

# Navy Casualty Assistance for Family Members

## **Index**

[Introduction](#)

[How this Guide Is Organized](#)

[Bereavement and Grief](#)

[Department of Veterans Affairs-Bereavement Counseling for Surviving Family Members](#)

[Survivor Benefits](#)

[Monetary Benefits](#)

[Insurance and Medical](#)

[Housing and Travel](#)

[Education](#)

[Other Benefits](#)

[Funeral and Burial Benefits](#)

[Further Information](#)

*A pocket-size NAVY Casualty Assistance for Family Members guide, published by Quick Series®, is available for order through Quick Series®. For more information regarding casualty assistance for family members, visit your Fleet and Family Support Center.*

---

## **Introduction**

This guide is designed to provide information to you, the survivor of a deceased Service member, about

the rights and benefits to which you may be entitled.

This guide will provide you with the basic information you need to ensure the benefits resulting from the death of the Service member are promptly identified and distributed. Although we have attempted to present information to assist you in answering questions you may have, your casualty assistance officer will be available to give you more specific information and assist you through many of the arrangements you will have to make.

## **Assistance and Advice Are Available**

The legal requirements governing the payment of death benefits must be met before claims can be paid. An attorney or claims agent is not generally required to settle death benefits. You are, of course, free to seek whatever professional advice you feel you need to assist you in these matters. Your casualty assistance officer will personally assist you or help arrange for other assistance in applying for benefits.

Family centers, located at all major installations, are also excellent sources of information and assistance. Additionally, assistance from local chapters of the American Red Cross or county Veterans Offices is also available.

---

## **How this Guide Is Organized**

### **BEREAVEMENT AND GRIEF**

- **Five Stages of Grief**
- **Bereavement Counseling**
- **Causes for Concern**

### **SURVIVOR BENEFITS**

- **Monetary Benefits**
  - Death Gratuity
  - Dependency and Indemnity Compensation (DIC)
  - Social Security
  - Survivor Benefit Plan (SBP)
  - Unpaid Pay and Allowances
- **Insurance and Medical**
  - Servicemembers' Group Life Insurance (SGLI)
  - TRICARE Medical and Dental Benefits
- **Housing and Travel**
  - Basic Allowance for Housing (BAH)
  - Dependent Travel

- Personal Effects and Household Goods
- Relocation Travel

- **Education**

- Educational Benefits and Assistance
- Montgomery G.I. Bill

- **Other Benefits**

- State and Local Benefits
- Uniformed Services Identification and Privilege Card

- **Funeral and Burial Benefits**

- Funeral and Burial Reimbursement
- National Cemeteries
- Private Cemeteries

## **OTHER INFORMATION**

- **Home Address**
- **Death Investigations**
- **Honorable Service Lapel Button/Certificate**
- **Decorations and Awards**
- **Tragedy Assistance Program for Survivors (TAPS)**
- **Gold Star Wives of America**

[Go to Index](#)

---

# **Bereavement and Grief**

No one is ever prepared to lose a loved one, even when the death comes after a long and serious illness. And when it comes unexpectedly, the shock can be overwhelming.

## **Five Stages of Grief**

### **1. Denial**

At first, we tend to deny the loss has taken place, and may withdraw from our usual social contacts. This stage may last a few moments, or longer.

### **2. Anger**

We may be furious at the person who inflicted the hurt, or at the world, for letting it happen. We may be angry with ourselves for letting the event take place, even if, realistically, nothing could have stopped it.

### **3. Bargaining**

This stage often occurs before the loss. “God, if you just cure my baby, I’ll do anything for you!” “If you come back to me, I’ll treat you like a Queen. Please, give me another chance.” Bargaining is the attempt to strike a deal with God or another person in order to prevent loss, and involves begging, wishing and praying.

#### **4. Depression**

We may feel numb, although anger and sadness remain underneath.

#### **5. Acceptance**

This is when the anger, sadness and mourning have tapered off and we have come to accept the reality of the loss.

[Go to Index](#)

---

## **Department of Veterans Affairs-Bereavement Counseling for Surviving Family Members**

### **What is Bereavement Counseling?**

Bereavement counseling is assistance and support to people with emotional and psychological stress after the death of a loved one. Bereavement counseling includes a broad range of transition services, including outreach, counseling and referral services to family members.

### **Does VA Have Bereavement Counseling for Surviving Family Members?**

The Department of Veterans Affairs (VA) offers bereavement counseling to parents, spouses and children of Armed Forces personnel who died in the service of their country. Also eligible are family members of reservists and National Guardsmen who die while on duty.

### **Where Is Counseling Offered?**

VA’s bereavement counseling is provided at community-based Vet Centers located near the families. There is no cost for VA bereavement counseling.

### **How can you Obtain these Services?**

Services are obtained by contacting Readjustment Counseling Service (RCS) at 1-202-273-9116 or via electronic mail at [vet.center@va.gov](mailto:vet.center@va.gov) both of which are specific to this specialized service. RCS staff will assist families in contacting the nearest Vet Center.

### **Causes for Concern**

There are a number of risk factors we need to be aware of—for ourselves, as survivors—and for our

surviving family members. If you are concerned about any of the following risk factors (either for yourself or your loved ones) talk to someone. If you feel comfortable talking about it with your casualty assistance officer, he or she can make a referral for supportive help, or can arrange for you to speak with a Chaplain. You may also want to check out other services offered in your community.

The importance of these risk factors varies in terms of time since the loss. While some warrant immediate intervention, many of these may in fact be within “normal” ranges; however, it is important to be aware that experiencing multiple risk factors at one time does raise the need to talk to someone.

<b><i>Risk Factor</i></b>	<b><i>Description</i></b>
<b><i>Fatigue or lethargy</i></b>	Low energy levels and tiredness
<b><i>Sleep problems</i></b>	Too much or too little
<b><i>Concentration problems</i></b>	Lack of concentration and/or attention problems
<b><i>Other recent deaths</i></b>	Experiencing other significant deaths in past 12 months
<b><i>Grief and distress</i></b>	Feelings appear unimproved or increasing since the funeral
<b><i>Shock and disbelief</i></b>	Denying the death has occurred and acting as if the deceased is alive
<b><i>Intense emotions</i></b>	Feelings of intense sorrow and yearning for the deceased
<b><i>Feelings of emptiness or lack of purpose</i></b>	Expressing a feeling of being adrift, life has no more meaning, difficulty in thinking long term

<b><i>Risk Factor</i></b>	<b><i>Description</i></b>
<b><i>Irritability or anger</i></b>	Displaying increasing irritability and anger—may be directed at a person, military or the deceased
<b><i>Acceptance of the death</i></b>	Having difficulty accepting the death—may feel a mistake has been made
<b><i>Avoidance</i></b>	Avoiding dealing with emerging issues, people, places and responsibilities
<b><i>Absence of emotional response</i></b>	Expressing no emotions and not dealing with the death—suppressing emotions
<b><i>Difficulty coping with traumatic details</i></b>	Complaining about the inability to cope with details of events associated with the death
<b><i>Inability to stop thinking about the deceased</i></b>	Incessantly thinking about the deceased
<b><i>Compliance with referrals</i></b>	Not following-up on referrals for supportive help
<b><i>Social support</i></b>	Contact with family, friends or other support appears to be absent or prone to conflict—limited or no access to family
<b><i>Unwanted media attention</i></b>	Press or media requesting interviews or not desiring media interest
<b><i>Graphic images</i></b>	Media constantly displays images of the events resulting in the loss
<b><i>Household management</i></b>	Home management is problematic, house is unclean or in disarray, inadequate amount of food or a lack of transportation
<b><i>Financial</i></b>	Money problems are present—bills are unpaid, lack of funds—bill collectors call

<b><i>Risk Factor</i></b>	<b><i>Description</i></b>
<b><i>Childcare</i></b>	Inadequate or neglected for bereaved family's needs
<b><i>Withdrawal and isolation</i></b>	From tasks, job, school or social support
<b><i>Poor physical appearance</i></b>	Unkempt appearance, unwashed hair, poor personal hygiene
<b><i>Weight changes</i></b>	Significant weight gain or loss
<b><i>Illness</i></b>	Experience a medical problem and/or needing medical attention
<b><i>Anxiety and panic attacks</i></b>	Having bouts of intense anxiety and/or panic
<b><i>Child difficulties</i></b>	Children appear to be having adjustment problems at home, school or with friends—radical changes in behavior (good or bad)—have trouble concentrating, are moody or irritable
<b><i>Destructive behaviors</i></b>	Becoming involved in improper relationships, impulse shopping, taking unnecessary risks, etc.
<b><i>Substance abuse</i></b>	Casual observation or family members report abuse of alcohol, prescription or over the counter drugs or street drugs
<b><i>Severe child difficulties</i></b> <i>SEEK ASSISTANCE NOW</i>	A child expresses a desire to harm him/herself or commits acts of violence toward others (peers, siblings, parents)
<b><i>Suicide</i></b> <i>SEEK ASSISTANCE NOW</i>	Expressing a desire to hurt oneself, either explicitly stating or implying
If you are concerned about any of the above risk factors (either for yourself or your loved ones) talk to your casualty assistance officer or a trained professional.	

[Go to Index](#)

# Survivor Benefits

This section provides a brief description of each of the benefits to which you may be entitled. As with any situation there are exceptions and special conditions that are beyond the scope of this booklet. Your casualty assistance officer will assist you as you begin the process of applying for these benefits.

## Monetary Benefits

### *Death Gratuity*

The death gratuity is a lump-sum payment, intended to provide immediate financial assistance to the primary next of kin. The death gratuity is paid to the surviving spouse. If there is no spouse, then it will be paid to the member's child or children, without regard to age or marital status, (natural, adopted and/or illegitimate) in equal shares.

If there are no children, then it will be paid to his or her relatives consisting of parents, or persons in loco parentis, brothers or sisters. Any person such as a grandparent, or aunt or uncle, who lived in the same household as the Service member for at least one year may also be an eligible recipient of the death gratuity. Such a person must be legally recognized as having stood in loco parentis, meaning he or she exercised parental control over and provided care to the Service member at the time he or she entered the Military.

It is important to note that the contents of the Service member's Last Will and Testament do not constitute a legal designation for purpose of payment of the death gratuity.

### *Dependency and Indemnity Compensation (DIC)*

If the Service member died in the line of duty or as a result of a service-connected disability, the surviving spouse may receive Dependency and Indemnity Compensation (DIC), a non-taxable monthly annuity payment administered by the Department of Veterans Affairs (VA). There are also additional amounts paid for each child.

Your casualty assistance officer will assist you in completing the forms and will arrange a visit to the nearest VA office. If you wish, the casualty assistance officer will accompany you to discuss with the VA all of your options and benefits. To find the office nearest to you, call toll free 1-800-827-1000.

### *Social Security*

Any benefits you may receive from the Social Security Administration (SSA) are administered by that agency independent of any other benefits you receive. You should contact the SSA as soon as possible after the Service member's death so that your long-term benefits can start as soon as possible. Within 30-90 days, SSA will pay to a surviving spouse or children a lump sum death payment and will provide other monthly benefits to the surviving family member. The amount of those benefits depends on how long the Service member worked and contributed through Federal Insurance Contributions Act (FICA)

payroll deductions.

Your casualty assistance officer will provide you with the claim application form and will help you arrange for an appointment. The casualty assistance officer will also accompany you to that meeting if you wish. You may also contact the SSA for more information about this benefit at 1-800-772-1213.

### ***Survivor Benefit Plan (SBP)***

The SBP provides a monthly payment to the surviving spouse or, in some cases, eligible children, of a Service member who dies on active duty. The initial annuity paid to a surviving spouse is equal to 55 percent of the retired pay (to which the member would have been entitled based on years of active service if retired on the date of death). The annuity is reduced by the amount of the monthly DIC payment awarded and paid to the surviving spouse by the VA. The annuity is paid until the spouse dies, but is suspended upon remarriage before age 55.

### ***Unpaid Pay and Allowances***

The designated beneficiary will receive any unpaid compensation due to the Service member on the date of death. If no beneficiary was designated, then the recipient will be the surviving spouse. If there is no spouse, then any surviving children or their descendants will receive the funds in equal shares. If there are no children, then the parents of the Service member will receive the funds. If there are no parents, then the funds will be distributed either to the person appointed to represent the member's estate or, if no representative was appointed, then according to the state probate laws governing the Service member's estate.

The casualty assistance officer will assist you in the completion of the Claim for Unpaid Compensation of Deceased Members of the Uniformed Services (Standard Form 1174), which is an application to receive the remaining money in the Service member's account.

[Go to Index](#)

---

## **Insurance and Medical**

### ***Servicemember's Group Life Insurance (SGLI)***

Service members are automatically enrolled for coverage unless they have explicitly declined the insurance. SGLI will be paid to the individual designated on the Service member's SGLI election and certificate form. If no beneficiary was elected by the Service member, by law, the proceeds are paid first to the surviving spouse; if none, the child(ren) (natural, adopted or illegitimate) in equal shares; if none, to the parents.

Within 10 days of the Service member's death, his or her record will be reviewed to determine the proper recipient of the SGLI proceeds and the casualty assistance officer will be informed. The casualty

assistance officer will then deliver a Claim for Death Benefits (SGLV Form 8283) to the person entitled to receive the proceeds. The casualty assistance officer will assist in filing a claim.

## ***TRICARE Medical and Dental Benefits***

When an active duty sponsor dies, family members remain eligible for TRICARE benefits at the active duty dependent rates for a three-year period. During this time they are referred to as transitional survivors. Transitional surviving family members previously enrolled in TRICARE Prime Remote for Active Duty Family Members lose eligibility for this program upon the sponsor's death while remaining eligible for TRICARE Prime, Extra and Standard. At the end of the three-year transition, TRICARE eligibility continues for survivors, but at the retiree dependent rates.

[Go to Index](#)

---

## **Housing and Travel**

### ***Basic Allowance for Housing (BAH)***

The spouse and children (including children from a previous marriage) of a deceased Service member living in government quarters are entitled to either remain in government housing for 365 days, or to relocate to private quarters and receive a 365-day Basic Allowance for Housing (BAH) or Overseas Housing Allowance (OHA) as appropriate.

To receive this allowance for private quarters, the Service member must have been eligible to receive those allowances for his or her family members at the time of death.

### ***Dependent Travel***

As the family member of a deceased active duty member, you are eligible for travel and per diem expenses in connection with the funeral or memorial services for the member, and in connection with establishing a place of residence. In certain cases the family member of a retired member may be eligible for travel for establishing a place of residence. Check with your casualty assistance officer for the eligibility criteria.

### ***Personal Effects and Household Goods***

In addition to the 365-day extension of housing and/or housing allowances discussed earlier, the service will pay for the movement of household goods and personal effects of the Service member to the following locations:

- The member's last permanent duty station.
- The member's home of record.
- The home of his or her family members.
- The home of the next of kin, or to other persons legally entitled to receive custody of the member's household goods.

The casualty assistance officer will assist you in arranging for shipment and will contact the personal property officer at the nearest military installation to answer any questions you may have. Note: there is a one-year time limit on arranging for a government move.

## ***Relocation Travel***

Dependent travel related to establishing a residence is connected with a shipment of household goods. Some family members of deceased Reserve members are not eligible for this type of government travel. You will be reimbursed for travel either to the Service member's home of record, the residence of the family members or other place as authorized.

Before you travel, either for attending the funeral or as part of relocation, your casualty assistance officer will assist you in making the travel arrangements through the nearest military transportation office. Your casualty assistance officer will assist you in the completion of travel claim reimbursement. After you complete your travel, your casualty assistance officer will forward three copies of the completed claims to the Personnel Support Activity at the nearest installation.

[Go to Index](#)

---

## **Education**

### ***Educational Benefits and Assistance***

Scholarship assistance for eligible survivors of deceased members is provided by many schools, colleges, special scholarship funds and by state laws. While such assistance is usually provided only for persons needing financial assistance, some aid may be furnished regardless of need. This is particularly true of state benefits. Additional information on this subject may be obtained from the VA or your local state college board.

### ***Montgomery G.I. Bill***

The Montgomery G.I. Bill is a tuition assistance program administered by the VA for the benefit of Service members who have made contributions to the program while on active duty. Your casualty assistance officer will be able to tell you what, if any, contributions the Service member made. Any such contributions to the Montgomery G.I. Bill made by a Service member whose death was on active duty and/or service-connected and occurred one year after discharge or release from active duty, may be paid by the VA as a death benefit equal to the amount the Service member contributed. It will be paid to the beneficiary or beneficiaries designated by the member to receive Servicemembers' Group Life Insurance (SGLI) or the by-law-recipients in the absence of an election. Your casualty assistance officer can assist you in requesting a refund.

[Go to Index](#)

---

## Other Benefits

### *State and Local Benefits*

Many states have passed laws providing certain rights, benefits and privileges to the surviving spouse and children of a deceased Service member. These benefits can include bonuses, educational assistance, employment opportunities, tax relief and others. Further information can be obtained from local government officials, the nearest VA office, or from local veteran's organizations, such as the American Legion, Veterans of Foreign Wars and Disabled American Veterans.

### *Uniformed Service Identification and Privilege Card*

The Uniformed Services Identification and Privilege Card identifies the holder as an authorized patron for privileges indicated on the card. As the surviving family member of a deceased member, your present card expires on the date of the member's death. You must renew this card within 30 days of the member's death in order to continue to have access to the aforementioned privileges. Your casualty assistance officer will make arrangements for you to receive a new card and will accompany you to the nearest Real-Time Automated Personnel Identification System (RAPIDS) site or other military installation authorized to issue ID cards.

[Go to Index](#)

---

## Funeral and Burial Benefits

### *Funeral and Burial Reimbursement*

The government will reimburse the next of kin for funeral and/or burial expenses if the deceased member died while on active duty, active duty for training, inactive duty for training, or if he or she was reported as terminally ill while on active duty, or died within 120 days from separation of active duty. The casualty assistance officer will assist whoever handles the arrangements for the preparation, transportation and burial of the deceased Service member in applying for reimbursement of expenses.

**NOTE:** When the service makes arrangements, the remains are prepared and transported to the desired location at no cost to the next of kin.

The casualty assistance officer will assist you in making a decision regarding the initial preparation of the remains. Your casualty assistance officer will provide you with the forms and documents you will need to request reimbursement for these expenses and will assist you in submitting your claims for expenses after the funeral. Not everything is reimbursable. Your casualty assistance officer will be aware of the

various allowance limits.

## ***Funeral Travel***

You may receive reimbursement for travel to and from the place of burial. Generally, each eligible family member will be authorized expenses that may not exceed the cost of a Government Travel Request (GTR). After you have completed your travel, the casualty assistance officer will assist you in submitting a claim for reimbursement. Before traveling outside the continental United States, contact your casualty assistance officer for detailed information about your entitlements.

## ***National Cemeteries***

There are over 120 national cemeteries across the nation, most of them available for the burial of deceased Service members, their spouses and dependent children. Over 60 state veterans cemeteries also honor those who died on active duty, along with other veterans. Arlington National Cemetery, closed to full-casket burial for most veterans, is available to those who die while on active duty.

Burial in a national cemetery includes the gravesite, opening and closing the grave, an engraved headstone or marker and its placement, burial flag and case, funeral honors, Presidential Memorial Certificates, and perpetual care as a part of a national shrine, all at no cost to the family.

The VA website, [www.va.gov](http://www.va.gov), has details. Your casualty assistance officer will assist you in selecting a cemetery and making arrangements.

## ***Private Cemeteries***

The VA will provide an engraved headstone or marker for the private cemetery grave of a deceased Service member, anywhere in the world. Flat bronze, granite or marble markers and upright granite or marble headstones are available. Niche markers are also available to mark columbaria used for inurnment of cremated remains. Placement costs, if any, are not specifically covered.

Other benefits include a burial flag to drape the casket or urn during the funeral, flag case to hold the burial flag after the funeral, Presidential Memorial Certificates commemorating the member's service, funeral honors, and partial burial cost reimbursement. There are simple but separate procedures for requesting each of these benefits for a private cemetery burial. Your casualty assistance officer will assist you.

[Go to Index](#)

---

## **Further Information**

### **Home Address**

The next of kin or beneficiary should inform the service of any change to their home address and use this address for any communications relative to the member's decedent affairs.

## **Death Investigations**

In some cases, an investigation into the circumstances surrounding the Service member's death may be conducted. The basis of these investigations is to determine the cause and manner of the member's death and his or her status at the time the incident occurred. As discussed earlier, such an investigation may affect the processing of SGLI and other benefits. The most common example is found in cases of homicide. Before a beneficiary may receive the insurance proceeds, it must be determined that the beneficiary or beneficiaries were not criminally culpable in the death of the insured.

Your casualty assistance officer will provide you with all available information regarding any investigations into the member's death. The average time to complete each investigation varies with each case.

## **Honorable Service Lapel Button/Certificate**

The Honorable Service Lapel Button is presented to the next of kin by the casualty assistance officer in recognition of the Service member's honorable service. It may be presented to the spouse, children or parents of Service members who die while serving on active duty, active duty for training or inactive duty for training. The star within the circle of the Lapel Button commemorates honorable service. The sprigs of oak refer to the Army, Navy, and Air Force and Marine Corps. The star with the circle commemorates honorable service to our country. The VA will also send the survivors an Honorable Service Certificate, which will generally arrive within a few weeks of the Service member's death.

## **Decorations and Awards**

The next of kin may wish to know the status of a member's awards and decorations for a variety of purposes. For example, decorations are sometimes inscribed on the headstone or marker. Again, your casualty assistance officer can assist you in this matter.

## **Tragedy Assistance Program for Survivor (TAPS)**

TAPS is dedicated to supporting anyone and everyone who has ever been affected by a Service member's death that occurred on active duty. TAPS provides, at no cost to the survivor, a national peer support network, grief-counseling referral service, crisis intervention (24 hours a day) and case worker assistance. You may call 1-800-368-TAPS (8277) to speak with a TAPS counselor. For additional information you may contact:

### **TAPS**

2001 S Street, NW  
Suite 300  
Washington, DC 20009

## **Gold Star Wives of America**

The Gold Star Wives of America is a non-profit organization dedicated to the needs (except monetary), concerns and welfare for widows of deceased Service members. This organization is located in all states and works in government, industry, commercial enterprises, in homes and in schools throughout the country.

The members of Gold Star Wives of America also volunteer their services in the community as well as military and veterans hospitals. They also represent Service members' interest before Congress and present legislation directly pertaining to Service member's family members. They appear before the House and Senate committees giving written statements and opinions on issues such as compensation, educational benefits, medical care and other programs pertaining to the welfare of widows.

Persons interested in becoming a member or who would like to learn more about the organization, should contact:

### **Gold Stars Wives of America**

2900 P Street, SE  
Washington, DC 20020-3625  
Tel.: 202-584-3503

[Go to Index](#)

---