



NAVIGATING THE ROAD TO SECURE YOUR FAMILY'S FUTURE

LEGAL DOCUMENTS



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LIFE INSURANCE



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PLAN

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As of 5 November 2021



LEGAL DOCUMENTS

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DD FORM 93 - RECORD OF EMERGENCY DATA

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DD 93

The DD 93 is Soldier's Record of Emergency Data. This is the official document where your Soldier identifies the Primary and Secondary next of kin, commonly referred to as PNOK and SNOK. This information is extremely important to keep current because it is the document the Army will use to contact you or other family members if something happens to your Soldier. It designates beneficiaries for death gratuity and unpaid pay and allowances.

Your Soldier designates on the DD 93 the beneficiary for several benefits. One of the benefits designated via the DD 93 is Death Gratuity. Death Gratuity provides for a special tax-free payment of \$100,000 to designated beneficiaries of members of the armed forces who die while on active duty or while serving in certain reserve statuses.

Finally, the form also allows your Soldier to identify the person authorized to direct disposition of their remains.

There are prescribed times during your Soldier's career that a review of the DD 93 is required, such as arriving at a new duty station, during the annual Soldier Readiness Program, in-processing or out-processing a unit. It is important for your Soldier to update the DD 93 with any family member changes, such as a new address or phone number, a marriage, a divorce, the birth of a child, or the death of a family member.





WHAT IS A PERSON AUTHORIZED TO DIRECT DISPOSITION?

A Person Authorized to Direct Disposition, known as a PADD, is the person whom the Army will ask to make all important decisions related to the return of your Soldiers remains if they die while on active duty.

The PADD decides whether your Soldier is buried or cremated, where they will be buried or inurned, whether or not there will be a church service or a graveside service, whether there will be military funeral honors rendered, in what kind of attire your Soldier will be buried or cremated, and what will happen to any subsequent remains that may be recovered.

This is an important conversation to have with your Soldier. The PADD should be someone whom your Soldier trusts to carry out their wishes and ideally whom other family members respect and trust as well.





LIFE INSURANCE

VETERANS AFFAIRS: [HTTPS://WWW.VA.GOV/](https://www.va.gov/)

[OVERVIEW: INSURANCE TYPES](#)

[GOVERNMENT INSURANCE: SGLI, TSGLI, FSGLI](#)

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SURVIVOR BENEFIT PLAN

VETERANS AFFAIRS: [HTTPS://WWW.VA.GOV/](https://www.va.gov/)

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[WHAT DO BENEFITS LOOK LIKE FOR MY FAMILY?](#)





SURVIVOR BENEFIT PLAN

DEFENSE FINANCE AND ACCOUNTING SERVICE: [HTTPS://WWW.DFAS.MIL/](https://www.dfas.mil/)

WHAT DO MY FAMILY'S BENEFITS LOOK LIKE?

You and your Soldier can plan for the future by viewing Retirement and Survivor Benefits Reports in My Army Benefits.

The benefits calculators allow your Soldier to log onto the system with their ID card and input family information to see “what-if” scenarios that depict estimates of your family’s Retirement or Survivor Benefits.

This tool can help guide you and your Soldier to make good financial decisions for your family’s future.

[Click here](#) to access the My Army Benefits Calculators

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DEPENDENT INDEMNITY COMPENSATION (DIC)

VETERANS AFFAIRS: [HTTPS://WWW.VA.GOV/](https://www.va.gov/)

[WHAT IS DIC?](#)

[ELIGIBILITY FOR DIC](#)

[ACCESS DIC PAYMENT INFORMATION
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SOCIAL SECURITY BENEFITS

SOCIAL SECURITY ADMINISTRATION: [HTTPS://WWW.SSA.GOV/](https://www.ssa.gov/)

[ESTIMATE YOUR SOCIAL SECURITY BENEFITS](#)

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[GET A SOCIAL SECURITY ACCOUNT](#)

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TRICARE - MEDICAL OVERVIEW

[HTTPS://WWW.TRICARE.MIL/](https://www.tricare.mil/)

SPOUSES: IF SPONSOR WAS ACTIVE DUTY OR RESERVE/NATIONAL GUARD SERVING ON ACTIVE DUTY FOR MORE THAN 30 CONSECUTIVE DAYS

SPOUSES: IF SPONSOR WAS ACTIVE DUTY OR RESERVE/NATIONAL GUARD SERVING ON ACTIVE DUTY 30 DAYS OR LESS

CHILDREN: IF SPONSOR WAS ACTIVE DUTY OR RESERVE/NATIONAL GUARD SERVING ON ACTIVE DUTY FOR MORE THAN 30 CONSECUTIVE DAYS

CHILDREN: IF SPONSOR WAS ACTIVE DUTY OR RESERVE/NATIONAL GUARD SERVING ON ACTIVE DUTY 30 DAYS OR LESS

SPOUSES AND CHILDREN: IF SPONSOR WAS RESERVE/ NATIONAL GUARD NOT SERVING ON ACTIVE DUTY

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TRICARE - SPOUSES

IF SPONSOR WAS ACTIVE DUTY OR RESERVE/NATIONAL GUARD SERVING
ON ACTIVE DUTY FOR **MORE THAN 30 CONSECUTIVE DAYS**

**ELIGIBLE SPOUSES RETAIN TRICARE COVERAGE EQUIVALENT
TO A FAMILY WITH AN ACTIVE DUTY SPONSOR.**

[Click here](#) to find a plan and [Click here](#) to compare costs and select
Sponsor Status: Active Duty

DATE OF SPONSOR'S DEATH



**ELIGIBLE SPOUSES RETAIN TRICARE COVERAGE EQUIVALENT
TO A FAMILY WITH A RETIRED SPONSOR.**

[Click here](#) to find a plan and to compare plans and costs and select
Sponsor Status: Medically Retired or Survivor

36 MONTHS AFTER SPONSOR'S DEATH



**COVERAGE FOR SPOUSE ENDS IF SURVIVING SPOUSE
REMARRIES. A REMARRIAGE OF THE SPOUSE DOES NOT
AFFECT THE COVERAGE OF CHILDREN.**





TRICARE - SPOUSES

IF SPONSOR WAS RESERVE/NATIONAL GUARD SERVING
ON ACTIVE DUTY FOR **30 DAYS OR LESS**

**ELIGIBLE SPOUSES RETAIN TRICARE COVERAGE EQUIVALENT
TO A FAMILY WITH A RETIRED SPONSOR**

[Click here](#) to find a plan and [Click here](#) to compare costs and select Sponsor
Status: Medically Retired or Survivor

DATE OF SPONSOR'S DEATH



**COVERAGE FOR SPOUSE ENDS IF SURVIVING SPOUSE
REMARRIES. A REMARRIAGE OF THE SPOUSE DOES
NOT AFFECT THE COVERAGE OF CHILDREN.**





TRICARE - CHILDREN

IF SPONSOR WAS ACTIVE DUTY OR RESERVE/NATIONAL GUARD
SERVING ON ACTIVE DUTY FOR **MORE THAN 30 CONSECUTIVE DAYS**

**UNMARRIED BIOLOGICAL, STEP-CHILDREN AND ADOPTED CHILDREN
RETAIN TRICARE COVERAGE EQUIVALENT TO A FAMILY WITH AN
ACTIVE DUTY SPONSOR.**

[Click here](#) to find a plan and [Click here](#) to compare costs and select Sponsor
Status: Active Duty

Date of Sponsor's Death until the age of 21



COVERAGE ENDS IF THE CHILD DOES NOT CONTINUE EDUCATION



**UNMARRIED BIOLOGICAL, STEP-CHILDREN AND ADOPTED CHILDREN
RETAIN TRICARE COVERAGE EQUIVALENT TO A FAMILY WITH AN
ACTIVE DUTY SPONSOR.**

[Click here](#) to find health care plans for college students
[Click here](#) to compare plans and costs and select Sponsor Status: Medically
Retired or Survivor

**21 – 23 years of age if enrolled in a full course of study at an approved
institution of higher learning**



**UNMARRIED, ADULT CHILDREN AT LEAST 21 YEARS OF AGE BUT
NOT YET 26 MAY BE ELIGIBLE FOR COVERAGE UNDER TRICARE
YOUNG ADULT.**

[Click here](#) to learn more

Opportunities for continued coverage until 26 years of age





TRICARE - CHILDREN

IF SPONSOR WAS ACTIVE DUTY OR RESERVE/NATIONAL GUARD
SERVING ON ACTIVE DUTY FOR **30 DAYS OR LESS**

**UNMARRIED BIOLOGICAL, STEP-CHILDREN AND ADOPTED CHILDREN
RETAIN TRICARE COVERAGE EQUIVALENT TO A FAMILY WITH AN ACTIVE DUTY
SPONSOR.**

[Click here](#) to find a plan and [Click here](#) to compare costs and select Sponsor
Status: Medically Retired or Survivor

DATE OF SPONSOR'S DEATH UNTIL THE AGE OF 21

COVERAGE ENDS IF THE CHILD DOES NOT CONTINUE EDUCATION



**UNMARRIED, ADULT CHILDREN AT LEAST 21 YEARS OF AGE BUT NOT YET
26 MAY BE ELIGIBLE FOR COVERAGE UNDER TRICARE YOUNG ADULT.**

[Click here](#) to find health care plans for college students
[Click here](#) to compare plans and costs and select Sponsor Status: Medically
Retired or Survivor

**21 – 23 YEARS OF AGE IF ENROLLED IN A FULL COURSE OF STUDY AT AN
APPROVED INSTITUTION OF HIGHER LEARNING**



**UNMARRIED, ADULT CHILDREN AT LEAST 21 YEARS OF AGE BUT NOT YET
26 MAY BE ELIGIBLE FOR COVERAGE UNDER TRICARE YOUNG ADULT.**

[Click here](#) to learn more

**OPPORTUNITIES FOR CONTINUED COVERAGE
UNTIL 26 YEARS OF AGE**





TRICARE - SPOUSES & CHILDREN

IF SPONSOR WAS RESERVE/NATIONAL GUARD NOT SERVING
ON ACTIVE DUTY

If your Sponsor was covered by TRICARE Reserve Select:

You may purchase TRICARE Reserve Select however you must purchase the coverage within 90 days for your sponsor's death

[Click here](#) for details

Or, If your Sponsor and your Family were covered by TRICARE Reserve Select:

Your TRICARE Reserve Select coverage continues for 6 months

[Click here](#) for details

DATE OF SPONSOR'S DEATH



After six months, you lose TRICARE Reserve Select coverage. You need to keep minimum essential coverage that meets the Affordable Care Act requirement.

You can:

- Purchase temporary coverage under the [Continued Health Care Benefit Program](#).
- Use health insurance through an employer.
- Use Medicaid.
- Use a plan offered through the [Health Insurance Marketplace](#).

6 MONTHS AFTER SPONSOR'S DEATH





DENTAL PROGRAM - OVERVIEW

[HTTPS://WWW.TRICARE.MIL/](https://www.tricare.mil/)

[SPOUSES](#)

[CHILDREN](#)

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DENTAL - SPOUSES

[HTTPS://WWW.TRICARE.MIL/](https://www.tricare.mil/)

Who is eligible for the TDP Survivor Benefit?

Surviving spouses are eligible for the Tricare Dental Program (TDP) Survivor Benefit when a sponsor dies. Spouses are eligible for three years beginning on the date of the sponsor's death.

Surviving Spouses enrolled in the TDP at the time of their Soldier's death:

Survivors who were enrolled in the TDP at the time of the Soldier's death don't need to do anything to keep their dental coverage, as they are automatically enrolled in the TDP Survivor Benefit.

Surviving Soldiers not enrolled in the TDP at the time of their Soldier's death:

Survivors can use the TDP Survivor Benefit even if they weren't enrolled in the TDP at the time of the sponsor's death. This includes active duty service member survivors and survivors of sponsors who were in the Selected Reserve or Individual Ready Reserve (special mobilization category). These special mobilization category survivors are eligible even if the sponsor wasn't on active duty orders at the time of the sponsor's death.





DENTAL - SPOUSES

[HTTPS://WWW.TRICARE.MIL/](https://www.tricare.mil/)

Surviving spouses are eligible for the Tricare Dental Program (TDP) Survivor Benefit when a sponsor dies.

- Government pays the TDP Survivor Benefit Premium.
- Survivor pays the cost share

[Click here](#) to see the TRICARE Dental Program Survivor Benefit

DATE OF SPONSOR'S DEATH



Surviving spouses are eligible for the Federal Employees Dental and Vision Program (FEDVIP) dental plan once the three-year TDP Survivor Benefit period ends.

[Click here](#) for more FEDVIP Information and select Programs, Dental and Vision, and Uniformed Services

36 MONTHS AFTER SPONSOR'S DEATH



Coverage for spouse ends if surviving spouse remarries. A remarriage of the spouse does not affect the coverage of children.





DENTAL - CHILDREN

[HTTPS://WWW.TRICARE.MIL/](https://www.tricare.mil/)

Who is eligible for the TDP Survivor Benefit?

Surviving children are eligible for the Tricare Dental Program (TDP) Survivor Benefit when a sponsor dies. Spouses are eligible for three years beginning on the date of the sponsor's death.

Surviving Children enrolled in the TDP at the time of their Soldier's death:

Survivors who were enrolled in the TDP at the time of the Soldier's death don't need to do anything to keep their dental coverage, as they are automatically enrolled in the TDP Survivor Benefit.

Surviving Children not enrolled in the TDP at the time of their Soldier's death:

Survivors can use the TDP Survivor Benefit even if they weren't enrolled in the TDP at the time of the sponsor's death. This includes active duty service member survivors and survivors of sponsors who were in the Selected Reserve or Individual Ready Reserve (special mobilization category). These special mobilization category survivors are eligible even if the sponsor wasn't on active duty orders at the time of the sponsor's death.





DENTAL - CHILDREN

[HTTPS://WWW.TRICARE.MIL/](https://www.tricare.mil/)

Surviving Children are eligible for the Tricare Dental Program (TDP) Survivor Benefit when a sponsor dies.

Government pays the TDP Survivor Benefit Premium.

Survivor pays the cost share.

[Click here](#) to see the TRICARE Dental Program Survivor Benefit

DATE OF SPONSOR'S DEATH UNTIL THE AGE OF 21



**COVERAGE ENDS IF THE CHILD DOES NOT
CONTINUE EDUCATION**



Additional age-related Eligibility Rules Apply:

Eligible unmarried children are covered by the TDP until the last day of the month in which they turn age 23 if:

- They're a student enrolled full-time at an approved institution of higher learning. If the student ends their education before turning age 23, coverage ends at the end of the month in which their education ends.
- They have a disabling illness or injury that occurred:
- Before their 21st birthday

Or, between ages 21 and 23 while attending an approved institution of higher learning full-time.





HOW DO ALL THESE DOCUMENTS WORK TOGETHER?

POWERS OF ATTORNEY (POA): POAs are only valid while a person is alive. Upon death the power of attorney is nullified, and wills, trusts and beneficiary designations become effective. Wills, some trusts and beneficiary designations must be probated in court before they take effect.

PROBATE: Whether a will or trust needs to be probated in court depends on each individual family, the state or states that will be relevant for probate, what is owned by the decedent, how it is owned and a multitude of other factors. Be sure to discuss all assets owned and how there are titled with your attorney when drafting your estate plan.

CIVIL COURT DOCUMENTS: Service members should refer to any divorce documents or support decrees when establishing wills, trusts and designating SGLI and other life insurance beneficiaries. Divorce and support documents can address estate planning, life insurance, the survivor benefit plan and other items that impact estate planning. Provide a copy of these documents to your attorney.

MINOR CHILDREN: There are legal complexities to minor children owning and inheriting money or property. Be sure to discuss this with your attorney.

EXCEPTIONAL FAMILY MEMBER PROGRAM (EFMP): Families who have children or dependents with special needs may need more complex legal documents. Be sure to tell your attorney if any minor or adult child has special needs.

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ONLINE RESOURCES

Military One Source: <https://www.militaryonesource.mil/>

My Army Benefits: <https://myarmybenefits.us.army.mil/>

Financial Frontline: <https://www.financialfrontline.org/>

Mil Spouse Money Mission: <https://www.milspousemoneymission.org/>

Veterans Affairs: <https://www.va.gov/>

Social Security Administration: <https://www.ssa.gov/>

TRICARE: <https://www.tricare.mil/>

Defense Finance and Accounting Service: <https://www.dfas.mil/>

Army Caregiver Assistance: https://www.arcp.army.mil/family_caregivers/

Army Survivor Outreach Services: <https://dcsg9.army.mil/safr/sos/sos.html>

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