



## FACT SHEET

### Benefits for Survivors of Active Duty Officers and Retirees

Last Reviewed: May 24, 2018

#### Background

Survivor benefits vary based on whether you are active duty, inactive, or retired at the time of your death. This fact sheet addresses the most widely used benefits for survivors of active duty officers and retirees with over 20 years of service; it does not include benefits available through Social Security.

#### Eligibility

- ▶ Eligible survivors of active duty PHS Officers are entitled to benefits described, unless noted otherwise.
- ▶ Next-of-kin (NOK) of active duty member's should contact DCCPR (1-240-453-6000) and Compensation Branch (1-240-276-8799) as soon as possible after the death of a PHS Officer to assure prompt receipt of benefits. Retiree NOK may be asked to contact the Coast Guard Retiree & Annuitant Services (RAS) Branch (1-800-772-8724 or 1-785-339-3415). USPHS Compensation Branch or the USCG RAS Branch will require a death certificate and other basic information to support the claim.

#### Highlights

The table below contains a brief explanation of benefits as well as the form number and basic contact information when relevant. Much more detail is available through the listed website resources listed.

Benefit	Description of Benefit
Transportation of remains (Active Duty PHS Officer)	<ul style="list-style-type: none"> <li>• Transportation of remains from place of death to place of burial</li> <li>• Immediate family's round-trip travel to place of burial</li> <li>• Arrangements made through officer's operational division (Form HHS-1 through OPDIV, contact <a href="#">relevant Liaison</a> for assistance)</li> </ul>
Transportation of remains (Dependent)	<ul style="list-style-type: none"> <li>• Transportation of officer's dependent's remains from place of death to place of burial</li> </ul>
<a href="#">Burial and funeral honors</a>	<p><i>Active Duty and Retired Veterans</i></p> <ul style="list-style-type: none"> <li>• Burial of cremated or casketed remains in a National Cemetery</li> <li>• <a href="#">Graves in National Cemeteries</a> marked with inscribed government headstone; if buried elsewhere, VA will furnish headstone upon request (<a href="#">Form VA-40-1330</a> or call 1-800-827-1000)</li> <li>• Military honors provided at funeral if requested by funeral director</li> </ul> <p><i>Active Duty Service Member Specific</i> (per <a href="#">Survivor Benefit Pamphlet</a>)</p> <ul style="list-style-type: none"> <li>• PHS will pay up to \$10,500 for private cemetery burial or \$9,000 at a National Cemetery</li> <li>• Funeral home may bill directly or NOK may be reimbursed (<a href="#">Form DD 1375</a>; form says, "Expires May 31, 2006" but no updated form is available)</li> </ul> <p><i>Eligible Retired Veterans</i> (per <a href="#">VA Burial Benefits Fact Sheet</a>)</p> <ul style="list-style-type: none"> <li>• For service-connected deaths, VA will pay a maximum of \$2,000 of burial costs</li> <li>• For non-service-connected deaths, VA will pay \$300-\$762 of burial costs and \$762 for a burial plot if the veteran was hospitalized by VA at time of death</li> </ul>
<a href="#">Death gratuity</a>	<ul style="list-style-type: none"> <li>• \$100,000 tax-free lump-sum payment to NOK of active duty member (NOK of a retiree who dies within 120 days of separation may also be eligible for a death gratuity)</li> <li>• Paid automatically after Compensation Branch receives death certificate</li> </ul>
Survivor Basic Allowance for Housing	<ul style="list-style-type: none"> <li>• If occupying government quarters, survivors may continue to do so for 365 days</li> <li>• See "<a href="#">A Survivors Guide to Benefits</a>" or contact Compensation Branch 240-276-8799</li> </ul>
Unpaid pay, allowances, and unused leave	<ul style="list-style-type: none"> <li>• If applicable to a given officer, apply with Form SF-1174 "<a href="#">Claim for Unpaid Compensation of Deceased Member of the Uniformed Services</a>"</li> </ul>
<a href="#">Service Members' Group Life Insurance (SGLI)</a>	<ul style="list-style-type: none"> <li>• Active Duty members are automatically enrolled, though must file <a href="#">SGLV-8296</a> to specify or change beneficiaries or coverage (usually \$400,000)</li> </ul>

	<ul style="list-style-type: none"> <li>Beneficiary completes <a href="#">SGLV-8283</a> upon Service Member's death and sends to <a href="#">Office of SGLI</a></li> <li>Spouse may convert his/her <a href="#">FSGLI</a> into a commercial policy (time limits apply)</li> </ul>
<a href="#">Veterans Group Life Insurance (VGLI)</a>	<ul style="list-style-type: none"> <li>Retirees can apply to convert SGLI coverage to VGLI within 485 days (<i>i.e.</i>, 1 yr. 4 mo.). If submitted within 240 days of retirement, no evidence of good health required. Veterans must file <a href="#">SGLV-8714</a>, specify coverage amount (\$10,000 to \$400,000), and submit to the Office of SGLI. Premiums vary by coverage and age of veteran.</li> <li>Beneficiary completes <a href="#">SGLV-8283</a> upon Service Member's death and sends to <a href="#">Office of SGLI</a></li> <li>Spouse may convert his/her <a href="#">FSGLI</a> into a commercial policy (time limits apply)</li> </ul>
Survivor Benefit Plan (SBP)	<ul style="list-style-type: none"> <li>Elective annuity plan for eligible beneficiaries of deceased retirees (amount of benefit is a percentage of your retirement benefit based on your election)</li> <li>Spouse and dependent children are eligible for this monthly annuity; reduced by amount of Dependency and Indemnity Compensation (DIC – see below) received</li> <li>Per CCPM 63, apply to PHS on Form DD 1884 (note: DD 1884 may have been replaced by <a href="#">DD-2656-7</a> per <a href="#">DFAS</a> or <a href="#">CG 4700</a> per <a href="#">USCG</a>)</li> <li>These programs are NOT automatic and require enrollment upon retirement</li> </ul>
<a href="#">Dependency and Indemnity Compensation (DIC)</a>	<ul style="list-style-type: none"> <li>Tax-free monthly annuity paid to eligible beneficiaries of officers who died on active duty or whose death resulted from service-related injury or disease. Spouses, children, and dependent parents file <a href="#">VA Form 21P-534ez</a>. Eligible retired veterans: Spouses, children, and dependent parents file <a href="#">VA Form 21P-534ez</a>. SBP annuity will be reduced by the amount of DIC (only DIC is tax free).</li> </ul>
Travel to home of record and shipment of household goods	<ul style="list-style-type: none"> <li>Surviving dependents' travel to officer's home of record</li> <li>Shipment of household goods to selected place within one year from date of officer's death (<a href="#">Form PHS-4013-1</a>)</li> </ul>
Health care and military facility benefits	<ul style="list-style-type: none"> <li>Children eligible for TRICARE Dental and Health Plan at no cost until aging out of TRICARE</li> <li>Spouses eligible for TRICARE Dental and Health Plan for 3 years after sponsor's death at no cost, then eligible for retiree plan at current rate</li> </ul>
Identification and privilege cards	<ul style="list-style-type: none"> <li>Must return the officer's Uniformed Services ID; NOK can coordinate with OPDIV Liaison or contact DCCPR at 240-453-6000.</li> <li>Dependents must receive new cards reflecting sponsor's status through PHS issuing authority, a Uniformed Service issuing authority with online DEERS access, or by mail</li> <li>Commissary, exchange, and other base privileges continue</li> </ul>
<a href="#">Educational benefits</a>	<ul style="list-style-type: none"> <li><a href="#">Fry Scholarship</a> extends the post-9/11 GI benefit to eligible children of officers who die while on active duty</li> <li><a href="#">Dependents Educational Assistance</a> is available to spouse who remains unmarried and dependent children, as well as other generic information about the post-9/11 GI bill</li> </ul>
VA Home Loans	<ul style="list-style-type: none"> <li>Surviving spouse (if not remarried) may be eligible for a <a href="#">VA home loan guaranty</a></li> </ul>

## Resources

- ▶ <https://dcp.psc.gov/ccmis/ccis/CCISToc.aspx?ShowTOC=Y> – Commissioned Corps Issuance System Book 3, Instr 383.01 ([Death of an Active Duty Officer](#)); Book 6, Inst 672.01 ([Death Gratuity](#)), 672.02 ([Death of a Retired Officer](#)), 672.04 ([Dependency and Indemnification Compensation](#)), 672.05 ([Survivor Benefit Plan](#)); Book 8, Inst 831.08 ([Survivor Benefits Pamphlet](#)). **Note:** These Documents are out of date, however governing authorities still apply.
- ▶ See [Spousal Benefits Factsheet](#) for related information
- ▶ [www.va.gov/opa/persona/dependent\\_survivor.asp](http://www.va.gov/opa/persona/dependent_survivor.asp) - VA website for survivors and dependents
- ▶ <http://www.dcms.uscg.mil/ppc/ras/> - US Coast Guard Retiree & Annuitant Services Branch
- ▶ [www.nrd.gov](http://www.nrd.gov) – National Resource Directory. Lists several different types of benefits
- ▶ Resource Guide for USPHS Officers Getting Married or Divorced, and for Dependents Surviving the Death of a USPHS Officer compiled by Junior Officer Advisory Group and the Commissioned Corps Women's Issues Advisory Board

**Note:** Feedback and suggestions for this fact sheet are welcome and may be sent to [PPACBenefitsSC@gmail.com](mailto:PPACBenefitsSC@gmail.com).

**Disclaimers:** This fact sheet is provided for informational purposes only and is not an official policy document. The presence of external hyperlinks (or the information, products, or services contained therein) in this fact sheet does not constitute endorsement by the USPHS or the PPAC. In addition, the information provided here is based on publicly available information as of the date this fact sheet was last reviewed, which might not always reflect the most recent or emerging changes on the topic covered. When researching a topic, the reader should also be aware that some publicly available USPHS documents on benefits are outdated and contain information that will require verification.