line of duty" but had over 20 years service) 60-90 days

Benefits Visit

Questions Frequently Asked by Next of Kin

How do I get my benefits?

Upon receipt of a correctly completed claim or application by the appropriate agency, benefits are forwarded via mail or Direct Deposit System (DDS).

When do I have to move from government quarters?

Eligible next of kin are allowed 180 days in which to move.

How long do I have to relocate at government expense?

One year from date of death

If member was in an overpaid status at time of death, is estate subject to lien by Coast Guard?

Yes, HRSIC (SES), will decide if lien action is to be taken.

Who is entitled to receive unused monies in member's Veterans Educational Assistance Program (VEAP) or Montgomery G.I. Bill (MGIB) Education Program?

The Servicemen's Group Life Insurance (SGLI) beneficiary.

Does the Coast Guard have a scholarship program exclusively for survivors?

No, however, the American Legion publishes a booklet titled "NEED A LIFT?" which highlights available educational loans and scholarships. Copies of this booklet may be ordered from The American Legion, National Emblem Sales, P.O. Box 1050, Indianapolis, IN 46206 (\$2.00 each -prepaid).

Does my enrollment in the TRICARE-Active Duty Family Member Dental Plan end on the date of death of my sponsor?

No, enrollment is extended for 36 months, at active duty dependent rates, beginning on the first day of the month following the date of death of the active duty sponsor.

SECTION FIVE:
EXCEPTIONS
TO THE
NORMAL PROCEDURE

SECTION 5: EXCEPTIONS TO THE NORMAL PROCEDURE

This handbook has focused on deaths of active-duty personnel. There are other types of cases to which you may be assigned.

DUSTWUN/Missing/or Captured

The notification process is almost the same as in a death, except that the wording is different; e.g., "The Commandant of the Coast Guard has asked that I inform you that your (relationship) has been reported in a _____ status in _____, _____, at _____ (a.m./p.m.) on _____, 20___. (Briefly state the circumstances.) On the Secretary's behalf, I extend to you and your family my deep concern for his/her well-being."

The reporting of any member into any one of these categories has no effect whatsoever on dependent privileges and benefits.

The length of the CACO's assignment may extend into years, throughout which the CACO is responsible for providing moral support to the next of kin, as well as keeping the next of kin updated on the status of the missing/captured member. Once a member has been reported in such a status, the HRSIC (SES) will work with the CACO to arrange for monthly payment of a portion of member's pay and allowances for the dependents. A case history must be maintained throughout the entire assignment.

Retired Members

Retiree deaths should be reported to, and are handled by HRSIC (RAS) at 1-800-772-8724, ext 3439.

Reservists

In general, the death of a reservist is treated like an active-duty death if it occurred while the reservist was on active duty or inactive duty for training.

When a reservist dies while not on active duty, a CACO is still assigned to handle the funeral and benefits portion of the casualty process. Military Funeral Honors, Unpaid Pay and Allowances, Headstone or marker, SGLI, and MGIB are issues that need to be resolved.

Special Consideration for Death Cases Involving Autopsy

When necessary to determine the cause of death of a person on active duty, an autopsy may be performed by military or civilian medical authorities. The PNOK's prior consent is not required. An autopsy provides the medical, scientific and legal basis to make conclusions about the relationship of any disease or injury to the cause of death. If CGIS is conducting an investigation into the death, questions about why an autopsy is being conducted should be referred to that agency; if other law enforcement agencies are in charge of the investigation, an appropriate representative should be located to address the PNOK's concerns.

In all autopsy cases, the CACO should sensitively advise the PNOK of the following general considerations:

Depending on relative geographic locations of the remains and the pathologist, an autopsy may lead to some delay in the return of the remains. The NOK should be assured that military and civilian pathologists are keenly aware of the family's desires; these examinations are conducted thoroughly but expeditiously. Delays, if any, are usually only a day or two.

During the autopsy, some body tissues, parts or organs may be retained for further diagnostic, legal or scientific purposes and not returned with the remains. Later disposition will be performed in a humane and dignified manner.

(Note: Some religious denominations desire interment of all remains. If the family has questions or concerns regarding the retention of materials during the autopsy, the CACO should contact the Integrated Support Command Decedent Affairs Officer and the responsible MTF/pathologist to arrange return of all organs and tissues for burial when no longer needed.)

The final autopsy report may take some time. Sometimes, extensive laboratory tests are required or specimens are forwarded to other pathologists for review. The family will be able to obtain a copy of the final report.

Escort

It is Coast Guard policy to have all remains escorted from place of death to burial site. The Coast Guard is authorized to

fund a round trip for one escort to accompany the remains. This escort may be a Coast Guardsman, civilian, family member, or member of another service. If the If the special escort requested is from the parent command, inform that command of the request and the command should, if at all possible, send the escort. If the special escort requested is from another command, request that command send the escort if available. If the PNOK requests a special escort from another service, contact Coast Guard Personnel Command immediately. Inform the PNOK that the use of a special escort from another service may delay the arrival of the body due to logistical considerations with locating and transporting the escort. Only one escort will be funded by the Coast Guard; commanders may send another escort at unit expense.

The use of a special escort has great benefits to families who have just suffered a loss. The ability to talk to a friend of the deceased, have that person escort the body, and attend the funeral, assists the family in their grieving process. The use of special escorts increases the Coast Guard's ability to provide caring and compassionate casualty assistance.

SECTION SIX:

TELEPHONE NUMBERS

- COAST GUARD/GOVERNMENT
- REGIONAL
- LOCAL

SECTION 6: TELEPHONE NUMBERS

COAST GUARD/GOVERNMENT

Arlington National Cemetery Arlington, VA 22211-5003	(703) 695-3250 703) 697-9486
American Red Cross Armed Forces Emergency Center 430 17 th Street NW Washington, DC 20006-5307	(202) 737-8300
Bereavement Center Yonkers, NY	(914) 949-6761
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 http://www.uscg.mil/hq/hrsic	(800) 772-8724
Coast Guard Mutual Assistance 2100 2 nd Street, S. W. Washington, DC, 20593-0001	(800) 881-2462
Compassionate Friends Oak Brook, IL	(708) 990-0010
Department of Veterans Affairs Regional Office for Benefits Information http://www.va.gov	(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	(800) 829-1040

<http://www.irs.gov>

Navy-Marine Corps Relief Society
Room 1228
801 N. Randolph Street
Arlington, VA 22203-1978 (703) 694-4904

National Association
of Military Widows (703) 527-4565
Arlington, VA

Office of Service members' Group Life Insurance (OSGLI)
213 Washington Street
Newark, NJ 07102-2999 (800) 419-1473

Rainbows (708) 310-1880
Schaumburg, IL

Retired Enlisted Association
909 N. Washington Street
Suite 301
Arlington, VA 22314 (703) 684-1981

Social Security Administration (800) 772-1213
<http://www.ssa.gov>

St. Francis Center (202) 363-8500
Washington, D.C.

The Military Officers Association
Attn: Secretary Scholarship Committee
201 N. Washington Street
Arlington, VA 22314 (703) 549-2311

THEOS Foundation (412) 471-7779
Pittsburgh, PA

Tragedy Assistance Program (202) 588-TAPS
for Survivors 1-800-959-8277
Washington, DC

TRICARE (800) 931-9501
<http://www.tricare.osd.mil>

SECTION SEVEN:

GLOSSARY

SECTION 7: GLOSSARY

- BAQ - Basic Allowance for Quarters
- BAH - Basic Allowance for Housing
- BAH/Record of Emergency Data (CG-4170A) - The personal information provided by the member. Used to designate beneficiaries (except SGLI)
- Beneficiary - Person entitled or designated to receive various benefits
- HRSIC - Coast Guard Human Resources Services & Information Center
- ISC DAO - Integrated Support Command Decedent Affairs Officer
- CACO - Casualty Assistance Calls Officer
- DAP - Decedent Affairs Program at Commandant (G-WPM-2)
- Determines primary/secondary next of kin/beneficiaries for all survivor benefits; forwards Coast Guard Casualty Assistance Guide and Listing of Internet Websites for Forms to CACO for delivery to next of kin; liaisons with CACO on death gratuity payment/travel of dependents to funeral site/90-day housing allowance; provides fund cite for dependents/household goods relocation.
- Cemeteries (Government)
- CONUS - Continental United States
- Death Gratuity - Immediate \$6000 financial assistance to PNOK
- DIC - Dependency and Indemnity Compensation (DVA) monthly benefit to spouse of \$911.00 if DVA determines death to be service connected. An additional \$229.00 per month is payable for each child. (Rates available from DVA)
- DUSTWUN - Duty Status Whereabouts Unknown. A member who is not present for duty and whose status initially is so uncertain that the CO must first search for him/her and gather the facts in order to make a proper status determination

(UA/missing/ deceased).

Escort - The person who accompanies the remains while being transported from the death site to the funeral site.

Household Goods - Furnishings within household, (e.g., tables, chairs, lamps, TV, boat, etc.)

Lapel Pin - Commemorative pin; sent to CACO for delivery/presentation to widow(er), children and parents of casualty.

MGIB - Montgomery G.I. Bill Education Program - Monies accumulated and unused in member's account at time of death are payable to SGLI beneficiary.

PADD - Person Authorized to Direct the Disposition of the Remains - 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.

Pension (DVA)

- Monthly benefit to surviving spouse and children in school or college until age 23
- Payable only if member's death is non-service connected and survivor's income does not provide adequate maintenance. Personnel Casualty Report (Format in Appendix A-3 of CACP Manual).
- The electronic message giving the member's personal information and circumstances of casualty incident
- Generally originated by CO of casualty; sent to CAC/FHS Program Coordinator and COMNAVPERSCOM. Data provided to CACO by CAC/FHS Coordinator

Personal Effects - Member's personal belongings (e.g., jewelry, clothing, camera, money, etc.) Note: The recipient of personal effects is not based upon a PNOK/SNOK determination. Only legal Heirs or court appointed Executors or Administrators of the deceased estate are recipients of personal effects.

PNOK - Primary next of kin - The person that the Coast Guard is required to notify about the death of a member. The PNOK also receives the member's personal effects and the memorial flag. The PNOK is determined in the following order of precedence:

- spouse; if none,
- eldest child over age of majority(including child or children by prior marriage); if none,
- father or mother; if none,
- eldest sibling, or other blood relative, in that order.

Note: When parents reside together, the parent designated to receive the majority of benefits is considered the PNOK. When parents separate/divorce before the member's entry into the Coast Guard, the parent who had legal custody (if he/she was under the age of majority) when the member entered the Coast Guard, is considered the PNOK. If parents divorce/separate after member's entry into the Coast Guard, the parent designated to receive the majority of benefits is considered the PNOK.

Primary Care (of remains) - Preparation (embalming), dressing, and casketing of the remains.

Property

- Real: land/buildings/improvements or fixtures on that land.
- Personal: clothing, jewelry, household furnishings, money, stocks, bonds, savings bonds, automobiles, etc.

SBP - Survivor Benefit Plan - A monthly annuity paid to the survivors of a member who:

Was Retired

Died on Active Duty in "Line of Duty" - Spouse receives an annuity equal to a 100% disability retirement

SGLI - Servicemen's Group Life Insurance

Secondary Care (of remains)- Allowances from Coast Guard for shipment, receiving funeral home usage, flowers, plot, purchase of a single grave, opening/closing of grave, etc.

SNOK - Secondary next of kin - Other relatives and family members who need to know about the member's death, such as:
minor children who live outside the member's home (If the member does not have spouse, the eldest adult (over 18) child is PNOK and all other children are SNOK.
parents if not listed as PNOK,
any person named on the CG-4170, BAH/Record of Emergency Data to receive the death gratuity or unpaid pay and allowances

While the Coast Guard can help notify the SNOK, it is not a required duty.

Special Escort (for remains) - Person whom PNOK requests to escort remains (provide information immediately to Military Medical Support Office

SSA - Social Security Administration

VEAP - Veterans Educational Assistance Program

- Monies accumulated and unused in member's account at time of death (payable to SGLI beneficiary).

SECTION EIGHT:

OTHER

RESOURCES

AVAILABLE

TO SURVIVORS

SECTION 8: OTHER RESOURCES AVAILABLE TO SURVIVORS

Organizations:

St. Francis Center, Washington, DC.

Provides information, grief counseling, and personal support to individuals and families. Newsletter.

Location: Washington, DC

Phone: (202) 363-8500

Compassionate Friends. Offers support for grieving parents.

Local groups.

Location: Oak Brook, IL

Phone: (708) 990-0010

American Red Cross. Emergency financial help. Local chapters.

Bereavement Center (Children).

Facilitates normal process of mourning in children and adolescents; provides an arena of self-help and support.

Location: Yonkers, NY

Phone: (914) 949-6761

Rainbows. Support program for children and adolescents who have suffered a significant loss. Trains teachers, school administrators, and parents to help children through their time of grief. State and local groups.

Location: Schaumburg, IL

Phone: (708) 310-1880

National Association of Military Widows. Widows of career men and reservists in all branches of the uniformed services.

Monitors programs affecting military widows, and seeks equitable legislation and survivor benefits programs.

Location: Arlington, VA

Phone: (703) 527-4565

THEOS Foundation. Assists in planning and development of practical and educational programs for the widowed. National and local groups; newsletter and magazine.

Location: Pittsburgh, PA

Phone: (412) 471-7779

Other Resources

Books and Pamphlets:

Healing Grief by Amy Hillyard Jensen. "The most concise, comprehensive and helpful information for bereaved parents that we found."

Working It Through by Elisabeth Kubler-Ross.

Dear Stephen by Ann Downey. The personal story of the illness and death of a son who was a "midshipman" at the Naval Academy. Recommended by Elisabeth Kubler-Ross.

When My Father Died, Little Tan Books, Cincinnati, OH.
Recommended by the Elisabeth Kubler-Ross Center.

How Do We Tell the Children?: A Parents' Guide to Helping Children Understand and Cope When Someone Dies by Dan Schaefer.

Death and the Family: The Importance of Mourning by Lily Pincus.

About Mourning: Support and Guidance for the Bereaved by Savine Gross Weizman.

Helping Children Cope With Grief by Alan Wolfelt.

No Lifetime Guarantee: Dealing With the Details of Death by Katie Maxwell.

Teenagers Face to Face With Bereavement by Karen Gravelle. Young people express feelings of pain, anger, and guilt as they come to terms with the death of a parent, sibling, or close friend.

Beyond Widowhood: From Bereavement to Emergence and Hope by Robert C. Digiulio.

Letter To My Husband by Jill Truman.
Recommended by Elisabeth Kubler-Ross.

On Death and Dying by Elisabeth Kubler-Ross.

Living with Grief After Sudden Loss by Kenneth J. Doka Ph.D