Retired Activities Office (RAO)

Volunteer Training Manual (VTM)

Developed by:

21st Century Sailor Office/ Total Fitness Sailor/Family Readiness (OPNAV N170C)
From the Author

Congratulations on your decision to volunteer with the Navy RAO. Your continued commitment to serve the Navy and our country is truly appreciated. You will now serve as a vital link between the local military retiree community, active duty military and various government agencies.

Introduction

The Navy’s Retired Activities Program provides an avenue to ensure that the relationship between retirees and the Navy is reinforced and mutually beneficial. The Retired Activities Office (RAO) Program Manager (OPNAV N170C) is located onboard NSA Mid-South in Millington TN and is under the purview of the 21st Century Sailor Office/Total Sailor Fitness/Family Readiness (OPNAV N170). Navy RAOs have been established worldwide and are manned by an all-volunteer staff of military retirees and their spouses. Most of the Navy RAOs are housed in the Fleet and Family Support Centers (FFSC) and in Navy Operational Support Centers (NOSCs), who fully support and assist with RAO efforts.

The RAO mission is to help solve the problems of retirees by serving as a point of contact between the military retired community, and all military agencies. Additionally, the RAO is designed to help RAO clients navigate their way through the processes required to access their benefits (Survivor Benefits, Arrears of Pay, Veteran Affairs benefits, Social Security, etc...).

Volunteer Training Manual

The purpose of this manual is to provide RAO Volunteers with as much information possible to help them gain a basic understanding of the various retiree/veteran benefits, forms and resources available to military retirees and their families. This manual can also serve as resource information guide for all RAO volunteers in the day to day operation of the RAO.

This manual is not an official authoritative subject matter expert document and the publisher is not engaged in rendering legal, accounting or other professional service.
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Section I

Death Notifications
Reporting the Death of a Military Retiree to the Defense Finance and Accounting Service (DFAS)

When a military retiree dies, it is very important to notify DFAS as soon as possible, to prevent overpayment. DFAS is required to reclaim the final month's pay in a lump sum. The DFAS Cleveland Customer Care Center for Retired and Annuitant Pay can be reached at 1-800-321-1080 or by dialing the DFAS 411 line at 1 (888)-332-7411.

Information needed to make the notification

- Retiree full name, social security number and date of death
- Manner of death: natural, suicide, accident, homicide (In most cases, this will be noted on the death certificate)
- Marital status upon death and date of marriage, if available
- Names, address of retiree's designated beneficiaries or next of kin living and deceased

DFAS Reporting Options for a Military Retiree

☐ **Online**: The fastest way to notify DFAS is by completing the Notification of Death Fast Form online ([https://cust-support.dfas.mil/raplti/nod/survivor](https://cust-support.dfas.mil/raplti/nod/survivor)). Upon completion, DFAS will stop monthly payments to prevent overpayment. Form instructions are provided at [form instructions](https://cust-support.dfas.mil/raplti/nod/survivor). Note: this form is not usable for overseas deaths.

☐ **Telephone**: Notify DFAS by calling (1-800-321-1080). The automated voice menus options for reporting the death of a retiree is **Option 2**. (1-800 321-1080) is the best way to reach DFAS. The DFAS 411 number has a few more options to select. The **DFAS 411** menu options are **(Option 4)** + **(Option 1)** + **(Option 2)**.

DFAS Condolence Package

Within 7-10 business days after reporting the death to DFAS, the survivor should receive a condolence package from DFAS. The survivor or beneficiary will receive an AOP form (SF -1174) and if the Survivor Benefits Plan (SBP) had been selected, the eligible beneficiary will also receive a SBP Form (DD Form 2656-7). Direct Deposit and Tax Forms will also be included, along with a condolences letter from DFAS. Note: All of these forms are available in fillable .pdf formats on the DFAS website: [https://www.dfas.mil/retiredmilitary/forms.html](https://www.dfas.mil/retiredmilitary/forms.html).

**Reporting the Death of a Surviving Spouse with Survival Benefit Plan (SBP) Coverage (Annuitant)**

When an annuitant dies, it is also just as important to notify DFAS of the death of a SBP annuitant as soon as possible, to prevent overpayment, update the military retiree beneficiary information, Arrears of Pay (AOP) beneficiary information and to suspend SBP coverage. The DFAS Customer Care Center for Retired and Annuitant Pay Information line can be reached at (1-800-321-1080) (option 3) or by dialing the **DFAS 411** line at (1-888-332-7411).
Information needed to make the initial notification

- Annuitant full name, social security number and date of death
- Manner of death: natural, suicide, accident, homicide (In most cases, this will be noted on the death certificate )
- Marital status upon death
- Names, address of retiree’s designated beneficiaries or next of kin living and deceased

**DFAS Reporting Options for a SBP Annuitant**

- **Online:** The fastest way to notify DFAS is by completing the Notification of Death Fast Form online (https://cust-support.dfas.mil/raplti/nod/survivor). Upon completion, DFAS will stop monthly payments to prevent overpayment. Form instructions are provided at form instructions. Note: this form is not usable for overseas deaths.
- **Telephone:** Notify DFAS by calling (1-800-321-1080). The automated voice menus options for reporting the death of an annuitant is Option 3. (1-800 321-1080) is the best way to reach DFAS. The DFAS 411 number has a few more options to select. The DFAS 411 menu options are (Option 4) + (Option 1) + (Option 3).

There are no specific reports that need to be filed for the death of a surviving spouse, except that a copy of the Death Certificate along with cause of death must be sent to DFAS Annuity Pay (FAX 800-982-8459) to close out the account.

**Reporting the Death of a Surviving Spouse without SBP Coverage**

The death of a surviving spouse without SBP coverage must also be reported to update the military retiree’s beneficiary and AOP beneficiary information. The AOP is not always the same as the beneficiary. Notify DFAS by calling (1-800-321-1080). The automated voice menus options for reporting the death of an annuitant is Option 3.

**Reporting the Death of a Military Retiree and an Annuitant to the Department of Veterans Administration (DVA)**

The DVA must be notified of the death of a pensioner as soon as possible after the death. Access the DVA link for more detailed information (www.va.gov). Notify the DVA telephone assistant service by calling (1-800) 827-1000 (option 9) + (option 8) + (option 5).

If the death/notification occurs overseas, the nearest VA office or representative should be contacted. If there is no VA representative readily available, the nearest Federal Benefits Unit (FBU), based at a U.S. Embassy or Consulate has the ability to electronically inform the VA of the death. Each overseas RAO/RSO should have a local SOP detailing the specifics for that location.

Depending on the situation, the DVA will take the following action:

- **Cancel the deceased's pension and benefits.**
- **Pay bereavement payments to the surviving partner or estate.**
Reassess the surviving partner's pension to the single rate.

Send a funeral benefit application form to the executor or person responsible for the funeral cost.

Make arrangements for any aids and appliances to be returned to the Department.

Arrange a final payment summary for taxation purposes (upon request).

The DVA also assess the surviving partner's eligibility for war widow's pension and income support supplement.

**Nice to Know Information**

**DFAS is required to reclaim the final month's pay in a lump sum.** The date of the death of a military retiree is the date that they are no longer eligible for their pension. DFAS is required to reclaim the final month's pay in a lump sum. Please see the DFAS website for more details ([www.dfas.gov](http://www.dfas.gov)).

Example: If the death occurred on the 10th of March, DFAS will pull back the entire month of March and calculate the daily rate up until the date of death (10th of March) and will send a treasury check for the Arrears of Pay amount (AOP) to AOP beneficiary on file.

**Death notification can be made to DFAS via encrypted email.** If notification cannot be made online or by telephone, you may contact the Service Liaison by encrypted email via a government credentials. Mr. Timothy Jackson is the Navy’s Service Liaison and can be reached at (timothy.r.jackson16.civ@mail.mil). Email is the best way to reach him. Whenever sending an email to Mr. Jackson, you should also include the general Service Liaison email address as well: dfas.cleveland-oh.jfb.mbx.service-liaison@mail.mil. This way, if he is out of the office, one of the other Liaison Representatives can/will handle your email.
Reporting the Death of a Military Retiree to the Office of Personnel Management (OPM)

If the retired service member is working in a Civil Service position at the time of death, the local Human Resources Office (HRO) should be contacted to ensure they are aware. In such cases, HRO should assist the family with obtaining OPM benefits. In the case of military retirees who are also retired from Civil Service, the HRO may assist if their resources allow it.

To report the death of a retiree or person receiving benefits from the Office of Personnel Management (OPM) online:
https://www.opm.gov/retirement-services/my-annuity-and-benefits/life-events/death/report-of-death/ or by calling 1(888) 767-6738 or 1 (202) 606-0506. These numbers are often busy and it may require several attempts.

The survivor/family member will need to file an Application for Death Benefits (SF-3104) form with OPM, which are fillable online https://www.opm.gov/forms/pdf_fill/SF3104B.pdf. A copy of the employee’s death certificate and a copy of the certificate of the marriage to the widow or widower must be attached and sent to the following address:

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

Nice to Know Information

There are two types of death benefits under the Civil Service Retirement System (CSRS) that are payable to eligible survivors and depends if whether the deceased was an employee, a former employee or a civil servant retiree at the time of death.

☐ Monthly payments to eligible survivors

☐ Lump-sum payments

A spouse is eligible for a survivor annuity if the military retiree/civil servant employee dies with at least 18 months of creditable civilian service and the spouse was:

☐ Married to the deceased for a total period of at least nine months (the nine month requirement does not apply if the death was accidental); OR
☐ The parent of a child born of the marriage (including one born out-of-wedlock if the parties later married).

A former spouse is entitled to a survivor annuity if the military retiree/civil servant employee dies with at least 18 months of creditable civilian service. A benefit may be paid in whole or part to a former spouse who was married to the deceased for at least nine months, AND if a qualifying court order awards a survivor annuity benefit.
A child is entitled to a survivor annuity if the military retiree/civil servant dies with at least 18 months of creditable service and if the children meet the following criteria:

- Unmarried dependent children up to age 18, AND/OR
- Unmarried dependent children from age 18 to age 22 attending an accredited educational institution full-time, AND/OR
- Unmarried dependent children over age 18 who are incapable of self-support because of mental or physical disability incurred before age 18;

Children over age 18 who are incapable of self-support because of mental or physical disability that was incurred before age 18 AND who were married when the employee died may be eligible for a child’s annuity if their marriage ends after the employee’s death.

Once the application is received at OPM and OPM actions are complete, OPM will assign a survivor annuity claim number (CSF number) and will process the application as quickly as possible after all the records and required information has been received.

Reporting the Death of a Military Retiree to the Social Security Administration (SSA)

For most stateside situations when a funeral is coordinated via a funeral home the funeral director will assist the survivor in notifying the SSA of the death of a military retiree. The deceased’s Social Security number will be required for the death notification.

The surviving spouse can also make an appointment with the nearest local SSA office to review all eligible survivor benefits. The SSA can pay a one-time death benefit payment of $255 to the surviving spouse if he or she was living with the deceased.

The SSA can be contacted at www.socialsecurity.gov anytime to apply for benefits, open a my Social Security account, find publications, and get answers to frequently asked questions. Or, call us toll-free at 1-800-772-1213 (for the deaf or hard of hearing, call our TTY number, 1-800-325-0778).

If the death/notification occurs overseas, the nearest Federal Benefits Unit (FBU), based at a U.S. Embassy or Consulate should be contacted. FBU’s are accredited as Social Security Offices, and can handle all of the tasks involved in starting spouse/survivor’s benefits, usually via one phone call. Each overseas RAO/RSO should have a local SOP detailing the specifics for that location.
Reporting the Death of a Military Retiree to the Defense Enrollment Eligibility System (DEERS) Office

The Social Security Administration (SSA) database pushes information to DEERS and in most cases there would be no need for the survivor to contact DEERS directly to update the deceased retiree’s record. However, there are cases when the information is not automatically received by DEERS and the surviving spouse will have to contact DEERS directly.

There are several ways to contact DEERS to report the death of a military retiree:

- The easiest method is for the surviving spouse to take the death certificate to any ID issuing facility to facilitate an update in DEERS and to obtain a widow/widower ID card.

- Make an appointment at the nearest ID card facility by going to the Rapids Site Locator at: http://www.dmdc.osd.mil/rsl/. Walk-in appointments are not always available.

- Contact the Defense Manpower Data Center DEERS Support Office (DSO) at 800-538-9552.

Overseas Reporting

- Toll-free numbers are available in Germany, Italy, UK, Korea the Philippines and Japan via http://www.dmdc.osd.mil/rsl/appj/contactUs.

Reporting the Death of a Military Retiree to TRICARE and TRICARE for Life

TRICARE will continue to provide coverage for family members after the death of the retiree sponsor. RAOs should advise the survivor/family member to contact the regional TRICARE office to report the death and to determine available benefits. TRICARE Support Offices may be available overseas at the Military Treatment Facility (MTF) that can help with death notification as well as other TRICARE-related functions.

North Region

Connecticut, Delaware, the District of Columbia, Illinois, Indiana, Iowa (Rock Island area), Kentucky (except Fort Campbell), Maine, Maryland, Massachusetts, Michigan, Missouri (St. Louis area), New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia, and Wisconsin.

Regional Contractor: Health Net Federal Services, LLC

a. www.hnfs.com
b. 1-877-TRICARE (1-877-874-2273)
South Region

Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, Texas (excluding El Paso area), and Fort Campbell, Kentucky

Regional Contractor: Humana Military, a division of Humana Government Business

a.  www.HumanaMilitary.com
b.  1-800-444-5445

West Region

Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa (excludes Rock Island arsenal area), Kansas, Minnesota, Missouri (except St. Louis area), Montana, Nebraska, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Texas (southwestern corner including El Paso), Utah, Washington and Wyoming.

Regional Contractor: United Healthcare Military & Veterans

a.  www/uhcmilitarywest.com
b.  1-877-988-WEST (1-877-988-9378)

International Government Services

Regional Contractor: International SOS, Government Services, Inc.

a.  https://www.tricare-overseas.com
b.  Country-Specific Toll-Free Numbers

You can also call:

a.  Overseas Regional Call Centers
b.  TRICARE Area Offices
c.  TRICARE Service Centers

TRICARE For Life Contact Numbers

a.  Overseas Regional Call Centers
b.  TRICARE Area Offices
c.  TRICARE Service Centers
Section II

Burial Benefits Available for all Veterans
Burial Benefits for Veterans

Any Veteran who was discharged under conditions other than dishonorable, regardless whether or not they retired, are eligible for certain burial benefits upon their death (grave, perpetual care, a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate) at no cost to the family. Contact the DVA at (1-800-627-1000) (Option 9) + (Option 6) or access the DVA website for more information (www.va.gov).

Burial in a National Cemetery

Burial benefits in a National Cemetery include a gravesite in any of the 135 national cemeteries with available space, opening and closing of the grave, perpetual care, a Government headstone or marker, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. Gravesites in VA national cemeteries cannot be reserved in advance. See (http://www.cem.va.gov) for additional information.

Burial in a State Cemetery

Many states have established state veterans cemeteries. Eligibility is similar to Department of Veterans Affairs’ (VA) national cemeteries, but may include residency requirements and a cost. Even though they may have been established or improved with Federal Government funds through VA’s State Cemetery Grants Program, state veterans cemeteries are run solely by the states. Contact the specific cemetery for information or see the State Veteran's Benefits page http://www.military.com/benefits/veteran-state-benefits/state-veterans-benefits-directory.html for state cemetery location, requirements, and contact information.

Cremated Remains in a National Cemetery

Cremated remains are buried or interred in national cemeteries in the same manner and with the same honors as casketed remains.

Spouse and Dependent Burial in a National Cemetery

Burial benefits available for spouses and dependents buried in a national cemetery include burial with the Veteran and, perpetual care. The spouse or dependents name and date of birth and death will be inscribed on the Veteran’s headstone at no cost to the family. Eligible spouses and dependents may be buried in a national cemetery, even if they predecease the Veteran.

Scheduling a Burial in a National Cemetery

Most funeral directors are able to assist in getting loves ones buried in a National Cemetery. However survivors may contact the National Cemetery Scheduling Office by faxing military discharge documentation (i.e. DD 214) to 1(866) 900-6417 or by scanning and emailing the document to NCA.Scheduling@va.gov with the name of the decedent in the subject line. A follow-up phone call should be also made and be sure the following information is available:

- Cemetery of choice
First or subsequent burial (Veteran or dependent already buried)

Subsequent interment, who is already interred, section and site number (if known)

Decedent’s Information

- Full Name
- Gender
- SSN of the deceased
- Date of Death
- Date of Birth
- Status (Veteran or dependent)
- Next of Kin Information
- Relationship to the deceased
- SSN of the POC
- Phone Number and Address of the POC

Marital status of deceased (if Veteran is buried in a private cemetery, whether or not Veteran is buried in a national cemetery)

Is surviving spouse a Veteran as well?

Any disabled children who may qualify for future interment (must provide names and dates of birth). If requesting immediate interment (must provide marital status, doctor’s statement stating type of illness, date of onset of illness and capacity for self-support).

Military Honors requested

Funeral director’s contact information

- Funeral Director’s Name
- Funeral Home’s Name
- Address and Phone Information
- Email Address Information

Type of religious emblem for headstone (if known)

Did the decedent reside with 75 miles of requested cemetery?

Zip code of decedent at time of death

County of decedent at time of death

Type of burial

Casket

- Casket size/liner size
Cremation

- Urn size/urn vault size

**Burial in a Private Cemetery**

Burial benefits available for Veterans buried in a private cemetery may include a Government headstone, marker or medallion, a burial flag, and a Presidential Memorial Certificate, at no cost to the family. In most cases when a funeral is coordinated via a funeral home the Funeral Director will contact the VA for the headstone, marker or medallion, the burial flag and Presidential Memorial Certificate. VA will require proof of military service (DD Form 214).

- If the family is unable to locate a DD Form 214 there is an option available to expedite the request via: [http://www.archives.gov/st-louis/military-personnel/funeral-home-director/](http://www.archives.gov/st-louis/military-personnel/funeral-home-director/).

- If the veteran/retiree will **NOT** be buried in a Federal Cemetery and the family needs documentation for proof of military service (Separation Document/DD Form 214 or its earlier versions or equivalent), the family must submit a Standard Form 180, with proof of death, to the National Personnel Records Center (NPRC). See: [https://www.archives.gov/st-louis/military-personnel](https://www.archives.gov/st-louis/military-personnel) for details. Only request the Separation Document – requesting any other documents or services may slow down the response. The following are acceptable forms of proof of death:
  - Death Certificate
  - Newspaper article (obituary) or death notice
  - Coroner’s report of death
  - Funeral director’s signed statement of death
  - Verdict of coroner’s jury

- If the retiree is to be buried in a VA National Cemetery (Federal), the family should contact the National Cemetery first. The cemetery will obtain the missing documentation from NPRC, if needed. The request must not be submitted twice- that will slow things down.

- Online requests may be submitted to the National Personnel Records Center (NPRC) by a veteran or deceased veteran’s next-of-kin using eVetRecs at [http://www.archives.gov/veterans/military-service-records/](http://www.archives.gov/veterans/military-service-records/).

- For “emergency” requests and deadlines the funeral director must include the urgent request information in the “purpose” section of the SF 180 and fax it directly to the Customer Service Team at (1-314-801-0764).

**Burial Allowances**

- Some Veterans may also be eligible for Burial Allowances. As of July 7, 2014, the VA is authorized to pay, without a written application, most eligible surviving spouses basic monetary burial benefits at the maximum amount authorized in law rather than reimbursing them for actual cost incurred.
The new burial regulations permits the VA to pay, at a flat rate, burial and plot or interment allowance thereby enabling VA to automate payment of burial benefits to most eligible surviving spouses and more efficiently process of other burial benefit claims.

Service-related Death. The VA will pay up to $2000 toward burial expenses for deaths on or after September 11, 2001, or up to $1,500 for death prior to September 11, 2001. If the Veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed.

Non-serviced related Death. The VA will pay up to $700 toward burial and funeral expenses for deaths on or after October 1, 2011 (if hospitalized by VA at time of death), or $300 toward burial and funeral expenses (if not hospitalized by the VA at time of death) or a $700 plot-interment allowance (if not buried in a national cemetery). See www.va.gov for more detailed information.

Military Funeral Honors

According to the VA’s website, (http://www.va.gov). The Department of Defense (DOD) is responsible for providing military funeral honors. “Honoring Those Who Served” is the title of the DOD program for providing dignified military honors to Veterans who have defended our nation.

Upon the family’s request, Public Law 106-65 requires that every eligible Veteran receive a military funeral honors ceremony to include folding and presenting the United States burial flag and the playing of Taps.

- The Funeral Honor Detail will consist of two or more uniformed military persons, with at least one being a member of the Veteran’s parent service of the armed forces.

- The DOD program calls for the funeral directors to request a military funeral honors on behalf of the Veteran’s family. However, the VA National Cemetery Administration cemetery staff can also assist.

- To obtain Regional Casualty contact numbers, go to the Navy Personnel Command (NPC) website: http://www.npc.navy.mil/bupers-npc/support/Pages/RegionalContacts.aspx.

- The DOD program call for funeral home directors to request military funeral honors on behalf of the Veteran’s family. However, the Department of Veterans Affairs (VA) National Cemetery Administration cemetery staff can also assist with the arrangements.

- Veteran organizations may also assist in providing funeral honors.

- When military funeral honors are at a national cemetery are desired, they are arranged prior to committal service by the funeral home.

- If the burial takes place overseas, host country regulations may not permit such ceremonies, or special permissions may need to be obtained.
Regional Casualty Contact Information

Navy Casualty Assistance and Military Funeral Honors are provided at the local level by Regional Offices located in various areas throughout the world. The Navy Personnel Command (NPC) provides regional contact information at (https://www.public.navy.mil/bupersnpc/support/casualty/Pages/RegionalContacts.aspx). Below is a list of contact numbers for Regional Offices:

MID- ATLANTIC REGION


*Some counties supported by Naval District Washington - please contact the Mid-Atlantic Regional Office for direction.

Contact Numbers:
COMM: 757-322-2817/2821
DSN: 262-2817
Toll Free: 1-866-203-7791
Alternate: 1-800-856-7091
CACO Fax: 757-445-2115 DSN: 565-2115
Funeral Honors Fax: 757-444-2767

After Hours:
COMM: 757-322-2609
CACO Fax: 757-445-2115
Funeral Honors Fax: 757-444-2767

NAVAL DISTRICT WASHINGTON

District of Columbia, Maryland, and the Virginia counties of Arlington, Stafford, Fairfax, King George, Prince William, Fauquier, Loudoun, Westmoreland and Warren.

Contact Numbers:
COMM: 202-433-6631
DSN: 325-6631
FAX: 202-433-6158

After Hours:
COMM: 202-369-7683
FAX: 202-433-6158

SOUTHEAST REGION

Alabama, Arkansas, Florida, Georgia, Kansas, Louisiana, Mississippi, Missouri, Oklahoma, South Carolina, Tennessee, Texas, Cuba, Puerto Rico, and West Indies.
Contact Numbers:
COMM: 904-542-4008/1536
DSN: 942-4008/1536
FAX: 904-542-0422 or DSN 942-0422

After Hours:
COMM: 904-542-3118
FAX: 904-542-0490

NORTHWEST REGION

Contact Numbers:
TOLL FREE: 1-866-394-9249
FAX: 360-315-4999

After Hours:
COMM: 360-315-5123
FAX: 360-315-5305

SOUTHWEST REGION
Arizona, California, Colorado, New Mexico, Nevada, Utah and Mexico.

Contact Numbers:
COMM: 619-532-3971
DSN: 526-3971
TOLL FREE: 1-800-326-9631
FAX: 619-532-3941 or 619-556-9670
Funeral Honors FAX: 619-556-9670

After Hours:
COMM: 619-524-1198 / 1197
DSN: 524-1198 / 1197
FAX: 619-524-1213

PEARL HARBOUR REGION
Hawaii, Islands of Wake, Midway, Kure, Johnson, Palmyra and Kingman Reef.

Contact Numbers:
COMM: 808-473-4512
DSN: 312-473-4512
BlackBerry: 808-722-5901
FAX: 808-473-3614
Intentionally Left Blank
Section III
SURVIVOR BENEFITS
Survivor Benefit Plan (SBP)

SBP provides eligible beneficiaries with a form of benefit called an "annuity". This provides a monthly payment for the lifetime of the beneficiary. The amount of the benefit is a percentage (up to 55%) of the retiree monthly pension, depending on the retiree's election at the time of enrollment.

Enrollment in the SBP annuity plan is not automatic unless the retiree fails to make the required election or decline the election at the time of retirement. Spouses must concur when the election is declined.

If the retiree was enrolled in SBP at the time of death, the survivor must complete a Verification of Survivor Annuity Form (DD 2656-7). Once the DD 2656-7 is submitted, it will take as much as 4-6 weeks before payments begin. It may take even longer if there are complicated aspects to the claim (like a missing marriage certificate, inability to contact SBP beneficiaries, beneficiary name changes, etc.).

In many cases survivors may not know or remember which SBP election was made at the time of retirement. When DFAS is contacted for the death notification, SBP questions may be asked of the DFAS agent. The agent will need the following information:

- Retiree Full Name
- Retiree Social Security Name
- Survivor Full Name
- Survivor Social Security Number
- Address Information/Telephone Number
- Date of Marriage
- Date of Death

If an SBP election was made and the retiree did indeed pay for coverage, the agent may or may not reveal that information to the RAO volunteer if the survivor is not present at the time of the death notification. Please review the following forms for more detailed information.

Note: These are all available at: https://www.dfas.mil/retiredmilitary/forms.html.

- Verification for Survivor Annuity, (DD 2656-7)
- IRS Withholding Certificate for Pension of Annuity Payments, W4-P
- Direct Deposit Enrollment, SF 1199A
DRAS (DFAS Retired and Annuity System)

DRAS is an alternative method of determining SBP status and projected payment amounts is via DRAS. The volunteer is able to access the retired pay records. It is illegal to access the pay records of any retiree or annuitant without an official reason. This access will not be granted to every RAO Volunteer. If interested in obtaining this access the RAO Volunteer will need the following:

- RAO Director Approval
- OPNAV N170C Approval via a signed System Access Approval Request (SAAR)
- Training via the DFAS Training Team
- Credential Access Card (CAC)

Survivor Issues with SBP

When a survivor states that either they were not included in the decision to decline the SBP election, OR they don’t remember signing the original DD 2656 or a subsequent change document (i.e. 2656-6). In this situation the RAO Volunteer can contact the Navy’s Service Liaison rep at (timothy.r.jackson16.civ@mail.mil) to obtain a copy of the DD 2656 that was signed at the time of retirement.

Navy’s SBP Program Manager

If it does appear that the spouse’s signature was forged, the spouse should be advised to contact the SBP Program Manager at the Navy Personnel Command (PERS 13) by calling the NPC Customer Service number at (1-866-827-5672), who will direct them to submit their concerns to the Board of Corrections to Navy Records (BCNR).

Reserve Component Survivor Benefit Plan (RCSBP)

RCSBP is a SBP option for retirees in the “gray area”, which are Sailors who have met the requirements to retire from the Navy Reserve but have not yet reached the age of 60 and do not yet receive a retirement pension.

Upon their 20th year of creditable service, they receive a Notification of Eligibility for Retired Pay for Non-Regular Service (NOE) along with Reserve Component Survivor Benefit Plan (RCSBP) Election Certificate (DD Form 2656-5) and they have 90 days to complete the DD Form 2656-5 or an automatic election is made by law if they have one or more dependents. Several options can be made by the retiring reservist:

Upon the death of a “gray area” Navy Reservist, the survivor(s) must contact the Navy Personnel Customer Service Desk at (1-866-827-5672) and ask to be transferred to NPC (PERS-912) for RCSBP support. The PERS-912 staff member will be able to provide the RCSBP election status and all information regarding pay.
### Nice to Know Information

| Option A – Decline Election Until Age 60 | Retiring member waives participation in RCSBP. No premium will be paid or annuity received. If married at the time of election, the spouse must concur with the member’s decision to decline to make an election until age 60 and the spouse’s signature must be notarized. At age 60 RCSBP becomes SBP. |
| Option B – Defer an Annuity | An annuity will begin either on the date of the 60th birthday, if the retiree dies before that date, or the day after the date of death or if the death is on the 60th birthday. The spouse must consent to the Retiree’s decision to provide less than full coverage and the spouse’s signature must be notarized. |
| Option C – Provide an Immediate Annuity | To provide an immediate annuity to begin on the day after the date of the Retiree’s death whether before or after age 60. The spouse must consent to the Soldier’s decision to provide less than full coverage and the spouse’s signature must be notarized. |

### Arrears of Pay Entitlement (AOP) Entitlement

**Details of the AOP policy are shown at:** [https://www.dfas.mil/retiredmilitary/survivors/Retiree-death/aop.html](https://www.dfas.mil/retiredmilitary/survivors/Retiree-death/aop.html).

Upon the death of a military retiree, DFAS will send their final paychecks and any other money owed to the person designated as an Arrears of Pay (AOP) beneficiary. However, like most government systems, it’s not quite so simple.

When a **retiree’s death** is reported, DFAS will reclaim the retiree’s final month’s pay and audit the account. Any remaining amount owed to the retiree will then be paid to the designated AOP beneficiary (or split between designated beneficiaries, if there are more than one).

There may be more than one and each AOP beneficiary must send a Claim for Unpaid Compensation of Deceased Member of the Uniformed Service. A fillable .pdf version of this form can be found on the DFAS Forms page at: [https://www.dfas.mil/retiredmilitary/forms.html](https://www.dfas.mil/retiredmilitary/forms.html).

A hardcopy of the form will also be included in the condolence package. If there are more than two claimants, an additional SF 1174 must be completed and signed.

Each SF 1174, accompanied by a Death Certificate (with cause of death) must be sent to the DFAS Retired Pay section by mail or by FAX (1-800-469-6559).

### Dependency and Indemnity Compensation

IAW [http://benefits.va.gov/COMPENSATION/types-dependency_and_indemnity.asp](http://benefits.va.gov/COMPENSATION/types-dependency_and_indemnity.asp), DIC is a tax free monetary benefit paid by the Veterans Administration (VA) to eligible survivors of military Service members who died in the line of duty or eligible survivors of Veterans whose death resulted from a service-related injury or disease.

In other words, if a retiree dies as a result of a service connected disability DIC may be awarded. However, there is an offset if there is a SBP annuitant.
DIC Eligibility:
To qualify for DIC as a surviving spouse of a retiree, they must meet the requirements below. The surviving spouse was:

- Validly married the Veteran before January 1, 1957, OR
- Married the Veteran within 15 years of discharge from the period of military service in which the disease or injury that caused the Veteran's death began or was aggravated, OR
- Was married to the Veteran for at least one year, OR
- Had a child with the Veteran, AND
- Cohabited with the Veteran continuously until the Veteran's death or, if separated, was not at fault for the separation, AND
- Is not currently remarried

Note: A surviving spouse who remarries on or after December 16, 2003, and on or after attaining age 57, is entitled to continue to receive DIC.

Eligibility (Surviving Child)

- Not included on the surviving spouse's DIC, AND
- Unmarried, AND
- Under age 18, or between the ages of 18 and 23 and attending school.

Note: A child adopted out of the Veteran's family may be eligible for DIC if all other eligibility criteria are met.

How to Apply

- Complete VA Form 21-534, "Application for Dependency and Indemnity Compensation, Death Pension and Accrued Benefits by a Surviving Spouse or Child and mail to the Pension Management Center that serves your state, OR
- Work with an accredited VA representative or agent OR
- Go to a VA regional office and have a VA employee assist you. OR

Survivors Pension

IAW, http://www.benefits.va.gov/pension/spousepen.asp, the Survivors Pension benefit, sometimes referred to as Death Pension or Widow’s Pension, is a tax-free monetary benefit payable to a low-income, un-remarried surviving spouse and/or unmarried child(ren) of a deceased Veteran with wartime service. This provides a minimum annual income at a level established by Congress. For a surviving spouse without dependent children, this is $8,656 in 2017. Other amounts apply for spouses with children and/or needing additional assistance.

Eligibility:
The deceased Veteran must have met the following service requirements:

- For service on or before September 7, 1980, the Veteran must have served at least 90 days of active military service, with at least one day during a designated war time period.
- If he or she entered active duty after September 7, 1980, generally he or she must have served at least 24 months or the full period for which called or ordered to active duty with at least one day during a war time period.
- Was discharged from service under other than dishonorable conditions.

Survivors Pension is based on the survivor’s yearly family income, which must be less than the amount set by Congress to qualify.

How to Apply

To apply for Survivors Pension, download and complete VA Form 21-534EZ, “Application for DIC, Death Pension, and/or Accrued Benefits” and mail it to the Pension Management Center (PMC) that serves your state.

NOTE: For further details, see: http://www.benefits.va.gov/pension/spousepen.asp
SECTION IV
ADDITIONAL INFORMATION AND TOPICS
Combat Related Special Compensation (CRSC)

IAW (https://www.dfas.mil/retiredmilitary/disability/crsc.html) CRSC is a tax-free entitlement created for disability and non-disability military retirees with combat-related disabilities. The key word is combat related and not service-connected. The entitlement is paid each month along with any retired pay the member is already receiving. CRSC is not automatic. The veteran is required to submit a CRSC application (DD 2860) to their Branch of Service. To be eligible the veteran must:

- be entitled to and/or receiving military retired pay
- be rated at least 10 percent by the Department of Veteran’s Affairs (VA)
- waive VA pay from your retired pay

Disabilities that may be considered combat related include injuries incurred as a direct result of:

- Armed Conflict
- Hazardous Duty
- An Instrumentality of War
- Simulated War

For specific CRSC questions, contact the Navy CRSC Board at 1(202) 685-1683 or email the board at CRSC@navy.mil. Mail the application to the Service specific address provided on the back of the CRSC Application. The Navy CRSC Board address is:

When there is an increase in a VA Disability Rating for a combat-related disability of illness the monthly CRSC amount should be increased automatically. If this does not occur, the Veteran must contact the CRSC Navy board to inquire, 1 (202) 685-1683.

U.S. Navy Burial at Sea

It is more than an honor for a Sailor or Marine to choose for their mortal remains to be buried at sea. Burial at sea from a U.S. military vessel is limited to active-duty members of the uniformed services, retirees, and veterans who were honorable discharged. To arrange a burial at sea, please contact a Navy Mortician at (1-866-787-0081).

The family should be informed that if this option is chosen, family members are not allowed to accompany the remains aboard the ship. There may or may not be an opportunity for the family to transfer the remains to the ship’s company at pier side, although this is normally accomplished by a Navy mortician. Due to operational commitments, there is generally no way to specify the date/location of a burial at sea. At the time of burial, a dignified, formal ceremony will be conducted on the ship, and the family will usually be presented with a video of the ceremony and a certificate detailing the exact date/location and the name of the ship.
U.S. COAST GUARD Burial at Sea

An alternative to a Navy burial at sea from a naval vessel/aircraft is burial at sea from a United States Coast Guard (USCG) vessel. The USCG has more stations along the coasts of the United States than the Navy has bases. In an area where the nearest naval activity is at a distance of hundreds of miles, the cost to the family of transporting the remains and family members may be prohibitive.

Additionally, the USCG’s mission provides much more flexibility and availability of vessels to accommodate burial at sea. When mission obligations and weather conditions permit, civilian personnel may be permitted to attend the services at sea. As with the Navy, advanced commitments cannot be made. Interested persons should contact the nearest USCG station, listed under the Department of Homeland Security in the local telephone directory. Coastguard Burial At Sea Coordinators information can be found at (www.uscg.mil/.../Burial_at_Sea_111108_worksheet.docx)

Retired Military Members Participating on a Funeral Honors Team

The Office of Under Secretary of Defense publishes an annual memorandum addressing stipend participation in military funeral honor details by volunteers. The most recent memorandum is dated February 10, 2014, which authorizes stipend payments of $50.00 for retirees.

- Funds are to be paid by XXXXXX from operations and maintenance funds. Chapter 6 of the Navy Uniform Regulation (http://www.public.navy.mil/bupers-npc/support/uniforms/uniformregulations/chapter6/Pages/61001.aspx) prescribes the wear of the Navy uniform by Navy retirees.

- Retirees wearing a US Military uniform are expected to reflect the high personal appearance standards and esprit de corps that the US Military in uniform represent. Attention will be paid not only to the correct military wear of uniform components, but also to the individual’s personal and physical appearance.

Replacement DD Form 214 (Certificate of Release or Discharge from Active Duty)

What is a DD Form 214 and who receives it?

The DD Form 214 is a Department of Defense document of the issued upon a military service member's retirement, separation, or discharge from active-duty military. It represents the complete and verified record of a service member's time in the military, awards and medals, and other educational information.

The DD Form 214 is manually distributed from the Services to the Department of Veterans Affairs (VA), the Department of Labor (DOL), and the Service member's state VA office, upon member's request.

Who does not receive a DD Form 214?

Members of the Air National Guard or Army National Guard don't receive a DD Form 214, but will receive a NGB-22 from the National Guard Bureau. Additionally, members of the Reserves also do
not receive a DD 214. They may obtain a Statement of Service by contacting NPC Customer Service Agent at (1-866-827-5672) and ask to be transferred to PERS 912.

**What are the options to replace a lost or destroyed DD Form 214?**

- **Electronic.** An electronic cost-free copy of the DD Form 214 can be obtained from the eBenefits link located at [https://www.ebenefits.va.gov/ebenefits/homepage](https://www.ebenefits.va.gov/ebenefits/homepage). eBenefits is managed jointly by the VA, DoD, and provides service members with free electronic copies of their official military record (Official Military Personnel File), including their DD Form 214. Electronic copies are provided within 48 hours from the time of request.

  1. **Electronic:** Electronic versions are available within 48 hours. The requestor will be required to establish an eBenefits account. To establish an account, the requestor will be required to provide the answers to the type of information that would be found on a credit report to make sure only authorized veterans have access to the information provided by the eBenefits access. If the requestor is not able to answer the required questions; they will not be able to set up an eBenefits account.

This is a common problem encountered by foreign-born spouses, especially those who have not established U.S. citizenship or have foreign addresses.

  2. **Paper:** The National Personnel Records Center (NPRC), located in St. Louis, Missouri, will replace lost and destroyed DD Form 214s upon request from a veteran and their family members. Requests are to be submitted on a DoD Standard Form 180 (SF 180) via mail or by fax. The member may also appear in person at the facility.

  3. Requests for Form DD 214 for **separations prior to 1992** must be submitted to the Military Personnel Records Center, 1 Archives Drive, Spanish Lake, Missouri, a branch of the National Personnel Records Center.

**Nice to Know Information**

Correction to a DD Form 214 is issued on a DD Form 215 ("Correction to DD Form 214, Certificate of Release or Discharge from Active Duty") for errors or additions to a DD Form 214 discovered after the original was issued.

Links to the sources for the information provided above:

- [How to obtain an eBenefits Premium Account (DS Logon Level 2)](https://www.ebenefits.va.gov/ebenefits/homepage)
- [How to obtain your free electronic DD-214 in eBenefits](https://www.ebenefits.va.gov/ebenefits/homepage)
- eBenefits Homepage
- SPN and Separation Codes
- Reenlistment Codes
- National Personnel Records Center
- [How to get copies of Military Service Records (e.g., DD 214/DD 215)](https://www.ebenefits.va.gov/ebenefits/homepage)
- Separation Program Designator (SPD) Codes (PDF)
- [Army Regulation 635-5 Separation Documents](https://www.ebenefits.va.gov/ebenefits/homepage)
Replacing Awards and Medals for Veterans

Any Navy veteran to whom a military decoration has been awarded, or the immediate next of kin of a deceased recipient may receive a replacement set of decorations on a one-time basis without cost if the previously issued medal, ribbon, or other device has been lost, destroyed, or rendered unfit for use without fault or neglect on the part of the recipient. Miniature decorations are not replaced by the Department of Navy, but these are available through military exchanges and other commercial providers. Access the NPC Website for additional information at http://www.public.navy.mil/bupers-npc/career/recordsmanagement/Pages/AwdDecorMedal.aspx.

How Veterans/Retirees Can Apply For an Award They Should Have Received on Active Duty

Under Section 526 of the Fiscal Year 1996 National Defense Authorization Act, now known as Title 10 U.S. Code, Section 1130 (review of award recommendations without regard to time limitations), upon the request of a Member of Congress, award recommendations can be reviewed without regard to time limitations.

The following procedures must be followed: - You must submit the following three things:

1) The completed 1650/3 form (includes filling out the Summary of Action on the back of the form)

2) A proposed citation. See SECNAVINST 1650.1 (Series) link below for sample citations.

3) Two notarized eye witness statements and other supporting documentation, as available

1650 specifics:

The award recommendation must be submitted on the 1650/3 form available for download from this website. On the back of this form (called the "Summary of Action"), you must describe the specific incident(s) for which you are requesting an award or an upgrade. It must come from the individual who was your Commanding Officer at the time of the action for which you are requesting an award.

- If your Commanding Officer is deceased or no longer able to recommend an award due to health issues, another senior officer in your chain-of-command during the time period for which you desire recognition can submit the award request. That officer MUST have FIRST-HAND knowledge of your actions.

- The request must contain relevant material that addresses YOUR SPECIFIC ACTIONS during the time period for which you are requesting consideration. Official documentation (investigations, situation reports, fitness reports, evaluations) will help your case much more than just personal statements.

- For combat awards, you must include at least two notarized statements from eyewitnesses to your
combat action. You cannot be one of the eyewitnesses. Any official notary public can notarize the statements.

- Newspaper articles, personal memoirs, video tapes, books and other such items are not official documentation and will not be reviewed.

The review panel has hundreds of cases to consider and does not have time to read entire books and view hours of video. Because of the large number of requests by veterans for consideration of new awards and award upgrades, processing these award requests can take many months. We ask you to be patient.
Official Military Records Request

Veterans or next-of kin of deceased veterans must fill out a SF-180, “Request Pertaining To Military Records” or write a letter to request replacement awards. Each request should be filled out neatly and include the veteran’s complete name used while in service, rank, service number, social security number, branch of service, dates of service (date entered and date released), and it should be signed by the veteran or the next of kin if the veteran is deceased. If using the SF 180, check the “Other” box in section II, paragraph 1, and enter “replacement awards”.

Supporting documentation such as a DD form 214 or other military records will help to speed up the process. Mail the request to one of the following addresses:

Veterans separated during or after 1998:
NAVY PERSONNEL COMMAND
PERS-312A
5720 INTEGRITY DRIVE
MILLINGTON, TN 38055-3120

Veterans separated before 1998:
NATIONAL PERSONNEL RECORDS CENTER
1 ARCHIVES DRIVE
ST. LOUIS, MO 63138

Navy Reserve Retirement

Reserve retirement is sometimes called non-regular retirement. Members who accumulate 20 or more years of qualifying service are eligible for reserve retirement when they reach age 60 or, in some cases, a lesser qualifying age.

Retirement Age

A member is generally not eligible for Reserve (non-regular) retired pay until they reach age 60. However, any member of the Ready Reserve who is recalled to active duty or, in response to a national emergency, is called to certain active service after January 28, 2008, can have the age 69 requirement reduced by 3 months for each cumulative period of 90 days so performed in any fiscal year after that date.

Navy Reserve Members Applying for Retirement with Pay

Notification is forwarded in advance to advise how to submit an application for retired pay at age 60. If notification has not been received within four months prior to the 60th birthday, the reserve member must contact Navy Personnel Command Customer Service Center (PERS-912) by calling 1 (866) 827-5672. The earliest date retired pay may commence is the 60th birthday or the day after completion of 20 years of qualifying service, whichever is later unless early retirement is authorized under NDAA 2008. (http://www.public.navy.mil/bupers-npc/career/reservepersonnelmgmt/reserveretirements/pages/default.aspx)
Original signatures are required and SSNs are required on all correspondence. Please see the website for a complete listing of the documents that are required and for the mailing address.

**Annual Retirement Point Record/Annual Statement of Service History (ARPR/ASOSH).**

This online service is available to all:

- Drilling Reservists
- Navy Operational Support Center Administrators

Those non-drilling IRR members, Retired Reservists (Gray Area) and personnel on the Retired List (receiving pay) who do not possess a CAC and wish to view their online point record may contact the nearest Navy Operational Support Center for assistance.

The Navy Personnel Command Customer Service Center can be reached at 1-866-U-ASK-NPC (1-866-827-5672) and can also provide members with a verbal of their Reserve point record.

After the brief introductory comments press "1" to speak with a Customer Service Agent and complete the following:

1. Caller identifies themselves as a Navy Reserve member requesting information regarding their point record.
2. The Customer Service agent will read a privacy statement and request the member’s SSN for verification and to look-up a member’s record.
3. The Customer Service agent will access the member’s record and provide point capture information verbally.


**Gray Area Reservist Retirement Benefits**

As an active RC, IRR, or Retired Reserve service member who has received a 20-year letter but has not received any retirement pay, may be eligible to receive “gray area” benefits. The following table shows these benefits. Information is obtained from [https://www.hrc.army.mil/TAGD/Benefits%20for%20Gray%20Area%20and%20Recipients%20of%20Retired%20Pay](https://www.hrc.army.mil/TAGD/Benefits%20for%20Gray%20Area%20and%20Recipients%20of%20Retired%20Pay)

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Gray Area (Active RC, IRR, or Retired Reserve)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ID Cards</td>
<td></td>
</tr>
<tr>
<td>Obtain a DD Form 2(RES RET) and DD Form 1173-1 at any Reserve Component ID card-issuing facility with a copy of your 20-year letter and transfer or separation orders.</td>
<td>Member - DD Form 2 (RES RET)</td>
</tr>
<tr>
<td>Obtain a DD Form 2(Re)(Blue) and DD Form 1173 (Uniformed Services identification and privilege card) for your family members at any ID card-</td>
<td>Spouse/Dependents - DD Form 1173-1</td>
</tr>
</tbody>
</table>
issuing facility with a copy of your retirement orders.

<table>
<thead>
<tr>
<th>Facility</th>
<th>Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exchanges</td>
<td>Yes</td>
</tr>
<tr>
<td>Commissary</td>
<td>Yes</td>
</tr>
<tr>
<td>Shoppettes</td>
<td>Yes</td>
</tr>
<tr>
<td>Service Stations</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Gasoline coupons are not available in OCONUS for retirees.

<table>
<thead>
<tr>
<th>Facility</th>
<th>Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical Fitness Center</td>
<td>Yes</td>
</tr>
</tbody>
</table>

Lodging

- Military lodging is available on a limited basis. Space A is "first come-first served" based on daily availability. Yes
- Armed Forces Recreation Centers (AFRC) lodging is available to all ID card holders. Toll-Free number: 1-800-GO-ARMY-1 or 1-800-462-7691
- Guest House is normally available on a limited basis.

Other Facilities

- Theater
- Recreation Center
- Officer/NCO/Enl Clubs
- Laundry/dry cleaning
- Bowling Alleys
- Beverage Stores
- Libraries
- Four Seasons
- MWR facilities
- Flower Shops
- Optical Shop
- Beauty/barber shop
- Check cashing/currency exchange

Medical Facilities

Member - No; except on ADT or AD (Eligible if returned to an active duty status)
Spouse/Dependents - No

Tricare

Member - No
Spouse/Dependents - No

TRICARE Retiree Dental Program (TRDP)
Requirements (Gray Area Retirees)

- Military lodging is available on a limited basis. Space A is "first come-first served" based on daily availability.
- Armed Forces Recreation Centers (AFRC) lodging is available to
Guest House is normally available on a limited basis.

<table>
<thead>
<tr>
<th>Service</th>
<th>Member</th>
<th>Spouse/Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Space-A Travel</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>SATO/Carlson Wagonlit Travel</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Legal Assistance</td>
<td>Limited (AR 27-3)</td>
<td></td>
</tr>
<tr>
<td>Survivor Assistance</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Casualty Assistance</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Family Services</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>VA Benefits</td>
<td>Yes, if Vet</td>
<td></td>
</tr>
<tr>
<td>Servicemans Group Life Insurance</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>(There are exceptions based on Reserve status. Please visit the Veterans Administration webpage for details.)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Veterans Group Life Insurance
(There are exceptions based on Reserve status. Please visit the Veterans Administration webpage for details.)

**Former Spouse Entitlement to Military**

According to [https://www.dfas.mil/garnishment/usfspa/faqs.html](https://www.dfas.mil/garnishment/usfspa/faqs.html), there is no Federal law that automatically entitles a former spouse to a portion of a member’s military retired pay. A former spouse must have been awarded a portion of a member’s military retired pay in a State court order. The Uniformed Services Former Spouses’ Protection Act (USFSPA), Title 10, United States Code, Section 1408, passed in 1981, accomplishes two things. First, it authorizes (but does not require) State courts to divide military retired pay as a marital asset or as community property in a divorce proceeding. Second, it provides a mechanism for a former spouse to enforce a retired pay as property award by direct payments from the member’s retired pay. Retired pay as property payments are prospective only. Retired pay arrears cannot be collected under the USFSPA.

Former spouses should contact DFAS directly.

**Disability Retirement**


The disability percentage is assigned by the Physical Evaluation Board and determines whether a disability qualifies a service member for retirement or separation:

- If they served **less than 20 years of active service** a disability rating of 30 percent or higher will for retirement. A disability rating below 30 percent qualified them for separation only.
- If they served **20 or more years of active service**, retirement will be recommended regardless of the disability rating.
If the disability existed before they entered the armed forces they will be recommended for discharge without benefits.

The Branch of Service will place them on either the Temporary Disability Retired List (TDRL) or the Permanent Disability Retired List (PDRL).

A member of the TDRL or the PDRL is a retired member of the armed forces and is entitled to all rights and privileges of a military retiree, which may include:

- Participation in Survivor Benefit Plans
- Voluntary/involuntary allotments from your retired pay
- Disability compensation from the Department of Veterans Affairs
# Types of Military Retirements

*https://www.dfas.mil/searchresults.html?queryStr=disability*+

<table>
<thead>
<tr>
<th>Type of Retirement</th>
<th>Basic Eligibility</th>
<th>Determination Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Regular Retirement</strong></td>
<td>Completed 20 years of active service</td>
<td>• Based on salary and service information submitted by member's Branch of Service</td>
</tr>
<tr>
<td><strong>Reserve Retirement</strong></td>
<td>Reservist with 20 years of active service who has reached age 60</td>
<td>• Based on salary and service information submitted by member's Branch of Service</td>
</tr>
<tr>
<td><strong>Temporary Disability Retirement List (TDRL)</strong></td>
<td>Temporary disability rating, placed on retirement rolls by member's Branch of Service (max of 5 years)</td>
<td>• Based on Disability Determination by Branch of Service • Based on salary and service information submitted by member's Branch of Service</td>
</tr>
<tr>
<td><strong>Permanent Disability Retirement List (PDRL)</strong></td>
<td>Permanent disability rating, placed on the retirement rolls by member's Branch of Service</td>
<td>• Based on Disability Determination by Branch of Service • Based on salary and service information submitted by member's Branch of Service</td>
</tr>
<tr>
<td><strong>1993-2001 Temporary Early Retirement Authority (TERA)</strong></td>
<td>At least 15, but less than 20 years of active service between 1993 and 2001. This program ended effective September 2002 and any future use must be approved by Congress.</td>
<td>• Based on number of soldiers needed to maintain force readiness • Based on salary and service information submitted by member's Branch of Service • Based on the legislation governing this special program</td>
</tr>
<tr>
<td><strong>2012-2018 Temporary Early Retirement Authority (TERA)</strong></td>
<td>At least 15, but less than 20 years of active service between 2012 and 2018. This program is expected to end Dec. 31, 2018. Any future use will have to be approved by Congress.</td>
<td>• Based on number of soldiers needed to maintain force readiness • Based on salary and service information submitted by member's Branch of Service • Based on the legislation governing this special program</td>
</tr>
</tbody>
</table>
Government Sponsored Life Insurance

Retirees retain their Service Group Life Insurance for 120 days after they retire from active duty or transition to the Fleet Reserve. The DD 214 will reflect this coverage. There are several life insurance options available during the active duty period and after the 120 days have expired:

Veteran Group Life Insurance (VGLI)

VGLI is a program that allows continuation of life insurance coverage after separation from service. VGLI provides coverage as long as the retiree pays the premiums. Retirees may enroll for a maximum amount of coverage that is equal to the amount of SGLI coverage while on active duty. Lesser amounts are also available in increments of $10,000.00. Contact number is 1-800-419-1473).

Family Service Group Life Insurance (FSGLI)

FSGLI is a program that provides term life insurance coverage to the spouses and dependent children of active duty Service members insured under SGLI. The Service member pays the premium for spousal coverage. Dependent children are insured at no cost. Contact number is: (1-800-669-8477).

Department of Veteran Affairs (DVA) Life Insurance

The VA provides life insurance benefits to veterans and their families. Notify the DVA at (1-800-669-8477) or access the DVA website at (http://benefits.va.gov/insurance) for detailed information on each.

Service Disabled Veterans Insurance (S-DVI)

The Service-Disabled Veterans Insurance (S-DVI) program was established in 1951 to meet the insurance needs of certain veterans with service connected disabilities. S-DVI is available in a variety of permanent plans as well as term insurance. Policies are issued for a maximum face amount of $10,000.

National Service Life Insurance (NSLI) World War II Program

NSLI is made available by the federal government for members of the United States armed forces from 1940 to 1951. According to the DVA website located at: (http://www.benefits.va.gov/insurance/nsli.asp). Today, there are just over 950,000 policies still in force and the average age of policyholders is 81 years. Annual dividends are paid on these policies. The maximum face amount of a policy is $10,000.

Veterans Mortgage Life Insurance (VMLI)

VMLI is a program that provides mortgage life insurance to severely disabled Veterans and Service members. Effective July 30, 2008, VMLI was extended to disabled active duty Service members and Service members and Veterans who suffer from a severe burn injury.