

Casualty Documents: Soldiers, HR specialists must understand their importance

by Kevin Logan

*Deputy Chief, Casualty and Mortuary Affairs Branch
Casualty and Mortuary Affairs Operations Center (CMAOC)
U.S. Army Human Resources Command (USAHRC)
Ft Knox, KY*

America has now been at war since October 2001, almost 10 years of putting Soldiers in “harm’s way.” Ten years of “No kidding, you’re going to war; you need to ensure your Casualty Documents are current.” Ten years of rushing Soldiers through personnel-readiness checks to provide them the opportunity to update their emergency data and life-insurance beneficiary information. Ten years of war with almost 4,400 deaths and 30,000 wounded Soldiers.

Stepping up to the plate

It is the responsibility of all Soldiers to update their own casualty documents and to ensure their intent is annotated properly. After all, only the Soldier knows when changes need to be made to either the Record of Emergency Data (DD Form 93) or Servicemembers’ Group Life Insurance (SGLV). Likewise, Army leaders and human-resources specialists must understand every field on these forms as well as the ramifications of uneducated choices by Soldiers and how they affect their Survivors. Only then can they educate Soldiers: Informed decisions allow the Army to carry out the Soldiers’ last wishes.

What are the “Casualty Documents?”

There are two forms critical to supporting your Survivors if something were to happen to you: DD Form 93, Record of Emergency Data, and SGLV Form 8286, Servicemembers’ Group Life Insurance (SGLI) Election and Certificate. Together these two documents are known in the military as the “Casualty Documents.”

DD Form 93, Record of Emergency Data

Soldiers should view the DD Form 93 as the most important document they sign after their enlistment contract or oath of office. The Casualty and Mortuary Affairs Operations Center (CMAOC) retrieves a copy of the DD Form 93 for every reportable casualty from the Interactive Personnel Electronic Records Management System (iPERMS) and requests copies of the form from the unit to ensure it has the most current signed copy.

This form provides CMAOC with the most up-to-date contact information for immediate family members whom the Soldier wants to be notified if the Soldier becomes a casualty. It is vital that the contact information on the DD Form 93 never be out-of-date. Additionally, the DD Form 93 is the official document that designates beneficiaries for death gratuity (DG), unpaid pay and allowances (UPPA) and appoints the Person Authorized to Direct Disposition (PADD).

Over the past few years, CMAOC has detected some issues with Soldiers' "Casualty Documents." Common errors for the DD Form 93 include:

- * missing information for the mother and father;
- * choosing an ineligible organization, minor child or no designation at all for the \$100,000 DG and unpaid pay and allowances;
- * disallowed portion distributions for DG; and
- * electing an ineligible person for the PADD.

If the Soldier's father and mother are known, their names are to go into blocks 6a and 7a, and their current addresses are annotated in blocks 6b and 7b. If a parent is deceased or whereabouts unknown, the name still goes within the appropriate block, but the address should be annotated as "deceased" or "unknown." If the Soldier is unsure of whom the parents are, then "unknown" in either block or both blocks would be sufficient.

Death Gratuity

Currently, many Soldiers aren't designating anyone to receive the death gratuity. In doing this, the Soldier loses the ability to specify their intent. Failure to designate a death-gratuity recipient causes the Defense Finance and Accounting Service (DFAS) to distribute it "by law." Therefore,

- * if the Soldier is married, the spouse gets 100 percent of the death gratuity;
- * if unmarried with children, they divide it equally among all children;
- * if unmarried without children, they divide it equally among both parents, whether or not they are married.

Human-resources specialists need to ask the Soldier whom they want to receive the death gratuity and be able to explain the importance of designating recipients. When HR specialists don't ask Soldiers this question and explain it, Soldiers sometimes

- * fail to update death-gratuity beneficiaries after a divorce,

* choose an organization or another non-human entity that cannot be paid according to the law or

* leave death gratuity to a minor child, not knowing that DFAS cannot pay out the entitlement to an underage beneficiary. The guardian, even the biological parent, must go to court and have themselves declared guardian of the child, after which DFAS will pay the guardian on behalf of the child. Overall, these designations — or lack of designations — result in unnecessary stress for the Survivors during an already difficult time.

Additionally, although the law also states that death gratuity will be distributed in 10 percent increments, obsolete DD Forms 93 show elections of 25 percent, 35 percent, etc. When Soldiers elect increments other than 10 percent, their chosen beneficiary is disallowed and that portion to be distributed "by law," and those Soldiers lose their ability to choose the beneficiary.

Unpaid Paid and Allowances

Some Soldiers leave the "Beneficiary (ies) for Unpaid Pay/Allowances" field blank. This block is used to pay the beneficiary any monies that were due to the Soldier, such as an unpaid portion of a bonus and/or final paycheck. This oversight causes those Soldiers' unpaid pay and allowances to be distributed "by law," and those Soldiers lose their say in the distribution.

One of the more sensitive elections that execute the Soldier's intent is the selection of the Person Authorized to Direct Disposition (PADD). Soldiers need to think about who would be best person to make decisions relating to how they want to be laid to rest (buried or cremated), location of the interment or spreading of ashes, what they wear when buried, etc. By law, this person must be the spouse or a blood relative. It is in their best interest for Soldiers to select the right person to ensure compliance with their wishes. When a Soldier doesn't elect anyone or elects someone who isn't a blood relative, the Soldier's PADD will be determined by the order of precedence. If immediate family isn't available, the Army will attempt to find a relative of the Soldier. If that fails, the Secretary of the Army will make these decisions for the Soldier.

SGLV Form 8286, Servicemembers' Group Life Insurance Election and Certificate

After a reported death, CMAOC obtains the most current SGLV Form 8286 from the Soldier's personnel file at the unit or using Electronic Military Personnel Office (eMILPO). SGLV Form 8286 is used to designate principal and contingent beneficiaries for the Soldier's SGLI of up to \$400,000. Soldiers can elect anyone to be a beneficiary. Soldiers can even elect organizations and agencies, unlike with the death gratuity.

The Department of Veterans Affairs (VA) has contracted with Prudential Insurance to provide low-cost life insurance to all Soldiers who wish to have coverage. Soldiers automatically join the service with coverage of \$400,000, but may choose to decrease in \$50,000 increments or cancel it at any time.

Updating your SGLI

Currently, the eMILPO system is the preferred method to process the SGLI coverage for all Army components. Issues do occur when Soldiers decrease their insurance coverage and then want to change their coverage back to a higher amount. Soldiers can do this but need to ensure that they complete the proper documentation. SGLV Form 8285, Request for Insurance, in conjunction with SGLV Form 8286 is needed to ensure the correct premiums are drafted from the Soldier's pay. The new combined SGLV Form 8286, which is available on the VA's website, is also sufficient to complete this action. Whenever there is a change in SGLI coverage, the new forms must be transmitted to iPERMS, which is the Soldier database of record. All components have iPERMS and all casualty documents need to be stored in iPERMS to ensure the Army carries out the Soldier's last wishes. Lack of documentation can result in payment to other past beneficiaries. For example, an ex-spouse who was listed on an older SGLV Form 8286 may receive 100 percent of the monies if the Soldier didn't update beneficiaries after the divorce.

When Soldiers elect a beneficiary for SGLI, they may designate any person, firm, corporation or legal entity, including charitable organizations. Soldiers cannot designate beneficiaries "by law" or "by will." When Soldiers elect someone other than spouse, parents or other family members, they must be counseled for an unusual beneficiary. Soldiers may have a very good reason for their election, but it is the human-resources specialist's responsibility to counsel the Soldier to ensure that Soldier knows that the election may have unknown consequences that cannot foresee.

Spousal Notification Letters

Whenever a Soldier designates a person other than the spouse or children to receive all or a portion of the death gratuity or SGLI, the Army must attempt to notify the Soldier's spouse in writing. Therefore, if a married Soldier designates another person in addition to or in place of the spouse or children, the brigade S-1, separate battalion S-1 or Military Personnel Directorate (MPD) with the Soldier's records responsibility will prepare and send a letter to the current filed mailing address for the spouse within Defense Eligibility Enrollment Reporting System (DEERS) or as provided by the Soldier. This letter is generated automatically when human-resources specialists use eMILPO to prepare both "Casualty Documents."

U.S. Army Human Resources Command (HRC) has taken several steps to improve visibility and execution of these essential tasks:

- * creating a query in iPERMS (under DD93/SGLV tab/unit summary),
- * enabling unit's identification of missing "Casualty Documents" and
- * forecasting ability for required annual updates.

Soldiers can now digitally sign the DD93 and SGLV forms within eMILPO, which also automatically uploads them to iPERMS. Additionally, all Services are currently working with the Office of the Secretary of Defense on a new capability to automate the entire SGLV process, including forms completion, automatic iPERMS upload and respective premium change info to DFAS. CMAOC expects delivery to the field in December 2011.

Individual Responsibility

Again, it is each Soldier's responsibility to keep their "Casualty Documents" up-to-date. If a Soldier becomes a casualty, the Army wants to be able to quickly notify the appropriate family members, and if the Soldier pays the ultimate sacrifice, the Army wants to ensure that we execute the Soldier's intent as they wished. Leaders must provide every opportunity for Soldiers to update their records, and the human-resources specialist must fully understand "Casualty Documents" and be able to articulate the problems with some elections and decisions made by Soldiers. They also need to be able to provide guidance to each Soldier so that the Soldier's intent is captured and that the Soldier fully understands the ramifications of individual decisions.