



SHIPMATES HELPING SHIPMATES

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"Recently a Shipmate was having a significant health and financial problem. USSVI resources were pulled together to provide a great deal of assistance. As a result of this effort and some discussion, it was decided that we could all probably be better Shipmates and probably should be.

To this end, it was decided to put together the attached information and to distribute it to all the Bases. This set of guidelines should permit USSVI Bases to better assist Shipmates, Shipmate's survivors and to help USSVI member's better order their own affairs to make life easier for their survivors. While much of the information is geared to the retired military member, there is good information for members who are not military retirees as well.

Perhaps your USSVI Base and the community would be better served if the Base Chaplain or by formation of a Committee charged with collecting information specific to the local community and the main points in the body of this publication and promulgating it to the Base Membership."

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SECTION I, TERMINAL ILLNESS OR DEATH

1-1 HOSPICE CARE

Note: Hospice care provides humane and compassionate care for people in the last phases of incurable disease so that they may live as fully and comfortably as possible.

In the event of a terminal illness and if Hospice Care is indicated, Hospice contact can be made through most Medical Facilities or Churches. For those under Medicare, 95% of the cost is covered. For those with Tri-Care-for-Life, TFL covers the remainder.

Other Insurance Programs may cover Hospice Care at different rates.

Another potential source of Hospice Care would be through the Veterans Administration. It is not necessary to be receiving VA compensation to be eligible for Health Care under the Veterans Administration. (See information attachment under Veterans Administration in the Notifications Section.)

In the event that Hospice Care is not covered by insurance and is not available from any other source, Volunteer Hospice Groups are available in most areas. These groups of unpaid volunteers can probably be contacted through local Churches. These groups of trained, unpaid volunteers can provide significant assistance. They normally partner with the formal Hospice Groups for training. For example, the Volunteer Hospice Network (VHN) is an affinity group of more than 150 volunteer organizations in the United States that provide a wide variety of free services to the terminally ill, their families, and those who are grieving. VHN members include volunteer hospices, grief support programs, and many other volunteer groups that care for the dying whether or not they are called "hospice".

The Hospice Association of America distributes a number of general information publications about hospice to consumers. Many of these publications are available in brochure format and can be ordered by contacting HAA's publications department at 202/546-4759.

INTERNET WEBSITE: <http://www.hospice-america.org/>

1-2 DEATH

In the event of the death of a Shipmate or his Spouse, all needed assistance and support should be provided. This is particularly important when there is no immediate family in the area. The out of area Family Members or Children will need and appreciate the support.

Two Social Security attachments on reporting a death and on benefits are included in the Notifications Section. Also see Special Note under 1-3 FUNERAL HOMES.

1-3 FUNERAL HOMES

I recommend the local Base develop a listing of highly reliable funeral homes. This information can be gathered from local Religious leaders. This is important as someone in a grieving situation or coming in from out of the area can easily be seriously overcharged for just a few 'extras' to "honor the loved one."

Most Funeral Homes will place obituaries in local newspapers. Care needs to be exercised in this area also. Some local newspapers place obituaries at no cost and include a photo, others will charge for this service.

NOTE: Funeral Homes are required by law to provide the Social Security Administration with a notice of death of Social Security recipients. The Social Security Administration in turn notifies the Internal Revenue Service.

SECTION II – NATURAL DISASTERS OR FIRE

II-1 RED CROSS

Local Red Cross Chapters provide a wide range of services to the community.
Put your Local RC Phone Number here: _____

EMERGENCY SERVICES

The Director of Emergency Services (Or Emergency Preparedness Director)
Put your Local Emerg Services Phone No. here: _____

They regularly support Emergency Shelters in the case of natural disasters. This includes food and shelter. They also provide Area Damage Assessment and services in application for assistance in recovering from a natural disaster. As the Federal Emergency Management Agency (FEMA) may not maintain a local office, the Red Cross or Shelter people can provide the information and guidance.

ARMED FORCES EMERGENCY SERVICES

For USSVI members with a family member in any service, in the event of a serious illness or death in the family, the Red Cross has the means to notify the Service Member, wherever they may be.

SECTION III – NOTIFICATIONS

III-1 SOCIAL SECURITY

In the case where the surviving Widow was receiving Social Security benefits based on her husband's earnings, her new benefits should be increased automatically upon their receipt of notification of death by the Funeral home.

As noted in the FUNERAL HOMES section, Funeral Homes are required by law to provide the Social Security Administration with a notice of death of Social Security recipients. A little follow up to insure this is done may be a good idea.

The Widows, Widowers and other Survivors can report a death to a SS representative by calling 1 800 772-1213 between 7 AM and 7 PM EST. Be sure to have the deceased SS number at hand when the call is made.

In the event that the monthly benefit check is being directly deposited, the financial institution should be notified so that no further deposits are accepted, as payments received after the death will have to be repaid.

Social Security should be contacted as soon as possible to verify what other benefits are available and to learn the procedures for making application for Survivor Benefits, Death Gratuity and Disability in the case of injury or serious and prolonged illness.

Social Security should be notified as soon as possible when a person dies. In most cases, the funeral director will report the person's death to Social Security. You will need to furnish the funeral director with the deceased's Social Security number so he or she can make the report.

Some of the deceased's family members may be able to receive Social Security benefits if the deceased person worked long enough under Social Security to qualify for benefits. You should get in touch with Social Security as soon as you can to make sure the family receives all of the benefits to which it may be entitled.

Please read the following information carefully to learn what benefits may be available.

A one-time payment of \$255 can be paid to the surviving spouse if he or she was living with the deceased; or, if living apart, was receiving certain Social Security benefits on the deceased's record. If there is no surviving spouse, the payment is made to a child who is eligible for benefits on the deceased's record in the month of death.

Certain family members may be eligible to receive monthly benefits, including:

- * A widow or widower age 60 or older (age 50 or older if disabled);
- * A surviving spouse at any age who is caring for the deceased's child under age 16 or disabled;
- * An unmarried child of the deceased who is:
 - * Younger than age 18 (or age 18 or 19 if he or she is a full-time student in an elementary or secondary school); or
 - * Age 18 or older with a disability that began before age 22;
 - * Parents, age 62 or older, who were dependent on the deceased for at least half

of their support; and

* A surviving divorced spouse, under certain circumstances.

If the deceased was receiving Social Security benefits, you must return the benefit received for the month of death or any later months. For example, if the person dies in July, you must return the benefit paid in August. If benefits were paid by direct deposit, contact the bank or other financial institution. Request that any funds received for the month of death or later be returned to Social Security. If the benefits were paid by check, do not cash any checks received for the month in which the person dies or later. Return the checks to Social Security as soon as possible.

However, eligible family members may be able to receive death benefits for the month in which the beneficiary died.

Contacting Social Security

For more information and to find copies of our publications, visit our website at www.socialsecurity.gov or call toll-free 1-800-772-1213 (for the deaf or hard of hearing, call our TTY number, 1-800-325-0778). We can answer specific questions and provide information by automated phone service 24 hours a day.

A Social Security representative can tell you what benefits may be payable and set up an appointment, if necessary, to file a claim. We treat all calls confidentially. We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.

INTERNET WEBSITE: <http://www.ssa.gov/>

SECTION III-2 INTERNAL REVENUE SERVICE

The IRS is routinely notified of a death by the Social Security Administration and further notification is not required.

IRS Publication 17, Chapter 4, Decedents, covers the filing of a decedent's final tax form. To be able to sign the decedent's final form 1040, a Form 1310 or court documentation must be filed with the final form 1040. This permits the refund check, if one is due, to be cashed.

To address your specific concerns, please contact the IRS General Tax Hotline at 1-800-829-1040. The office is available to assist you from 7 am till 10 PM EST Monday through Friday. This is an automated system. To speak to a tax specialist, please press prompts 1 and 4. If you are unable to call 800 numbers or are outside of the United States, please contact the International Hotline by phone at 215-516-2000 or by fax at 215-516-2555

If more information is required, see Publication 559 Survivors, Executors and Administrators. **INTERNET: <http://www.irs.gov/>**

SECTION III-3 DEFENSE FINANCE AND ACCOUNTING SERVICE

Military Retired Pay: Notification of death of a recipient of retired pay must be made by telephone to 1 800 321-1080 by whoever has this information. Prior to making the call, if it is desired to have the necessary forms faxed to the survivors, have available a local fax number to receive the information. Otherwise the forms will be mailed. Completed forms for a partial month's retirement pay, if due, for starting annuities (SBP) and a copy of the death certificate may be faxed back to DFAS. (Request that fax number when you call the above '800' number.)

INTERNET: <http://www.dod.mil/dfas/>

SECTION III-4 DEPARTMENT OF VETERANS AFFAIRS

If the deceased was receiving compensation from the VA, contact your local Veterans Affairs Office for information and guidance. In case there is no local Veterans Affairs office, the Regional Office can be contacted by calling 1 800 827-1000. When connected, press "1" for touch tone, then "0" for Regional Office.

If the Veterans compensation was being directly deposited, be sure to notify the Decedent's Bank to stop accepting payments.

Benefits may be available to the Veteran, his dependents or survivors even though compensation was not being received. These include VA Hospital Care, Hospice Care and Prescription Drug Service. You may live in an area with a local VA Clinic so that trips to a VA Hospital may not be necessary.

THE VA HEALTH BENEFITS NUMBER IS 1-877-222-8387

Internet Website is www.va.gov

NOTE: You can't claim anything without a certified death certificate. It could take up to two weeks to get them (through your state health departments in). Most places will take and make a copy and give you the certified copy back. They typically cost under \$ 20.00 ea.



Brothers of the Dolphin

MAKE NOTES HERE:



PERSONAL INFORMATION TO BE KEPT IN A SAFE PLACE

III-5 EMPLOYER, EMPLOYER PENSION FUNDS, OR DISABILITY COVERAGE

Make a note below of the pertinent facts now before you need them

CURRENT EMPLOYER
COMPANY, ADDRESS, PHONE NUMBER, CONTACT, EMAIL

EMPLOYER PENSION PAYOR
COMPANY, ADDRESS, PHONE NUMBER, CONTACT, EMAIL

DISABILITY INSURANCE COVERAGE

Many corporations have some form of a Disability Insurance Program that will make up a significant portion of salary in the event of serious injury or illness. Those assisting the family need to ascertain if the member has such insurance and assist the family in initiating the action to receive payments.

IN ADDITION

In the case of serious or prolonged illness or injury, see Social Security (Sect III-1) or Dept of Veterans Affairs (Sect III-4)

III-6 ORGANIZATIONS: FRATERNAL, SERVICE OR SOCIAL

Make a pre-need list of organizations to be notified in the event of serious illness, injury or in case of death.

IV-3 CREDIT CARDS

Card and Number	Issued by & Address	Phone	Email

IV-4 INSURANCE ACCOUNTS

Policy Name and Number, Type, Address, Phone Number, Email

IV-5 FINANCIAL ACCOUNTS

This grouping should include all bank accounts, saving, checking, trust, stock accounts, 401 accounts, IRAs, Roth IRAs, Bond accounts, or stocks or bonds held personally, including "E" bonds. Indicate if these are joint accounts or if the account will pass to a survivor or go into the estate. In this last case you might consider adding a successor or joint owner.

Account Type & No. , Bank/Broker address, Phone Number, Email

IV-6 LIVING WILL

Information on Living Wills is excerpted from "Shift Colors", the Newsletter for Navy Retirees, Volume 50, Issue 2, summer 2005, page 10.

"CREATING A LIVING WILL"

"Where can I get one?" Forms for living wills can be obtained from physicians, hospitals and nursing homes. Also, organizations such as the Living Will registry and Aging with Dignity (<http://www.uslivingwillregistry.com/> and <http://www.agingwithdignity.org>) offer forms on the Internet that you can use. Look for your State's form. Each state's laws will vary somewhat, although many will honor living wills from other states.

"Do I need a lawyer?" You do not need a lawyer to create a living will or to create a health care proxy. It is a good idea, however, to have witnesses and to get your documents notarized,

"Who should get copies?" Distribute copies to the people you want to know your final wishes. (Your Doctor, parents, spouse, children, close friends, etc.)

"Should I name an alternate Health-Care Proxy Person?" Yes, just to be safe. A health care proxy lists your wishes for medical treatment should you ever become unable to make those decisions yourself. It can also name the person whom you designate to make decisions for you. This is also sometimes called a directive or power of attorney.

IV-7 OTHER PERSONAL INFORMATION

This section is included to provide a place for miscellaneous items, such as boat, boat trailer and registrations, guns, gun permits, plus who you want to get you lawn mower and roto-tiller, and the like.

IV-8 SPECIFIC INSTRUCTIONS concerning death wishes for services, burial, etc



A Survivor's Checklist for family members/surviving spouses of military retirees.

(The information comes from SHIFT COLORS. It is intended as a guide and is not all-inclusive.)

Notify the Defense Finance and Accounting Service, Cleveland (DFAS-CL) if the surviving spouse was receiving an annuity from the Survivor Benefit Plan (SBP), the Reserve Component Survivor Benefit Plan (RCSBP), the Retired Serviceman's and Family Protection Plan (RSFPP) or "Forgotten Widows Annuity." Call (800) 321-1080.

If the survivor was a Civil Service retiree or receiving an annuity from the Federal government, notify the Office of Personnel Management (OPM) at (724) 794-8690, Option 3 or (888) 767-6738.

If the survivor was receiving Dependency and Indemnity Compensation (DIC) or other compensation from the Department of Veterans Affairs (VA), please contact that agency at (800) 827-1000.

Notify private sector or retirement custodian if the deceased received funds from an employer sponsored plan.

Notify financial institutions where the deceased saved, invested or maintained funds.

Notify insurance companies.

Contact your nearest Retired Activities Office (RAO) or Retired Services Office (RSO) for assistance. Call your nearest military installation for the RSO locations.

If the deceased was receiving Social Security benefits, notify the Social Security Administration at (800) 772-1213.

If the deceased participated in the federal government's Thrift Savings Plan (TSP) contact the Federal Retirement Thrift Board at (877) 968-3778.

Notify the USSVI local base and the National Office at 877-542-3483 or ussvi@telebyte.net They will, in turn, notify the USSVI National Chaplain.

If in addition to USSVI, the deceased was a member of a military fraternal group, such as, the SubVets of WWII, Fleet Reserve Association (FRA), The Retired Officers Association (TROA), The Retired Enlisted Association (TREA), The American Legion or DAV, please notify that organization as well.