

In Thailand, a coroner will usually report foreigners after an autopsy. The USA embassy/consulate should be notified as soon as possible.

Please report the retired service member's death as soon as possible. This will help avoid delay and possible financial hardship to surviving beneficiaries, family members or executors, who will be required to return any unearned military retirement payments. Eligibility for military retired pay ends with the death of the retiree. Therefore, if a retired pay payment was issued for the month in which the retiree died the bank will be notified to return the payment upon notification of death. The beneficiary of the AOP may be due a prorated amount for the month of death. Never return money yourself unless specifically asked to.

Survivor Benefit Plan Overview

Military retired pay stops upon death of the retiree!

The Survivor Benefit Plan (SBP) allows a retiree to ensure, after death, a continuous lifetime annuity for their dependents. The annuity which is based on a percentage of retired pay is called SBP and is paid to an eligible beneficiary. It pays your eligible survivors an inflation-adjusted monthly income.

A military retiree pays premiums for SBP coverage upon retiring. Premiums are paid from gross retired pay, so they don't count as income. This means less tax and less out-of-pocket costs for SBP. The premiums are partially funded by the government and the costs of operating the program are absorbed by the government, so the average premiums are well below the cost for a conventional insurance policy. For most retirees, SBP is a good choice, but the government contribution is based on assumptions in average cases and may not apply equally to every situation.

The maximum SBP annuity for a spouse is based on 55 percent of the member's retired pay (or in the case of a member who retires under REDUX, the retired pay the member would have received if under the high-three retirement system). However, a smaller amount may be elected.

Eligible children may also be SBP beneficiaries, either alone or added to spouse coverage. In the latter case, the children receive benefits only if the spouse dies or otherwise becomes ineligible to receive the annuity. Eligible children equally divide a benefit that is 55 percent of the member's elected base amount. Child coverage is relatively inexpensive because children get benefits only while they are considered eligible dependents.

Coverage is also available for a former spouse or, if the retiree has no spouse or children, for an "insurable interest" (such as a business partner or parent).

Social Security

Do Widowed Foreign Spouses of US Expats Retain Their Entitlement to Spousal Social Security Benefits? Foreign widows and widowers of US citizens who have not remarried and who meet the requirements that determine eligibility to receive spousal Social Security benefits are, under normal circumstances, automatically eligible to receive Social Security survivor benefits. Those that are not citizens or residents of qualifying countries and have not resided in the US for the minimum duration of five years before the time of their wife or husband's passing have the option to remain in, or relocate to the US until they have satisfied the 5 years of residency required to qualify for entitlement to claim Social Security survivor benefits.

- If you already receive benefits as a spouse, your benefit will automatically convert to survivors benefits after we receive the report of death.
- If you are also eligible for retirement benefits (but haven't applied yet), you have an additional option. You can apply for retirement or survivors benefits now and switch to the other (higher) benefit later.
- For those already receiving retirement benefits, you can only apply for benefits as a widow or widower if the retirement benefit you receive is less than the benefits you would receive as a survivor.
- If you become entitled to retirement benefits less than 12 months ago, you may be able to withdraw your retirement application and apply for survivors' benefits only. If you do that, you can reapply for the retirement benefits later when they will be higher.

These are examples of the benefits that survivors may receive:

- Widow or widower, full retirement age or older — 100 percent of the deceased worker's benefit amount.

- Widow or widower, age 60 — full retirement age — 71 1/2 to 99 percent of the deceased worker's basic amount.
- Disabled widow or widower aged 50 through 59 — 71 1/2 percent;
- Widow or widower, any age, caring for a child under age 16 — 75 percent;
- A child under age 18 (19 if still in elementary or secondary school) or disabled — 75 percent.
- Dependent parent(s) of the deceased worker, age 62 or older receive:
 - One surviving parent — 82 1/2 percent.
 - Two surviving parents — 75 percent to each parent. Percentages for a surviving divorced spouse would be the same as above.

There may also be a special lump-sum death benefit.

A Special Lump-Sum Death Payment

A surviving spouse or child may receive a special lump-sum death payment of \$255 if they meet certain requirements.

Generally, the lump sum is paid to the surviving spouse who was living in the same household as the worker when they died. If they were living apart, the surviving spouse can still receive the lump sum if, during the month the worker died, they met one of the following:

- Were already receiving benefits on the worker's record.
- Became eligible for benefits upon the worker's death.

How-To Checklist for the DD Form 2656-7

The DD Form 2656-7 is used to establish the Survivor Benefit Plan after the passing of an active, reserve, or retired military service member.

Additional help in filling out the DD 2656-7, including a Form Wizard and a how-to video, is available on the “Start an SBP Annuity” webpage at www.dfas.mil/retiredmilitary/survivors/ApplySBP

This checklist is designed for use by the spouse (widow or widower), eligible former spouse, or child of a deceased military member/retiree.

Supporting Documents Required