



# Survivor Outreach Services



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Fall 2011

Survivor Outreach Services (SOS) demonstrates the Army's commitment to Families of the Fallen.



## *Guiding you one step at a time.....*

There are several resources designed to assist Survivors and the Survivor Outreach Services Program. One of these resources is Tragedy Assistance Program for Survivors (TAPS). This organization was founded by a Survivor of a Fallen service member 17 years ago. TAPS began by reaching out to the loved ones left behind when a Service Member has died. The services that TAPS provides range from telephone peer support, counseling services for grief and trauma and casework assistance. TAPS conducts grief workshops, a good grief camp for children and supports an online community where other Survivors can meet and develop friendships as well as receive peer support for their grief. TAPS can be found on facebook and online at [www.TAPS.org](http://www.TAPS.org). Or toll free 24 hours and seven days a week at U.S. number 1-800-959-8277 (TAPS).

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## Military One Source: Translations

Military One Source can do translations for Survivors. Call Military OneSource anytime at 1-800-342-9647 (U.S. number). Or access online at [www.militaryonesource.com](http://www.militaryonesource.com).

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## Other Benefits: Survivor Benefits

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To enable retirees to provide for their families after their deaths, the government offers an annuity program called the Survivor Benefit Plan.

SBP coverage also is given to all active-duty members at no cost as long as they remain in uniform. Active-duty and reserve retirees, however, must pay monthly premiums. The SBP provides up to 55 percent of a member's monthly retired pay to his survivors.

To participate in the SBP or the Reserve Component SBP, or to decline participation, both the retiring service member and spouse must agree to the option in writing.

Monthly premiums are deducted from retired pay. Retirees who elect SBP coverage when they leave active duty must remain covered for two years, after which they have a one-time, one-year window of opportunity to withdraw from the program.

When retirees elect to participate in SBP, they select a dollar amount of their retirement pay, called the base amount, as the foundation of the benefit. This must be between \$300 and the full amount of monthly retirement pay. The cost of SBP generally is 6.5 percent of the amount of coverage a retiree selects. Surviving spouses then receive 55 percent of the base as their SBP payment.

Surviving spouses of retirees have SBP annuities suspended if they remarry before age 55. If the marriage ends for any reason, the SBP will be reinstated when requested and when appropriate documentation is provided. However, the dependent ID card and its associated entitlements are not reinstated.

### **Cost-of-living adjustments**

SBP premiums and annuities to survivors increase yearly, following the same guidelines used for retired pay COLAs.

**DIC offset**

Survivors of service members who die on active duty, and survivors of retirees who die of service-connected causes, are eligible for Dependency and Indemnity Compensation from the Department of Veterans Affairs. However, if survivors also receive SBP payments, those payments are reduced dollar-for-dollar by the amount paid in DIC. A pro-rated share of SBP premiums is refunded to the surviving spouse in a lump sum, but with no interest.

The 2008 Defense Authorization Act created a special payment to partially offset the reduction in SBP benefits required for those who also receive DIC. The special payments began Oct. 1, 2008, the start of fiscal 2009. The monthly payment in fiscal 2009 was \$50, and is rising by \$10 each year to \$100 per month in fiscal 2013. It will stay at \$100 through February 2016, when the special payment will end.

**Paid-Up SBP**

A policy change ordered by Congress took effect Oct. 1, 2008, under which SBP participants who have paid monthly premiums for 360 months — 30 years — and have reached age 70 are considered “paid up” in the program. The monthly deductions from their retirement checks end, and they do not have to pay into the program any more for the rest of their lives. The Defense Finance and Accounting Service now includes a tally of the number of monthly payments credited toward paid-up status on retiree pay statements.

Retirees with Reserve Component SBP (RC-SBP) are covered under the program; however, credit for Paid-Up SBP applies only to months in which premiums are deducted from retired pay. Since reserve retirees do not have premiums deducted until they are eligible to receive retired pay (usually age 60), months in which they were in RC-SBP but paid no premiums do not count toward Paid-Up SBP.

Eligible retirees do not need to do anything to terminate premiums. DFAS is supposed to notify them directly of their paid-up status and when premiums payments will stop.

DFAS has set up an appeals process for retirees who believe the number of credited months on their pay statements is incorrect. The appeals process runs through June 30, 2009.

Contact: More information on Paid-Up SBP and the appeals process can be found at [www.dfas.mil/retiredpay.html](http://www.dfas.mil/retiredpay.html).

# Message from the Survivor



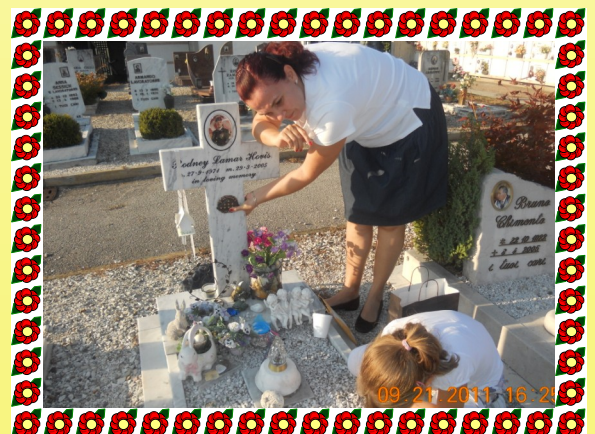
There are certain joyful moments in our lives that we will never be able to completely bring back and certain heartbreaking events that work their way back into our state of mind no matter how much we try to fend them off. These events may have taken place many days, months, or even years ago, but we remember them with very vividly and how they changed the course of our lives.

I'm blessed to have had the opportunity to serve Mrs. Doris Brazzale-Hovis, a Survivor who, since 2005, has had to raise her 3 children on her own. She is one of the most courageous women I've ever met and her level of perseverance truly inspires me. I recently assisted Mrs. Brazzale-Hovis in obtaining the Veteran's Medallion (provided by the VA department) that she would later fasten to her husband's tombstone. The following are some of her thoughts on the experience with the SOS: program

Question: "What can you say about the support you are getting from the SOS program?"

Response: "It's good, it's a place where I feel considered for in the community. In the past it seemed as though no one cared about my family and I. We needed this program in the beginning. I wished that SOS was in place when my husband's death occurred. I really needed somebody to be there for me."

She also added that she was glad to have made friends through the support group. She stated, "It's good to have someone that knows how I feel, and that's been in my situation. I thank the ladies for the friendship and support."



**Survivor Events**

October 14, Friday, the SOS Vicenza are having support group luncheon from 11:30 a.m. – 1;30 p.m. at Villaggio housing

October 20,, Thursday, 9:00 a.m. – 1:00 p.m. Retiree Appreciation Day. Location Luna Bubble .

November 3, Thursday, SOS Walk from 9:00 a.m. – 10:00 a.m. Location, Track in behind Vicenza Clinic and Arena.

November 10, Thursday, SOS support group ( regular ) from 9:00 a.m.– 10:00 p.m. at ACS SFAC lounge.

December 10, Friday, SOS support group ( regular ) from 9:00 a.m. – 10:00 p.m. at ACS SFAC lounge.

Operation Remembrance, a non-profit volunteer organization run by Army Spouses, provides memory boxes to the Families of fallen Soldiers. Operation Remembrance was founded by Kristen T. Pirog, an author, teacher, mother, and military spouse. This grassroots organization has been recognized nationally and continues to grow, with the help of donors and volunteers.



An Operation Remembrance fundraising event was recently held in the Tri-Border community-to help costs associated with making and distributing the memory boxes and to provide exposure for this great grassroots organization. If you are interested in learning more about Operation Remembrance check out the website at [www.operationremembrance.org](http://www.operationremembrance.org).

# Pics from the SOS events





# Survivor Outreach Services

## Survivor Needs Assessment

*Please take just a moment and fill out this confidential needs assessment.*

Please mail to: \_\_\_\_\_ Attn: Army Community Service Survivor Outreach Services (SOS), APO , AE \_\_\_\_\_

You may also email it to: [basil.a.forrest@eur.army.mil](mailto:basil.a.forrest@eur.army.mil)

Full Name \_\_\_\_\_

Local (or APO) Address \_\_\_\_\_

E-mail Address \_\_\_\_\_ Phone: \_\_\_\_\_

Preferred method of contact:  E-mail  Phone  Mail

*Please select the services you are in need of:*

- SOS Financial Counseling:** Provides assistance and education in investments, insurance, debt management, checking and savings, estate planning, mortgages, garnishments, foreclosures and credit repair.
- SOS Support Coordination:** Provides supportive counseling, life skills education, and coordinates free counseling services from agencies such as Military Family Life Consultants, VA Grief and Bereavement Counseling, Military OneSource, Army Family Life Chaplains, Social Work Services, Army Substance Abuse Program, and other community agencies.
- U.S. Army Benefits:** Death Gratuity, Survivor Benefit Plan, DEERS, TRICARE and Legal Assistance (SJA).
- VA Benefits:** Dependency and Indemnity Compensation, Servicemen's Group Life Insurance, Veterans Group Life Insurance, National Servicemen Life Insurance, Improved Pension for Non-Service Connected Death, Burial Expense and Education benefits.
- Long Term Family Case Management:** Provides assistance in obtaining Service Records and Reports (such as awards, citations, CID, LOD, etc.)
- Child and Youth Programming:** Counseling, free respite care, lower childcare rates, SKIES *Unlimited* instructional classes, New Parent Support Program, School Liaison Services, playgroups, grief camps and other surviving child activities.

Check with your local Army Community Service Survivor Outreach Services for more information. You can also visit Army One Source to get additional information:

[www.myarmyonesource.com](http://www.myarmyonesource.com)



The screenshot shows the Army OneSource website. At the top, there is a search bar and navigation links. The main heading is "Survivor Outreach Services". Below this, there is a paragraph about the Army's commitment to fallen warriors' families. A "Services Locator" box is visible on the right, with a search field and a "Go Advanced" button. Below the locator, there is a "2010 Military Family Forum" announcement. A "Helpful Links" section lists various resources like "Army Long Term Family Case Management" and "Army Well-Being - Survivors Home Page".

*Support, Trust, Strength, Understanding... Survivor Outreach Services is here.*

### SOS Point of Contact:

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