



WOUNDED WARRIOR REGIMENT

Fact Sheet | Terminally Ill

Learning that you or a loved one is battling a terminal illness can often bring worry and confusion. Help manage feelings of anxiety associated with not knowing what will happen next by planning for the legal and financial impacts of a terminal illness. Thoughtful planning can ease some of the stress and allow for more quality time with your loved ones.



The Wounded Warrior Regiment has resources and experts available to assist Marines and families struggling with the diagnosis of a terminal illness. This fact sheet provides insight into a variety of decisions necessary in the near future, including wills, financial considerations, on active duty or retiring. These are challenging realities to face; assistance from a Recovery Care Coordinator and WWR staff will help families make these decisions with less stress.

Resources

- ◆ **Sesame Street videos and workshops for children:**
www.sesameworkshop.org/what-we-do/our-initiatives/dealing-with-grief-30-detail.html
- ◆ **MilitaryOnesource:**
<http://militaryonesource.mil/casualty>
- ◆ **Caregiver PEER** (Personalized Experiences, Engagement and Resources) / Peer 2 Peer Forums and **Caregiver Resource Directory:**
<http://warriorcare.dodlive.mil/caregiver-resources/>

** Remember to ensure that medical staff, command staff, and loved ones have copies of your will, advance medical directive, power of attorney, last will and testament and any other important legal documents.*

Helpful Checklist

Legal

- Do you have an updated living will?
- Do you have a medical advance directive?
- Do you have a durable power of attorney?
- Do you have a last will and testament?

Financial

- Will you require a fiduciary or guardianship?
- Do you and your family have a short-term and long-term financial budget or plan?
- Do you or your family need immediate assistance to cover bills?

Administrative

- Have you updated your record of emergency data (RED) in Marine Online (MOL) within the last two months?
- Is your designation of SGLI beneficiaries up to date?
- Do you have a pending EAS date that may need to be adjusted?
- Have you shared account passwords for banking, credit cards

Benefits

- Have you applied for Social Security Disability Income (SSDI)?
 - If you have received SSDI for two years or more, have you enrolled in Medicare Part B?
- Have you been informed or considered an advance on SGLI?
- Have you enrolled your family in dental?
- Have you enrolled in ebenefits.va.gov?

Benefits Comparison

Benefit/Entitlement	Active Duty Death Benefits	Retirement Death Benefits
USMC: Basic Allowance for Housing (BAH)	12 month lump sum if member had dependents (example: if monthly BAH is \$2,000 then \$2,000 * 12= \$24K)	Not payable
USMC: Government Quarters	Families can stay in housing up to 365 days after Marine passes away	Not applicable
USMC: Burial benefit	USMC pays burial costs, or may reimburse NOK within limits (max reimbursement \$8,800 plus transportation costs but may be less)	Normally not payable; Some exceptions, e.g. if member continuously hospitalized after retirement (hospice treated as hospitalization)
USMC: Death Gratuity	\$100K, no tax	\$100K, no tax - VA approval needed, then USMC pays
USMC: HHG final shipment	Available for 3 years, to Home of Selection (HOS)	Available for 1 year to HOS, with max 4 extensions; each extension requires separate, timely request.
USMC: HHG Shipment Weight Allowance	18K lbs, regardless of pay grade	Limited to weight allowance for retired pay grade
USMC: Leave Sell-Back	All accrued leave sold at basic pay rate; no career sell-back cap applies	Career sell-back cap: 60 day max.
USMC: NOK travel to funeral/interment	Payable (JFTR U5242)	Not payable
USMC: Pay & Allowances - Current	Continues until date of death; any overpayment waived	Ends day before retirement; Retired Pay starts on Ret date
USMC: Pay & Allowances - Unpaid, accrued	Payable	Paid and closed out upon retirement
USMC: Special Survivor Income Allowance	SSIA Payable: \$100/mo	SSIA Payable: \$100/mo
USMC: Survivor Benefit Plan (SBP) - payable upon declaration of death	Treated as if retired at 100% disability SBP = 55% of Retired Pay Retired Pay = 75% of 36 mo avg of actual Basic Pay; May elect Spouse, or Child coverage; offset by Spousal DIC	SBP = 55% of Retired Pay Retired Pay=75% of 36 mo avg of actual Basic Pay (if disability 80, 90, or 100%); May elect Spouse & Child; offset by Spousal DIC
Education: VA dependent education program	Up to \$38K for spouse and each child under age 26	Same, but only if VA determines death was service-connected
Education: GI Bill	Prior to death may transfer Chapter 33 benefits to dependents	Cannot transfer benefits once retired.
Health care: Dental Insurance	Family: 3 years free, then may enroll in TriCare Retiree Dental Plan at retiree cost	TriCare Dental ends; may enroll in Retiree Dental Plan
Health care: TriCare Prime Coverage	Spouse: 3 years free, then XFR to Retiree TriCare status Standard (or Prime, if available - enrollment fee applies); Kids: free until 21 (or 23 if in school)	Retiree TriCare Standard for all; Retiree TriCare Prime if available (enrollment fee applies)
SGLI: Servicemembers' Group Life Insurance	Up to \$400K - Payable by SGLI	Up to 400k may be payable for up to 2 years under the SGLI extension if awarded 100% by the VA. Additionally, SGLI is payable up to 120 days post discharge.
Social Security	Payable. Immediate Claims Taking Unit (ICTU, 24-hr start-up)	Payable. Normal start-up
TSP: Thrift Savings Plan	Refund or rollover, if decedent contributed	Refund or rollover, if decedent contributed
VA: DIC Child	\$271/mo per child - no SBP offset.	\$271/mo per child - no SBP offset.
VA: DIC Spouse	\$1,091/month; offsets SBP dollar-for-dollar	\$1,091 per month; offsets SBP dollar-for-dollar
VA: DIC Transitional Comp (\$250/mo)	Pay to spouse for 24 months (\$252*24 = \$6K, tax-free)	Not payable
VA: Headstone & death payment	VA pays	VA pays
VA: MGIB Refund (\$1200)	Refundable on request, if deceased contributed	Requires approval of VA based on service-connected death