



SURVIVOR BENEFIT PLAN

When a military retiree dies their retirement pay stops. This may mean that the surviving spouse no longer receives a monthly income. If a veteran is a military retiree, thought needs to be given as to how to protect the spouse from the hardships caused by the loss of the retirement pay. One option available is the Survivor Benefit Plan (SBP). The SBP is an insurance plan that will pay the veteran's surviving spouse a monthly payment (annuity) to help make up for the loss of retirement income. Survivors should report retiree deaths to the **Defense Finance and Accounting Service (DFAS) Casualty Office at 800-321-1080.**

VA HOME LOAN GUARANTY

The spouse of a veteran can also apply for home loan eligibility under one of the following conditions: Unremarried spouse of a veteran who died while in service or from a service connected disability, or spouse of a service member missing in action or a prisoner of war, or surviving spouse who remarries on or after attaining age 57.

CHAMPVA AND TRICARE

The Civilian Health and Medical Program of the VA (CHAMPVA) is a comprehensive health care program in which the VA shares the cost of covered health care services and supplies with eligible beneficiaries. Due to the similarity between CHAMPVA and the Department of Defense (DoD) TRICARE program the two are often mistaken for each other. CHAMPVA is a U.S. Department of Veterans Affairs (VA) program whereas TRICARE is a regionally managed health care program for active duty and retired members of the uniformed services, their families, and survivors. In some cases a veterans may look to be eligible for both/either program on paper. However, if you are a military retiree, or the spouse of a veteran who was killed in action, you are and will always be a TRICARE beneficiary. Learn more about **CHAMPVA at www.va.gov/hac/forbeneficiaries/champva/champva.asp** or call **TriCare at 888-847-9378.**

INCARCERATED VETERANS

When a veteran receiving VA disability compensation is incarcerated, payments to the veteran are reduced to 10 percent after the 61st day of incarceration after conviction of a felony. If a veteran is in receipt of a non-service connected pension, all pension payments will stop. However, benefit payments may be apportioned to the veteran's spouse, child or children, and dependent parents on the basis of individual need. In determining individual need, consideration shall be given to such factors as the claimant's income and living expenses, the amount of compensation available to be apportioned, and any special needs. More information on incarcerated veterans can be found on Page 38.

POST 9/11 GI BILL TRANSFER OF ENTITLEMENT

The Post-9/11 GI Bill also offers some service members the opportunity to transfer their GI Bill to dependents. An individual approved to transfer an entitlement to educational assistance under this section may transfer the individual's entitlement to the individual's spouse, or one or more of the individual's children, or any combination of spouse and child. A family member must be enrolled in the Defense Eligibility Enrollment Reporting System (DEERS) and be eligible for benefits at the time of transfer to receive transferred educational benefits. Visit **www.gibill.va.gov**.

OREGON VETERANS' DEPENDENT TUITION WAIVER

Offered by the State of Oregon University System (OUS) and local community colleges, this state benefit provides a full tuition waiver (excluding fees) for a bachelor's, master's or associates degree at an OUS institution or community college for children and spouses (who have not remarried) of a member of the U.S. Armed Forces who either died in active duty, became 100 percent disabled in connection with military service (universities only), or died as a result of a disability sustained in active duty. Dependents of recipients who earned a Purple Heart after Sept. 11, 2001 are also eligible to receive a tuition waiver from Oregon universities.

Eligibility differs slightly for community colleges and universities. Call the **college admissions department** for detailed information on this benefit.

DEPENDENTS' EDUCATIONAL ASSISTANCE (DEA)

DEA is a federal VA benefit that provides education and training opportunities to eligible dependents, spouses and survivors of certain veterans. The program offers up to 45 months of education benefits.

To be eligible, you must be the dependent or spouse of a veteran who died or is permanently and totally disabled as the result of a service-connected disability, a veteran who died from any service-connected disability, a service member missing in action or captured in line of duty, a service member forcibly detained or interned in line of duty, or a service member who is hospitalized or receiving outpatient treatment for a service connected permanent and total disability. Visit **www.gibill.va.gov/benefits/other_programs/dea.html**.

FRY SCHOLARSHIP

Children of an active duty member of the Armed Forces who has died in the line of duty on or after September 11, 2001, are eligible for the Marine Gunnery Sergeant John David Fry Scholarship. Eligible children attending school may receive up to their full tuition & fees for a public school or a statutory annual maximum amount for a public school, plus a monthly living stipend and book allowance under this program. Visit **www.gibill.va.gov**.