

SURVIVING SPOUSE HANDBOOK



Cochise County, AZ

**Compiled by the Surviving Spouse Committee,
Coronado Chapter,
Military Officers Association of America,**

We gratefully acknowledge the support, expertise, and dedication of:

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Foreword

Experienced surviving spouses encourage us all to understand that a key to preparation for, and reducing the stress of our spouses death, is the mantra, “Trust but Verify.”

That translates to your responsibility to make sure your spouses (and your) documents express accurate and current situations. Are you named as beneficiary? Are you authorized as an account administrator? Are you listed as a joint owner? Do you know that you have important documents (originals or copies) in your files? Trust that this is done by your spouse, and verify it before they pass on. This will help when you are in the position of making calls, completing forms, and mailing off volumes of information. Those preparations will ease your transition time by reducing your frustrations.

This handbook is designed for use as you face the seemingly daunting task of informing appropriate agencies of the death of your loved one who had served in the United States military services. You must take charge of this workload to ensure that the deceased receives all honors that were earned. You must take charge to ensure that you are fully recognized for the service you provided to the deceased and the nation. You must take charge to ensure that you receive the benefits that you are entitled to.

This handbook can be used as a go-by for you in your walk through the loss. It can be used by a family member or close friend who can read, interpret, and assist when your head is too muddled to do it yourself. It can also be used to start (and record the results of) preparatory discussions between you and your spouse. It is your document.

Introduction

Navigating the loss of a loved one is one of life's most challenging experiences, especially for the surviving spouse of a veteran. This handbook is designed to provide you with essential information, resources, and support during this difficult time. Whether you are seeking guidance on benefits, emotional support, or practical steps to take after your loss, we aim to empower you with the tools you need to move forward.

Inside, you will find a comprehensive checklist (see page 2) to help you manage the immediate tasks that may feel overwhelming. From applying for the veterans' benefits that have been earned, to organizing important documents, we aim to simplify the process and provide clarity as you transition into this new chapter of your life. You are not alone; resources and the community that you and your spouse have been a part of for most of your life are ready to support you. We hope this handbook is a valuable companion on your journey toward healing and resilience.


Please don't hesitate to contact any of the members of the MOAA Coronado Surviving Spouse Committee with any questions or concerns. Your community friends are here to help.

Important Phone Numbers and Online Contact Info

- **Veterans Affairs Benefits Phone line**-----**1-800-827-1000**
- **Veterans Affairs Benefits Online** -----**<https://www.va.gov/contact-us/>**
- **VA Office of Survivors Assistance**-----**202-461-1077**
- **VA Survivor Assistance Online**-**<https://www.choose.va.gov/family-members>**
- **VA Life Insurance**-----**800-669-8477**
- **Southern Arizona Veterans Memorial Cemetery**-----**(520) 458-7144**
- **Defense Finance and Accounting Service**-----**(888) 332-7411**
- **DFAS Online**-----**<https://mypay.dfas.mil/#/>**
- **Social Security Administration**-----**(800) 772-1213**
- **SSA Online**-----**<https://www.ssa.gov/agency/contact/>**
- **Cochise Serving Veterans**-----**www.cochisevets.com**

Checklist and Table of Contents

This checklist is a starting point to help you navigate the complex journey ahead. Take things one step at a time, and don't hesitate to reach out for support. You are not alone in this process, and many resources are available to assist you; you have the right and circumstance to make use of them.

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Collecting Veteran Documents and Discharge Documents

To assist you in the process of receiving benefits for which you may be entitled, you are going to need the following paperwork when communicating with the Veterans Administration office:

PREPARATION

- Discharge papers (DD214 member-4 or equivalent)
- Veteran's death certificate (copy)
- Proof of your relationship to Veteran (marriage certificate, birth certificates)

Where can I find a Veteran's separation documents if I don't have them?

To find Veteran separation documents or other separation documents of your loved one, visit <https://www.va.gov/records/get-military-service-records>. Surviving family members should make duplicate copies of all documents and retain them for their personal files before mailing them to a processing center.

Notifying Important Parties

People and agencies to notify upon the passing of a veteran

Notified	
	Doctor
	Funeral Home/Cremation Specialist
	Cemetery (Usually the funeral director will handle)
	Minister and church (Who is going to perform ceremony)
	Defense Finance and Accounting Service - 800-321-1080 or 216-522-5955/800-269-5170
	Social Security Administration (for death benefits) - 800-772-1213
	Department of Veterans Affairs (if veteran receiving disability income) - 800-827-1000
	Office of Personnel and Management (OPM) (if the veteran was a Federal Employee) - 888-767-6738
	Inform Express Scripts to stop the recurring prescriptions, for which you will continue to pay co-pays on. You must be 'authorized' to access the veteran's Express Scripts account in order to cancel the prescriptions.
	Any fraternal group that you have membership with: e.g., MOAA, FRA, NCOA, VFW, AL, TREA
	Any previous employers that provide pension or benefits.

Coordinating Funeral Arrangements and Burial

First, decide and arrange for memorial/funeral services. Below are the numbers for local and national cemeteries and local funeral homes.

If you or your family have chosen Southern Arizona Veterans Memorial Cemetery for interment, they will require the veteran's DD214 (military discharge papers - all branches of service use the same form) and marriage certificate; also note that veteran spouses are eligible for burial here at the cost of \$780.



Funeral homes and cemeteries:

National Memorial Cemetery of Arizona	Phoenix, AZ	480-513-3600
Fort Huachuca Post Cemetery	Sierra Vista, AZ	520-891-6161
Cochise Memory Gardens	Sierra Vista, AZ	520-459-2072
Hatfield Funeral Home	Sierra Vista, AZ	520-458-5120

There are many more local Cochise County funeral homes that will help with your needs.

Burial benefits available include a gravesite in any of the VA national cemeteries or state veteran cemeteries with available space, opening and closing of the grave, perpetual care, a government headstone, marker, or medallion, a burial flag, and a Presidential Memorial Certificate at no cost to the family. Some Veterans may also be eligible for burial allowances. Cremated remains are buried or inurned in national and state cemeteries in the same manner and with the same honors as casketed remains.

- To get a burial flag, fill out the Application for United States Flag for Burial Purposes (VA Form 27-2008). Bring the application to any US post office, funeral director, or VA regional office.
- To get a presidential Memorial Certificate (a gold-embossed paper certificate that honors the memory of a deceased veteran and recognizes their service in the United States Armed Forces), you may apply online at va.gov or fill out (VA Form 40-0247) and mail it to the Evidence intake center; the address is listed below.

If the veteran is not interred in a VA or National Cemetery:

- For a headstone, grave marker, or wall marker, fill out the Claim for Standard Government Headstone or Marker (VA Form 40-1330).
- For a commemorative plaque or urn, fill out the Claim for Commemorative Urn or Plaque for Veterans' Remains Not Interred (VA Form 40-1330UP).

NEXT STEP: Send your application and supporting documents

You can send your application and documents in any of these ways:

- Online - Submit your application and supporting documents online using the QuickSubmit tool through AccessVA. This information can be found at <https://content.govdelivery.com/accounts/USVANCA/bulletins/3574096>
- By mail - Mail your application, along with a copy of the Veteran's DD214 or other discharge documents to this address:
 - NCA FP Evidence Intake Center
 - PO Box 5237
 - Janesville, WI 53547

Where can I find more information about Burial Benefits?

- Planning Your Legacy: A Survivors and Burial Benefits Kit <https://www.benefits.va.gov/BENEFITS/docs/VASurvivorsKit.pdf> and at https://www.cem.va.gov/burial_benefits/index.asp

Applying for Survivors Benefits from The Department of Veterans Affairs

As a surviving spouse of a veteran, you may be eligible for several types of benefits, including:

Benefit Type	
Survivor's Pension	A needs-based benefit for low-income surviving spouses of wartime veterans.
Dependency and Indemnity Compensation (DIC)	A tax-free benefit for surviving spouses of service members who died in the line of duty or from a service-related injury or illness.
Health Care Benefits	Access to VA health care services, including eligibility for CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs) if not eligible for TRICARE.
Educational Benefits	The Fry Scholarship provides education benefits for spouses and children of service members who died in the line of duty. • Dependent's Educational Assistance Program (VA Form 22-5490)
Home Loan Benefits	Eligibility for VA home loan benefits to help purchase, build, or refinance a home.

Q&A

How would a spouse or dependents know if they are eligible for VA survivor benefits?

Surviving family members can access detailed information to determine if they are eligible for survivor benefits that may be available by:

- Visiting <https://www.va.gov/survivors> or <https://www.va.gov/family-member-benefits>
- Contacting VBA directly at 800-827-1000
- Contacting the Office of Survivors Assistance at 202-461-1077

APPLICATION PROCESS

- Apply by submitting all required documents, to include the applicable VA Form and the Veteran's death certificate, to the required servicing location (see next page for more information) in one of these ways:
 - Mail to the appropriate VA office that serves your state. You can find the VA mailing addresses at <https://www.benefits.va.gov/compensation/ mailingaddresses.asp>
 - Work with an accredited representative (Veterans Service Organization (VSO) representative, attorney, or claims agent). You can find an accredited

representative at: <https://www.va.gov/ogc/apps/accreditation>

- Go directly to your VA Regional Office for assistance. You can find your local regional office at <https://www.va.gov/find-locations>

NEXT STEPS

- Visit online (at <https://www.va.gov/claim-or-appeal-status>) to track the status of your claim
- Provide more information and documentation if requested by VA
- If approved, take steps to access your awarded benefits

VA Forms Decoded

NAME OF FORM	DESCRIPTION
VBA-21P-534EZ	Application for DIC, Survivors Pension, and/or Accrued Benefits
VBA-22-5490	Dependents' Application for VA Education Benefits
VA26-1817	Request for Determination of Loan Guaranty Eligibility – Unmarried Surviving Spouses
VHA-10-10d	Application for CHAMPVA Benefits
VBA-21P-530EZ	Application for Burial Benefits (Under 38 U.S.C. Chapter 23)
VBA-21P-530A	State Application for Internment Allowance (Under 38 U.S.C. Chapter 23)

Explore Additional Benefits

Other benefits to check your eligibility and apply for:

Death gratuity	A one-time, nontaxable payment to help designated surviving family members deal with the financial hardships that accompany the loss of a service member.
Unpaid pay and allowances	Upon the death of an active-duty service member, any pay and allowances due, but not paid to the member, are disbursed to the designated beneficiary named on the member's DD Form 93, Record of Emergency Data.
SGLI	Servicemembers' Group Life Insurance is insurance paid to the beneficiaries designated by the deceased service member.
TSGLI	Servicemembers' Group Life Insurance Traumatic Injury Protection is financial assistance for service members who incur qualifying physical losses due to traumatic injuries. This only applies if the service member lived for at least seven days following the fatal incident.
FSGLI	Family Servicemembers' Group Life Insurance is coverage for a service member's spouse and dependent children. For an active-duty death, this normally only applies if the spouse is also a service member.
Thrift Savings Plan	TSP is a retirement savings plan for members of the military that provides two savings options: the traditional TSP and the Roth TSP.
Social Security survivors benefits	Monthly benefits paid to eligible family members of a deceased service member who has worked and paid Social Security taxes.
SBP	The Survivor Benefit Plan is a taxable annuity for eligible survivors paid through the Defense Finance and Accounting Service.
DIC	Dependency and Indemnity Compensation is a tax-free monthly payment to eligible survivors provided by the Department of Veterans Affairs.
HEART Act	The Heroes Earnings Assistance and Relief Tax Act provides tax benefits to surviving family members and disabled service members who received the death gratuity and/or SGLI payments.

Access Counseling and Support

SERVICES

- VA Bereavement Counseling is available at Vet Centers and VA Medical Center Clergy Services. Visit www.va.gov/find-locations to find the center nearest to you. You can also contact bereavement counseling services by calling 202-461- 6530 or by emailing vetcenter.bereavement@va.gov. You can also call, text, or chat for help at the Veterans Crisis Line at 988 and press 1, text 838255, or chat at <https://www.veteranscrisisline.net/get-help-now/chat>.
- Educational and Personalized Career Planning and Guidance. Apply through VA Form 28-8832.
- Beneficiary Financial Counseling Service. (<https://benefits.va.gov/insurance/bfcs.asp>) Beneficiaries can receive services for two years from date of payment at no charge.
- Military OneSource: non-medical counseling and financial counseling for spouses and dependent children
- Tragedy Assistance Program for Survivors: peer mentorship, financial counseling and other resources
- TRICARE: bereavement counseling, medical counseling, family counseling and other support, if TRICARE eligible

Resources for Support

- <https://www.griefshare.org> provides a list of current in-person (local by search) grief support groups with regular meetings
- Access resources for veterans and families at <https://nrd.gov/>. You are able to search by your location
- Do your own search for local or online support groups specifically for surviving spouses who share the same interests, beliefs, or experiences as you.

Again, please always remember that you do not have to go through this process alone and without help. Many organizations and individuals are dedicated to supporting you through this transition. Don't hesitate to reach out for help, whether it's for emotional support or assistance with benefits.

Consider Future Goals

Together, we will honor your Veteran's legacy and embrace the path forward.

Navigating life after the loss of a beloved spouse can be challenging, but it also opens up new possibilities for growth and fulfillment. Here are some key areas to consider when setting future goals:

1. Personal Development

Education: Explore opportunities for furthering your education, whether through formal degrees, online courses, or vocational training.

Skill Building: Consider learning new skills or hobbies that interest you, such as art, cooking, or technology.

2. Career Aspirations

Career Change: If you're looking for a new career path, think about what aligns with your passions and skills.

Volunteer Work: Consider volunteering for veteran organizations or local charities, which can provide a sense of purpose and community connection.

3. Financial Stability

Budgeting: Create a new budget that reflects your current financial situation and future goals.

Financial Planning: Consult a financial advisor to discuss investments, retirement plans, or estate planning.

4. Health and Well-being

Physical Health: Set goals for physical activity, nutrition, and regular medical check-ups to maintain your health.

Mental Health: Prioritize mental wellness by seeking therapy, joining support groups, or practicing mindfulness and self-care.

5. Building Relationships

Strengthen Existing Bonds: Focus on nurturing relationships with family and friends for support and companionship.

Making New Connections: Join clubs, classes, or community groups to meet new people and build a supportive network.

6. Creating a New Routine

Daily Structure: Establish a routine that incorporates activities you enjoy and goals you wish to achieve, helping to create stability.

Self-Reflection: Regularly assess your goals and feelings to ensure they align with your evolving needs and desires.

7. Honoring Their Legacy

Memorial Activities: Consider participating in events that honor veterans, such as volunteering for memorial services or engaging in advocacy work.

Sharing Stories: Write about your experiences or create a scrapbook to celebrate your loved one's life and service.

Setting future goals can be a powerful way to find meaning and direction after loss. Take time to reflect on what truly matters to you, and don't hesitate to seek support as you embark on this new chapter. It is VERY okay to take things one step at a time. Your journey forward can be filled with hope, growth, and new opportunities.

Fillable Phonebook for Important Veteran Information for safekeeping.

Veteran's Doctors

NAME _____

PHONE NUMBER _____

ADDRESS _____

NAME _____

PHONE NUMBER _____

ADDRESS _____

NAME _____

PHONE NUMBER _____

ADDRESS _____

VETERANS PERSONAL HISTORY

FULL NAME _____

RESIDENCE _____

PHONE NUMBER _____

SUFFIX: _____

CITIZENSHIP: _____

DATE OF BIRTH: _____

PLACE OF BIRTH: _____

EMAIL ADDRESS: _____

EMAIL PASSWORD: _____

FACEBOOK PROFILE NAME: _____

PASSWORD: _____

OTHER SOCIAL MEDIA: _____

PASSWORD: _____

RESIDED IN COUNTY SINCE: _____

MARRIAGE DATE/PLACE: _____

MOTHER'S NAME: _____

MOTHER'S BIRTHPLACE: _____

FATHER'S NAME: _____

FATHER'S BIRTHPLACE: _____

OCCUPATION: _____

EMPLOYER: _____

VETERAN BRANCH OF SERVICE: _____

LOCATION OF DISCHARGE: _____

DD214 located where? (DISCHARGE PAPERS): _____

FAMILY

CHILDREN

NAME: _____

ADDRESS: _____

PHONE NUMBER: _____

NAME: _____

ADDRESS: _____

PHONE NUMBER: _____

NAME: _____

ADDRESS: _____

PHONE NUMBER: _____

SIBLINGS

NAME: _____

ADDRESS: _____

PHONE NUMBER: _____

NAME: _____

ADDRESS: _____

PHONE NUMBER: _____

NAME: _____

ADDRESS: _____

PHONE NUMBER: _____

SCHOOLING

HIGH SCHOOL: _____

COLLEGE(S): _____

DEGREE(S): _____

PROFESSION: _____

MILITARY SERVICE & CITATIONS: _____

MILITARY SCHOOLS: _____

FINANCIAL INFORMATION (BANKING & SAFE DEPOSIT BOX)

BANKING

VETERAN INFORMATION

BANK NAME: _____

ADDRESS: _____

CITY, STATE, ZIP: _____

PHONE: _____

WEB ADDRESS: _____

PHONE: _____

ACCOUNT #: _____

___ CHECKING ___ SAVINGS ___ MONEY MARKET

___ CD ___ OTHER: _____

ACCOUNT #: _____

___ CHECKING ___ SAVINGS ___ MONEY MARKET

___ CD ___ OTHER: _____

SAFE DEPOSIT BOX

VETERAN INFORMATION

BANK NAME: _____

ADDRESS: _____

CITY, STATE, ZIP: _____

PHONE: _____

WEB ADDRESS: _____

PHONE: _____

ACCOUNT #: _____

SPOUSE/SIGNIFICANT OTHER

BANK NAME: _____

ADDRESS: _____

CITY, STATE, ZIP: _____

PHONE: _____

WEB ADDRESS: _____

PHONE: _____

ACCOUNT #: _____

LIFE INSURANCE

VETERAN INFORMATION

LIFE INSURANCE COMPANY: _____

WEB ADDRESS: _____

PHONE NUMBER: _____

POLICY #: _____

POLICY OWNER: _____

NAME OF INSURED: _____

BENEFICIARY: _____

MEDICAL INSURANCE COMPANY: _____

PHONE #: _____

ID #: _____

REAL ESTATE

PRIMARY PROPERTY

ADDRESS: _____

LENDER: _____

PHONE #: _____

LOAN #: _____

SECONDARY PROPERTY

ADDRESS: _____

LENDER: _____

PHONE #: _____

LOAN #: _____

INVESTMENT PROPERTY

ADDRESS: _____

LENDER: _____

PHONE #: _____

LOAN #: _____

INVESTMENTS CONTINUED

401K

VETERAN INFORMATION

COMPANY: _____

ACCOUNT #: _____

WEB ADDRESS: _____

PHONE #: _____

IRA/KEOGH

COMPANY: _____

ACCOUNT #: _____

WEB ADDRESS: _____

PHONE #: _____

TRUSTS

FUND NAME: _____

COMPANY: _____

ACCOUNT #: _____

WEB ADDRESS: _____

PHONE #: _____

BENEFICIARY (IES): _____

ANNUITIES

FUND NAME: _____

COMPANY: _____

ACCOUNT #: _____

WEB ADDRESS: _____

PHONE #: _____

BENEFICIARY (IES): _____

SPOUSE/SIGNIFICANT OTHER

COMPANY: _____

ACCOUNT #: _____

WEB ADDRESS: _____

PHONE #: _____

INVESTMENTS

MUTUAL FUNDS

VETERAN INFORMATION

FUND NAME: _____

ACCOUNT #: _____

ADDRESS: _____

PHONE #: _____

FUND NAME: _____

ACCOUNT#: _____

ADDRESS: _____

PHONE #: _____

STOCKS

VETERAN INFORMATION

BROKERAGE: _____

BROKER: _____

ACCOUNT #: _____

WEB ADDRESS: _____

PHONE #: _____

EMAIL: _____

Documents

Please keep the following documents in this handbook to keep all documents in one place.

- MARRIAGE LICENSE

- DD 214 DISCHARGE PAPERS

- ALL VA PAPERWORK

- COPIES OF MILITARY MEDICAL AND VA MEDICAL RECORDS

- MEDICAL POWER OF ATTORNEY

- FINANCIAL POWER(S) OF ATTORNEY

- WILL

- DNR