# Survivor Milestones

December 2025

## SPOUSE

Do you know what to expect the first year and beyond?

### Within First Year

- Update DEERS.
- Apply for DIC, SBP, Social Security (if applicable).
- Establish DS Logon Level 2 (Premium) account (https://myaccess.dmdc.osd.mil).
- Establish VA eBenefits account.
- Access Online Survivor Benefits Report (OSBR).
- Free financial counseling and online will preparation from Financial Point Plus for SGLI Recipients (https://www.benefits.va.gov/insurance/forms/bfcs_brochuresgli_vgli.pdf). (Two years of eligibility for up to 40 hours of financial counseling support.)

### 1 Year

- HEART (Heroes Earning Assistance and Relief Tax) Act eligibility for applicable survivors expires.
- Survivors who remain in base housing are required to vacate after one year.
  *Note: Be sure to allow for scheduling time. It is suggested that you begin the process at least six months prior to the one-year mark.*

  For more information, see the NGS Reference Sheet "Ready to Move, Navigating Your Final Move."

### 3 Years

- Final Move deadline. (You may request an extension.)
  *Note: Be sure to allow for scheduling time. It is suggested that you begin the process at least 6 months before the expiration date which is 3 years from death date to ensure you do not miss the window. If you are seeking an extension, be sure to allow for processing time.*

  For more information, see NGS Reference Sheet "Ready to Move, Navigating Your Final Move."
- "Qualifying widow/widower" federal income tax status expires.
- TRICARE Prime (active duty) expires. Enroll in TRICARE for retirees.
  Visit https://tricare.mil/plans/eligibility/survivors/surv_ADSM for your options.
- Active-duty family member dental plan expires; you can enroll in retiree dental.

### 20 Years

- Spouse DEA eligibility ends.

### Age 55

- Remarriage restrictions on SBP and DIC payments are lifted.

### Age 60

- Remarriage restrictions on Social Security survivor benefits are lifted.
- Reduced-rate Social Security retirement benefits are available. Contact your local Social Security office for more information.

more on next page

## Child(ren)

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| Within First Year | • Obtain ID card (any age).<br>• Eligible for 40 hours of respite care at military Child Development Center (CDC). Some restrictions may apply. |
| Age 16 | • Social Security caregiver benefit ends unless the child has a qualifying disability.* |
| Age 18 | • Child's Social Security benefit ends unless the child has a qualifying disability.* DIC and SBP end. See NGSP's "When Surviving Children Become Young Adults" resource sheet for more information on these benefit changes. (The benefit may continue to age 19 if the child is still in school grade 12 or below.) |
| Age 21 | • TRICARE and TRICARE Dental Program (TDP) survivor benefit eligibility ends. Full-time college students can apply for an extension until age 23 or purchase TRICARE Young Adult. |
| Age 23 | • TRICARE and TDP survivor benefit eligibility end for students; TRICARE Young Adult can be purchased. |
| Age 26 | • DEA eligibility ends. |
| Age 33 | • Fry Scholarship eligibility ends if eligibility began before January 1, 2013. |

## Financial Beneficiary

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| Within First Year | • Free financial counseling and online will preparation are available from Financial Point Plus for SGLI recipients (*https://financialpointplus.com/groWeb/fpp/login/login.xhtml*).<br>• If applicable: Non-parent guardian surviving child(ren) should establish legal guardianship. |
| 1 Year | • HEART (Heroes Earning Assistance and Relief Tax) Act eligibility expires. (Applicable to SGLI and death gratuity recipients.) |
| Child Reaches Age 16 | • Social Security survivor benefits for child(ren)'s parental or non-parental caregiver end. |

*Check with the Social Security Administration to identify qualifying disabilities.

## Glossary:

**DEA:** Dependents Educational Assistance – an educational benefit provided by the Department of Veterans Affairs.

**DEERS:** Defense Eligibility Enrollment Reporting System – a registry of service members, spouses and children.

**DIC:** Dependency and Indemnity Compensation – a tax-free monthly payment to survivors provided by the Department of Veterans Affairs.

**SBP:** Survivor Benefit Program, a taxable annuity for survivors paid through the Defense Finance and Accounting Service (DFAS).

**TRICARE:** The uniformed services' health maintenance program.