



Military Retiree Sponsor Checklist

Things To Do BEFORE The Death of A Military Retiree

The following checklist should be reviewed by military retirees and their beneficiaries on an annual basis. This checklist is designed to equip the military retiree, the spouse and loved ones with knowledge and information that will be especially helpful to the spouse or family in the time of need. While it may be impossible to truly prepare for the overwhelming emotions and dilemmas that arise with the loss of a loved one, it does help the surviving spouse or family member coordinating the military retiree's affairs upon their passing to have knowledge of the military retiree's desires and information and knowledge of necessary information to complete the retiree's various retirement pay accounts, insurance, burial information, etc. if the retiree will follow the guidelines within this packet.

__ **Create a Military File** that includes your military orders, especially retirement orders, or final separation orders, DD Form 214s, certificate of transfer of education benefits (if applicable), at a minimum. Preferably this file will contain copies of all current/last completed military paperwork. Make sure your spouse/beneficiary knows the location and telephone number of the nearest military installation.

__ **Create a Veterans Affairs file** that includes all letters pertaining VA compensation to include your currently approved disability letter listing your approved disabilities, pending claims, and letters of denial. Make sure your spouse/beneficiary knows the location and telephone number of the nearest Veteran Service Officer. In Mississippi they can be found here [Veterans Benefits Specialists — Mississippi VA \(ms.gov\)](#). This file can include forms that are prefilled (as much as possible) to make this process much easier. Examples of these forms can be found at the end of this packet.

__ **Create a Military Retired Pay File.** Create a military retired pay file that includes your pertinent information for DFAS. This file should include a list of deductions currently being made from your pay for such things as taxes, insurance, etc. The name, relationship, and address of the person you have made your beneficiary of any unpaid retired pay at the time of death, a notation of your SBP election and what that election was. This file can include

forms that are prefilled (as much as possible) to make the final process as easy as possible for your spouse. Ensure your beneficiary understands that there are steps that **must be completed immediately** to avoid a debt that could cause financial payback issues later.

__ **Create an Annuities File.** This file should have information about the Survivor Benefit Plan (SBP), Reserve Component Survivor Benefit Plan (RCSBP), or the Retired Serviceman's Family Protection Plan (RSFPP), Civil Service annuity, etc. Additional information regarding SBP annuity claims can be obtained from the DFAS-Cleveland office at 800-321-1080. This file can include forms that are prefilled (as much as possible) to make this process much easier.

__ **Create a Personal Document File** that has copies of marriage certificates, birth certificates, divorce decrees, adoptions, and naturalization papers.

__ **Create an Income Tax File.** Include copies of your state and federal income tax returns.

__ **Create a Property Tax File.** Include copies of tax bills, deeds, and any other related information, and letters of exemption (if applicable).

__ **Create an Insurance Policy File.** Include life (military associations, VGLI, Veterans Affairs Life, etc.), property, accident, liability, and hospitalization policies.

__ **Bank/Credit Union Accounts.** In a secure location, maintain a list of all bank accounts (joint or individual). Include the location of all deposit boxes, savings bonds, stocks, bonds, and any securities owned. This should include usernames and passwords necessary to access these accounts.

__ **Credit Card and/or Charge Accounts.** In a secure location, maintain a list of all charge accounts and credit cards. Include account numbers and mailing addresses. This should include usernames and passwords necessary to access these accounts.

__ **Associations, Clubs, Organizations.** Maintain a list of all associations, clubs, and organizations of which you are a member. Some of them could be helpful to your spouse or minor children.

__ **Family Members, Close Friends, and/or Business Associates.** Maintain a list for family members, close friends, and business associates. It is always helpful for the surviving spouse to have a readily available list of people to either contact for assistance and/or notify of the retiree's passing. Ensure the list includes name, address, and phone number.

__ **Communications.** It is very important to communicate with your spouse and/or child/family member who would be responsible for caring out your final desires and needs. Spend time with your spouse/beneficiary discussing your plans concerning the type and place of your funeral service. You should decide which cemetery or location, whether ground burial or cremation, military funeral desires to include if you want to be laid to rest in your military uniform, etc. If your spouse/beneficiary knows your desires, it will resolve some of the questions and hardships that might arise at a later date.

__ **Pre-arrange your funeral.** Visit a local funeral home and pre-arrange your services. Many states will allow you to pre-pay for services. If you desire and qualify for burial in a national or state veterans cemetery this should be noted as part of the pre-arranged service understanding.

__ **Review your decisions.** Review your decision that you and your family have agreed upon to insure they are compliant. Many states have specific laws and guidelines regulating cremation. Some states require a letter of authority signed by the deceased to authorize cremation. Burials at sea are regulated by federal law and require specific remains preparation (even if cremated) which can be found here [Burial at Sea | US EPA](#). Know the laws in your specific area and how they may affect your decisions.

__ **Draw up a will.** Once your decisions have been made and you're comfortable with them, have a will drawn up outlining all your wishes and make sure that the will is legally binding for the state you live in. It is very highly recommended that a living will be drawn up simultaneously. Ensure the will is witnessed by two adults, listing their names, signatures, and home addresses. Witnesses should not be anyone listed within the will.

__ **Store your documents in a secure location.** Ensure that your will and all other official documents are maintained in a secure location known by your loved ones. This includes all of your **DD Form 214s or retirement orders**.

Who should be notified in the event of a military retiree's death?

1. **Military Retiree: IMMEDIATELY CONTACT** Defense Finance and Accounting Service (DFAS) - 800-321-1080, 216-522-5955, or 800-269-5170 to report the death of a retiree receiving military retired pay to **avoid a substantial debt** in the future to the surviving spouse/beneficiary. Reporting can also be completed online at [askDFAS - A DFAS Customer Service Tool](#). *IT IS NOT RECOMMENDED TO REPORT A PRESUMMED MANNER OF DEATH PRIOR TO DEATH CERTIFICATE ISSUANCE EVEN IF ASKED.*

Report the military retiree's pass to DFAS on-line. You can report the military retiree death on-line 24/7 using DFAS' "askDFAS online

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Notification of Death form” at the link below. You will need the retiree’s full name and SSN.

<https://www.dfas.mil/retiredmilitary/survivors/retiree-death/#:~:text=Information%20Needed%20to%20Report%20a,Social%20Security%20Number>

2. **Social Security Administration** (for death benefits) - 800-772-1213
3. **Veterans Benefits Administration (VA)** , 1-800-827-1000 (TTY: 711) and selecting 5. The VA is available Monday through Friday, 8:00 AM to 9:00 PM ET. You can also report the death in person at a VA regional office or by mail to:

Department of Veterans Affairs
Claims Intake Center
PO Box 4444
Janesville, WI 53547-4444

If anyone has issues in reporting a Veteran’s death or need assistance they can also contact Mississippi Veterans Administration at 601-576-4850 or your local Veterans Service Officer (VSO), who can be located using [Veterans Benefits Specialists — Mississippi VA \(ms.gov\)](#).

4. **Federal Employee Retiree:** If the retiree was drawing a pension from the U.S. Government contact the Office of Personnel and Management (OPM) - 888-767-6738.
5. **State Employee Retiree:** If the retiree was drawing a pension from the State of Mississippi contact the Mississippi Public Employees' Retirement System (PERS) by: calling 1-800-444-7377 or 601-359-3589; Faxing 601-359-2471; or sending a letter to P.O. Box 139, Jackson, MS 39205-0139.
6. Any fraternal group that you have a membership with: e.g., NGAUS, NGAMS, MOAA, FRA, NCOA, VFW, AL, TREA, SF
7. Any previous employers that provide pension or benefits.

Military Services Addresses and Contact Numbers

- **Defense Finance and Accounting Service**

8899 East 56th Street Indianapolis, IN 46249-1200

800-321-1080 or (216) 522-5955/800-269-5170 (for deceased members)

- **U.S. Army** Army Retirement Services Office

1600 Spearhead Division Avenue Fort Knox, KY 40122

502-613-6732

- **U.S. Air Force** AFPC/DPFFF 550 C Street W JBSA-Randolph, TX

78150 800-525-0102

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- **U.S. Marine Corps** Headquarters, U.S. Marine Corps (MMSR-6) 3280 Russell Rd. Quantico, VA 22134-5103
1-800-336-4649
- **U.S. Coast Guard** Commanding Officer (RAS) U.S. Coast Guard Pay & Personnel Center, 444 S. E. Quincy St., Topeka, KS 66683-3591
(866) 772-8724
- **U.S Navy** 1-800-321-1080
- **U.S. Space Force** SBD_1.CVR, 135 Dover St., Rm. 1054, Peterson SFB, CO 80914
(719) 556-7153

For Federal Civil Service Employees, State of Mississippi Employees and Retired Military Personnel

(Everyone may not have to do everything on this list)

Death Certificates: When making funeral arrangements, ask the funeral home to order at least 10 death certificates. You can't do very much at all without them, and you will need most of them.

Proof of Relationship: In some cases, a copy of the marriage license and previous divorce for each spouse (if applicable) is asked to establish the relationship, so include it in your papers when you go to these places and it will save some time. If you are a non-custodial, legally assigned guardian of a minor dependent you will need legal documentation to speak for that dependent.

IF YOUR SPOUSE/VETERAN WAS RECEIVING OR WOULD HAVE BEGUN RECEIVED MILITARY RETIREMENT

Military Retirement

Immediately, call Defense Finance and Accounting Service (DFAS) 1-800-321-1080.

What You Need to Do: Claim a Retiree's Final Pay. You can download forms from our Forms Library webpage at <https://www.dfas.mil/raforms> and submit them without waiting for the mail. Complete and submit the SF 1174 form (Claim for Unpaid Compensation of Deceased Member of the Uniformed Services), along with the retiree's death certificate indicating the cause and/or

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manner of death. **Please note that the SF 1174 must be signed by two witnesses in addition to the claimant. ** Include a completed Direct Deposit Authorization (DFAS-CL Form 1059) with your SF 1174 to have payment direct deposited to your bank account. Please avoid using a joint account that was shared with a deceased retiree for this deposit. Banks return those payments to DFAS. Forms can be uploaded online upload tool on DFAS.mil: <https://www.dfas.mil/askdfas>. Please make sure the retiree's name and Social Security Number are on each document you upload. OR Mail AOP claims to: Defense Finance and Accounting Service, U.S. Military Retired Pay, 8899 E 56th Street, Indianapolis IN 46249-1200 OR Fax to: 1-800-469-6559 You can download forms from our Forms Library webpage at the website link below and submit without waiting for the mail.

<https://www.dfas.mil/RetiredMilitary/forms/>

The Survivor Benefit Plan (SBP)

What You Need to Do **If** the retiree was enrolled in the Survivor Benefit Plan (SBP) or the Retired Serviceman's Family Protection Plan (RSFPP), promptly complete and submit the DD 2656-7 Verification for Survivor Annuity and supporting documents. Upload a PDF of your completed/signed DD 2656-7 form and supporting documents via upload tool on DFAS.mil:

<https://www.dfas.mil/askdfas> . Please make sure the retiree's name and Social Security Number are on each document you upload. OR Mail SBP claims to: Defense Finance and Accounting Service, U.S. Military Annuity Pay, 8899 E 56th Street, Indianapolis IN 46249-1300 OR Fax to: 1-800-982-8459

Social Security and VA Offset to Military Annuity

Beginning on February 1, 2023, surviving spouses will receive their full Survivor Benefit Plan (SBP) payment from DFAS and their full Dependency and Indemnity Compensation (DIC) payment from the VA. This is because February 1, 2023 was the first SBP annuity payday after the SBP-DIC Offset was fully eliminated, which took effect January 1, 2023.

Defense Enrollment Eligibility Reporting System (DEERS)

If your veteran was retired military, you and he/she are should be loaded into the Defense Enrollment Eligibility Reporting System (DEERS). You will need to change the status of your spouse to the deceased in the system. If you are covered dependent take a copy of the death certificate up to the AGO (or other military installation near you) to the person that manages the DEERS System.

IF YOUR SPOUSE WAS RECEIVING OR WOULD HAVE RECEIVED STATE OF MS RETIREMENT

Call 601-359-3589. Have both SSNs (retiree & spouse) handy. They will take some info and tell you what, if anything else, needs to be done. You will need to take a death certificate to the Public Employees Retirement System (PERS). You should have proof of identification and relationship (marriage license, birth certificate, adoption) and a new Direct Deposit form signed by the bank with you. If you are in question, ask about the survivor benefit option selected. There are three different options available, More information can be found here [Survivor Retirement Guide.pdf \(ms.gov\)](#) .If option 2 was elected, the amount of your check should change very little because the withholding for tax, etc. will be different. They will make these adjustments based on a new W4 and change the name on the check to the surviving spouse.

If the retiree was receiving their state retirement electronically, directly to their bank account, this will continue provided you got a new direct deposit form signed by the bank; however, the first survivor benefit payment is always by check, which should arrive on the 1st of the month just like the electronic payment did. If not, call PERS.

If your spouse was drawing State Retirement he/she may have kept the life insurance that was associated with their employment with the State of Mississippi. Call 601359-3411 at the State Finance Office located in the Woolfolk building. You will need to submit a certified copy of the death certificate. It will take 2 to 3 weeks (after taking the death certificate to State Finance) for an insurance benefits check to come.

IF YOUR SPOUSE WAS RECEIVING OR WOULD HAVE RECEIVED A CIVIL SERVICE ANNUITY

Office of Personnel Management (OPM) (Federal Civil Service)

Call OPM (1-888-767-6738) and tell them of the retiree's death, this lined is manned between the hours of 0700-1700 Monday thru Friday. Alternatively this report and subsequent applications can be submitted online here [Annuitant Death Index - RS Reporting \(opm.gov\)](#). You will need your (survivor's) name, retiree's CSA/CSF Claim Number, date of death, and name of the former Federal employee on whose service your survivor annuity is based.

If you are submitting by mail, send the Application for Death Benefits, Form (SF) 3104 and attach any other forms and/or evidence as the application or circumstances require. Attach a copy of the individual's death certificate and a copy of the certificate of the marriage to the widow or widower. Send the application to the personnel office. If you are the surviving spouse or former spouse, you and the deceased person's employing agency should also complete Form (SF) 3104B Standard Documentation and Elections in Support of

Application for Death Benefits when the deceased was an employee at the time of death.

A widow or widower, who is claiming benefits for himself/herself and on behalf of children, should file one application.

This information can also be provided in a letter sent to the following address:

Office of Personnel Management
Retirement Operations Center
ATTENTION: Survivor Processing Section
Post Office Box 45
Boyers, Pennsylvania 16017-0045

If annuity payments are being deposited directly into an account at a financial institution, you should immediately notify OPM of the retiree's death. If such electronic payments were deposited before the retiree's death, these funds pass on directly to the survivor (if they have access to the account to which deposited). These funds do not have to be returned. If the electronic distribution was made after the retiree's death, it is a violation of the law for anyone to withdraw any of these funds that were deposited after the retiree died. These will have to be returned to the US Treasury. After notification of OPM of the retiree's death, OPM will notify the financial institution that was receiving the retiree's distribution and have them return that distribution to the US Treasury.

IF YOUR SPOUSE/VETERAN WAS RECEIVING OR WAS ENTITLED TO SOCIAL SECURITY

Social Security

Review info at <https://www.ssa.gov/planners/survivors/ifyou5.html>

Call 1-800-772-1213. Navigate to speak to an operator. Have the veteran and beneficiaries SSNs. The Social Security representative will ask for identification information and based on reporting the retiree as passing. The representative will determine if they can handle everything on the phone or have to set up an interview for later. They will stop the retiree check. You will then have to decide, based upon your current situation, as to whether you will draw a social security check based upon your spouse's earnings or your own (unless you are a surviving minor); or possibly draw not SS benefit at all at this time.

A surviving spouse, surviving divorced spouse, unmarried child, or dependent may be eligible for monthly survivor benefits based on the deceased worker's earnings. In addition, a one-time lump sum death payment of \$255 can be made to a qualifying spouse or child if they meet certain requirements.

National Guard Association (NGAMS) Life Insurance

If the military member had life insurance through the National Guard Association of Mississippi (NGAMS) you will need to contact NGAMS. If you don't know, simply call the National Guard Association of Mississippi (NGAMS) Office 601-354-7555 and inquire. You will submit a death certificate and completed claim form to them (form can be found at the link below:

<https://ngams.org/wp-content/uploads/2022/11/Death-Claim-Form-1.pdf>

NGAMS will deliver or mail a check immediately to the designated beneficiary.

Military Funeral

Military Funeral: If military retiree desires a military funeral, the retiree should first have identified such to your spouse and/or family and identified your desires within your will. Honorably discharged veterans are entitled to a military funeral. Upon the passing of the retiree, the spouse/family should identify to the funeral home their desire for a military funeral.

ARNG Retiree: If the retiree was an Army retiree and is being buried in Mississippi, the funeral home utilized will contact the Casualty Office, Fort Polk, LA for notification, assistance, and support. Fort Polk contacts the Mississippi National Guard for Army retirees and to request the state provide the funeral detail. If the retiree is being buried outside of Mississippi, the respective funeral home will contact the respective Army installation supporting that area. The Fort Polk Casualty Office phone number is 888-474-0377. The MS National Guard Military Funeral Coordination Office is located at 1410 Riverside Dr, Jackson. Phone Number: 601-313-6720 (MSG Paterson or SFC Norsworthy).

ANG Retiree: If the retiree was Air Force and is being buried in Mississippi, the funeral home utilized will contact the Casualty Office, Biloxi AFB for notification, assistance, and support. If the retiree is being buried outside of Mississippi, the respective funeral home will contact the respective Air Force installation supporting that area.

Burial Flag

Retirees are entitled to a burial flag. The family should simply advise the funeral home of their loved one's military membership and request a burial flag. A copy of the military member's DD Form 214 will be required by the funeral home. The funeral home will use the information on the DD Form 214 to complete an application for the flag and present it to the local US Postal Service to obtain the burial flag. The funeral home will obtain and provide the burial flag.

VETERAN'S ADMINISTRATION

Please note that there are Health and Disability Benefits, Education Benefits, Home Loan Benefits, and memorial benefits are available at various levels from both the federal and state veterans' affairs benefit programs. These programs are very specific to veteran and spouse circumstance. More information is discussed below or can be found on the MSVA homepage here [Mississippi VA \(ms.gov\)](https://www.ms.va.gov) and at the Veterans Affairs website here [VA Benefits For Family And Caregivers | Veterans Affairs](https://www.va.gov).

Contact your local State Benefits Specialist or Veteran Service Officer by finding them here [VA Benefits For Family And Caregivers | Veterans Affairs](https://www.va.gov) or calling (601) 5764850. These specialists are educated in both federal and state benefits available. Assistance can also be found for all federal services by contacting the Veterans Business Administration at [VERA - Home \(site.com\)](https://www.vba.va.gov)

DIC: Dependent Indemnity Compensation / or VA Survivors Pension – federally funded VA compensation which is granted to certain surviving spouse, dependent children, or dependent parents of veterans.

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Burial Benefits –

Non-Service-Related Death: VA will pay a maximum of \$948 burial allowance and \$948 for a plot for veterans who died or die on or after Oct. 1, 2023.VA

Hospitalized Veteran: If the veteran died while hospitalized by VA, the agency will pay a \$948 burial allowance and \$948 for a plot. If the Veteran is buried in a VA national cemetery, some or all the cost of transporting the deceased may be reimbursed. Allowance is not available if veteran was on active duty or a member of Congress at the time of death.

<https://www.benefits.va.gov/compensation/claims-special-burial.asp>

Preneed benefits for National/Federal Cemeteries (only) are available to some veterans and can be applied for here. <https://www.va.gov/burials-memorials/pre-need-eligibility/>

Gravestone/Marker/Headstone/Plaques/Urn

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These memorial markers come in different styles and is also available. Applications for the memorial markers are usually on hand and available at most funeral homes; however, they can also be obtained through application at the following link: [Honor A Veteran Or Reservist With Memorial Items | Veterans Affairs \(va.gov\)](#)

Note: If the veteran is to be buried in one of the MS Veterans Military Memorial Cemeteries the cemetery staff will provide the necessary paperwork to the family for the retiree's marker headstone.

Military Memorial Cemeteries within Mississippi

Federal Veterans Military Memorial Cemeteries National Cemeteries within MS belonging to and cared for by federal funds

Cemetery	Address	Contact
<u>Biloxi National Cemetery</u>	400 Veterans Avenue Bldg. 1001 Biloxi, MS 39531	Phone: 228-388-6668 FAX: 228-523-5784
<u>Corinth National Cemetery</u>	1551 Horton Street Corinth, MS 38834	Phone: 901-386-8311 FAX: 901-382-0750
<u>Natchez National Cemetery</u>	41 Cemetery Road Natchez, MS 39120	Phone: 601-445-4981 FAX: 601-445-8815

Mississippi Military Memorial Cemeteries – belonging to and cared for by the State of Mississippi

Veterans, their spouses, and eligible dependent children can be buried in a Mississippi Memorial Cemetery at no cost unless the burial involves re-inurnment from another cemetery. The VA provides the grave marker and perpetual care is performed at no cost.

Cemetery	Address	Contact
<u>Mississippi Veterans Memorial Cemetery</u>	248 Honor Circle Newton, MS 39345	Henry Gruno Phone:601-683-2959
<u>North Mississippi Veterans Memorial Cemetery</u>	2 Legion Road Kilmichael, MS 39747	Marcus Lawson Phone:662-262-4232