



The South Georgia Chapter of the Military Officers Association of America  
P.O. Box 5941 Valdosta, Georgia 31603-5941

## **The Day-After Calls**

### **Notifications which must be made with the Passing of a Military Retiree or Surviving Spouse**

**Originally prepared by:  
The Minnesota Chapter of the Military Officers Association of America**

You've just suffered a loss, a deeply personal loss. Maybe a lot is going on. Family and friends are being notified, arrangements being made.

Right now you don't want to deal with bureaucracies and administrative to-do lists.

But you have to.

Taking action – the right action – in the next few days can prevent overpayments and a lot of hassles down the road.

This handbook is designed to help you through much of what you have to do now. Your individual case will probably have additional things to consider, but this will cover the basics.

Since this handbook is put out by a chapter of the Military Officers Association of America (MOAA), your loved one probably had some connection to the military. However, you may know very little about benefits from the Department of Defense (DoD) or Department of Veterans Affairs (VA). So we will give a brief description of what each agency does, why you need to contact them and any additional matters you need to think about in terms of that particular organization. This may help you understand the deceased's overall estate and how it can affect a surviving spouse.

As you get started in this process, there are a few issues which would be good to consider.

First, how many Death Certificates are you going to need? Most funeral homes provide some, but you could end up needing more. Yes, you can get additional certificates from the appropriate state agency, but this can take time. Some organizations you'll be dealing with will take a fax or photocopy while others require you to provide an official one with the state seal. Real estate sales may require an official certificate. So don't just rely on whatever the funeral home provides. Make your own estimate of how many certificates you will need because you don't want to be in the position of being without one when it's needed.

Then you need to think about who is going to be responsible for filing the deceased's final tax return(s), Federal and perhaps state. This can determine who makes the calls to the agencies which generate an IRS Form 1099-R. This form shows how much was paid to the deceased, how much was withheld for taxes, etc. All agencies take the contact information of the person who notifies them of a death and this becomes the agency's point-of-contact in closing out the deceased's account. And it is usually the person to whom they send the 1099-R. Next tax season, you don't want to be chasing down 1099-Rs to get the final tax return(s) filed.

If the deceased was ever a member of the military, the funeral home will probably want a copy of a DD-214, a NGB-22 or a Reserve Order. Whatever document the deceased received, it is needed to get an American flag for the casket from the VA and, if desired, burial in a veterans cemetery. These forms verify that an individual did serve in the military and what kind of discharge he/she received. The DD-214 is given to those who served on active duty in the Armed Forces. The NGB-22 shows service in the National Guard. The Reserve Order is given to those who retired from the active military reserves. Why the differences? The Armed Forces (Army, Navy, etc.) are Federal troops who report to the President as Commander-in-Chief, while the National Guard is the modern-day state militia which reports to the state governor. Yes, sometime National Guard units are 'Federalized' and sent overseas, but throughout history we have always had the Federal military services and the state militias. For our purposes, just know the funeral home will be requesting the right document if it is needed.

Now, before you start to make notification calls, it might help to get in the right frame of mind.

You will probably find yourself on-hold a lot. So set aside plenty of time to make these calls. Being on-hold will be frustrating. You just have to be ready for it.

You will be dealing with different agencies and you will find they have different procedures – sometimes very different procedures – to accomplish basically the same thing. And some agencies within the same overall department have data bases that don't talk to each other.

Remember the old television series M\*A\*S\*H about an Army field hospital during the Korean War? There was one character, Corporal Walter 'Radar' O'Reilly, who was the company clerk. Radar kept M\*A\*S\*H unning amid the chaos of war. In one episode the doctors were asking how they could get some piece of medical equipment. Radar chimed in with something about filing such-and-such form, cross referencing it to another form, then sending the whole thing to Division Supply. Amazed, one of the doctors asked Radar if he really understood all that. Radar's reply was something like, "I don't try to understand it. I just do it."

The point here is that sometimes you are going to need the 'Radar O'Reilly mindset.' You won't be the first to find that different procedures from different agencies don't always seem to make a lot of sense.

Got all that?

If you're ready, get a cup of coffee or tea, a pen and pad to take notes, and get started on notifications.

## **Credit Bureaus**

This is a category you might not have been thinking of. But identity thieves do read through obituaries looking for victims. After all, it might take a credit bureau a few weeks in the normal course of business to become aware your loved one has passed away. In that time an identity thief could get a credit card, get a loan, etc. in your loved one's name and a stolen identity is a real hassle to get straightened out.

You should call each credit bureau and inform them of the death. Ask them to flag the credit report as 'Deceased: Do Not Issue Credit.'

The information you will need to have handy is:

- The deceased's full name
- Most recent address
- Social Security Number
- Date of birth
- Date of death

The credit bureau will need a death certificate. This makes sense. If they are going to freeze someone's credit, they need to be sure this is not a hoax. Ask each bureau if they will take a photocopy or if they need an official one with the state seal.

Follow up the call with the death certificate and a cover letter. The cover letter should have all the deceased's information (above) which you gave over the phone. In addition, you should provide:

- Your name
- Your contact information
- Your relationship to the deceased

If you are a court-appointed representative of the estate, include proof of this appointment.

The Credit Bureaus are:

**Equifax**

**1-888-548-7878 (option 3)**

Equifax Global Customer Services (Attn: Atlanta Support)

P.O. Box 105496

Atlanta, GA 30348

**Experian**

**1-888-397-3742 (input the deceased's SSN)**

P.O. Box 4500

Allen, TX 75013

**TransUnion 1-800-916-8800 (option 0)**

P.O. Box 2000

Chester, PA 19016

Each credit bureau will send you some kind of correspondence (letter or card) confirming they have taken appropriate action. Keep this correspondence with the estate paperwork.

In addition to the Credit Bureaus, you might also send a notification letter to the Department of Motor Vehicles (DMV) in the state where the deceased lived. This will prevent an identity thief from applying for a driver's license in the deceased's name. A driver's license is widely accepted as proof of identity and can be used as part of an identity scam.

Look on the appropriate DMV's website for their address.

**Defense Finance and Accounting Service (DFAS)**

As its name implies, DFAS is the finance department which pays all the people associated with the Department of Defense (DoD). For our purposes, we're focusing on two specific types of payments:

- **Military Retirement Pay:** This is paid to those with twenty or more years of active duty; those who were medically retired from active service; or those Military Reservists or National Guard personnel who have twenty or more years for Reserve Retirement.
- **Survivor Benefit Plan (SBP):** This is paid to the surviving spouse of a military retiree.

If you don't know much about the Survivor Benefit Plan, here are some points to be aware of:

- SBP is **not** automatic.
- A military member who has spent twenty or more years on active duty chooses to elect it (or decline it) as part of the retirement process.
- Military Reservists or National Guard personnel who complete twenty years for Reserve Retirement purposes elect it (or decline it) at this twenty year mark. The reserve program is basically like the active duty one with a few different rules for the 'weekend warriors.' The reserve program is officially called (not surprisingly) Reserve Component Survivor Benefit Plan (RCSBP).
- Think of SBP as something like an annuity. When a military member chooses it, an amount is then deducted from his/her retirement pay every month. If the retiree dies leaving a surviving spouse, that spouse then receives about 55% of what the military retiree was receiving every month.
- But again, the person retiring from a military career (active duty or reserve) has to sign up to do this. Not all of those who are eligible choose to do so.
- There are additional rules dealing with divorce, remarriage of the retiree, etc. If you need to clarify something, veterans' organizations can help and all military bases have a retired affairs office. Also, the web site **www.DFAS.mil** has good information. Put 'SBP' in the search block, click on it and then click on 'Frequently Asked Questions.'

It is important for you to realize Military Retirement Pay and SBP are two different programs, and there are differences in how the accounts are closed out. (Some of our chapter members have reported calling DFAS to report an SBP annuitant's death and being given information which was appropriate for a military retiree. Be aware there are differences and be alert for any well intentioned, but erroneous 'bum scoop'.)

So first you need to be clear whether you are calling DFAS about a Military Retiree or an SBP Annuitant.

## Reporting A Military Retiree's Death

Call **1-800-321-1080**

You should have:

- The retiree's full name and address
- Social Security Number
- Date of death
- Manner of death: natural, suicide, accident or homicide
- Retiree's marital status upon death
- Name(s) of the retiree's designated beneficiaries or next of kin

After you make the call to DFAS, they will mail you a package which should arrive in seven to ten business days. The package will have an SF1174. ('SF' designates 'Standard Form,' meaning it is used throughout DoD.) The title of this form is **Claim for Unpaid Compensation of Deceased Member of the Uniformed Services**. As its name

states, you complete this form to receive all the retirement pay to which the deceased was entitled. You should return this form to DFAS with a copy of the death certificate.

Mail this paperwork to:

Defense Finance and Accounting Service  
U.S. Military Retired Pay  
8899 E. 56<sup>th</sup> St.  
Indianapolis, IN 46249-1200

Generally speaking, DFAS pays retirees on the first day of the month. The payment, though, is for the previous month; i.e. DFAS pays what has already been 'earned.'

For example, say the deceased died on May 5<sup>th</sup> and DFAS was notified on the 7<sup>th</sup>. DFAS will pay what the retiree rated for the first five days of May. However, let's say the retiree died on May 27<sup>th</sup> and DFAS was notified on June 2<sup>nd</sup>. But a direct deposit was made into the retiree's account on June 1<sup>st</sup> for the month of May. Yet the retiree was not alive for the entire month. In this case, DFAS is going to work with the bank to recoup

the entire payment which was made on June 1<sup>st</sup>. With the SF1174, DFAS will then compute how much the retiree was entitled to for the twenty-seven days of May he/she was alive. This final amount will be paid by check, not by a direct deposit.

The 1099-R will be generated when the retiree's account is closed, but it can't be released until the death certificate is received.

### ***Things To Consider...***

- It is important to keep the retiree's bank account open. Also, leave the funds in the account. DFAS will need this if a recoupment is necessary. It might also be a good idea to alert the bank that a recoupment may happen.
- If the retiree was married (and had elected SBP or RCSBP), make sure when you call that the appropriate forms will be in the package DFAS is sending out. If there is a surviving spouse, and you are unsure what the retiree elected, ask what the DFAS records show.
- Verify when you call who DFAS is putting down as their point-of-contact. This is the person who should be receiving the 1099-R when the death certificate is received and the account is closed.

### **Reporting an SBP Annuitant's Death Call 1-800-321-1080**

You should have:

- The annuitant's full name and address
- Social Security Number
- Date of death

After making the call to DFAS, you will need to provide a copy of the death certificate. You can mail it or fax it to:

Defense Finance and Accounting Service  
U.S. Military Annuitant Pay  
8899 E. 56<sup>th</sup> St.  
Indianapolis, IN 46249-1300

FAX: 1-800-982-8459



(Note: There is a difference in the mailing addresses for Military Retiree and SBP Annuitant paperwork. Aside from noting 'Military Retiree' and 'Annuitant' on the second line, the last four digits of the zip code for the retirees is **1200** while the last four digits for annuitants is **1300**. Getting the address right prevents needless delays.)

Unlike a Military Retiree, there is no 'final calculation' for the number of days the annuitant was alive in his/her final month. The rule is that the annuitant must be alive for an entire month to rate payment for that month.

For example, if an annuitant dies on May 28<sup>th</sup> and DFAS is notified on June 2<sup>nd</sup>, a payment for May was made on June 1<sup>st</sup>. But the annuitant was not alive for the entire month of May. So DFAS will recoup the June 1<sup>st</sup> payment and nothing will be redeposited into the bank account.

Doesn't seem quite fair, does it? Why such a difference in how Retirees and Annuitants are treated? Well, it probably has to do with military retirement being considered 'deferred compensation' while SBP or RCSBP is an annuity program which has rules like Social Security. (We will be going over Social Security shortly.)

Still seem unfair? Yes, but this is where that 'Radar O'Reilly mindset' comes into play. This is just the way it is.

Things to Consider...

- Leave the account open and the funds in it. More than likely, DFAS will be doing a recoupment.
- Alert the bank about the annuitant's death and the likelihood of a recoupment.
- The 1099-R is **not** sent when the annuitant's account is closed. It goes out in the 'normal tax season;' i.e. January when 1099-Rs are usually sent out. So it is important to verify when you call DFAS who will be receiving the 1099-R and the address it will be sent to.

### **Defense Enrollment Eligibility Reporting System (DEERS)**

DEERS is the data base which contains information on those associated with the Department of Defense (active duty, reservists, dependents, etc.) and what benefits they are entitled to (healthcare, post exchange, commissary, etc.).

The office on a military base which issues ID cards is the point where everyone most often updates DEERS.

For our purposes it is important to notify DEERS because this system is the foundation for the different TRICARE health programs. TRICARE has different programs depending on a person's status (active duty, reservists, retirees, surviving spouses, etc.), but they all draw data from DEERS.

For those retirees and dependents over age 65, the TRICARE-For-Life program serves as a Medicare Supplement. Notifying DEERS of the death establishes the date after which doctors and hospitals should not be submitting bills.

DEERS is also the system the pharmacy contractor, Express Scripts, relies on. Many of those on TRICARE-For-Life (TFL) get their recurring prescription medicine by home delivery through the U.S. Mail. You need to 'turn off' these recurring drug shipments.

Just about now you might be asking yourself why you have to notify DEERS. After all, you've contacted DFAS, and they are both part of the Department of Defense. So don't these two DoD data bases update each other? And the answer is – No, they don't. Unfortunately, the DEERS and DFAS databases can't communicate with each other, so you have to think of them as separate agencies. Just get in that 'Radar O'Reilly mindset.'

To contact DEERS:

Call **1-800-538-9552**

You should have:

- The deceased's full name
- The deceased's Social Security Number
- The deceased's most recent address
- If the deceased was a military dependent, you should also have the sponsor's name and social security number. The sponsor is the active duty or military retiree through which the dependent became eligible for TRICARE

Once the call is made, DEERS will need a copy of the death certificate. You can furnish this by:

- Taking a copy of the death certificate to the ID Card office on a nearby military base.
- Mailing in a copy (not the original) of it. Include a cover note with the deceased's Social Security Number and (if a dependent) the sponsor's name and Social Security Number. Address it to:

DEERS Support Office  
400 Gigling Rd  
Seaside, CA 93955

- Faxing it to:

DEERS Support Office  
1-800-336-4416

It would also be a good idea to call the pharmacy contractor, Express Scripts, especially if the deceased was receiving prescriptions through the mail:

Express Scripts: **1-877-363-1303**

Just recognize that while it is a good idea to give Express Scripts a 'heads-up,' they rely on the DEERS database. This makes sense. If they are going to 'turn off' someone's prescriptions thru-the-mail, they need to know this is not some kind of cruel hoax.

### **Department of Veterans Affairs (DVA)**

(also commonly referred to by its old name: Veterans Administration – VA)

Questions:

1. If the deceased was a military retiree, did he/she have a Disability Rating with the VA? Or phrased another way, was any VA Disability Compensation being received each month?
2. If the deceased was a surviving spouse, was he/she receiving any monthly Dependency and Indemnity Compensation? This is a formal, legalistic title for a program commonly referred to as DIC. Think of DIC as a 'VA Widow's Pension.'

If the answer to either of the above is 'yes' (or you're not sure), you need to read this section.

Now, if you don't know how DoD (mainly DFAS) and the VA interact, it might be a good idea to get a fresh cup of coffee or tea. This gets a little complicated and you'll need to read it closely.

DoD and VA are two different Federal Agencies. This point needs to be stressed – they are **different** agencies. Yes, they do overlap and their programs can seem quite similar, but DoD and VA provide different benefits based on different criteria. You need to understand which agency has which program, how they overlap and how they sometimes offset one another.

Sound confusing? Time for that 'Radar O'Reilly mindset' again.

For people who don't know a lot about military service, it is easy to lump everything together. But there are important distinctions which you need to understand.

- A veteran is anyone who wore the uniform while serving in one of the military branches (Army, Navy, etc.).
- A military retiree is someone who spent 20 years or more on active/reserve duty or was medically retired from active duty. Generally speaking, a retiree is someone who had a career (active or reserve) in the military.

Obviously, a military retiree is a veteran, but only a small percentage of veterans are military retirees.

To get started, let's look at the major benefits these two agencies provide and how they are often confused.

DoD's big benefits to its retirees are monthly retirement pay and a healthcare plan, TRICARE, which is paid to private sector healthcare providers.

VA provides a wide range of benefits which run from the G.I. Bill (education) to Home Loan Guaranty to the flag used at a vet's funeral. The VA also has benefits for those veterans who have a medical condition which was caused by military service and is having a long term effect on the vet's health. For this the veteran applies to the VA for a Disability Rating and, when approved, the vet receives a monthly Disability Compensation payment, as well as treatment in VA Medical Centers.

Let's be clear on the differences here:

- Military Retirement pay is based on the career the retiree had; i.e. the number of years served and the rank achieved. Military Retirement pay is taxable. The health benefit, TRICARE, is paid to private sector medical providers.

- VA Disability Compensation is based on what happened to a veteran while on active duty and its on-going effect to his/her health. Disability Compensation is not taxable. Medical treatment is provided in VA Medical Centers.

After twenty years or more on active or reserve duty, do military retirees often have disabilities? Sure. And this is the point where these two different agencies start to overlap. It's also where benefits can start to offset one another.

So when a military retiree applies for and gets a Disability Rating from the VA, they then receive both their Retirement Pay from DoD and Disability Compensation from the VA, right?

And the answer is – Maybe Yes, Maybe No.

You can probably guess it's time for that 'Radar O'Reilly mindset.'

As it stands now (2020), a military retiree collects both full Retirement Pay and VA Disability Compensation if he/she is rated by the VA as 50% disabled or greater. Collecting both is referred to as Concurrent Receipt.

If a retiree is rated by the VA as 40% disabled or less, the VA Disability Payment is subtracted from DoD's Retirement Pay. This is called an Offset. (Funny how VA computers and DFAS computers **can** communicate when the government wants to reduce earned benefits, but within DoD the DFAS and DEERS computers can't talk to each other.) The only advantage to the retiree here is a tax break; VA Disability Compensation is not taxable while Military Retirement Pay is.

So for our purposes, if the deceased was a military retiree, the important questions are:

- Did the deceased have a VA Disability Rating?
- If yes, what percentage was that Disability Rating?

If the rating was 40% or less, then there was an Offset of Retirement Pay for VA Disability Compensation. If the retiree had elected the Survivor Benefit Plan for his/her spouse (remember, SBP and RCSBP are through DFAS), the amount of the SBP payment is still based on the full Retirement Pay, not just what the retiree was receiving with the Disability Compensation subtracted. This could be important if you are trying to estimate how much income a surviving spouse will have going forward.

Speaking of the income a surviving spouse might be entitled to, the VA has a program called Dependency and Indemnity Compensation, commonly referred to as DIC. As noted at the beginning of this section, think of DIC as a ‘widow’s pension’ for the surviving spouse of a service member who dies on active duty or a veteran whose death was caused by a service connected disability.

Let’s be clear, for DIC the veteran’s death must have been caused by a service connected condition; i.e. a condition the VA has already established was caused by military service.

For example, let’s say a Vietnam vet is service connected for one of the Agent Orange conditions. If the vet dies of that condition, the surviving spouse is entitled to DIC. But if the vet is killed in a car accident, then the Agent Orange condition was not the cause of death and there would be no entitlement to DIC.

So let’s recap how the ‘surviving spouse puzzle’ fits together:

- If a military retiree has some service-connected disabilities rated by the VA
- And the retiree dies of one of these conditions
- Then the surviving spouse would be entitled to DIC, right?
- And the answer is – Yes.
- And if the retiree had elected the Survivor Benefit Plan when retiring from active duty or the reserves, and paid for it every month through a deduction in retirement pay from DFAS, then the surviving spouse will be receiving the full SBP and DIC, right?
- And the answer is:

Currently (2020): No

In the future: Yes

Now Radar O’Reilly is really scratching his head.

But here is how things are changing. In the past, the DIC payment which a surviving spouse was entitled to receive from VA was subtracted from the SBP amount the spouse was going to receive from DFAS.

For years this was referred to as the ‘widow’s tax’ and veterans groups put a lot of effort into getting this offset repealed.

In the 2020 Defense Budget all those efforts paid off. A phase-out of the ‘widow’s tax’ was put in place. Here’s how it works:

- 2020 – The full amount of DIC is still subtracted from SBP.
- 2021 – Two thirds of the DIC amount is subtracted from SBP.
- 2022 – One third of the DIC amount is subtracted from SBP.
- 2023 – No Subtraction. The surviving spouse receives both full DIC and SBP.

Radar O’Reilly is still scratching his head wondering why it’s going to take so long.

So let’s take a minute to compare and contrast these two programs – SBP and DIC – for surviving spouses:

- **SBP** or RCSBP is a DoD program handled through DFAS. It is like an annuity. The retiree chooses it when closing out a military career and has the payments taken out of his/her retirement pay.
- SBP is taxable.
- **DIC** is a VA program. It provides a monthly payment to the surviving spouse of
  - (a) a service member who dies on active duty or
  - (b) a veteran who dies of a condition which the VA recognizes was caused by military service
- DIC is not taxable.
- If a surviving spouse is entitled to both SBP and DIC, the amount of DIC received has been subtracted from the SBP payment. This is known as the ‘Widow’s Tax,’ but it is being phased out.

So if the deceased was a military retiree, here are some things you should know before contacting the VA:

- Did the retiree have a VA Disability Rating?

- If yes, what condition(s) was this rating based on?
- Did the retiree die of one of these conditions or was it a major contributing factor leading to death?
- Is there a surviving spouse?

The answers will give you a good idea if a surviving spouse should be applying for DIC.

### **To report a veteran's death:**

#### **Call 1-800-827-1000**

(Note: As noted above, stay on the line until you can say 'yes' to 'report a death.')

The information you will need to have handy:

- The surviving spouse's full name
- The surviving spouse's Social Security Number
- The surviving spouse's date of birth
- The surviving spouse's date of death
- The full name of the deceased veteran from whom eligibility for DIC originated
- This veteran's Social Security Number
- This veteran's date of birth
- This veteran's branch of service

### ***Things to Consider...***

- A surviving spouse must be alive for an entire month to rate the DIC payment for that month.



- So leave the bank account open and the money in it. There may be a recoupment.
- Since DIC payments are not taxable, there is no 1099-R to be concerned about.

### **Veterans Group Life Insurance (VGLI)**

When someone is on active duty today, he/she is automatically covered by Servicemember's Group Life Insurance (SGLI). When this person is discharged, he/she has one year and 120 days from the date of separation to apply for Veterans Group Life Insurance (VGLI).

VGLI is handled by the VA, but the insurance division is separate from the veteran's disability division discussed previously.

The advantage to VGLI is that if application is made within 240 days of leaving active duty, there are no health questions to answer. And once the policy is in place, it cannot be cancelled as long as the veteran pays the premiums. So if someone getting off active duty has any medical condition which would make him/her uninsurable with private sector insurance companies, VGLI is a valuable benefit. Or if he/she has a family history of serious issues – like diabetes, cancer or heart disease – which might make a policy difficult to get in the future, then VGLI is a good way to plan for insurance needs.

Question: If the deceased was ever on active duty, did he/she opt for VGLI as a new veteran?

If the answer is 'yes,' complete form **SGLV 8283, Claim for Death Benefit**. This form is on VA's web-site. Then send it in – along with a copy of the death certificate – by:

- Faxing the package to **1-877-832-4943**

Or

- Mailing the package to:

Office of Servicemember's Group Life Insurance (OSGLI)  
P.O. Box 70173  
Philadelphia, PA 19176-9912

If there is a question about whether a VGLI policy is in force, call **1-800-419-1473**.

In addition to SGLI and VGLI, the VA manages a number of other insurance programs:

- Family Servicemembers' Group Life Insurance (FSGLI)
- SGLI Traumatic Injury Protection Plan (TSGLI)
- Service-Disabled Veterans Insurance (S-DVI)
- Veterans' Mortgage Life Insurance (VMLI)

These programs are targeted at severely disabled veterans or the families of active duty personnel.

Also, back in the mid 1960s Congress opened a one year window for disabled veterans to apply for government life insurance. These disabled vets had *previously* been covered under:

- National Service Life Insurance (World War II)
- Veteran's Special Life Insurance (Korean War)

Today there are still about 41,000 of what are called **Veterans Reopened Insurance Policies** still in force.

If you have any questions about these specifically focused programs, or whether a claim on such a policy needs to be made, call **1-800-669-8477**.

## **Social Security Administration**

Virtually every 'senior citizen' in this country winds up dealing with the Social Security Administration (SSA). There is the monthly cash benefit and, more than likely, Medicare eligibility and the premium payments for it.

Without a doubt, Social Security is an important consideration in most people's retirement planning. In addition, there are programs for the disabled as well as children who, unfortunately, lose a parent while still young.

So you are probably going to be contacting the Social Security Administration.

The SSA website makes the procedure very clear. It states:

**You cannot report a death or apply for survivor's benefits on-line. If you need to report a death, contact your local Social Security office or call 1-800-772-1213.**

As you prepare to interact with Social Security, leave yourself plenty of time. (Emphasize 'plenty.')

As the website instructs, you can physically go into a local Social Security office, but such a trip will obviously take a few hours. However, calling can also take a while. Wait-time to talk to a representative can easily run over half an hour. Sometimes the SSA system will give you the option of leaving a call-back number, but you must be available to take the call-back whenever it comes. So leave ***plenty-plenty-plenty*** of time.

When you call **1-800-772-1213** you will need:

- Deceased's full name
- Deceased's Social Security Number
- Deceased's date of birth
- Deceased's date of death
- Deceased's address

Do not be surprised if Social Security already knows of your loved one's passing. Some funeral homes make a notification as part of their service, but others do not. So it is a good idea for you to call and make sure the loop has been closed.

Once notification is made, though, you have to determine whether a recoupment will be in the works. Remember the rule in the Survivor Benefit Plan (SBP) managed by DFAS – that the recipient must be alive for an entire month to rate payment for that month? Well, SSA has the same rule. (This seems to be standard across all Federal government annuity-type programs.)

So if the deceased received a payment for a month which he/she was alive for only part of, leave the bank account open and the money in the account. SSA will be taking back all of that final monthly payment. There is no partial payment for the part of the month the deceased was alive. It's also a good idea to let the bank know Social Security may be working with them to affect a recoupment.

Now for the 1099-R and this is where Social Security really has its own procedures.

To get a 1099-R for the deceased's final tax return(s), Federal and perhaps state, someone (preferably the person responsible for filing the return) must go into a Social Security office.

Oh yes, you did read it correctly. In an age where so much is done on-line, you have to physically go in. And of course, have all the information (noted above) which you needed for the initial call.

If there is some document the deceased signed designating who is responsible for filing the final tax return(s) (like a will, living trust, directive, etc.), bring it in. It is also a good idea to bring in a copy of the death certificate, although this is not a requirement.

If there is no document designating who is responsible for filing the final tax return(s), you will fill out a **Statement of Claimant or Other Person**. This form has plenty of blank space to write out the deceased's details, that a 1099-R is needed for the final tax return(s), and who will be submitting the return(s).

You have to physically go in – this is the bad news. But once all the paperwork is reviewed by an SSA staff member, the 1099-R can probably be printed out right there – that's the good news. No running around next tax season to track down a 1099-R.

(There is one circumstance where a 1099-R can be obtained through the mail. If the recipient was receiving benefits as a 'spousal benefit' – meaning a spouse who never worked (and therefore did not qualify in his/her own right), but received benefits based on his/her deceased spouse's earnings, the 1099-R can be mailed. This is a rather rare

situation, but if it might be applicable, discuss it with the rep during the initial phone call.)

Radar O'Reilly is scratching his head at this point. Social Security most likely does require a trip into an SSA office, but the 1099-R can be in-hand once this trip is made.

***Things to Consider...***

- Social Security takes time to deal with, so allocate plenty of it.
- A recipient must be alive for the entire month to rate payment for that month, so there may be a recoupment. Leave the account open and money in it.
- Getting the 1099-R probably requires going into an SSA office. This may be a burden, but you can have the 1099-R in-hand when you leave.

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

After a military career, some retirees go on to work for the Federal Government as a civilian. Likewise, some military spouses work in Federal Civil Service as they move from military base to military base.

Question: Did the deceased ever work for the Federal Government as a civilian?

If the answer is 'yes,' you need to read this section.

If the deceased was still working at the time of death, you report it to the human resources office where the deceased worked.

If the deceased was a Federal retiree or a surviving spouse receiving a spousal annuity (yes, Federal Civil Service retirement has a survivor's annuity which can be elected, just like military retirement has SBP), then you must report the death to OPM's Retirement Office.

Before we get into how to make this report, let's go over the two general types of Civil Service retirement. Knowing this could point you to other places you might need to check for the deceased's assets.

In the late 1980s Federal Civil Service changed its retirement system.

The old system – the Civil Service Retirement System (CSRS) – was designed with the CSRS annuity as the one source of retirement income. Workers under CSRS did not pay Social Security tax on their Federal wages. When the Thrift Savings Plan (TSP) was established – the Federal Government's version of a tax deferred retirement account like an IRA or 401-K – CSRS employees could **choose to** open a TSP account. However, there were never any employer (i.e. Federal Government) matching contributions.

The new system – the Federal Employee Retirement System (FERS) – is designed to provide three sources of income: a basic Federal retirement; Social Security; and the Thrift Savings Plan (TSP). Employees under FERS **do get** a Federal Government match on their TSP contributions.

So, if the deceased retired under CSRS, there **might be** a TSP account with funds still in it.

If the deceased retired under FERS, a TSP account **was definitely** opened and funds might still be in it. (We will discuss TSP shortly.)

As noted previously, if the deceased was still working at the time of death, report the passing to the human resources office where the deceased worked. This office will help you file the appropriate paperwork for any death benefits.

If the deceased was a Federal retiree or a surviving spouse receiving an annuity, you report the death to the OPM Retirement Office. You can do this:

- On-line at: **[www.opm.gov/ReportDeath](http://www.opm.gov/ReportDeath)**
- By phone at **1-888-767-6738**  
The phone lines are open from 7:30 AM to 5:00 PM (EST)
- Write to:

Office of Personnel Management  
Retirement Operations Center  
P.O. Box 45  
Boyers, PA 16017-0045

The information you need:

#### **About the Deceased:**

- **The Claim Number:** This identifies the retirement account for either a retiree or a surviving spouse receiving a benefit based on his/hers spouse's Federal career. This number begins with CS, then an 'A' or 'F' with seven digits. The Claim Number is on the retirement paperwork and on the yearly benefit statement OPM sends out.
- **Full Name:** First, middle initial and last name.
- **Social Security Number:** Note: If you don't have the Claim Number discussed above, you can make the notification by phone and the OPM rep can pull up the deceased's record by the SSN.
- **Date of Death**
- **Date of Birth**
- **Whether there is a surviving spouse**
- **Whether there are surviving children:**

Minor children

Students

Disabled children

**About the Person Making the Notification:**

- **Full Name**
- **Address**
- **Telephone number and alternate phone number**
- **E-mail address**

Once the notification is made, and OPM has the appropriate information about the deceased, OPM will send a package to the person making the notification. In this package will be the forms to apply for the appropriate death benefits.

These benefits and the procedures used in calculating them are:

- If the deceased was a Federal retiree, there is a final, lump-sum payment. Just like the DFAS procedures, a calculation is made to pay for the exact number of days the retiree was alive. A recoupment/re-deposit may be needed to accomplish this.

However, if the deceased was a surviving spouse receiving an annuity (just like SBP and Social Security), there is no final calculation. The surviving spouse must have been alive for the entire month to rate payment for that month.

In both cases, leave the bank account open and the money in the account, as a recoupment, and possibly a re-deposit, might be required.

- If the deceased was a Federal retiree:
  - (a) And there is a surviving spouse,
  - (b) And the spousal annuity was elected when the retiree retired,
  - (c) Then the OPM package will have the forms to apply for this.



Note: You will need to send in a copy of the marriage certificate for the surviving spouse annuity.

- For any benefit, fill out the form(s) and send them with a copy of the death certificate to:

Office of Personnel Management  
Retirement Operations Center (Attn: Survivor Processing  
Section)  
P.O. Box 45  
Boyers, PA 16017-0045

**Federal Employee's Group Life Insurance (FEGLI)** – This is the one benefit you do **not** deal with OPM to receive.

FEGLI is managed by MetLife. MetLife determines who is entitled to the life insurance proceeds. OPM has no role in this process and, due to privacy restrictions, OPM cannot release information about who was enrolled in FEGLI, the amount of insurance or the name of beneficiaries.

All inquiries about insurance claims must be directed to MetLife at **1-800-633-4542**.

The claim form (FE-6) for FEGLI will be included in the package OPM sends out or it can be downloaded from the internet. If you know, or even suspect, a FEGLI policy is in-force, complete the form and send it with a **certified** copy of the death certificate to:

Office of Federal Employees' Group Life Insurance  
P.O. Box 6080  
Scranton, PA 18505-6080

### **Getting the 1099-R:**

OPM sends the 1099-R out during the 'usual tax season' to the last address on file. This may or may not present a problem for the individual tasked with filing the final tax return(s). However, this person can call OPM and request a 1099-R be sent to him/her. OPM has no special requirements for getting a decedent's 1099-R.

### ***Things to Consider...***

- Prompt notification to OPM is needed to prevent an overpayment. On-line or telephone notification is preferred, but written notification can still be made.
- Leave the bank account open and the last month's payment in it. Like Military Retirement and SBP from DFAS, a recoupment may be necessary.
- The package OPM sends out should have the forms needed for all death benefits. But if there is a surviving spouse, and the annuity was elected at retirement, make sure this is clear during the notification call. A copy of the marriage certificate must be sent in when applying for the surviving spouse annuity.
- A copy of the death certificate will be needed with the forms sent back to OPM.
- Federal Employee Group Life Insurance (FEGLI) is not handled by OPM. It is handled by MetLife. All questions should be directed to their toll free number and the form (with a ***certificated*** death certificate) sent to their address in Scranton, Pennsylvania.

## **Thrift Savings Plan (TSP)**

The Thrift Savings Plan is the Federal Government's version of a retirement savings account, like an IRA or 401-K. In April 1987 it began for Federal civilian employees and in January 2002 it was opened to members of the military.

So if the deceased ever worked in Federal Civil Service, or served on active duty after 2001, a TSP account might exist.

To report that a participant has died, or to check if a TSP account exists:

Call **1-877-968-3778** (press #3 and remain on-hold for a service representative)

You will need:

- Deceased's name
- Deceased's Social Security Number
- Date of Birth
- Date of Death

With this information TSP will place a 'death-hold' on the account and send a package to the individual making the notification. In the package will be the forms to effect the disposition of the funds in the account. Return the forms with a ***certified*** death certificate to:

TSP Death Benefits Processing Unit  
P.O. Box 4450  
Fairfax, VA 22038-4450

If using an overnight delivery service, address it to:

TSP Death Benefits Processing Unit  
12210 Fairfax Town Center (Unit 906)  
Fairfax, VA 22033

### ***Things to Consider...***

- Distribution of TSP funds falls under the IRS regulations covering tax deferred retirement accounts. TSP service representatives can advise you on the options available to the beneficiary or beneficiaries.
- The beneficiaries are whoever or whatever (such as a charity) the deceased stipulated. The deceased was able to stipulate who the beneficiaries are with the TSP Beneficiary Form.
- If there is no Beneficiary Form on file, TSP is required to use an order of precedence:
  - (1) Spouse
  - (2) Children
  - (3) Parent
  - (4) Estate
- The Beneficiary Form, or the order of precedence (if no form is on file), will be the controlling instrument used to determine how the funds are dispersed. If for some reason another document, such as a will or living trust, names a different beneficiary, TSP must disregard that document. So hopefully the deceased kept his/her wishes correctly filed with TSP.

## **Personal Accounts, Insurance Policies, Investments, Loans, etc.**

Obviously, this will vary from individual to individual, not only in what was in his/her estate, but how records were kept.

Common items which should be accounted for and/or notifications made to are:

- Will and/or Living Trust
- Safe Deposit Box
- Bank Account(s)
- Annuities
- Investment Accounts and/or Certificates of Deposit
- Life Insurance Policies, both individual policies and group plans through an employer or social/fraternal organization
- Automobile Lease(s)
- Home Mortgage Lender
- Outstanding Commercial Loan(s)
- Credit Card Companies
- Internal Revenue Service (IRS), if an on-going tax dispute exists
- *Maybe More...*

Hopefully, the deceased left a complete list of the items which require attention and the contact information to work with.

If this is not the case, you will have to track down the relevant aspects of the deceased's estate. This probably means you must first determine **how** the deceased kept his/her records.

Younger folks, or those with good computer skills, likely used their personal computer. Hopefully you have access to (and passwords for) this computer. Also, access to the deceased's e-mail accounts is a big plus, as bills, statements, etc. can come in digital form.

If the deceased was a more elderly individual, he/she might not have been comfortable using digital technology. Definitely check for a safe deposit box at the bank where he/she has an account. In the home, look for a file cabinet, storage box, a certain closet, etc. – the place where important papers were kept. Most people have a particular place for important papers and you might just have to play detective to find it.

And regardless of how the deceased kept records, it is a good idea to monitor the deceased's incoming U.S. mail for a while. Either someone can collect it at the deceased's most recent address or have the mail forwarded to whoever is handling the estate. There will probably be a lot of junk mail (there always is), but correspondence could arrive which gives you some information you need.

## Individual Information

**Full Name:**

First: \_\_\_\_\_

Middle: \_\_\_\_\_

Last: \_\_\_\_\_

Was this name ever changed due to marriage, adoption or a legal change:    **Yes**    **No**

If yes, previous name was:

\_\_\_\_\_

Is a 'nick-name' used commonly enough it might appear on accounts:    **Yes**    **No**

If yes, that 'nick-name' is:

\_\_\_\_\_

**Date of Birth:** \_\_\_\_\_

**Place of Birth:** \_\_\_\_\_

**Social Security Number:** \_\_\_\_\_

In rare cases, such as an adoption with a name change, a new Social Security Number is issued to a person. Was another Social Security ever issued:

**Yes**    **No**

If yes, that previous Social Security Number is: \_\_\_\_\_

**Current Address:**

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Previous Address (1)

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Previous Address (2)

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Previous Address (3)

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**Currently Married:**    **Yes**                    **No**

If yes, spouse's name: \_\_\_\_\_

Any previous marriages:    **Yes**                    **No**

If yes:



a. Previous spouse's name: \_\_\_\_\_

Marriage ended due to:

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Date: \_\_\_\_\_

b. Previous spouse's name: \_\_\_\_\_

Marriage ended due to:

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Date: \_\_\_\_\_

**Served in the Armed Forces:** Yes    No

If yes, Branch of Service: \_\_\_\_\_

Dates of Service: \_\_\_\_\_

Is a copy of the DD-214, or the NGB-22, or the Reserve Order on hand:    **Yes**    **No**

If yes, it is located: \_\_\_\_\_

**Retired from Federal Civil Service:** Yes No

If yes, the Retirement Claim Number: \_\_\_\_\_

**Is there a private sector retirement plan:** Yes No

If yes:

Plan Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

### **Estate Documents**

**Does an Advance Directive exist:** Yes No

If yes, it is located: \_\_\_\_\_

**Does a Will exist:** Yes No

If yes, it is located: \_\_\_\_\_

**Does a Living Trust exist:** Yes No

If yes, it is located: \_\_\_\_\_

**Is there a Safe Deposit Box:** Yes No

If yes, it is located: \_\_\_\_\_

### **Financial Information**

**Consumer Bank:** \_\_\_\_\_

Phone Number: \_\_\_\_\_

Account Type (1): \_\_\_\_\_

Account Number: \_\_\_\_\_

Account Type (2): \_\_\_\_\_

Account Number: \_\_\_\_\_

**Mortgage Bank:** \_\_\_\_\_

Phone Number: \_\_\_\_\_

Mortgage Loan Number: \_\_\_\_\_

**Credit Cards:**

Type (Visa, MasterCard, etc.)

Account Number(s): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Consumer Loans:**

**Lender (1):** \_\_\_\_\_

Type of Loan: \_\_\_\_\_

Loan Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Lender (2):** \_\_\_\_\_

Type of Loan: \_\_\_\_\_

Loan Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Investment/Annuity Accounts**

**Firm Name (1):** \_\_\_\_\_

Account Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Firm Name (2):** \_\_\_\_\_

Account Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Life Insurance (Individual or Group Policy)**

**Insurance Company (1):** \_\_\_\_\_

Policy Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Life Insurance (Individual or Group Policy)**

**Insurance Company (2):** \_\_\_\_\_

Policy Number: \_\_\_\_\_

Phone Number: \_\_\_\_\_