

Surviving Spouse Update 07 May 2021



Timetable for SBP Phase in

- THE TIMETABLE FOR THE PHASE IN OF BENEFITS IS:
- 2021-SBP WILL BE REDUCED BY NO MORE THAN TWO-THIRDS OF DIC, RATHER THAN THE WHOLE AMOUNT. **THE FIRST OF THESE PAYMENTS APPEARED ON THE FEB 2021 PAY STATEMENTS.
- 2022-SBP WILL BE REDUCED BY NO MORE THAN ONE-THIRD OF THE AMOUNT OF DIC RECEIVED
- 2023-SBP-DIC OFFSET WILL BE ELIMINATED IN TOTAL, ALLOWING FOR FULL PAYMENTS OF BOTH. THIS WILL BE EFFECTIVE JAN OF 2023 AND PAID FEB 2023.
- **THE MOST IMPORTANT ACTION SBP RECIPIENTS CAN TAKE IS TO MAKE SURE YOUR ANNUITY ACCOUNT INFORMATION, INCLUDING EMAIL ADDRESS IS CURRENT.
- **This is also a good time to update your DEERS information.

SBP-DIC Offset Elimination Process

SBP-DIC Offset Elimination Process

The DIC offset amount will be phased-out over three years

- Nothing happened in 2020
- DIC offset will be reduced by 1/3rd over three years

2021		2022		2023	
SBP	\$1500	SBP	\$1500	SBP	\$1500
DIC offset	- \$905	DIC offset	- \$453	DIC offset	- \$0
Net SBP	\$595	Net SBP	\$1047	Net SBP	\$1500
SSIA	+ \$327	SSIA	+ \$327	SSIA	+ \$0
Actual SBP payment	\$922	Actual SBP payment	\$1374	Actual SBP payment	\$1500

Surviving Spouse Virtual Meeting Update

- Recap from 16 March meeting
- Membership has reached 157 from 32 states
- Meetings are the 3rd Tuesday of each month
- West coast Surviving Spouse Liaison training sessions will be in person Nov 19-20 in southern CA. More details to follow.
- A new version of “Guide to When Your Veteran Dies” will be coming out soon. A good reference for Chaplains, S.S. Liaisons and widows.
- If you are in doubt about what benefits you are eligible for, contact the VA, before you find yourself in need .

V.A. Assistance

The number to call when you don't know who to call.

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The infographic features a central smartphone displaying the VA logo at the top, the phone number **800-MyVA411** and **(800) 698-2411**, and a numeric keypad with a green call button at the bottom. Surrounding the phone are ten service categories, each with a colored icon and a brief description:

- LIVE ASSISTANCE** (purple): General information, directory assistance and technical support for VA.gov
- VA HEALTH CARE** (blue): Eligibility, enrollment, locations and COVID-19
- COMMUNITY HEALTH CARE** (orange): MISSION Act eligibility, copayments
- NATIONAL CEMETERIES** (teal): Burial benefits, interment scheduling and headstone/Veteran marker
- VETERANS CRISIS LINE** (maroon): Immediate connection to caring, qualified responders
- DEBT MANAGEMENT** (purple): Debt details, payment options and debtor rights
- FACILITY LOCATOR** (blue): Locations of medical centers, benefits offices or cemeteries
- BENEFITS ASSISTANCE** (green): Information about a variety of VA benefits
- HOMELESS VETERANS LINE** (red): Information and support for homeless and at-risk callers
- COVID-19 INFORMATION** (purple): Frequently asked questions and live assistance for COVID-related questions

Military I.D. Cards Update

- IN AN EFFORT TO REDUCE CROWDS AT THE ID CARD FACILITIES, MILITARY DEPENDANTS AND RETIREES WILL NOW HAVE UNTIL THE END OF JUNE 2021 TO RENEW ID CARDS THAT EXPIRED IN 2020.
- THE GUIDELINES ALLOW FOR THE EXPIRED CARDS TO BE USED FOR BASE ACCESS AND FOR MEDICAL CARE THRU 30 JUNE 2021.
- FOR THE FIRST TIME IN 3 DECADES, MILITARY FAMILIES AND RETIREES ARE GOING TO BE ISSUED A NEW MORE DURABLE ID CARD. THEY ARE REPLACING THE OLD FLIMSY LAMINATED CARDS WITH A CARD THAT MORE CLOSELY RESEMBLES CARDS USED BY ACTIVE-DUTY TROOPS.
- LUKE AFB IS CURRENTLY ISSUING THE NEW CARDS W/COLOR PHOTO

Veterans Expedited TSA Screening (VETS) Safe Travel Act

- WASHINGTON, D.C. – Today, U.S. Representative Paul Gosar, D.D.S. (AZ-04) released the following statement after introducing the bipartisan Veterans Expedited TSA Screening (VETS) Safe Travel Act. This legislation would provide expedited security screening under the Transportation Security Administration's (TSA) PreCheck® program to severely injured or disabled veterans.
- Supported by the Wounded Warrior Project, Paralyzed Veterans of America, Disabled American Veterans & The Honor Flight Network
- Background:
- There are approximately 70,000 veterans with an amputation and over 130,000 veterans who are legally blind in the United States. When many travel through airport security with their wheelchair, prosthetics, or other assistive devices, it can be challenging. Under this legislation, the Department of Veterans Affairs would certify that a veteran is severely injured and therefore eligible to apply for TSA PreCheck® free of charge. TSA would process the veteran's application, granting access to TSA PreCheck® provided they successfully pass the background check and interview process. This benefit is similar to what is already offered to Active Duty, Reserves, and National Guard service members.

The Military Coalition (TMC) Survivor Programs Committee Goals 2021

- MOAA & the Military Coalition, a group of military and veteran's service organizations representing a combined 5.5 million plus membership, continue to advocate for the survivor community and seek to address existing inequalities.
- Survivors Programs Committee Goals
- Recognizing the sacrifices Survivors have endured, this committee works to improve and protect existing survivor benefits issued by the Department of Defense (DoD) and the Department of Veterans Affairs (VA) and to eliminate benefit inequities.

Improve Post-9/11 GI Bill benefits.
Provide eligibility for the Fry Scholarship to children and spouses of Guard and Reserve families whose loved ones' death was service connected while still serving in the Guard or Reserve.

Improve Dependency and Indemnity Compensation (DIC).

- Establish DIC equity with other federal survivor benefits. Currently, 2020 DIC is set at \$1,340 monthly (approximately 40% of a 100% disabled retiree's compensation). Survivors of federal civilian workers have their annuity set at 55% of their Disabled Retiree's Compensation. TMC supports raising DIC payments to 55% of VA Disability Compensation for a 100% disabled veteran.
- Increase DIC payable to survivors of catastrophically disabled veterans to match other Federal survivor benefit plans. Catastrophically disabled veterans, whose spouses serve as primary care givers, receive additional allowances due to the severity of their service-connected multiple disabilities. These spouses perform full-time duty which precludes them from working towards a retirement or Social Security benefits in their own right. When the veteran dies, the surviving spouse's income is reduced to the same Dependency and Indemnity Compensation (DIC) payment that other surviving spouses of veterans receive, whose death was service connected. The percentage of replacement income can be as little as 15%. The income replacement of other federal survivor benefit plans is close to 50% of the benefit upon which they are based. Congress should provide for survivors of catastrophically disabled veterans on a similar basis.
- Improve the speed of adjudicating and granting DIC to survivors of deaths caused by service-connected disability.

Update to increase in DIC

- S-976 was introduced in Senate 3/25/21
 - It has been read twice and sent to the Committee on Veterans Affairs.
 - Next committee meeting is 4/28/21
 - **Update-Hearing was held on 4/28/21 but no details published yet
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- Purpose of bill:
 - 1. Increase in the amount of Dependency and Indemnity Compensation for Surviving Spouses
 - 2. Modify requirements for DIC compensation for Veterans rated totally disabled at time of death.

Improve the Death Gratuity

- Change the name of the Death Gratuity to more accurately reflect intent and sensitivity.
- Secure a minimum of 50% of the Death Gratuity for Defense Enrollment Eligibility Reporting System (DEERS) eligible spouses.
- The longstanding purpose of the death gratuity has been to provide immediate cash payment to assist eligible survivors of deceased members of the Armed Forces to meet their financial needs and obligations during the period immediately following a service member's death when the paycheck stops and before other survivor benefits become available.
- Eligible family members often incur substantial out-of-pocket funeral expenses since the government can only reimburse a travel voucher and cannot authorize a travel advance.

Retain Survivor Benefits upon remarriage

- Retain survivor benefits upon remarriage
- Seek legislation to allow surviving spouses to remarry at any age and retain benefits, to include Dependency and Indemnity Compensation (DIC), Survivor Benefit Plan (SBP), education benefits, and medical military ID cards.
- Update the definition of surviving spouse in 38 USC § 101 Paragraph 3 by removing the “hold yourself out to be married” clause and term “opposite sex.” (VFW)
- Ensure surviving spouses’ access to electronic medical records and referrals for their children.
- Allow surviving spouses to maintain education benefits after remarriage.
- Consistent with the Federal Employee Health Benefit Plan (FEHBP) and CHAMPVA, allow surviving spouses to retain TRICARE with remarriage at age 55.
- Seek legislation to reinstate TRICARE benefits for remarried survivors when the second marriage ends. (Joint goal with Health Care Committee)
- Retain DIC upon remarriage at age 55. Current law allows retention of DIC on remarriage at age 57. TMC goal remains age 55 in order to bring this benefit in line with SBP rules and other federal survivor benefits. It would also bring it in line with the present rule allowing retention of CHAMPVA on remarriage at age 55.

Additional Goals for 2021

- Authorize survivors of retirees to draw full month's retired pay for the month in which retirees die. (Joint goal with Retired Affairs Committee)

Increase VA Survivors' Death Pension linking death pension benefits to the federal poverty level determined each year by the Department of Health & Human Services.

Increase lending protections for uniformed service members, veterans, survivors and family members. (Joint goal with Veterans Committee)

Authorize an open enrollment period for the Survivor Benefit Plan.
COVID-19 Related

- Guarantee surviving families of National Guardsman who are activated during the Coronavirus Pandemic and die of COVID-19 are considered on active duty and its ruled in the line of duty at the time of death.
- Ensure that the VA takes a closer look at death certificates when the cause of death is COVID-19 to ensure the deceased veteran does not have an underlying service-connected health condition that could have been exacerbated by COVID-19.
- **Senator Sinema has introduced a bill S-4166 to address this 7/2/20
- Reduce the amount of time for a veteran to be totally disabled from 10 years to five for the surviving spouse to receive DIC.
- **THESE ARE JUST A FEW OF THE ITEMS MOAA IS WORKING ON TO IMPROVE THE QUALITY OF LIFE FOR OUR SURVIVING SPOUSES.

Property Tax Relief

- Seniors in Arizona are entitled to several types of relief
- First, there is an exemption for widows, widowers and totally disabled persons. For qualified people, the exemption has the effect of reducing the assessed value of the real property by up to \$3,000 with a corresponding reduction in property tax.
- Second, there is a program of tax deferral. Under the deferral program, payment of property taxes is not required until the real property is sold or the person dies or the property becomes income producing.
- Third, under Proposition 104, which passed in 2000, qualified individuals are granted a property tax freeze.

Property Tax Relief Cont.

- The amount of relief and requirements are different for each county.
- For the most up to date information for your county and where and how to apply, contact your County Assessors Office.
- For reference, in Yavapai County I receive approximately 25% discount on my property tax bill annually.

FEMA Covid-19 Funeral Assistance Program

- Covid-19 Funeral Assistance will pay up to \$ 9000 to assist with expenses for funeral services and interment or cremation.
- The American Rescue Plan Act of 2021 makes it possible for these benefits to be paid for deaths occurring in 2021 and beyond in addition to deaths occurring in 2020.
- No online applications are accepted.
- Contact the Covid-19 Funeral Assistance Hotline to apply.
- Applications accepted after April 12, 2021
- 1-844-684-6333
- BEWARE OF SCAMS

Pre-need Eligibility for Burial in a VA Cemetery

Does not apply to Arlington National Cemetery or United States Soldiers and Airman's Home National Cemetery

- You can apply to find out in advance if you or your spouse can be buried in a VA National Cemetery. This is called a pre-need determination of eligibility—and it can help make the burial planning process easier for your family members in their time of need. Follow the steps below to apply.
- 1. Find out if you're eligible.
- 2. Choose the VA National Cemetery where you'd prefer to be buried
- 3. Gather the supporting documents and information you'll need to fill out the application.
- Apply on line, fax or by mail.
- Toll-free hotline at 800-535-1117

How to Become an Effective Advocate and do you part in Advocacy in Action 2021

- Find your passion. Choose an issue that directly affects you. This will have more of an impact when telling your story.
- Gather information. Find fact sheets from MOAA's Surviving Spouses and Friends Facebook page, MOAA.org, your local MOAA chapter (legislative committee), and the Surviving Spouses Virtual Chapter
- Determine whether the issue is local, state, or federal.
- Cultivate relationships with staffers. This is important because staffers are the ones who will make a difference to move the effort forward
- Establish a meeting. During COVID-19, meetings will be held via a virtual platform.
- Continue to call and write your legislators and let your voice be heard.

Helpful MOAA Publications

- MOAA PUBLICATIONS OFFER A NUMBER OF BOOKLETS INCLUDING:
- HELP YOUR SURVIVORS NOW-A GUIDE TO PLANNING AHEAD
- SURVIVORS CHECKLIST
- ESTATE PLANNING
- FINANCIAL PLANNING GIUDE
- UNDERSTANDING LONG TERM CARE
- GUIDE TO MILITARY BURIALS
- ORDER ON LINE @ MOAA.ORG OR 800-234-6622
- YOU CAN ORDER A PACKAGE OF 10 AT A TIME.

Questions & Contact Information



- If you have questions, suggestions or information you would like to see in future presentations, please contact me.
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