

Preparing for the Inevitable

Tom McMahon, Association Chaplain

As your Chaplain, it is been my privilege to be one of the first people to speak with many—too many—members or spouses after the loss of a loved one. I certainly do it as part of my responsibility as a chaplain, but I quickly found out that something else was needed which was to help people make important decisions at the very time they are going through the reality of their loss. Some were prepared and others were either too grief stricken to think clearly or no preparations had been made and they were at a loss as to what they needed to do. At some point, we have to come to the reality that life is going to end and the last thing we want to do is to make it more difficult on our loved ones by not adequately preparing them for the inevitable.

If you have not done an Emergency Folder as my wife and I call it or you have one but it is out of date, the job seems daunting, but do not let that hinder you because there are a lot of resources available on the web to help. For those of you with computers, you can view one of the best, the latest quarterly Shift Colors published by the Bureau of Naval Personnel at

<http://www.npc.navy.mil/bupers-npc/reference/publications/Shiftcolors/Pages/CurrentIssue.aspx>

Every publication contains an updated survivor checklist and other important information as you can see below. Another excellent website is:

<http://www.military.com/benefits/survivor-benefits/military-retiree-survivor-checklist.html>

Okay, I know that some of you receive the **OGP** by mail because you either do not have a computer or you do not find it easy to use one so let me provide you with the Spring 2015 Shift Colors “Retiree Checklist: what survivors should know.” It does not change that much each quarter, so this will help you in developing your own personal checklist. So let’s get started.

“Shift Colors periodically provides a checklist for retirees and their family members. This checklist is designed to provide retirees and their loved ones with some help in preparing for the future. The checklist is not all-inclusive and should be used with other estate planning tools.

1. Create a military file.
 - Retirement orders
 - DD 214
 - Separation papers
 - Medical records
2. Create a military retired pay file.
 - Claim number of any pending VA claims
 - Address of the VA office being used
 - List of current deductions from benefits
 - Name, relationship and address of beneficiary of unpaid retired pay at the time of death
 - Address and phone number for DFAS:

Defense Finance and Accounting Service U S Military Retirement Pay Post Office Box 7130 London, KY 40742 7130 (800) 321-1080 option #3 (for deceased members)

3. Create an annuities file, to include:

- Information about the Survivor Benefit Plan (SBP)

(Additional information regarding SBP annuity claims can be obtained from the DFAS-Cleveland Center office at 1-800-321-1080.)

- Reserve Component Survivor Benefit Plan (RCSBP)
 - Retired Serviceman's Family Protection Plan (RSFPP)
 - Civil Service annuity
4. Create a personal document file.
- Marriage Records
 - Divorce decree
 - Adoptions and naturalization papers
5. Create an income tax file.
- Copies of state and federal income tax returns
6. Create a property tax file.
- Copies of tax bills
 - Deeds and any other related information.
7. Create an insurance policy file.
- Life Insurance
 - Property, accident, liability insurance
 - Hospitalization/Medical Insurance
8. Maintain a listing of banking and credit information, in a secure location.
- Bank account numbers
 - Location of all deposit boxes
 - Savings bond information
 - Stocks, bonds and any securities owned
 - Credit card account numbers and mailing addresses
9. Maintain a membership listing of all associations and organizations.
- Organization names and phone numbers
 - Membership fee information
10. Maintain a list of all friends and business associates.
- Include names, addresses and phone numbers
11. Hold discussions with your next of kin about your wishes for burial and funeral services. At a minimum the discussion should include cemetery location and type of burial (ground, cremation or burial at sea). This knowledge may assist your next of kin to carry out all of your desires.
12. You could also pre-arrange your funeral services via your local funeral home. Many states will allow you to pre-pay for services.
13. Investigate the decisions that you and your family have agreed upon. Many states have specific laws and guidelines regulating cremation and burials at sea. Some states require a letter of authority signed by the deceased in order to authorize a cremation. Know the laws in your specific area and how they may affect your decisions. Information regarding Burials at Sea can be obtained by phoning Navy Mortuary Affairs at (866) 787-0081.
14. Once your decisions have been made and you are comfortable with them, have a will drawn up outlining specifics.
15. Ensure that your will and all other sensitive documents are maintained in a secure location known by your loved ones.

How to Report a Retiree's Death

Navy retired pay ends when the retiree dies. Survivors must promptly report a retiree's death to help avoid delays and possible financial hardship to surviving annuitant beneficiaries, family members or executors who will be required to reimburse any retired pay overpayments.

Please follow the steps below to report the death of a military retiree:

Step 1 - Notify the Defense Finance and Accounting Service (DFAS) Casualty Care Team at 1-800-321-1080. Please have the retiree's Social Security Number and the date of death when you call.

For customers located overseas, the commercial number is 216-522-5955, select option 3 to be directed to the appropriate representative.

Upon notification, DFAS will begin to close out the pay account to prevent any overpayments.

Step 2 - Contact your financial institution and inform them of the death of the retiree.

Step 3 - Within 7-10 business days of reporting the death to DFAS, you should receive a condolence letter.

If the member is due arrears of pay you will also receive a Claim for Unpaid Compensation of Deceased Member of the Uniformed Service (SF 1174).

If the decedent was enrolled in the Survivor Benefit Plan or the Retired Serviceman's Family Protection Plan, you should also receive an Annuity Care Package for completion and return.

Step 4 - Complete the SF 1174 you received with your condolence letter and return with a copy of the retiree's Death Certificate that reflects cause of death to:

DFAS U.S. Military Retired Pay P.O. Box 7130 London, KY40742-7130 Fax: 800-469-6559
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If you need assistance completing your claim form please contact the DFAS call center at 800-321-1080. You can also contact Navy Retired Activities by calling the Navy Personnel Command Customer Service Center at 866-827-5672 and asking for extension 4308.

Contact List: In addition to notifying DFAS, you should also notify the following agencies/departments as soon as possible:

- Social Security Administration at 800-772-1213.
- Defense Enrollment Eligibility Reporting System at 800-538-9552.
- Department of Veterans Affairs (VA) at 800-827-1000 for military retirees receiving disability compensation.
- Office of Personnel Management at 888-767-6738 if the member was a current or retired federal civilian employee.
- VA at 800-669-8477 for retirees enrolled in a VA-sponsored life insurance policy, such as National Service Life Insurance.
- Office of Service member's Group Life Insurance at 800-419-1473 for retirees enrolled in Veteran's Group Life Insurance.
- Families and executors may also receive assistance with administrative requirements from a Casualty Assistance Officer or Retired Activities/Affairs Office if available from a military installation nearby.

Back to the Chaplain speaking here, I hope that you will take the time to get started on your own emergency folder or update what you already have and make it a regular practice to keep it current. After you have done this take time to review everything regularly with your spouse or a family member and towards unburdening them in their time of grief and sadness over yours or another's loss. If you would like to speak with me about this article or anything related, you may contact me at (410) 956-8989 or mcmahontw@verizon.net.