

Requirement:

The Secretary of the Army has made the Army Casualty Program one of his top priorities. Your duties and responsibilities as a CAO must be performed with paramount dignity and honor. Your demeanor of caring, commitment, concern, and compassion will set the tone of your duties and will not be forgotten by the Families whose lives you will certainly shape.

Acronyms:

CAC	Casualty Assistance Center
CAO	Casualty Assistance Officer
CAR	Casualty Assistance Report
CID	Criminal Investigation Division
CJMAB	Central Joint Mortuary Affairs Board
CMAOC	Casualty and Mortuary Affairs Operations Center
CNO	Casualty Notification Officer
DEA	Dependents' Education Assistance
DIC	Dependency and Indemnity Compensation
DG	Death Gratuity
DT	Dignified Transfer
DVA	Department of Veterans Affairs
EFT	Electronic Funds Transfer
FSGLI	Family Servicemembers' Group Life Insurance
FOIA	Freedom of Information Act
GO	General Officer
JPED	Joint Personal Effects Depot
LOD	Line of Duty
MFH	Military Funeral Honors
NOK	Next of Kin
PADD	Person Authorized to Dispense Disposition
PAO	Public Affairs Officer
PE	Personal Effects
PERE	Person Eligible to Receive Effects
PII	Personally Identifiable Information
PNOK	Primary Next of Kin
REFRAD	Released from Active Duty
RSO	Retirement Services Officer
SBP	Survivor Benefit Plan
SCMO	Summary Courts-Martial Officer
SGLI	Servicemembers' Group Life Insurance
SNOK	Secondary Next of Kin
SOS	Survivor Outreach Services
SSA	Social Security Administration
T&TS	Travel and Transportation Section
TSGLI	Traumatic Servicemembers' Group Life Insurance

TSP UPPA	Thrift Savings Plan Unpaid Pay and Allowances
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Forms:

CJMAB Form 1	Disposition of Remains Election Statement Initial Notification of Identified Partial Remains
CJMAB Form 3	Disposition of Remains Election Statement Notification of Subsequently Identified Partial Remains
CJMAB Form 4	Election for Air Transportation of Remains from a Theater of Combat Operations
CJMAB Form 8	Disposition of Organs Retained for Extended Examination
CMAOC Form 5	Election for Transportation of Remains
DA Form 1594	Daily Staff Journal or Duty Officer's Log
DA Form 4475	Data Required by the Privacy Act of 1974 Personal Information from the NOK of a Deceased Service Member
DA Form 7302	Disposition of Remains Statement
DD Form 93	Record of Emergency Data
DD Form 397	Claim Certification and Voucher for Death Gratuity Payment
DD Form 1076	Military Operations Record of Personal Effects of Deceased Personnel
DD Form 1172-2	Application for Identification Card/DEERS Enrollment
DD Form 1300	Report of Casualty
DD Form 1351-2	Travel Voucher or Subvoucher
DD Form 1375	Request for Payment of Funeral and/or Interment Expenses
DD Form 1842	Claim for Loss Of or Damage To Personal Property Incident to Service
SGLV 8283	Claim for Death Benefits
SGLV 8286	Servicemembers' Group Life Insurance Election and Certificate
SGLV 8600	Servicemembers' Group Life Insurance Traumatic Injury Protection Program (TSGLI)
SF 1199A	Direct Deposit Sign-Up Form
SF1174	Claim for Unpaid Compensation of Deceased Member of the Uniform Services
TSP-U-3	Designation of Beneficiary
TSP-U-17	Information Relating to Deceased Participant

Supporting Documents:

Authorization for Disclosure of Information
 Casualty Assistance Report (CAR)
 Executive Correspondence Information – Seven Questions
 Statement of Offer (SOO)
 Wash Letter

Laws and Regulations:

Privacy Act of 1974	Federal Law
AR 15-6	Investigation Guide for Informal Investigations
AR 340-21	The Army Privacy Program
AR 600-8-1	The Army Casualty Program
AR 638-2	The Army Mortuary Affairs Program
DAM Pam 638-2	Procedures for the Care and Disposition of Remains and Disposition of Personal Effects

CAO Responsibilities:

Your impact on the survivors will be long lasting and may reach far beyond the borders of your supported family. You will be in direct close contact with a deceased Soldier's family for months; you represent the Soldier's legacy and the Army for this family. You also directly represent the Secretary of the Army and are responsible for assisting the NOK. In doing so, you must:

- Use professionalism and empathy when assisting survivors with all matters. Be patient. The Family will be under varying amounts of stress during the process. Due to the length of CAO duty you will see various stages of grief in your Family member.
- Provide support to NOK, as they are an important part of the Army Family.
- Assist with claim and benefit forms. Understand that you do not have to be an absolute expert on the forms; the CAC, CMAOC and SOS are available to you to assist in filling out, submitting, and tracking the status of claims.
- Maintain CAR and DA Form 1594 to ensure you do not bypass a critical step or benefit for the family. You should also maintain these documents until the case has been closed without issues.
- Be prepared to receive special attention from the chain of command, congress, and additional oversight from the CAC and/or CMAOC – you may be assigned a NOK that is or may develop into a high profile/special interest case.
- Never say “no.” You are not the decision maker. Ensure that you pass the information/request up through the proper channels to determine the answer. Do not speculate and try to “tell them what they want to hear.” Call the CAC when there are questions – they are there to support you.

CAO Qualifications:

CAOs must meet the following requirements:

- A mature Soldier with six or more years of service
- Rank requirements:
 - Commissioned Officer – CPT or higher
 - Warrant Officer – CW2 or higher
 - Noncommissioned Officer – SFC or higher

- Equal or higher in rank to the casualty and/or NOK (if military)
- Trained and certified
- Released from all other conflicting duties to ensure you focus your attention on the Survivor
- Not be scheduled for deployment, reassignment or REFRAD within the next six months
- Not be the commander of the deceased Soldier
- Not be a close, personal friend or relative of the Soldier and/or Family

Phase I – Assignment of CAO through End of First Visit

CAO Assignment:

You should show dignity and honor to the Survivors and your demeanor should be that of caring, commitment, concern and compassion.

You may serve a variety of NOKs including:

- PNOK will be assigned a CAO who will assist until released by the CAC or the PNOK moves out of the CAC area, where a new CAO will be assigned.
- SNOK will be assigned a CAO. It is important to note that when parents are Secondary Next of Kin, their notification officer often remains with them as their assistance officer. Some of the support provided to the SNOK includes updates of status of remains and funeral arrangement.
- PADD will be assigned a CAO, if one is not already assigned based on Family structure.
- Others can be assigned support and have different responsibilities including:
 - Interment CAO assigned in instances when the interment location is different from where the Family resides.
 - Courtesy CAO used in instances when selected Family members are authorized to travel to the interment location, but are not assigned a CAO. Upon their return, the courtesy CAO will assist those Family members in completing and filing travel vouchers and receiving authorized reimbursements from the Army.
 - Courtesy CAO at Dover, AFB will assist you in travel from the airport to the DT, and with securing lodging for the Family.
 - Other support CAOs will also be assigned based on Family needs and guidance provided by the CAC.

You may serve the Survivor of a variety of Army personnel including:

- Active duty military, mobilized Army National Guard or Army Reserve

- Reserve or National Guard Soldiers en route to, from, or participating in an authorized training activity
- Army retirees
- Soldiers separated from the Army within 120 days
- Civilian employees of the Army outside the U.S. or on travel within the U.S.
- Others as per AR 600-8-1

Preparing for Duty:

- Have ACUs and ASU/Class A uniforms ready
 - Be prepared to travel to Dover
- Review CAO training handouts
- Review CMAOC website for updates
- Review casualty-related regulations:
 - AR 600-8-1
 - AR 638-2
 - DA Pam 638-2
- View Apparent Self-Inflicted Death Primer (as applicable)
- Be prepared to report to the CAC or designated location after receiving the call

Resources:

Your primary resource is your servicing CAC. They are best suited to provide you direct and prompt support.

Each CAC has a Benefits Coordinator and a Mortuary Affairs Coordinator who will assist you through the benefits and disposition phase. Based on your proximity to your servicing CAC, you may have to coordinate with both of these assets via telephone and e-mail. If you are able to meet with your Benefits Coordinator and Mortuary Affairs Coordinator in person, you should take full advantage of this opportunity.

The CAC has qualified personnel who will coach you through the entire process. If you have any questions or concerns, ensure your CAC is involved.

CMAOC will also provide assistance. All CAOs assigned to the case will be communicating with various CMAOC Case Managers to ensure dissemination/collection of information. The frequency of contact with your Case Manager will depend on where you are in the process of completing your CAO duties. You will exchange information about the case and the Family members or beneficiaries you are assisting.

SOS is the long-term agency that will assist the Survivor as long as they need. You should introduce the SOS Finance Counselor within 14 days. The SOS Finance Counselor can assist the Survivor with their financial planning – that could be very helpful after the DG recipient has received their money. SOS also has a SOS Support Coordinator whom you should introduce to the Survivor during Phase III.

A CAO packet is also provided by the CAC. At a minimum, the CAO packet will include:

- Contact information to leave with the Family including:
 - Your contact information to include your home, cell, and office telephone numbers and your e-mail address.
 - A point of contact for your CAC and CMAOC's 24-hour contact number (800-626-3317).
- DA Form 1594 to be used to log your conversations and the actions you take. Your CAC should periodically review your DA Form 1594 for completeness. Document all conversations on your DA Form 1594. You will be talking to multiple agencies throughout this process and it will be difficult to remember what conversations you may have had and when the conversations took place.
- CAR to be used throughout your assignment as CAO. A copy should be submitted to the CAC every 30 days. The final CAR:
 - Must be signed by NOK, CAO, and SOS Support Coordinator
 - Submitted by CAO to CAC for approval
 - CAC submits final signed CAR to CMAOC

Case Research:

Once you are assigned a NOK, you will want to conduct research. This research involves obtaining information from:

1. CAC Brief
 - During your initial brief, the CAC will verify the key players involved in your case using DD Form 93 and SGLV Form 8286. These could be PNOK, SNOK, PERE, PADD, and other beneficiaries. Even if your responsibility is to assist only one of them, you should maintain situational awareness of everyone involved in your case. There will be other CAOs involved, and you must communicate with each other and speak as one voice.
 - Review the casualty report with the CAC – this is your opportunity to learn more about the circumstances surrounding the casualty.
 - Your next step is to receive a back brief from the CNO and the Chaplain. This briefing will be one of the keys to your initial success. The CNO and Chaplain will provide you information of the state of mind of the Family at the time of notification. They will also be able to provide some of the Family dynamics. Also, if the Family requested to be contacted at a certain time, you will be informed by the CNO. Ask questions – this back brief will prepare you for your initial contact with the Family.
2. Investigations – if the death occurs within a military jurisdiction such as on post, in the barracks or in theater, any of the following investigations may take place. When any agency wants to brief the Survivor, you will coordinate and be there for that meeting.

- CID will work closely with you on the progress of the investigation. You will be in contact with the CID Casualty Liaison Officer (CLO) throughout.
 - A safety investigation may be required depending on the circumstances surrounding the death. Safety investigations are normally not completed until well after you have been released from your assignment as a CAO. The NOK can request a copy of the autopsy results via FOIA.
 - An AR 15-6 investigation is required on all hostile deaths and for all suspected Soldier suicides.
 - LOD investigations are also required on all death cases that cannot be presumptively determined. This investigation may have an effect on certain benefits and entitlements.
 - An autopsy is performed for all Soldiers killed in theater, and the NOK can request a copy of the autopsy results via FOIA.
3. Apparent Self-Inflicted – there are different dynamics surrounding apparent self-inflicted death cases.
- You will receive the same briefing as with any active duty death; however, you have to be prepared for the questions that may arise.
 - You will be briefed on the circumstances surrounding the death. When answering NOK questions, be careful to stick to the facts provided; do not speculate.
 - As a CAO, you are still a Soldier and may have your own personal convictions on suicide. If so, you have to suppress those feelings when dealing with the Family. You have to remain professional throughout your assignment and place the Family as your top priority.
 - As with any active duty death, the notification team will alert you on the Family's reaction to the news. You will also be provided an overview of the Family dynamics that exist.
 - Do not use the word suicide. It is important to remember to use the term apparent self-inflicted when speaking with the Family.
4. Family – if this is your first CAO assignment or you have had multiple assignments, you must realize that every Family is different in its physical and mental structure.
- Many times, the deceased Soldier may have been the voice of reason to keep the Family communicating and moving forward. Now that the Soldier is deceased, the Family may be in disarray.
 - You cannot become involved in the multiple conflicts that may arise.
 - Many disputes originate over money. Do not assume a particular person is the beneficiary or plays a specific role. Be sure to take note of the information provided to you during your initial CAC brief.
 - If and when issues arise, you must keep the CAC informed.
 - You may be asked questions from other Family members to include the person you have been assigned. Remember who you are there to assist.

- Understand that Family disagreements do exist—especially at such a critical time as the death of a Family member.
- Do not get involved in the disputes. Remain professional; excuse yourself if you are uncomfortable. If there are any problems or questions you cannot cope with or answer, call the CAC.
5. Media – most cases will draw some sort of media attention. It is important to know how to react when you are confronted with the media.
- If you are approached by the media, refer them to your local Public Affairs Office. Do not use the phrase “No Comment,” as this will infer the Army has something to hide or seem evasive.
 - You are a CAO, not a PAO. The CAC should provide the contact information for your local PAO. If a local PAO is not available, you can contact the HRC PAO. Let the CAC make initial contact with the local PAO, if needed.
 - If the Family wants media support, it is available. For apparent self-inflicted deaths, the media may have many questions that do not have answers. The PAO can assist in the preparation of an official statement from the Family.
 - You must protect the Family’s privacy.

Initial Phone Call:

1. Preparation
 - Your initial contact should be made within four hours of the notification and between the hours of 0600 and 2200, unless the Family member requests a different time. The CNO will inform you during your debrief if this applies.
 - The purpose of the initial phone contact is to express condolences and schedule a time for the initial visit.
 - Write down the key points you want to cover during the telephone conversation.
 - Rehearse to better prepare for this critical first contact.
2. Conduct
 - Identify yourself and confirm that you are speaking to the correct person.
 - Express condolences and explain that you will be assisting them.
 - Confirm the address and arrange a time for the first visit.
 - Ask if there are any immediate concerns.
 - Refer to the Soldier either by name or as “your spouse,” “your son,” “your daughter,” etc.
 - Do not use terms like “remains”, “body”, or “deceased”.

Initial Visit:

Ensure you are on time. This is your first face-to-face contact with the Family and you need to make a good impression.

For this first visit, the required uniform is the ASU or Class A uniform with all authorized decorations and awards. For travel to Dover AFB, the uniform for your first visit may be ACUs.

Introduce yourself and confirm you are talking to the right person. Once you have confirmed you are talking to the right person express your condolences and ask to speak in a quiet place.

Determine if any additional special needs (such as financial or physical) have arisen since your initial phone call.

Provide contact information sometime during your first visit.

Confirm the 45-day address during your initial visit. The CNO may have obtained this information, but you want to confirm that there have been no changes.

Account for all children: this may be a delicate subject to address, but you want to confirm that all children – illegitimate, natural and adopted – are accounted for.

Remember, you are not alone. Other CAOs assigned to other Family members will be inquiring about the same information.

Do not make any promises or speculate on issues you are not sure of, or that you have not been given authorization to disclose.

Be prepared to discuss the following topics, if applicable:

- DT
 - If you are assisting a PNOK or SNOK who has elected to travel to Dover to witness the Dignified Transfer, you should have information concerning the trip and the expected time the Soldier should arrive at Dover AFB. This is only applicable to theater deaths.

- DG
 - \$100,000 tax-free
 - Paid to the eligible Survivors of:
 - Deceased active duty Soldiers
 - Soldiers who die within 120 days of separation or retirement from active duty if the death is a result of a service connected injury or illness determined by DVA
 - Provides financial support until long-term financial assistance is in place
 - Soldiers may designate up to 10 individuals
 - 10% increments
 - Spouse is notified, when the election is made, if not designated 100%

- If no designation is made, order of precedence is determined by AR 600-8-1
- Three methods of payment:
 - EFT (DFAS preferred method)
 - Check for full amount
 - Combination of check and EFT
- DD Form 397 must be completed by all beneficiaries
- EFT election requires SF 1199A
- DG is normally paid within 72 hours when designated beneficiary is spouse or parents
- If beneficiary declines payment, notify the CAC as soon as possible

- Posthumous Citizenship
 - CMAOC will brief CAO on eligibility
 - CMAOC operations staff will work directly with Immigration Services to process
 - Immigration Services may contact CAO to coordinate presentation of certificate
 - Monetary benefits are not affected by citizenship status
 - Presentations are normally made during the interment service

- Authorization of Disclosure of Information
 - PII
 - Discussed with NOK as soon as NOK is ready
 - Applicable to Survivors of all active duty deaths
 - Information released:
 - NOK name
 - Relationship to deceased
 - Age (if a minor)
 - Mailing address
 - Forms/Requests
 - DA Form 4475
 - Authorization for Disclosure of Information
 - Executive Correspondence Information – seven questions

- Status of Remains
 - Be aware that the NOK you are assisting may not be the PADD
 - Current Death:
 - Determine status and location of remains
 - Two disposition options
 - Contingency Death:
 - Provide updated status of remains to NOK
 - Ensure NOK does not confirm funeral dates until remains have been shipped

Before the initial visit is finished, schedule the next visit with the NOK.

Once you have completed your initial meeting with the NOK, annotate all issues on the DA Form 1594. Review the CAR for appropriate entries/updates and make entries/corrections as needed. Update any addresses that may have changed. Update information concerning additional dependents, birthdates, SSNs, etc., as applicable.

After you complete your CAR and DA Form 1594 call the CAC to provide a synopsis of what was covered during this initial meeting. Provide the CAC with any confirmed information that may have been received. For example:

- Has the 45 day address changed or been confirmed?
- Are there any immediate financial needs that should be addressed?
- Are there any Family dynamics that you see as a challenge to your assignment?
- What questions did the Family have that you did not answer?

Phase II – Subsequent Visits through Funeral and/or Interment Service

DT:

As the CAO, you will be in constant contact with the T&TS to ensure the correct timing of the Soldier's return to Dover AFB and to ensure the Family is kept abreast of the latest information. It is imperative that you have the appropriate documents needed to travel.

You will be provided your appointment memorandum and/or travel orders, if applicable, by the CAC prior to departing for the NOK's residence.

You will be provided a point of contact for Dover AFB by CMAOC. This contact person will keep you abreast of any last minute changes and be your source of information once you arrive at Dover AFB.

You need to communicate with the PNOK and ensure that he or she is ready to travel mentally. The Family is your responsibility at this time.

- Ask if the Family is physically able to travel. If not, alert the CAC of your concerns.
- If the PNOK requires a medical attendant to travel with them, alert T&TS and request for approval.
- Ensure all special needs are covered concerning the travel to Dover AFB.

You will continue to coordinate with your courtesy CAO at Dover prior to and throughout the DT. Some things you need to consider are:

- The NOK will receive a debit card upon arrival to Dover AFB to cover daily expenses such as meals.
- Lodging will be at the Fisher House which is a program that provides a unique private-public partnership that supports America's military in their time of need. There will also be local lodging if the Fisher House is at full capacity.
- The preferred airport is Philadelphia International.
- The PNOK can also elect to travel to Dover Air Force Base via ground transportation based on their residence location.
- The PNOK will not be able to see the Solider. The DT is not a ceremony but a transfer of a Soldier from theatre back to the United States with honor and respect.
- The Media will be in the area but will not have access to the Survivors.
- The NOK will not be there long before they will need to return home in one to two days.

When you return from Dover you will assist the PNOK or PADD in completing the DD Form 1351-2.

Subsequent Visits:

When you make subsequent visits, you will be in the uniform prescribed by your CAC. This is normally the Class B uniform or ACU's. In certain unique cases, the Family may object to your presence in military uniform. This may reflect harsh feelings toward the Army, for example. In any case, seek your CAC's approval prior to wearing appropriate civilian attire to the Family member's residence.

You should schedule all subsequent visits with the NOK as needed.

The number and frequency of subsequent visits will be determined by the role of the NOK you are assisting.

Create a "to do" list for you and the NOK. The CMAOC Case Manager and CAC will assist you in tracking your daily actions with the NOK.

Remember you must move at the speed of the Family when accomplishing each task.

Never pressure the NOK to discuss topics he or she is not ready to discuss.

Be aware, each visit may not be as productive as the one prior.

Prior to making each visit with the NOK, get an update on any ongoing investigations and the status of remains, and provide this information to the NOK.

At the conclusion of each visit with the NOK, contact your CAC and CMAOC

Case Manager and provide a synopsis of what you did. Your link to your CAC and CMAOC Case Manager will help you be successful in your assignment to assist the NOK.

PADD:

The PADD is the person selected by the Soldier who is authorized to make decisions concerning the funeral and interment services. This is a critical role and, as such, this person is assigned a CAO to complete the many tasks under his or her charge.

If you are assigned to the PADD, you will work closely with him/her until the funeral is completed. You will also work closely with the Mortuary Affairs Coordinator at the CAC and the CMAOC Case Manager.

Remains:

Processing of remains from theater:

- Recovery to mortuary takes approximately two days.
- Identification, autopsy and viewability determination typically take one day.
- Preparation and arrangement for shipment consumes the majority of the timeline because of the careful work that is done to prepare the Soldier for his or her final trip home. Preparation and shipment arrangement typically takes three days.
- Travel is typically one day, but can be extended based on the location of the final interment.

Processing of remains non-theater:

- Depending upon the location of the remains, processing times will vary. The CAC will keep you informed as to the status and location of remains.

Processing of all remains:

- The CAC or CMAOC Case Manager will provide you with the information on the method used to positively identify the Soldier. This information will be passed on to the PADD.
- There are three categories of viewability:
 - Viewable
 - Remains look life-like; can be viewed in an open casket
 - Appearance will not cause the Family additional distress
 - Viewable for the purposes of identification
 - Remains are recognizable, but have some disfigurement or trauma
 - Remains are in such a condition, which may cause the Family additional distress
 - Non-viewable
 - Will not look life-like
 - Significant trauma, with extreme dismemberment or extensive decomposition

- Will cause the Family additional distress

These are delicate topics to discuss with a Family member. This discussion will include the PADD so he or she can start the process of planning the type of funeral.

Forms and CAO Responsibilities:

As a CAO there are multiple forms that you will assist NOK with completing. These forms include but are not limited to:

DA Form 7302 which is briefed to PADD by CAC staff after positive ID and must be completed before Remains can be shipped. The PADD should speak with funeral director to coordinate local cemetery requirements and available space in requested cemetery.

CAO responsibilities for the DA Form 7302 are:

- Must schedule and be present at brief
- Notify Case Manager immediately for burial request in Arlington
- Allow Family to settle differences
- Do not show preference
- Sign as witness when form is completed/signed by PADD
- Return signed form to CAC

The CJMAB Form 1 is designed so the PADD can review available options and make a selection in the event that only partial remains have been recovered and identified and to prepare them for the eventuality that other remains could be identified in the future.

CAO responsibilities for the CJMAB Form 1 are:

- Must schedule and be present at brief
- Allow Family to settle differences
- Do not show preference
- Sign as witness when form is completed/signed by PADD
- Return signed form to CAC

The CJMAB Form 3 has five disposition options that will be explained to the PADD once instructed by the CMAOC Case Manager. It is designed to record the disposition of remains as directed by the PADD.

CAO responsibilities for the CJMAB Form 3 are:

- Must schedule and be present at brief
- Allow Family to settle differences

- Do not show preference
- Sign as witness when form is completed/signed by PADD
- Return signed form to CAC

The CJMAB Form 4 is applicable to those Soldiers who die in a Theater of Combat Operations or for those who die in a medical treatment facility as a result of injuries sustained in a Theater of Combat Operations. The PADD has the option of selecting how their loved one is transported home.

CAO responsibilities for the CJMAB Form 4 are:

- Must schedule and be present at brief
- Allow Family to settle differences
- Do not show preference
- Sign as witness when form is completed/signed by PADD
- Return signed form to CAC

The CJMAB Form 8 is used to alert the PADD that selected organs are being retained for extended examination to determine the Soldier's cause and manner of death.

This form also allows the PADD the opportunity to determine the disposition of the organs upon completion of the extended examination. The CJMAB Form 8 will specifically identify which organs are being retained for extended examination which can take up to six months.

CAO responsibilities for the CJMAB Form 8 are:

- Must schedule and be present at brief
- Allow Family to settle differences
- Do not show preference
- Sign as witness when form is completed/signed by PADD
- Return signed form to CAC

The CMAOC Form 5 is applicable to all active duty deaths. It is designed to record the mode of transportation of remains desired by the PADD

CAO responsibilities for the CMAOC Form 5 are:

- Must schedule and be present at brief
- Allow Family to settle differences
- Do not show preference
- Sign as witness when form is completed/signed by PADD
- Return signed form to CAC

Days Ahead Binder:

The Days Ahead Binder is a large three-ring binder that is provided to the PNOK to help keep them organized.

- The Days Ahead Binder is mailed directly to the CAO, to provide to the PNOK.
- This binder is organized into several sections with pockets and folders. It is tailored for each NOK based on their role in the case.

Planeside Honors:

Planeside Honors will focus on the events that occur when a Soldier's remains arrive at the receiving airport. This is a somber event because this is the first opportunity for the Family to see their loved one. The Family must accept reality when they see the flag-draped casket being moved from the aircraft to the receiving hearse.

- You, as the CAO, will always meet the remains at the airport if the Family attends. Furthermore, you are required to be in your Class A uniform or ASU with all authorized awards and decorations.
- The Family may opt not to meet the remains at the airport. However, it is strongly recommended and encouraged for the PADD's CAO to be there. CAOs for other NOK are also recommended to attend. The CAC will determine which CAOs attend.
- The Planeside Honors procedures must be a concerted effort between the funeral home, airport, CAC and the Planeside Honors Team.
- When the PADD's CAO meets the remains, this will also be his/her first contact with the Escort. The Escort is the individual who escorts the Soldier home and transfers custody to the receiving funeral home.
- Normally, the PADD's CAO and the Escort will perform a positive identification check of the "dog tag" affixed to the front of the casket to ensure that the remains offloaded from the plane are the correct remains prior to proceeding from the airport to the funeral home. If, for some reason, the PADD's CAO cannot perform this check with the Escort, the NCOIC of the Planeside Honors Team or the pilot can conduct this two-person check.
- The CAC will inform you about all your responsibilities.
- If the remains arrived via military air transport, provide feedback on the process to the CAC. The Army is constantly looking at ways to improve the casualty assistance process. Your feedback will assist in this effort. You have to keep in mind that everything you do is focused on taking care of the Family.

Funeral:

Viewing Preparation with Escorted Remains:

- The CAO will assist the Escort with ensuring the custody of the remains is transferred to the receiving funeral home representative.

- The CAO will also ensure that the Escort is settled in as far as lodging and transportation.
- The Escort's responsibility is the remains. The CAO can provide assistance to the Escort by:
 - Staying with the remains while the Escort obtains a rental vehicle or transporting the Escort to a rental vehicle location if the Escort rides in the hearse with the remains to the receiving funeral home.
 - Following the remains to the funeral home.
 - Attending the inspection conducted by the Escort at the receiving funeral home prior to the Family's initial viewing.
 - Remaining with the Family while they view their loved one for the first time, if asked.

Viewing Preparation with Unescorted Remains:

- The PADD's CAO will obtain the Soldier's personal information from the CAC.
- The PADD's CAO will view the remains at the funeral home and conduct the positive identification check with the funeral home representative or CAC Staff member.
- The PADD's CAO will conduct the inspection of remains at the receiving funeral home prior to the Family's initial viewing. Some of the things you are looking for during your inspection of the remains and the casket are:
 - Damage that may have occurred to the casket during shipment.
 - Correct preparation of remains. Check for:
 - Obvious odors
 - Stains on the uniform
 - Body placement within the casket
 - Correct preparation of the uniform
 - Correct display of all awards
 - Verifying approved posthumous promotions/awards are included on the uniform and correctly displayed.
- The CAO (s) may remain with the Family while they view their loved one for the first time, if asked. However, if remains are classified non-viewable and the Family still wishes to view the remains, the CAO (s) may decide not to stay with the Family even if asked.

Prior to the Funeral:

- The CAO will confirm military funeral honors with the PADD and assist with Family funeral travel.
- The CAO will coordinate presentation of flag(s), flag case(s) and lapel pin(s).
- The Army has an approved list of personnel authorized an interment flag and flag case. The following are eligible recipients:
 - PADD – the PADD receives the flag that is draped over the casket during the service. This holds true unless the PADD is other than the spouse, in which case the spouse would receive the interment flag draped over the casket.

- Spouse
- Parents – The Soldier’s parents will receive one interment flag with flag case if they are together. If they are divorced or separated, each parent would receive one flag with flag case.
- Each child is eligible to receive an interment flag and flag case – regardless of the age.
- The spouse receives his or her flag and flag case first. If there is no surviving spouse, the PADD will receive the interment flag that is draped over the casket along with the flag case. The remaining eligible recipients receive their flag after the initial interment flag has been presented.
- It is important to coordinate with the Funeral Honors team to ensure a smooth and professional process. The additional flags are protected with a vinyl covering. Once the eligible recipients return home, they will be provided the flag case with all of the authorized awards. Your servicing CAC will coordinate with you to ensure all eligible personnel receive their flag and flag case.
- For theater cases, the CAO will coordinate with the Aide of the GO assigned to conduct the funeral. The CAO will also brief the GO prior to the funeral.

Military Funeral Honors:

- The location of the interment service will determine which CAC will be coordinating the Military Funeral Honors Team.
- As a CAO, you will receive the contact information of the OIC or NCOIC. There are things you will need to discuss.
- You want to coordinate with the point of contact well before the funeral to:
 - Ensure you communicate the wishes of the Family for this solemn occasion.
 - Discuss the flag presentation. Even though the Funeral Honors Team may have performed many ceremonies, the Family has only this one to remember and it is important that everything is done correctly.
- The Family will have expectations on the way this day should look and it is your responsibility to meet those expectations when possible. If you feel the Family has unrealistic expectations, share this with your CMAOC Case Manager and CAC prior to the funeral.

Family Funeral Travel:

- Many Soldiers have extended Family that may live across the United States and even abroad. With the death of a Soldier, many of the Family members may want to attend the funeral. The Army authorizes selected Family members to travel to the funeral or interment location.
 - This area must be discussed with the PADD. The location of the final resting place for the Soldier is often determined by who can travel to the funeral.
 - The following personnel are authorized this benefit:
 - The legal spouse
 - All children, to include natural, step-children (living in the household), illegitimate, and adopted, regardless of age

- The parents of the soldier to include step parents
- Parents-in-law
- Siblings
- The PADD, if not already authorized in another category
- The benefit includes authorized per diem and round-trip airfare to the interment location.
- If none of the personnel authorized to travel exist due to Family structure, the PADD can designate two close relatives to travel to the funeral. If there is a question in defining who is a “close relative,” be sure to discuss this topic with the CMAOC Case Manager.
- If the Family members authorized to travel are not currently assigned a CAO, a courtesy CAO will be assigned to assist them in getting to the funeral.
- Upon their return home, the courtesy CAO will assist the Family member in completing the necessary documents for reimbursement.
- Many units also will conduct a Unit Memorial for the deceased Soldier and invite the Family.
 - The Family is authorized travel to the designated Unit Memorial.
 - The Unit is responsible for planning one Unit Memorial event for all eligible deceased Soldiers to which eligible Family members will be invited to attend at Government expense.
 - The designated Unit Memorial must occur within two years of the Soldier's death at a location other than the burial ceremony location.
 - Travel at Government expense will not be authorized for any memorial outside of this designated Unit Memorial. If a Family member is unable to attend this designated, Government-funded Unit Memorial, that Family member's travel entitlement can be neither transferred to another individual nor used for another memorial/event.
 - The DD Form 1351-2 is used to reimburse government travel. The CAO will assist filling out the DD Form 1351-2 with the NOK that traveled at government expense. Once you have DD Form 1351-2 completed, using the instructions on the back of the form, turn it into the CAC. This must be done for all government expense travel.

At the Funeral:

- The CAO will wear his/her ASU or Class A uniform to the funeral.
- This will be a busy day with many items to coordinate:
 - Be prepared to assist in any way that you can. You also want to allow the Family the space to grieve and say their final farewells to their loved one.
 - It is important to note that the PADD's CAO represents the Secretary of the Army and if no GO is present, the PADD's CAO will be the senior person there – in position.
 - This may be the last military ceremony the Family attends. Make them proud that their loved one served.

- The PADD's CAO will coordinate with the Military Funeral Honors Team and be an integral member in ensuring the flag presentation is accomplished in the appropriate manner.

Flag Presentation:

- Persons eligible for flags, flag cases and lapel pins are:
 - PADD
 - Spouse
 - Parents
 - Children
- The interment flag covering the casket is presented to the spouse. If the Soldier was not married, the PADD receives this flag. Others eligible for flags will receive them during the interment.

GO Preparation:

- General Officers will participate in all theater death funerals to honor the fallen Soldier.
- The PADD's CAO is responsible for briefing the General Officer on funeral procedures and any other special Family considerations. To accomplish this, the PADD's CAO must communicate with all NOK CAOs. CAOs must work together as a team to prepare the PADD's CAO to brief the GO.
- CAOs must:
 - Demonstrate good bearing and appearance
 - Show genuine compassion for the Family
 - Maintain situational awareness
- It is vitally important for the PADD's CAO to communicate with the GOs Aide to obtain the GOs expectations prior to the funeral service. GOs typically want to know information such as:
 - Family dynamics the GO may encounter when meeting the NOK
 - Who will speak at the funeral service
 - Special requests from the Family
 - Details of the funeral service
 - PADD requests for flag presentations
 - Need for and details of the posthumous awards presentation

After the Funeral:

- Allow the NOK to have a couple of days to recover from all that has occurred in the past 10 – 14 days; however, it is advisable to stay in contact with the NOK via telephone.
- Schedule your next in-person meeting at a time that is good for the NOK.

Phase III – Post-Funeral Assistance

Post-Funeral Assistance:

This is a rebuilding period for the NOK. You will be there with them every step of the way.

- You should schedule all appointments with applicable agencies and attend those appointments with the NOK. If there is an appointment that will be conducted telephonically, you should be present with the NOK.
- When you schedule appointments with local government and non-government agencies, be sure to let them know that you will be bringing in a Survivor. Most agencies will segregate you and the Survivor and also schedule you a specific time instead of “walk-ins”. This will allow privacy for the NOK.

Depending on your proximity to your CAC, you may be able to take the NOK to the CAC and sit down with the Benefits Coordinator to get an overview of the benefits process. This is not always feasible. However, if it is, take advantage of the vast knowledge of your Benefits Coordinator.

Once you mail the forms out, be sure to follow up to ensure that the benefit payments have started. You will be expected to keep important documents organized for the NOK.

Forms and CAO Responsibilities:

If you are assisting the PADD, you should assist him or her in completing the DD Form 1375. This form should be completed during the first meeting with the PADD after the funeral service. This form will be processed by CMAOC to cover the authorized funeral expenses. It is recommended that the PADD complete blocks 18a-18e with the servicing funeral homes information. This will allow the funds to be paid directly to the servicing funeral home. If the PADD incurred expenses beyond what is allowed by DOD, these expenses will have to be settled directly between the PADD and funeral director.

PADD CAO responsibilities for DD Form 1375 are:

- Must be present at brief to assist PADD with completion
- Allow Family to settle differences regarding Funeral or interment expenses
- Do not show preference
- Return form to CAC when completed/signed by PADD

The DD Form 1300 is the military version of a death certificate. It is required to begin the application process for benefits such as:

- All Federal DVA (SBP/DIC/Education)
- SGLI
- SDP
- TSP
- Civilian life insurance
- Social Security

CAO responsibilities for DD Form 1300 are:

- Sent to CAO
- Two types:
 - Initial
 - Final
- Make copies to use to facilitate:
 - Settlement of claims in which proof of death is required
 - Application for benefits and entitlements

Automatic Exemptions:

In the event that a Soldier loses a Family member, whether military or civilian, they are entitled to:

- 24-month stabilization
 - The Soldier may request to be stabilized, or exempt from Permanent Change of Station (PCS) moves, for up to 24 months following the loss of their loved one.
 - This exemption currently applies to spouses only. However, it may be extended to all immediate family—to include parents, children, and siblings—in the future.
- Automatic exemption from deployment
 - The Soldier is automatically exempt from deployment
 - This exemption applies to the spouse, parents, children, and siblings serving in the military that have suffered a loss
 - The CAO will determine if the NOK serves in the military for the purpose of this entitlement

SOS:

The Survivor Outreach Services is an Army-wide program designed to provide dedicated and comprehensive support to Survivors of deceased Soldiers. This program is a joint effort with collaboration from the Installation Management Command (IMCOM) G9, the CMAOC, the Army National Guard, and Army Reserve.

SOS is designed to:

- Ensure the Army fulfills its covenant to Survivors through sustainment of a comprehensive multi-agency program that improves Soldier and Family preparedness in the event of a catastrophic loss.
- Maximize cooperative efforts within the Army Casualty and Family programs.
- Extend support to Families both, before and after a crisis, by maximizing cooperation between government and non-government agencies.
- Ensure that Survivors receive all benefits to which they are entitled.
- Encourage Survivors to remain an integral part of the Army Family for as long as they desire.

There are three key positions under the SOS umbrella:

- Support Coordinator
 - May be introduced to the Survivor as early as 10-15 post-casualty
 - Serve as the long-term support for the Survivor
 - Facilitate support groups, briefings to the community and leadership
 - Provide life skills and supportive counseling
 - Work closely with CAC Benefits Coordinators and the CAO to ensure that the Survivor receives necessary services
- Financial Counselor
 - May be introduced to the Survivor as early as a few days post-casualty
 - Educate Survivors on investments and estate planning
- Benefits Coordinator
 - May be present within the CAC, within SOS, or both

Benefits and Entitlements:

As a CAO, you will schedule and accompany the NOK to all appointments that fall under the application for and receipt of benefits and entitlements.

Identification Card

- The Survivor needs two forms of identification prior to issuance of the new ID card. One form can be their current ID card.
- Encourage the Survivor to complete a working copy of the DD Form 1172-2 prior to arrival at the ID card facility. This will ensure they have all of the required documents to obtain the new ID Card.
- The NOK will complete an electronic DD Form 1172-2 at the Identification Card Facility.
- When the new ID card is issued, it will contain the letters "DB," which identifies the Survivor as a DOD Beneficiary.
- DEERS office locations can be found at www.dmdc.osd.mil/rsl/.

Legal Assistance Office

- Make contact with the legal assistance office early in your assignment to schedule an appointment for a date after the funeral. Most legal offices ask that Survivors identify themselves so that they may be assisted as soon possible. If you alert legal assistance that the appointment is for a Survivor, they will understand that the appointment date may need to change, based on the needs of the Survivor.
- It is possible that you will support a Survivor that is not close enough to a military installation to make use of their legal assistance. Prior to assisting a NOK in getting legal assistance in the civilian realm, consult the installation's legal assistance office for reputable references.
- Schedule the NOK's appointment, accompany the NOK to the appointment, and offer them assistance in obtaining certified copies of documents, if needed.
- However, that is where your role ends concerning legal assistance. Do not offer your opinion or assistance with any other legal activities such as the closing of accounts or the settling of the Soldier's estate.

DVA – Federal and State/Territory

- The Federal DVA contacts are called Casualty Assistance Coordinators. There are 57 offices throughout the United States. These offices assist with applications for federal DVA benefits. Federal Casualty Assistance Coordinators are supposed to schedule appointments for Survivors.
- The State/Territory DVA representatives assist with applications for state specific DVA benefits. State/Territory DVA representatives typically do not schedule appointments. Call the local State/Territory DVA and to determine their procedure. Ensure the representative knows you are working with a Survivor; some states will schedule appointments just for Survivors.
- To find your State/Territory and Federal DVA offices and contact information, visit MyArmyBenefits.com or www.va.gov/statedva.htm
- The DVA will brief the NOK with you present. This briefing may be telephonic, based on how far the NOK lives from the nearest DVA office. Although you may schedule a telephonic briefing, make every attempt to have a face-to-face briefing.
- All DVA benefits are non-taxable and are not expended until the beneficiary completes the appropriate forms.

The DVA offers Survivors:

- Home Loan
 - May be used repeatedly, but the recipient can only have one primary residence of record
 - Applicable in the United States and in all U.S. territories
 - The loan fee is waived, but all other fees apply.

- Educational Program Refund
 - The beneficiary is whomever the Soldier designated to receive SGLI
- Bereavement and financial counseling
 - Available to Families of Soldiers who die while on active duty
- Federal Government Hiring Preference
 - The mothers and unmarried surviving spouses of deceased veterans may qualify for a civil service hiring preference.
 - There is currently legislation in consideration to extend this entitlement to the fathers of deceased veterans per the Gold Star Fathers Act of 2011.
- DEA
 - Is available to the spouse and children of the deceased Soldier whose death was—or a veteran whose disability is—service-connected, as determined by the DVA.
 - Surviving Spouses may use DEA up to 20 years following the Soldier's death
 - Surviving Children
 - Must be between the ages of 18-26.
 - NOK should inquire with the DVA concerning instances in which DEA may be used outside of the age 18-26 window.
 - Are still eligible after marriage
 - May not use DEA while on active duty
 - May use if discharged under honorable conditions
 - The DVA may extend the period of eligibility by the child's time in service, but not to extend beyond the child's 31st birthday.
 - The surviving spouse and children are eligible to receive up to 45 months of full-time educational benefits for:
 - College, business, technical or vocational courses
 - High school diploma or General Education Diploma
 - Independent study or distance learning courses
 - Correspondence course (spouses only)
 - Remedial, deficiency, and refresher training
 - Cost of tests for licenses and certifications
- DIC
 - May be the most important part of the NOK's long-range financial planning. It is paid to eligible Survivors of retirement-eligible active duty Soldiers (or Veterans) whose death was service-connected, as determined by the DVA.
 - DIC is a flat monthly payment which is adjusted annually for cost of living increases and is non-taxable.
 - Spouses
 - As of 2011, the spouse DIC monthly rate was \$1195.
 - This is a lifelong benefit unless the spouse remarries prior to age 57

- If the spouse's marriage ends in death, divorce, or annulment, then DIC can be reinstated.
- Remarriage of the spouse after age 57 does not impact DIC.
- Children
 - There is also a transitional benefit of \$296 to the surviving spouse's monthly DIC if there are children under the age of 18. This amount is based on a family unit, not individual children. It is paid for two years from the time that DIC payments begin, or less depending on if all children reach the age of 18 prior to the two-year mark.
 - For children residing with a surviving spouse, the additional monthly benefit for each child is \$296. Children are eligible under the following conditions:
 - Until they marry or turn age 18 (19 if still in high school), whichever is sooner.
 - Until age 23 if attending a DVA-approved institution of higher learning
 - For life, if they are disabled
 - If there is no surviving spouse, or if the Soldier had children from prior relationships and the children are not residing with the Soldier at the time of death, then DIC will be paid in equal shares to the children of the deceased Soldier. In this case, the total monthly benefit is calculated differently.
- Parents
 - Parents must be at or below the poverty level to be eligible for DIC.
- Schedule the NOK's appointment to the DVA and accompany the NOK to the appointment.
- Follow up with the NOK in 30 days to ensure that DIC payments have started.

NOTE: Make sure to schedule the Federal DVA appointment before the RSO appointment, as the information briefed by the RSO builds upon what is briefed at the Federal DVA appointment.

SBP

- Is a monthly annuity paid to eligible beneficiaries to offset the loss of the Soldier's income.
- SBP is taxable.
- The amount of the benefit is based on the line of duty determination along with the Soldier's grade and the pay scale at the time of death.
 - If the Soldier's death is determined as IN THE LINE OF DUTY, then the beneficiary is eligible for the full SBP payment.
 - If the Soldier is retirement-eligible and the line of duty determination is NOT IN THE LINE OF DUTY, then the beneficiary will receive a reduced SBP payment.
 - If the Soldier is not retirement-eligible and the line of duty determination is NOT IN THE LINE OF DUTY, then there will be no SBP payment.

- Surviving spouses and/or children of Soldiers who die in the line of duty while on active duty may be entitled to SBP payments.
- Note the order of precedence:
 - Former spouse
 - Must be ordered by a divorce decree or other legal binding court order
 - Document must be dated prior to the Soldier's death
 - Annuity is paid for life unless the former spouse remarries before age 55
 - If the marriage ends, then SBP can be reinstated.
 - If there is no eligible former spouse, then the current spouse is next in the order of precedence.
 - Current spouse
 - Spouse can request spousal SBP or child-only SBP
 - Annuity is paid for life unless the current spouse remarries before age 55
 - If the marriage ends, then SBP can be reinstated
- The benefit will be revoked if the beneficiary is convicted in the death of the Soldier. If the spouses become ineligible for any reason, then the benefit transfers to all eligible children in equal shares.

RSO

- Schedule the appointment with the RSO within the first ten days of your assignment in order for the RSO to conduct research for the NOK ahead of time.
- Remember to schedule the RSO appointment to take place after the DVA appointment, as the RSO's briefing will build upon topics discussed during the DVA briefing.
- Accompany to the NOK to the appointment.
- The RSO will provide you a Beneficiary Worksheet and Counseling Checklist that must be completed and returned prior to the scheduled appointment. Once the counseling is over, provide the original signed election form to the CAC and a copy to the NOK to be filed in The Days Ahead binder.
- If the NOK is not comfortable making a decision at the time of the briefing, then they may decide at a later date, as the benefit is retroactive to the Soldier's date of death. If the NOK is unsure of what option to elect, then encourage them to seek legal assistance prior to making a decision. Do not attempt to influence the NOK's decision.
- This information is not provided with the intent of you replacing the RSO. Instead, it is given to provide you with an idea of what the RSO's role is in assisting the NOK's decision-making process.
- The RSO will:
 - Review the Beneficiary Worksheet that you provided
 - Use the order of precedence to determine the NOK's SPB benefit category
 - The RSO needs to know if there is a court order that awards SBP to a former spouse
 - Provide counseling on the DIC offset

- There is a dollar-for-dollar offset between DIC and SBP which must be explained to the NOK prior to them making their election
- Ensure that the Spouse Statement is completed, if the spouse has children
- Make the final calculation based on all of the information provided by the NOK
- Brief the NOK

Servicemembers' Group Life Insurance

- Is a low-cost group life insurance provided to active duty Soldiers.
- The maximum amount of coverage is \$400,000; however, the Soldier could have selected a lesser amount. This lesser amount exists only in \$50,000 increments.
- This is a non-taxable benefit.
- CMAOC certifies the SGLI beneficiary (ies) by e-mailing the appropriate document to OSGLI (Office of Servicemembers' Group Life Insurance).
- There are no restrictions on who the Soldier can select as a beneficiary. However, if the Soldier is married and does not allocate 100% of the SGLI to the spouse, the spouse receives a letter from the Service to this fact. The letter will not state the amount the spouse has been allocated, nor will it state who is receiving the remaining insurance.
 - This letter is generated at the time the Soldier makes the election.
- If the Soldier elects a child beneficiary, the funds will be held in an interest-bearing account until law establishes a designated guardian of the child's estate. If no guardian is established, the funds will remain in the interest-bearing account until the child reaches the age of majority.

TSGLI

- Is in addition to the SGLI
- Is designed to provide financial assistance during a recovery period from a serious traumatic injury
 - The benefit is paid in \$25,000 increments based on the loss, and up to a maximum of \$100,000 per event with seven days between each event
 - All Soldiers enrolled in SGLI are automatically enrolled in TSGLI. An additional \$1.00 premium per month is withheld from their pay
- As a CAO, be aware of this benefit and be prepared to assist the NOK if the Soldier suffered a serious traumatic injury prior to death
 - If the Soldier survives for seven days (168 hours) after incurring a traumatic injury or qualifying loss and then dies, the NOK may apply for TSGLI benefits
 - The TSGLI beneficiary is the same as the beneficiary for his or her SGLI benefit
- As a CAO, your role in this benefit is to assist the beneficiary in completing the necessary forms and submit it to the TSGLI office currently located in Fort Knox Kentucky

FSGLI

- Covers Spouse and Children of Active Duty, Ready Reserve and National Guard Soldiers that have full-time SGLI coverage. However, the Soldier may decline the coverage
- The maximum spousal coverage is \$100,000.00, but it may be less in increments of \$10,000.00. However, it cannot exceed the Servicemembers' amount of SGLI coverage
- A dependent child, who is eligible for FSGLI, includes any unmarried child in one of the following categories:
 - Natural born child
 - Legally adopted Child
 - Stepchild who is a member of the Servicemembers' household
 - Unmarried dependent child between the ages of 18 and 23 who is pursuing a course of instruction at an approved educational institution
 - Child who became permanently incapable of self-support before age 18
- Child Coverage: \$10,000
- Automatic Coverage:
 - FSGLI coverage begins automatically for Servicemembers who:
 - Were married when the program began on November 1 2001
 - Enter into active duty or Ready Reserve/National Guard service and are married/has dependent children or get married/gain a dependent child during service

TSP

- Is a retirement savings plan available to members of the uniform services. This plan is similar in nature to a Schedule 401(k) retirement plan used in the private sector without the employer contribution.
- Your servicing CAC will contact the local finance office to determine if the Soldier has a TSP account. If so, you will be notified.
- The beneficiary for the TSP will complete a TSP-U-17, Information Relating to Deceased Participant.
- If the surviving spouse is the beneficiary listed on the TSP-U-3 the benefit is paid to the spouse. If the spouse is not listed as the beneficiary, the identified beneficiary will be paid directly from DFAS.
- If the beneficiary is the surviving spouse, he or she may be able to transfer all or a portion of the payment to a traditional IRA, eligible employer plan, or Roth IRA.
- If the spouse elects to receive all funds immediately, he or she is subject to a 20% tax-withholding rate.
- If the beneficiary is someone other than the spouse, he or she is subject to a 10% tax-withholding rate.
- It is important for the beneficiary to consult legal assistance to learn about the different tax ramifications associated with the TSP.
- It is important to note that a Soldier's Will has no bearing on the distribution of funds from a TSP.

- If no beneficiary was selected by the Soldier, the order of precedence is as follows:
 - Widow or widower
 - Children in equal shares
 - Parents equally; however, a parent does not include a stepparent unless the stepparent adopted the Soldier
 - Executor or administrator of the estate
 - NOK entitled to the Soldier's estate under the laws of the state in which the Soldier resided at the time of death

UPPA

- Unpaid pay – chances are the Soldier did not die on the first of the month or at a time when no additional pay was owed.
- Payment for accrued leave.
- Unpaid bonuses as long as the line of duty determination was found to be “in the line of duty”.
- Theater incidentals – this applies to those Soldiers who died in theater. While deployed, each Soldier is paid \$3.50 per day for incidentals.
- The Soldier on the DD Form 93 selects the beneficiary in block 12a.
- Your role as a CAO is to assist the eligible beneficiary in completing the SF1174, Claim for Unpaid Compensation of Deceased Member of the Uniform Services.
 - Once you have helped the NOK to complete the SF1174, submit it to the CAC. The CAC will be responsible for submitting the UPPA claim to DFAS-Indianapolis.
 - Prior to payment, DFAS may send multiple documents to the NOK; including and Leave Earnings Statement, and a Final Pay Summary.

The Military Star Card

- Is issued by the Army and Air Force Exchange Service.
- There is no interest charged on Uniform Items, and the balance for those items is forgiven for Soldiers who are killed in theater.
- For discretionary purchases, the balance MAY be forgiven for Soldiers who are killed as a result of hostile action. Circumstances are considered on a case-by-case basis, however.

SDP

- Is only applicable to those Soldiers who are serving in a designated combat zone.
- The program allows for up to \$10,000 of un-allotted income to be set aside for each deployment.
- The beneficiary for SDP is the same person or persons identified by the Soldier to receive UPPA (Block 12a of the DD Form 93).
- The CAO will receive the contact information from the CAC and contact DFAS – Cleveland to determine if the Soldier had a SDP account prior to death.

SSA

- A one-time death benefit of \$255 is paid to the PNOK after the death of an active duty Soldier.
- All benefits the survivors receive from the SSA are administered by that agency independent of any benefits they receive through the military.
- You should contact the SSA after the service member's death so that this long-term benefit can start as soon as possible.
- The spouse or former spouse (if not married) caring for the Soldier's surviving children will receive a monthly benefit, in addition to the child's benefit.
- The spouse of the deceased Soldier is eligible for benefits as long as he or she does not remarry prior to age 60. However, if this marriage ends in death, divorce or annulment, the spouse is eligible to apply for the deceased Soldier's benefits.
- Benefits for children are payable to the guardian until the child reaches age 16, at which time the payment will be in the child's name until the benefit ends at age 18 (19 if attending secondary school).
- CMAOC will provide a DD Form 1300 to the social security administration to serve as proof of death to the social security administration.
- Once you make the call and provide the information required on the Soldier's dependents, the social security administration will process the request to start benefits within 48 to 72 hours.
- Even though the request for benefits will be processed based on your phone call, the social security administration will require the dependent to provide certain documentation for the benefit to continue. These documents must be provided within 60 days, or the benefit will be suspended until the documentation is received.
- Examples of documents that may be required are:
 - Marriage license
 - Death certificates
 - Birth certificates
- The CAO should contact the Social Security Immediate Claim Processing Unit or ICPU located in Philadelphia. The CMAOC case manager or Benefits Coordinator will provide the contact information to you.

HEART Act

- The Heroes Earnings Assistance and Relief Tax (HEART) Act of 2008 allows individuals receiving a military death benefit or SGLI payment to contribute the benefit to a Roth IRA or Coverdell education savings account, notwithstanding the contribution limits applicable to these accounts.
- The maximum amount that may be contributed to a Roth IRA or one or more Coverdell education savings accounts is the sum of the death benefit and any SGLI payments. The contribution must be made no later than one year after the death benefit or SGLI payment is received.

- To provide the NOK with more in depth information on The Heart Act, coordinate a meeting with the local SOS Financial Counselor.

Housing and Household Goods

- When a Soldier dies and has dependents residing in base housing, they can remain in housing for up to 365 days after the death of the Soldier. If the dependents decide to move out of housing prior to the end of the 365 days, the remaining BAH will be paid via EFT to the authorized beneficiary's account.
- If the Soldier stays in privatized housing, the authorized dependent will receive the 365 days of BAH in one lump sum payment. This payment covers housing costs.
- Additionally, when a Soldier dies, the spouse is authorized one final move at government expense. The spouse has up to three years to use this entitlement. This entitlement must be renewed every year for three years.
 - Since the spouse has three years to complete the move, you will probably not be assigned as the CAO when this decision is made. The spouse can contact the CAC or Survivor Outreach Services for help with this entitlement.
 - When the spouse does decide to use this entitlement, he or she will be assigned a CAO to assist with the move and another CAO to assist them in moving into the new area. This courtesy CAO will be there to provide support and assist in any claims against the government for lost or damaged property.
 - The spouse is also authorized the shipment of 2 POVs.

TRICARE

- Is a regionally managed health care program for Active Duty, Activated Guard and Reserves, retired members of the uniform services, their Families, and Survivors.
- TRICARE provides medical benefits at the Active Duty Family member rate for the first three years after the death of the Soldier. During this time, the spouse is considered a transitional beneficiary.
- Surviving spouses will be notified six months before the end of their active duty benefit so they can be aware of the upcoming change in status.
- For dependent children, the TRICARE benefit is at the Active Duty Family member rate until age 21 (23 if a full-time student).
- Survivors NOT enrolled in the TRICARE Dental Program (TDP) at the time of their sponsor's death will need to complete the enrollment process for the TDP Survivor Benefit to take effect. TRICARE provides TDP benefits at the Active Duty Family member rate for the first three years after the death of the Soldier. During this time, the spouse is considered a transitional beneficiary.
- Family members will be notified of coverage termination prior to disenrollment, at which time they become eligible for the TRICARE Retiree Delta Dental Program.

Survivor Benefits Report

- The MyArmyBenefits Casualty Assistance Office serves CAOs performing casualty assistance duties. MyArmyBenefits provides a benefits analysis report, outlining the Family's lifetime stream of benefits.
- CAOs are provided access to view and download this report in preparation for meeting with the Family and the RSO to explain their benefits.
- In addition, the CAO is provided a password for the surviving spouse and/or guardian of minor children and adult children still eligible for benefits. The password will allow the survivors to view the report on the website.
- As a CAO, you do not need to become an expert on benefits. You have resources to assist you such as the Benefits Coordinator, RSO, and MyArmyBenefits representative.
- The report will contain the following information:
 - Monthly survivor annuity report: This report reflects the monthly and annual benefits due to a family that has a service-connected death.
 - VA Dependent Education Assistance: This reflects the VA education assistance for eligible dependents and the periods (date and age) for which benefits are entitled.
 - Family Information/Service Data: This lists the Soldier's personal information along with service data needed to compute benefits and entitlements.
 - SBP Calculations: This displays the formula used to calculate the SBP monthly benefit amount in accordance with the RSO's determination.

PERE/PE:

The PERE is the person determined by the home station SCMO via AR 638-2. Order of precedence includes:

- Executor of the deceased Soldiers' estate
- Spouse
- Child
- Eldest Parent
- See AR 638-2 for complete list.

Consider:

- The PERE may or may not be the same person as the PADD
- The PERE may or may not be the same person as the PNOK
- It is possible for the PERE, PADD, and PNOK to be one person or three different people

If the SCMO has any questions regarding designating a PERE, CMAOC PE Section is available to resolve any issues.

Common issues regarding PERE designation include situations where:

- There is a minor child who is the PNOK and no one has come forward to obtain guardianship of the minor's estate.
- The emergence of a Will after the initial PERE determination has been completed; the Will has to be probated to be considered a legal document. It can take up to two months or more to have a Will probated.

The JPED is located at Dover Port Mortuary, Dover AFB, DE.

- The JPED is the central CONUS facility for processing and cataloging PE. All PE from Soldiers who die or are medically evacuated from theater are processed through this facility.
- Once the PERE is determined, CMAOC sends a "wash letter" to pass to the PERE. This is a memo that allows the PERE the option to have the PE washed. The PERE should act on this document and return to CMAOC within seven days of receipt. The completed "wash letter" is placed on file at the JPED until the PE arrive from theater. If no wash letter is on file when the PE arrive, the items will be washed.
 - This may sound like a petty item to be concerned with, but to a PERE, it means a lot. The CAO must be sensitive to the emotions of the Family.

The JPED is a joint organization and has SCMOs from all Services to process PE from service members from each branch of the military.

- Once processed, the JPED will send the PE to the CAO for delivery to the PERE. This delivery represents a transfer of custody—NOT ownership—to the PERE.
- As the CAO, you should conduct an inventory of the PE with the PERE. You will also deliver the Heirloom Chest at this time, if possible.
- For current deaths, the home station SCMO has all of the responsibilities of the SCMOs at the JPED.
- Prior to a claim submission, CMAOC may need to initiate a PE investigation. The missing and/or damaged Personal Effects are not considered part of the Soldier's estate for claim purposes. The CAO should call the CAC for assistance. CMAOC may need to initiate an investigation for missing PE. Use DD Form 1842.

The heirloom chest is a solid wood chest presented by the Secretary of the Army to Families of Fallen Soldiers. Each heirloom chest honors the memory of the Soldier who died while on active duty. It can be used to store personal possessions, flag cases, and other memorabilia.

- For Soldiers who die in theater, the heirloom chest will be shipped as part of the PE from the JPED until supplies run out. At that point, the heirloom chest will be shipped directly from the manufacturer.
- For current deaths, the CAC will coordinate the delivery of the heirloom chest from the manufacturer to the CAO for delivery to the PERE.
- You will coordinate with the PERE for the best time to deliver the heirloom chest.
 - You will inspect the heirloom chest during delivery to ensure it is not damaged.

The PERE will sign the DD Form 1076 to verify receipt of the heirloom chest.

Fatal Incident Family Brief Program:

The Army Chief of Staff has mandated that a briefing be prepared and offered to the PNOK.

- The investigation can take six or more months to complete. Hence, it may be up a year after the death of the Soldier before a briefing is provided. Be sure to keep your DA Form 1594 updated through this period. You may not be visiting the NOK on a regular basis, but you should be documenting all of your actions
- You will provide a Statement of Offer (SOO) to the PNOK which allows the option of receiving an in-person brief, a copy of the investigation only, and/or a copy of the autopsy report, with or without photos.
- The PNOK is the only individual offered a brief and they have the option of deciding who is invited to the brief.

The briefing team is comprised of the following required team members:

- Colonel-level briefer, normally the Soldier's Brigade Commander.
- The CMAOC representative who works closely with the briefer and CAO on all of the logistics concerning the preparation for this briefing.
- You will attend the pre-brief as an integral part of the briefing team because of the relationship you have built with the NOK. You will provide a list of names to the CMAOC representative and Colonel of who will be attending from the PNOK.
- A Chaplain is also provided from the Briefer's unit.
- The briefing team can also have the following members on a case-by-case basis
 - The public affairs officer will be present for high profile cases or if the briefer requests to have the PAO present.
 - An interpreter may be needed when the NOK's primary language is not English.

A subject matter expert (SME) may be provided to explain specific details regarding the incident if the briefer is unfamiliar with some particular aspect or equipment involved in the accident causing the death.

One facet of the Fatal Incident Family Brief Program is the Fatal Accident Family Brief. This brief is provided for Class A accidents resulting in the death of a Soldier, suspected friendly fire incident, and probable high public interest deaths.

The Suicide Incident Family Brief has many of the same characteristics as the Fatal Accident Family Brief. This briefing is provided to the PNOK of Soldiers who die as a result of an apparent self-inflicted wound or injury.

- This briefing is designed to demonstrate the Army's care, concern and compassion for the deceased Soldier and his or her Family.
- The attendees of the Suicide Incident Family Brief differ slightly from the attendees to the Fatal Accident Family Brief. The Suicide Incident Family Brief
 - Contains no CMAOC representative
 - Includes a behavior health professional, when feasible. If not feasible one should be available via telephone during the brief or should have been consulted prior to the brief.
- When possible, the Suicide Incident Family Brief should be scheduled to coincide with the final CID out brief.

As the CAO, you will be responsible for coordinating these briefs for the officers briefing the PNOK you are assisting and you are the representative for the Secretary of the Army.

Closing Out the Case:

There are reports the NOK is authorized to receive concerning the death of the Soldier. In order to receive a copy of these reports, the Survivor will need to submit a request pursuant to the Freedom of Information Act. You will assist in completing the request for these reports. You can elicit the assistance of your Benefits Coordinator for sample formats.

Be sure you do not offer a false sense of hope in the turnaround time for these reports. Inquire from your CMAOC Case Manager and Benefits Coordinator for expected turnaround time for these individual reports.

A list of reports available to the family may include:

- AR 15-6 Collateral Investigation report
- The Line of Duty Investigation report
- An Autopsy report
- The Criminal Investigation Division report
- An Army Safety report
- The DoD Suicide Event report (DODSER)

It is your goal that all benefits and entitlements for the NOK be applied for and received. You will be tracking these items on the Casualty Assistance Report (CAR) along with the DA Form 1594 (Daily Staff Journal or Duty Officer's Log). Once complete, you should engage in a "Warm handoff" of the Survivor to their SOS Support Coordinator. The purpose of the "warm handoff" is so the Survivor will know who will be assisting him or her in the future.

You are required to submit the CAR to your CAC every 30 days after you are assigned as a CAO. CMAOC will review the report to ensure that no major milestones have been omitted.

Once you feel you have completed your assignment, submit your final CAR to the CAC:

- The report must be signed by the NOK that you are assisting. It should also be signed by you (the CAO), the SOS Support Coordinator, and the CAC.
- The CAC will review the report for completeness.
- The CAC will make contact with the NOK to ensure all items have been completed. If so, the CAC will submit the report to CMAOC and release you from your duties.

Notes:

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