



# Survivor's Link

COMMUNICATING INFORMATION AND RESOURCES



## Online Survivor Benefits Report Aids Financial Planning

By Lisa Bauch, Navy Gold Star Program Analyst

Did you know that an interactive report can be generated with specific financial benefit information for every beneficiary to help aid their financial planning for the future? I know that is a very specific question, but more than a few will answer in the negative. This fantastic tool, known as the Online Survivor Benefits Report (OSBR), seems to be underutilized, and we are on a mission to help spread the word.

The OSBR allows you to view current and estimated future benefits, and set up savings and spending plans so you can forecast your financial future.

Some useful features include: the “what ifs” (seeing how different scenarios will impact your current and future benefits), homeownership possibilities, education benefits, retirement options, and your wish list (travel dreams, etc.).

Start preparing for your future by accessing your Online Survivor Benefits Report, available 24 hours a day, 365 days a year. To log in and view personal reports, select your loved one's branch of service below and follow the instructions on the website.

**MyArmyBenefits** (<https://myarmybenefits.us.army.mil/casualty-operations>)

**MyMarineBenefits** (<https://myarmybenefits.us.army.mil/prebuilt/usmc/Casualty/login.aspx>)

**MyNavyBenefits** (<https://myarmybenefits.us.army.mil/prebuilt/usn/Casualty/login.aspx>)

**MyAirForceBenefits** (Also SpaceForce) (<https://myarmybenefits.us.army.mil/prebuilt/usaf/Casualty/login.aspx>)

**MyCoastGuardBenefits** (<https://myarmybenefits.us.army.mil/prebuilt/uscg/Casualty/login.aspx>)

If you don't already have a Premium DS Logon account, you can create one on the DMDC's website.

Talk to your Navy Gold Star coordinator to learn more. Visit [www.navygoldstar.com/locations](http://www.navygoldstar.com/locations) to locate your closest coordinator.

Contact the Family Assistance Support Team (FAST) at 877-827-2471 or [MFOSBR@Magellanfederal.com](mailto:MFOSBR@Magellanfederal.com).



## What Survivor Benefit Plan Annuitants Need to Know

From <https://www.dfas.mil/retiredmilitary/newsevents/newsletter/>

The Survivor Benefit Plan provides an ongoing monthly annuity payment to military spouses or children when a military member dies while on active duty, on inactive duty or after retirement (if the retiree chooses to purchase coverage).

The laws that govern Survivor Benefit Plan payments set out specific eligibility requirements for annuitants (military spouses or children) to continue to receive payments. SBP annuitants need to verify their continued eligibility regularly to receive SBP annuity payments.

We are working to simplify the process of verifying continuing eligibility for Survivor Benefit Plan annuitants. The newest change reduces the number of annuitants who need to submit a Report of Existence (ROE). Now, the only annuitants who need to submit an ROE are those who receive a paper check to a foreign address. Previously, the legal representatives for all incapacitated annuitants were required to submit an ROE twice each year.

We have a detailed overview of the eligibility verification requirements for annuitants on the “Manage Your SBP Annuity” webpage. You can also download the new SBP Annuitant Eligibility Verification Requirements Fact Sheet from <https://www.dfas.mil/managesbp>.

### Types of Eligibility Certification

#### Certificate of Eligibility

The Certificate of Eligibility (COE) is required annually for all annuitants between the ages of 14 and 55 to verify they have not married. We mail a COE approximately 60 days prior to the annuitant’s birthday. The completed, signed COE should be returned by the first day of the month of the annuitant’s birthday.

#### Report of Existence

Annuitants of any age who receive a paper check to a foreign address are required to verify twice each year that they are not deceased, using the Report of Existence (ROE). These are the only annuitants who now must submit the ROE. Previously, the legal representatives for all incapacitated annuitants were required to submit an ROE twice each year. For those annuitants who must submit an annual COE, DFAS accepts the COE in place of one of the ROEs.

The ROE is mailed six months after the annuitant’s birthday. The completed, signed ROE should be returned by the first day of the ninth month after the annuitant’s birthday.

For those annuitants who are required to submit a second ROE, the ROE is mailed approximately 60 days prior to their birthday. The completed, signed ROE should be returned by the first day of the month of the annuitant’s birthday.



### School Certifications

Student child annuitants ages 18-22 and not documented as incapacitated are required to verify that they are attending school full-time using the School Certification package.

When a child annuitant is turning 18, they need to verify they are attending school full-time. The DD 2788 School Certification form is mailed approximately 60 days prior to their 18th birthday. The completed School Certification form should be returned by the first day of the month of the annuitant’s 18th birthday. A direct deposit form is included with the School Certification form because when the child annuitant turns 18, we need the annuitant to provide the preferred direct deposit account. If we do not receive the completed direct deposit form, payment will be converted to a paper check sent via mail. The School Certification is good for the full upcoming school year unless the student graduates or drops below full-time attendance prior to the end of the school year.

Student child annuitants 18 through 22 and in college full-time need to verify annually that they are attending school full-time. The School Certification package is mailed approximately 60 days prior to end of their school year. The completed, signed School Certification package should be returned by the first day of the month the student’s attendance for the school year ends (the date the student previously indicated as the end date of the last semester they planned to attend for the school year). The School Certification is good for the full upcoming school year unless the student graduates or drops below full-time attendance prior to the end of the school year.

**Note:** The specific requirements for verification depend on the SBP annuitant’s relationship to the military service member. To learn more about these requirements and how to submit the needed forms for verification, visit <https://www.dfas.mil/retiredmilitary/newsevents/newsletter/> and read the full content of this article.



## FFSCs Offer Variety of Employment Resources

By Shelby Bassett, PHR, NAS Whidbey Island Family Employment Readiness Program

Did you know our Fleet and Family Support Centers (FFSC) have a large variety of services related to employment that you can take advantage of? Not only can you attend any number of classes that we offer, but you can meet one-on-one with a Family Employment Readiness Program (FERP) specialist for an individual consultation.

One thing we learned from COVID-19 is that our services can be provided in a virtual environment. So even if you are not near an FFSC to be able to participate in person, please know that we are still accessible to families that are seeking this assistance. I would be remiss if I did not mention that our classes and personal assistance are all free! Off-base, these services could cost you well over \$100! Hopefully you are now thinking, “So what kind of classes are offered, where do I access them, and/or how do I make an appointment?”

The Family Employment Readiness Program offers classes that include:

- **Resume writing** - understanding different resume styles and when to use them.
- **Federal resume writing** - navigating the federal application and resume process.
- **Interview skills development** - in-person/phone/virtual, and offer practice interviews.
- **Career exploration** - for those considering a career change or just entering the work force.

Gold Star spouses are eligible for spousal preference when applying for federal positions. If you have never applied for a federal position before, the class we offer on federal resume writing highlights the differences between federal and non-federal resumes, provides information on supporting documents that are needed to show your eligibility, and points out some key areas in the job description that can help with fine-tuning your resume.

With career exploration, this might include taking an interest inventory to identify career areas that appeal to you, and you never know - you may discover a career or job you never knew existed or even considered before. Some FFSCs may offer the Myers-Briggs Type Indicator (MBTI), an assessment that helps you gain valuable insight into what makes you who you are and why you interact with people the way you do, which can be beneficial both in the workplace and other personal settings.

So where do you find information about FFSC classes or how to make an appointment? The easiest way is to contact your local Gold Star coordinator who can direct you to FFSC webpages and/or connect you with a scheduler to make an appointment.





## Calling for a Time-Out is a Good Thing

*By CNIC Force Chaplain's Office*

One does not have to be a basketball fan to appreciate some activities that occur on the basketball court. For instance, a team that gets “hot” and scores 15 points in 3 minutes will likely cause the opposing coach to call for a time-out and huddle her team. We can only guess what the coach is saying to the players. The hand gestures and some skill in lip reading may provide us with clues. Nevertheless, what is the real reason why the coach called a time-out? A good guess is to disrupt the pace of the opposing team and to give his team a rest break – a time to rethink strategy.

Sometimes calling for a time-out in our own lives is the best self-care move that we can make. The break from action gives us a chance to not only catch our breath, but to adjust strategy in dealing with a present and persistent challenge. The result is energizing, and nothing is more refreshing than resuming activities with a recharged battery.

Psalm 23 provides encouragement to us on the process of God initiating a time-out for our own good:

“The Lord is my shepherd, I shall not want. He makes me lie down in green pastures; he leads me beside quiet waters. He restores my soul; he guides me in paths of righteousness for his name’s sake.”

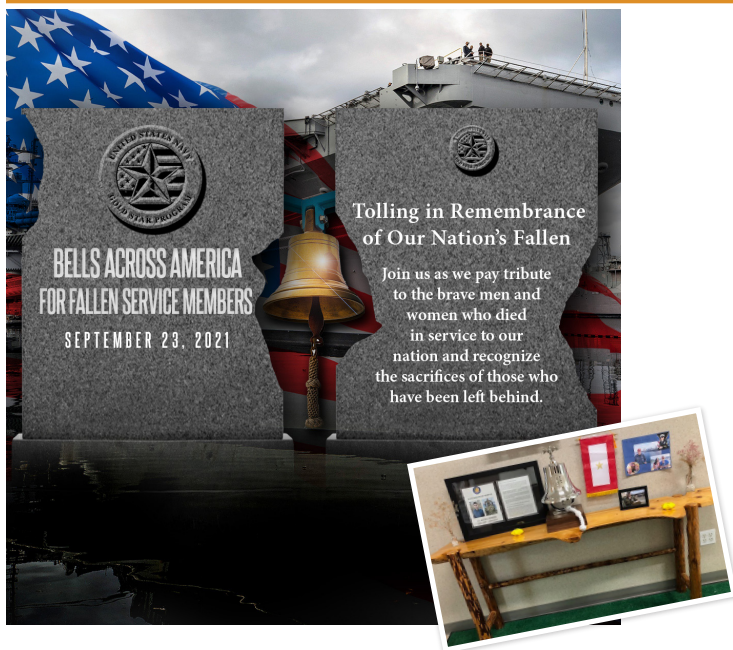
Like a basketball coach, God provides us with opportunities to take a break from the rat-race pace of living our lives. A time-out removes us from the frenetic cadence of trying to keep up with a treadmill stuck on high speed and feeling as though there is no

shut-off button. Unlike a basketball coach, God provides us with the “a-ha moments” of “lying in green pastures” and being “calmed by quiet waters” that soothes our souls and refreshes our minds. A refreshed mind provides new insights into challenges that once seemed hard to overcome.

You may be wondering, “How does this God-initiated time-out manifest in our daily experiences?” Let us look at a few slices of life experiences that are common: As you are driving your favored route to work, have you ever been detoured due to road construction and discovered a beautiful section of your own community that you did not know existed? Have you ever faced a problem that had no obvious solution, but upon walking away from overthinking the problem, you return to it and see an obvious solution that fatigue blinded you from seeing? Or, what about the time that you exhausted yourself to make your 3-year-old child’s birthday party special, and you watched in amazement, and some disappointment, as the child was more fascinated with playing with wrappings on the gift than the gift itself?

Unlike the basketball coach, the real reason why God calls a time-out in our lives is to disrupt our tendency to not take them when we need them. We need the time-outs to maintain a healthy work-life balance. When we have a healthy work-life balance, we are energized to live a life of significance, one that is full of joy and accessible to you, and can be freely offered as a gift to others who cross our paths.

Thoughts to ponder: When did you last call for a personal time-out? Are you ignoring God-initiated times-outs in your life?



## Bells Across America For Fallen Service Members

By Stephanie Hunter, Navy Gold Star Program Analyst

In association with Gold Star Mother's and Family Day, which is celebrated the last Sunday in September, the Navy Gold Star Program, in coordination with Navy installations across the country, will host the 6th Annual Bells Across America For Fallen Service Members ceremony on Sept. 23.

Bells have been used for centuries by the Navy for timekeeping, safety and communication, to sound alarms, in ceremonies and events, and to signal the presence of important persons. During these ceremonies, the bells rung will not signal anyone's presence; instead, they will toll in their absence.

Bells Across America For Fallen Service Members provides service members, survivors and members of the community an opportunity to commemorate the life and service of those who died while on active duty. The primary focus and mission of the Navy Gold Star Program is to provide an unprecedented level of service and commitment to our Navy Gold Star families. Bells Across America For Fallen Service Members is one way the Navy recognizes the sacrifices of our fallen heroes and their Gold Star families left behind.

With the uncertainty in today's world due to COVID-19, we may have to unexpectedly alter some plans to honor and remember our fallen heroes this September. So while we hope to be able to host ceremonies in person, we know this may not be possible in all areas. We will host a limited virtual remembrance on the Navy Gold Star Facebook page on Sept. 23.

For more information on ceremonies, please contact your local Navy Gold Star coordinator or send a message to [www.facebook.com/navygoldstar](https://www.facebook.com/navygoldstar) or [www.navygoldstar.com](http://www.navygoldstar.com).

## 10 Things to Help You Get Ready for Going Back to School

By Patsy Jackson, NDW Gold Star Coordinator

1. Make sure you have budgeted for the school supplies, as some of them are getting scarce. Many schools provide a school supply list. Give your children a budget and let them be a part of this process. They will love having the choices of items they can purchase for school. School shopping for clothes can be exciting and fun as well.
2. Make sure you go back to a bedtime that allows enough time for sleep.
3. Make sure you have a study area set up at home (nook, desk in bedroom, or dining table).
4. Try to have a good morning routine as it sets you up for the day (washing face, eating, brushing teeth, have school items for the day).
5. Goals and involvement in after-school activities: A healthy balance of academics and extracurricular activities is the key to a successful school experience. Having an imbalance in one or both areas can cause poor performance and lead to stress, frustration and/or anxiety.
6. What if? At the start of a new school year, some kids are excited while others are anxious and worried about things that are out of their control. Especially this year with COVID-19, we can and should all expect a lot of change and things we cannot control. For example, kids might worry about not getting the best teacher or not having a good friend in their class. If your child has a case of the "what-ifs" or is worried about something beyond their control, resist the impulse to try to solve things for them. Instead, look at the situation as a teaching opportunity to help them learn how to solve problems.
7. Socialization and communication: Discuss the importance of socializing. Talk to your kids about how to be a good friend and the importance of developing and maintaining healthy relationships. Make sure your children know what a good relationship is, especially in the preteen to the teen years. Allow short chitchat times with your child to discuss the things that are important to them and you. Keep the lines of communication open.
8. Have an end of the summer bash with a back-to-school theme. This could be a cookout, game night, and talking about the summer and the new adventures in the upcoming school year.
9. Safety, safety, safety! Remember that we are still in a pandemic. Wash hands frequently, wear a mask and sanitize.
10. Have a great time. School can be challenging, but have fun with the new learning experiences.



## Gold Star Mother's and Family's Day

By Stephanie Hunter, Navy Gold Star Program Analyst

Since 1936, the last Sunday in September has been designated as Gold Star Mother's Day to recognize and honor those who have lost a child while serving our country in the United States Armed Forces. In 2009, fallen service members' families were officially recognized and added by presidential proclamation, renaming the observance to Gold Star Mother's and Family's Day.

Each year, the president signs a proclamation reaffirming our commitment to honor the individuals "who carry forward the memories of those willing to lay down their lives for the United States and the liberties for which we stand." This year, on Sept. 26, we will pay tribute to those mothers and families who have sacrificed so much.

The Navy Gold Star Program is dedicated to providing long-term assistance and fostering resiliency for surviving families of fallen service members. Navy Gold Star coordinators provide resources such as chaplain services, personal financial counseling, school liaison assistance, family employment, clinical counseling and area survivor events, and want the families of our fallen heroes to know they will forever be a part of the Navy community.

As we observe Gold Star Mother's and Family's Day, let us all remember that that no one has given more for our nation than the families of the fallen, and let them know they will never be forgotten.

For more information on the Navy Gold Star Program, please call 1-888-509-8759, or visit [www.facebook.com/navygoldstar](https://www.facebook.com/navygoldstar) or [www.navygoldstar.com](https://www.navygoldstar.com).

## Gold Star Families Enjoy San Diego Padres Ball Game

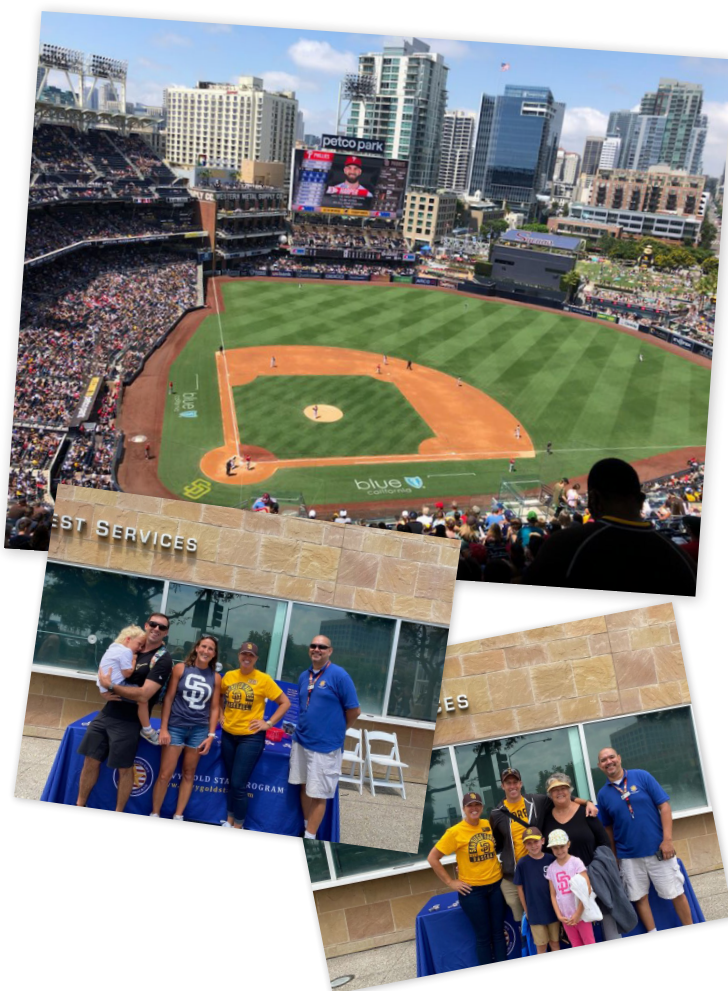
By Erick Roberts, CNRSW Gold Star Coordinator

In the last several weeks, the San Diego Padres baseball team has joined the list of Navy Gold Star sponsors at Navy Region Southwest.

The Padres hosted 100 Gold Star family members from all branches of the service at the Military Appreciation Day game on Aug. 22. The families had an opportunity to enjoy a day at the ball game and spend time with other Gold Star families. Those families that were not able to attend this game will have the opportunity to see another baseball game at a later date.

This is just another example of how the Navy Gold Star Program is working with local partners to provide new and exciting opportunities for families to stay connected to each other and their military family.

The San Diego Padres are having a great season and battling for a playoff spot in the National League West!



## New Year, New Checklist – Wills

By Rufus Bundrige, CNRSE Gold Star Coordinator

A will directs who receives your property after you pass away, any restrictions on receiving the property, and who will be in charge of transferring and handling your property after you pass. Wills can be specific and direct particular items or properties to be given to particular people, or they can be broad and pass all items in general to identified individuals. Wills can also name guardians for your minor children and their property.

### Why should I get a will? I just want everything to go to my spouse, children, sibling, parents, etc.

Each state has intestacy laws, which dictate how a person's property is distributed if they die without a will. In most cases, property will first go to your spouse, then to your children, and then to your other family members. However, the precise details vary by state and your desires may not match your state's rules of intestacy. A will is also useful if you have minor children and want to have a say in who will care for them and their property. Other common factors that influence the making of a will are having step or adopted children, owning property in multiple states, or your desire to preserve government benefits for a special needs person. Whatever your desires, it is a good idea to speak with an attorney to determine the options that are best for you.

### Can't I just write who gets what in a letter and be done with it?

Although some states allow handwritten wills, there are usually additional minimum requirements before a document is deemed a will. If the document is insufficient, you will legally die intestate (without a will), and your state's intestacy laws will dictate the entirety of your property distribution.

### What information do I need to get started?

The estate planning office assisting you (including military legal assistance offices) will most likely give you forms identifying the information needed to draft your will. Expect to provide a copy of the deeds for any real property (e.g., homes, raw land) you own, detailed descriptions and values of specific gifts of personal property you wish to give, and identifying information for any financial or insurance accounts in your name. You will also need the names and contact information for individuals you would like to process your will after you pass (the executor or personal representative), to be the guardians of any minor children, or to be your trustees. You may wish to name alternate persons for these positions in case one of them is unable to carry out the tasks asked of them.

### I've heard a lot about a trust – what is that?

A trust is a legal construct that permits money or property to be held and managed by an appointed person (the trustee) on behalf of the intended recipient (the beneficiary). A trustee may not legally use the trust assets for themselves; they must act in the best interest of the beneficiary. Trusts are a great way to ensure minor children or individuals with special needs can receive gifts of money or property while placing the management of the items in the hands of the person best suited to the task.

### Are there selection criteria for my personal representative, guardian or trustee? Must all positions be filled by the same person?

A personal representative will ensure the court takes any necessary action on your will. If you create a trust, the trustee will manage your property on behalf of your beneficiaries. Your guardian will take care of your child's day-to-day needs and spending. Accordingly, select individuals that you trust and are financially responsible, capable of carrying out the designated task, and free of mental impairment. Bad credit or a criminal history may disqualify the appointed individual. Some states require the named persons to be residents of the state.

### What if I want to create other restrictions on how my beneficiaries can receive the property?

There are many ways to restrict how someone receives or uses the property given to them in a will. The more complex your desired scheme of giving, the more skilled and knowledgeable your attorney will need to be. Legal aid and military legal assistance offices may not be able to provide such services, which are usually more expensive than services provided by the average attorney. Remember that Gold Star family members may be eligible for free legal assistance services from military legal assistance offices. CONUS legal assistance offices can be located at [https://www.jag.navy.mil/legal\\_services/legal\\_services\\_locator\\_rlsso.htm](https://www.jag.navy.mil/legal_services/legal_services_locator_rlsso.htm). Individuals requiring assistance while abroad should contact the nearest military installation for further assistance.

Note: Be sure to contact the legal office in advance. Will signing is an in-person service, and many legal offices are restricting their appointments due to the HPCON status in their area.



# Navy Gold Star Program Directory

Name	Phone	Address*
NAVY REGION SOUTHWEST REGIONAL COORDINATOR	619-705-5980	FFSP / CNRSW N40 750 PACIFIC HIGHWAY SAN DIEGO CA 92132
NB VENTURA COUNTY INSTALLATION COORDINATOR	805-982-6018	FFSC / 1000 23RD AVE BLDG 1169 CODE N91 PORT HUENEME CA 93041
NAVBASE CORONADO INSTALLATION COORDINATOR	619-767-7225	FFSC / BUILDING G SAUFLEY RD SAN DIEGO CA 92135-7138
NB SAN DIEGO REGIONAL COORDINATOR	619-556-2190	NB SAN DIEGO FFSC 3005 CORBINA ALLEY STE 1 BLDG 259 SAN DIEGO CA 92136-5190
NAVY REGION NORTHWEST INSTALLATION COORDINATOR	360-396-2708	FFSC / 610 DOWELL ST BLDG 35 KEYPORT WA 98345
SMOKEY POINT SUPPORT COMPLEX INSTALLATION COORDINATOR	425-304-3721	SMOKEY POINT SUPPORT COMPLEX 13910 45TH AVE NE SUITE 857 MARYSVILLE WA 98271
NAVY REGION SOUTHEAST REGIONAL COORDINATOR	904-542-5712	FFSC / BLDG 919 LANGLEY ST NAS JACKSONVILLE FL 32212-0102
NAS JACKSONVILLE INSTALLATION COORDINATOR	904-542-5706	FFSC / BLDG 27 RANGER ST BOX 136 NAS JACKSONVILLE FL 32212-0136
NSA MID-SOUTH INSTALLATION COORDINATOR	901-874-5017	FFSC / 5722 INTEGRITY DR BLDG 456 MILLINGTON TN 38054-5045
NCBC GULFPORT INSTALLATION COORDINATOR	228-871-4569	FFSC / 245 MOREELL AVE FACILITY 30 GULFPORT MS 39501-5001
NAS CORPUS CHRISTI INSTALLATION COORDINATOR	361-961-1675	FFSC / 11001 D ST CORPUS CHRISTI TX 78419-5021
NAVAL DISTRICT WASHINGTON REGIONAL COORDINATOR	202-433-3059	FFSC / 2691 MITSCHER RD SW BLDG 414 WASHINGTON DC 20373
NAVAL DISTRICT WASHINGTON INSTALLATION COORDINATOR	202-685-1909	FFSC / 2691 MITSCHER RD SW BLDG 414 WASHINGTON DC 20373
NAVY REGION MID-ATLANTIC REGIONAL COORDINATOR	757-445-3073	FFSC / 7928 14TH ST SUITE 209 NORFOLK VA 23505-1219
NWS EARLE INSTALLATION COORDINATOR	732-866-2110	FFSC / 201 RT 34 BLDG C59 COLTS NECK NJ 07722
NAVSTA GREAT LAKES INSTALLATION COORDINATOR	847-688-3603 ext. 111	FFSC / 525 FARRAGUT AVE STE 300 BLDG 26 GREAT LAKES IL 60088
NB NORFOLK INSTALLATION COORDINATOR	757-322-9182	FFSC / 7928 14TH ST SUITE 102 NORFOLK VA 23505-1219
SUBASE NEW LONDON INSTALLATION COORDINATOR	860-694-1257	FFSC / BLDG 83 BOX 93 GROTON CT 06349-5093
NAS OCEANA INSTALLATION COORDINATOR	757-492-8282	2073 TARTAR AVENUE, BUILDING 585, FFSC AT DAM NECK ANNEX, VIRGINIA BEACH VA 23461-1917

\*When communicating with your coordinator via mail, please add the NAVY GOLD STAR PROGRAM and contact column information to all mailing addresses to ensure delivery.