



**SOUTHERN NEVADA CHAPTER**  
**MILITARY OFFICERS ASSOCIATION OF AMERICA**

***YOUR PERSONAL AFFAIRS HANDBOOK***

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# **SOUTHERN NEVADA CHAPTER OF MILITARY OFFICERS ASSOCIATION OF AMERICA**

## **PERSONAL AFFAIRS PROGRAM - POLICIES AND PROCEDURES**

1. Purpose: To establish policies and procedures for developing and implementing the Southern Nevada Chapter's Personal Affairs Program. The Personal Affairs program will be tailored to meet the guidelines established by MOAA National.

2. Scope: The objectives of the Personal Affairs Program are to provide information to members and survivors on their entitlements; provide assistance to members and survivors in the submission of inquiries, applications, and claims to governmental agencies; and in case of serious illness or death, express sympathy to the next-of-kin and offer assistance as needed. The program is divided into three phases: The Preparation Phase (before the crisis); the Action Phase (during the crisis); and the Follow-up Phase (after the crisis). Details/checklist for each phase is provided separately.

3. Phase One - The Preparation Phase: This phase encompasses all the actions required to be taken by the member to insure the member's personal affairs are in order. Members are encouraged to make an inventory of crucial information in one compact document, so it can be readily accessible to their spouse right at home. A MOAA publication "PERSONAL AFFAIRS ACTION GUIDE – A PERSONAL INVENTORY FOR PEACE OF MIND" provides an outline for such a document. The detail requirements/check-list for this phase is provided in the "PERSONAL AFFAIRS PROGRAM – THE PREPARATION PHASE."

The Personal Affairs Officer will remind members of their responsibility to help their survivors now by keeping this inventory current. He will accomplish this via the monthly newsletter, periodic briefings, chapter dinners, and the chapter meeting in November.

4. Phase Two - The Action Phase: This phase begins with the reported death of a member and ends at burial. Any person who knows of the death or serious illness of a member or spouse is requested to inform the Personal Affairs Officer who will notify the chapter members via e-mail in cases of death; however, in cases of serious illness, he will contact the spouse to determine if he/she wishes the membership to be notified before sending out the notification via e-mail. The Personal Affairs Officer will send a condolence card from the chapter to the bereaved family and will offer his assistance if needed. He will also insure that the chapter is represented at the funeral, if at all possible.

During this stressful period, the survivors must execute a variety of tasks within a limited time frame – from planning the funeral to executing a multitude of administrative tasks that can affect their immediate financial situation. They should refer to the check-list provided in “PERSONAL AFFAIRS PROGRAM – THE ACTION PHASE.

5. Phase Three -The Follow-up Phase: This phase deals mainly with administrative matters and may require many hours for research and filing of claims. Survivors should refer to The PERSONAL AFFAIRS PROGRAM – THE FOLLOW- UP PHASE for guidance /check-list. The Personal Affairs Officer will continue to offer his assistance to the bereaved family for as long as there are open issues that he can help resolve. Also, he or a representative from the chapter will contact the survivor and offer to have the burial flag encased, a service provided by the chapter.

### **References:**

#### MOAA PUBLICATIONS

- .....Council and Chapter Policies and Procedure Guide
- .....Personal Affairs Action Guide - A Personal Inventory for Peace of Mind
- .....SBP Made Easy
- .....Your Guide to Military Burials
- .....Medicare and TRICARE for Life

MOAA Publications may be obtained by calling MOAA Member Service Center, at 1-800-234-6622. In order to receive these publications free of charge, you must provide your MOAA membership number.

#### VA Publication

- .....Federal Benefits for Veterans and Dependents

#### Nellis AFB Personal Affairs

- .....Military Retiree Information and Casualty Assistance Guide

## **PERSONAL AFFAIRS PROGRAM – PHASE 1 Preparation Phase**

The purpose of The Preparation Phase is to remind members of the many things they can do during their lifetime to help their survivors after their death. Many members may have already taken the requisite actions to assist their survivors; however, for those procrastinators who have not yet done so, this reminder is for you to “help your survivors now”.

You can help your survivors now by making them aware of programs that deal with potential financial benefit such as the Survivor Benefit Plan (SBP); the Dependency and Indemnity Compensation (DIC); Social Security; and Life Insurances. Your survivor should also be made aware of continuing military entitlements such as the use of military base support activities and the health programs (Tricare and Medicare).

To insure your survivors reap the benefits of the aforementioned programs, you need to organize crucial information in a single document that is readily accessible to the survivor right at home. This document, as a minimum, should include:

- . Immediate actions to be taken in case of emergency (illness/death) such as notifying family and friends who can assist you in arranging for the funeral and requesting assistance from the Survivor Assistance Office at Nellis AFB regarding pay and benefits.

- . Personal and Family Records: Location of birth certificates; marriage certificates; naturalization documents; adoption papers; divorce decrees; etc.

- . Military Records: Location of retirement orders; separation papers (DD Form 214); medical records; awards and decorations; VA claim number/disability rating; etc.

- . Financial Information: Location/description of bank accounts; safety deposit box; mutual funds and brokerage accounts; retirement funds/benefits; social security; VA disability benefits; income tax; credit cards; loans and liabilities; etc.

- . Insurances: Location of life insurances for self and spouse; SBP and DIC; health and dental insurances; property insurance; vehicle insurance; long term care insurance; etc.

- . Wills and Power of Attorney: Location – If it is in a safety deposit box, the survivor may be denied access to safety deposit box upon the member’s death – check with your bank.

A more efficient method to complete this crucial inventory of information in one compact guide is to obtain and fill out MOAA publication “PERSONAL AFFAIRS ACTION GUIDE – A PERSONAL INVENTORY FOR PEACE OF MIND.” You can get a copy by calling

MOAA Member Service Center, toll free number at 1-800-234-6622. In order to receive this document free of charge, you must provide your MOAA membership number. You have the option to complete this guide on your computer, with downloadable files available from [https://moaalasvegas.org/wp-content/uploads/2022/01/2021\\_personal-affairs-guide\\_web.pdf](https://moaalasvegas.org/wp-content/uploads/2022/01/2021_personal-affairs-guide_web.pdf). Save your critical information in the format hard copy or digital – that best suit you.

**ATTENTION SPOUSES:** You are the beneficiary of this information provided in the Preparation Phase; therefore, if your spouse has not made you aware of the existence of this inventory of crucial documents, ask him about it. If none exists, encourage him to prepare one, preferable with your assistance, and keep it on file where you can readily find it.

## **The Personal Affairs program– Phase Two: The Action Phase**

**Action Phase.** The Action Phase commences with the death of the service member or spouse and ends at his/her burial.

### **Check List for Survivors:**

- . Call a relative or friend who will immediately assist you in handling some of the details listed below.
- . Contact the director of the funeral home and make burial and funeral arrangements. Applications for burial in a national or state cemetery will be honored only at the time of death. No gravesites are reserved in advance. If the decision is made for burial at a military cemetery you may apply directly to the military cemetery or the funeral director may make the application for you. If the decision is made to have military honors, you must make your request through the funeral director who in turn will make all necessary arrangements. Proof of military service is required (DD Form 214) by the funeral director before applications/requests can be made for burial/honors.
- . Call the Casualty Services/Survivor Benefit Counselors at Nellis AFB (652-5972 or 652-9428). They will assist you in reporting the death of the member to the appropriate agencies, help you submit claims for military benefits and direct you to the appropriate Veterans Administration Offices to process any VA claims
- . If you choose not to use the services provided by Nellis AFB, you must still report the death of the member to the appropriate Service: Army, Navy, Marine Corps, and Air Force to DFAS 1-800-321-1080; Coast Guard to Personnel Service Center 1-800-772-8724; Public Health Service to Division of Commissioned Personnel 1-800-638-8744; NOAA Commissioned Personal Center 1-800-NOAA. You should also contact the Nevada Office of Veteran Services at: (702) 224-6025 or (702)791-9000 Ext 46025; 6900 N Pecos Rd to determine if you are entitled to any VA death benefits.
- . Obtain multiple death certificates (about 10 copies). You will most likely need a copy any time a claim is submitted.
- . Death notice. The funeral director generally assumes this responsibility for a fee. You may wish to submit an obituary news story and a photograph.
- . Determine immediate and short-term financial needs and income sources.

. Gather important documents for claims processing (Birth Certificates, Will, Power of Attorney, etc.)

. Notify “joint account” agencies (credit cards, banks, auto registration, home/auto insurances, brokers, etc.).

. Notify other professional or fraternal organizations to which the member belonged.

. Review survivor’s own legal documents for possible revision or amendment (Will, Power of Attorney, medical directives, etc.)

**Actions to be taken by the Southern Nevada Chapter, MOAA: Notification.** Any person who knows of the death or serious illness of a member or spouse is requested to notify the Personal Affairs Officer who in turn will notify the membership via e-mail. Please note that if you have an e-mail address and you have not been receiving these notifications, it means that we do not have your current e-mail address. Please send your new or updated e-mail address to the Personal Affairs officer.

. The chapter will send a condolence card to the bereaved family, offer any assistance, and have representatives at the funeral, if at all possible.

. The chapter will send a bouquet of flowers for the funeral of the spouse of a living member.

. At the convenience of the surviving spouse/next of kin, the chapter will have the burial flag encased.

**A REMINDER:** You can obtain a free copy of “Personal Affairs Action Guide – A Personal Inventory for Peace of Mind,” by simply calling MOAA Member Service Center toll-free at 1-800-234-6622. If for some reason you are not able to obtain a free copy, call or e-mail your Personal Affairs Officer and he will provide you a copy at the next chapter meeting.



## **PERSONAL AFFAIRS PROGRAM – PHASE THREE: FOLLOW UP**

PHASE THREE FOLLOW-UP PHASE is mainly administrative work – gathering documents, notifying various agencies, etc. These tasks are on the back burner during the crisis period; however, they must be dealt with eventually, some sooner than others. In the Action Phase, it was recommended that about ten copies of the death certificates be obtained from the funeral home because many agencies will require a copy during this follow-up period.

The time sensitive actions/notifications were listed in the Action Phase and are also included in the Follow-Up Phase because it is recognized that though certain notifications, especially those dealing with pay, need to be processed expeditiously, they may remain in the background for a while. What follows is a listing of the administrative work that must be accomplished eventually.

**Annuities (SBP/RSFPP).** In order to start the annuities application for residual retired pay process, notify the appropriate service office of the death of the service member: Army, Marine Corps, Navy and Air Force call 1-800-321-1080; U.S. Coast Guard and NOAA call 1-800-772-8724; U.S. Public Health Service call 1-800-638-8744. Or, you may process your application with the Survivor Benefit counselors at Nellis AFB who can be reached at 702-652-5972/9428.

**Veterans Affairs.** If the cause of death may have been due, in whole or part, to military service-connected causes, you may be entitled to some pay benefits. You may also qualify for other VA benefits such as burial allowance. To insure you receive whatever benefits are due to you, check with the Nevada Office of Veterans Services at 702-224-6025 or 702-791-9000 ext. 46025. They are located in the VA Medical Center, 6900 North Pecos Road, North Las Vegas, NV 89086. They can determine your eligibility to receive any death benefits and assist you in processing your claim.

**Lawyer/Estate Executor.** Contact your lawyer, trust administrator, or the executor of the estate.

**Social Security.** Notify the Social Security Administration at 866-704-4859. They are located at: 1250 South Buffalo Drive, Las Vegas, NV 89117.

**Life Insurance.** Contact all current private life insurance companies. If deceased participated in VA insurance programs, call 1-800-669-8477. If the deceased was a member of the Civil Service or Federal Employee retirement system, notify the Office of Personnel Management at 723-794-2005.

**Thrift Saving Plan.** If the deceased was a participant, contact the Federal Retirement Thrift Investment Board at 1-877-968-3778.

**Private Pensions.** If deceased qualified for a retirement plan from the private sector, notify the employer or pension plan administrator.

**Investments.** Notify any financial institution including banks, brokerage houses and investment firms that have an individual or joint account in the name of the deceased. Locate all stocks, bonds and securities.

**Less time sensitive items.** Credit card companies, accountant, other insurance companies (health, property, automotive, mortgage, Tricare, etc.), DMV, city, county and state property offices, fraternal or professional organizations, military installation personnel office for ID card renewal.

**The Personal Affairs Officer is available to assist the bereaved family for as long as there are open issues that he can help resolve. Also, he or a representative from the chapter will contact the survivor or the next of kin and offer to have the burial flag encased in a beautiful flag case, a service provided by the chapter.**