



Survivor Milestones

September 2024

SPOUSE

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

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| Within First Year | <ul style="list-style-type: none">• 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://financialpointplus.com/groWeb/fpp/login/login.xhtml). (Two years of eligibility for up to 40 hours of financial counseling support.) |
| 1 Year | <ul style="list-style-type: none">• 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. <i>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.</i> <p>For more information, see the NGS Reference Sheet “Ready to Move, Navigating Your Final Move.”</p> |
| 3 Years | <ul style="list-style-type: none">• Final Move deadline. (You may request an extension.) <i>Note: Be sure to allow for scheduling time. It is suggested that you begin the process at least two and a half years before the expiration date to ensure you do not miss the window. If you are seeking an extension, be sure to allow for processing time.</i> <p>For more information, see NGS Reference Sheet “Ready to Move, Navigating Your Final Move.”</p> <ul style="list-style-type: none">• “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 | <ul style="list-style-type: none">• Spouse DEA eligibility ends. |
| Age 55 | <ul style="list-style-type: none">• Remarriage restrictions on SBP and DIC payments are lifted. |
| Age 60 | <ul style="list-style-type: none">• Remarriage restrictions on Social Security survivor benefits are lifted.• Reduced-rate Social Security retirement benefits are available. |

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Child(ren)

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| Within First Year | <ul style="list-style-type: none"> Obtain ID card (any age). Eligible for 40 hours of respite care at military Child Development Center (CDC). Some restrictions may apply. |
| Age 16 | <ul style="list-style-type: none"> Social Security caregiver benefit ends unless the child has a qualifying disability.* |
| Age 18 | <ul style="list-style-type: none"> Child's Social Security benefit ends unless the child has a qualifying disability.* (The benefit may continue to age 19 if the child is still in school grade 12 or below.) |
| Age 21 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> TRICARE and TDP survivor benefit eligibility end for students; TRICARE Young Adult can be purchased. |
| Age 26 | <ul style="list-style-type: none"> DEA eligibility ends. |
| Age 33 | <ul style="list-style-type: none"> Fry Scholarship eligibility ends if eligibility began before January 1, 2013. |

Financial Beneficiary

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| Within First Year | <ul style="list-style-type: none"> Free financial counseling and online will preparation are available from Financial Point Plus for SGLI recipients (https://financialpointplus.com/groWeb/fpp/login/login.xhtml). If applicable: Non-parent guardian surviving child(ren) should establish legal guardianship. |
| 1 Year | <ul style="list-style-type: none"> HEART (Heroes Earning Assistance and Relief Tax) Act eligibility expires. (Applicable to SGLI and death gratuity recipients.) |
| Child Reaches Age 16 | <ul style="list-style-type: none"> 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.