



SURVIVOR

Sentinel

January-February 2023

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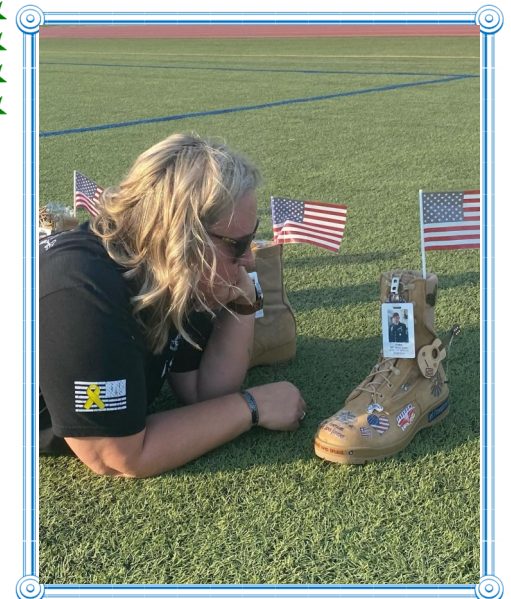
2022 Year in Review



Gold Star & Surviving Spouses Event



Run, Honor, Remember 5k



**Fort Bragg
Survivor Outreach
Services
910-396-0384**



2022 Year in Review

Gold Star & Surviving Parents Event



Back to School Bowling Bash



Polar Express Holiday Party



Getting Ready for Tax Time

One way to make tax time easier is to start gathering all of the necessary documents and information you need ahead of time. Designate a specific location (a folder, a drawer, a shoebox, an electronic file, etc.) where you can place all of the relevant information so that you have everything you need when you're ready to file. Here are some of the things you should start gathering:

- Military beneficiary ID card.
- Social security numbers & birthdates for all Family members.
- Last year's tax returns, including state returns if applicable.
- Routing and account number if you want direct deposit of refund.
- All W-2 forms, from all employers.
- All 1099s (-INT, DIV, -R, -B, -MISC).
- Social security benefits information.
- SBP benefits information.
- Educational expenses (Form 1098-T).
- IRA or Roth IRA contributions.
- Child care expenses with provider's name, address, and tax ID number.
- Miscellaneous income forms.
- Form 1098-E for student loan interest.
- Receipts for any deductible expenses.
- Rental property income and expenses.
- Small business income and expenses.
- Health care coverage information for taxpayers and dependents (Form 1095 A, -B, or -C).

If you are itemizing deductions (probably not if you don't own a house):

- Form 1098 for home mortgage interest.
- Real estate tax documents.
- Medical and dental expense bills.

Surviving Spouse Tax Exclusion for NC Homeowners Primary Residence

Honorably discharged disabled veterans, or their **unmarried surviving spouses**, may be eligible for a reduction in property tax on their permanent residence.

The veteran must have a service-connected permanent and total disability that existed as of January 1 of the year in which application is made, or has received benefits for specially adapted housing under 38 U.S.C. 2101.

If applicant qualifies, the first \$45,000 of assessed value of the permanent residence is excluded from taxation. To apply, file **FORM AV9**, along with **FORM NCDVA-9** certified by the US Department of Veterans Affairs with your county tax office by **June 1**.

To obtain FORM AV9 visit:

<https://www.ncdor.gov/av-9-2023-application-property-tax-relief>

To obtain FORM NCDVA-9 visit:

<https://www.ncdor.gov/documents/ncdva-9-certification-disabled-veterans-property-tax-exclusion>

FORM NCDVA-9 must be completed and signed by the Office of Veteran's Affairs(910-677-2970).

REQUIREMENTS : As of January 1 of each year:

- You must be a permanent North Carolina resident.
- You must legally own and occupy your residence.
- There is NO age or income requirement for this program.
- **Surviving spouses who have not remarried**, any branch of the U.S. Armed Forces qualify if:

a. The veteran's character of service at separation was honorable or under honorable conditions, AND the veteran's disability was a total and permanent service-connected disability OR who received benefits for specially adapted housing under 38 U.S.C. 2101.

b. They are a surviving spouse who has not remarried of either: (1) a disabled veteran as defined above; (2) a veteran who died as a result of a service-connected condition and whose character of service at separation was honorable or under honorable conditions; (3) a service member who died from a service-connected condition in the line of duty and not as a result of the service members own willful misconduct.

c. In the case of multiple owners of a permanent residence, each owner must file a separate application; if eligible, each owner may receive benefits. Husband and wife are not considered multiple owners.

d. This exclusion program can be combined with the Elderly/Disabled Homestead Exclusion program on the same property, only when there are multiple owners of the property - benefit limitations apply. Failure to notify the assessor that the property no longer qualifies for this exclusion will cause the property to be subject to discovery with penalties and interest added to all taxes due, pursuant to G.S. 105-312.

**Remember - forms must be filed with
your county tax office by June 1 once completed!**



Survivor Milestones

Surviving Spouse Milestones

One Year

- Moving out of quarters or applying to stay in quarters and signing of lease (*if applicable*)
- Storage at government expense expires

Two Year

- Loss of spouse VA Transitional DIC Benefits *ONLY applies to spouse with one or more minor children in the household*

Three Year

- TRICARE Healthcare and Dental benefits transition to retiree status for spouse
- Final move exception to policy (*only if transportation was not utilized*)

Age 52

- If disabled can remain and retain SSA Survivor Benefits

Age 55

- If spouse remarries (55 years of age or older) will not lose SBP or DIC eligibility

Age 65

- Tricare for Life with enrollment into Medicare Part A and Part B

Surviving Children Milestones

Turns 16 (youngest surviving child in residence)

- Elimination of SSA entitlement for adult receiving Child in Care



Turns 18

- Loss of annuities (SSA, DIC, SBP) (*unless enrolled in school full time.*)
- SSA stops once child turns 18, unless still in high school up to the age of 19 years and 2 months (*proof of eligibility required*)
- If child is beneficiary of DG/ SGLI paperwork needs to be completed
- FRY Scholarship/ DEA election for college (*in-LOD cases only*)

Turns 21

- Loss of DEERS / TRICARE (*unless enrolled in school full time*)
- Possible enrollment in TRICARE Young Adult

Turns 23

- Loss of DEERS / Tricare Transitional Survivor (*unless incapacitated*)
- Possible enrollment into TRICARE Young Adult

Turns 22

- Loss of Child Only SBP regardless of school enrollment

PLEASE NOTE - These milestones are not all inclusive for everyone as each situation is different.

For additional information or to see if any of these milestones pertain to you call your Support Coordinator or Financial Counselor.

The SBP-DIC Offset Phased Elimination 2023 Changes

Phase Three - 2023

Please see our SBP-DIC News webpage for FAQs: www.dfas.mil/sbpdicnews

In the third and final phase (2023), the SBP-DIC **offset** will be fully eliminated. That means you will begin to receive your **full SBP gross benefit** payment with no offset (reduction). The first payday for Phase Three is **February 1, 2023**. You will also continue to receive your **full DIC** payments from the VA. SSIA will **not** be paid after the January 3, 2023 payday.

Monthly Payments Starting in Phase Three:

$$\begin{array}{ccc} \$ & & \$ \\ \text{DIC} & + & \text{SBP} \\ \text{PAID IN FULL} & & \text{PAID IN FULL} \\ \text{PAID BY VA} & & \text{PAID BY DFAS} \end{array}$$

Example

- ♦ If **DIC** benefit (paid in full by the VA) equals = \$1437.66
- ♦ And **SBP gross** benefit (paid by DoD/DFAS) equals = \$940

Monthly Payments Based on Above Example:

Monthly payments beginning February 1, 2023 (first payday of Phase Three):

\$1437.66 DIC from VA + **\$940** Gross SBP from DFAS

- ♦ **DIC benefit (paid in full by the VA)** = \$1437.66
- ♦ **SBP gross benefit (paid in full by DoD/DFAS)** = \$940 (before taxes)
(No SSIA is paid after January 3, 2023)

Helpful DFAS Webpages for Annuitants

SBP-DIC Offset Phased Elimination News

www.dfas.mil/sbpdicnews

SBP 2023 Optional Child Annuity reversion

www.dfas.mil/sbp2023childoptrev

DFAS Facebook

www.facebook.com/DFASOfficial

Manage your SBP annuity

www.dfas.mil/managesbp

School certifications

www.dfas.mil/schoolcerts

myPay

<https://mypay.dfas.mil>

Note: Dec 2022 SBP payments
will be made on Jan 3, 2023.
Jan 2023 payments will be made
on Feb 1, 2023.

-See Page 2 for 2022 Changes-



DASH Eating Plan

The Benefits: Lowers blood pressure & LDL “bad” cholesterol.



Eat This



Limit This

	Vegetables		Fatty meats
	Fruits		
	Whole grains		Full-fat dairy
	Fat-free or low-fat dairy		
	Fish		Sugar sweetened beverages
	Poultry		
	Beans		Sweets
	Nuts & seeds		
	Vegetable oils		Sodium intake

www.nhlbi.nih.gov/DASH






National Heart, Lung, and Blood Institute



Find recipes at: <https://www.nhlbi.nih.gov/education/dash-eating-plan>

2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1 January 2023	2 SOS closed for New Year's Day 	3	4	5 Support Group 10am—11am 	6	7
8	9	10	11 SOS closed for monthly ACS Staff meeting SOS opens at 12 noon	12	13	14
15	16 SOS closed for Birthday of MLK Jr. 	17	18 Resilience Workshop Fire-side 10am—12pm 	19	20	21
22	23	24	25	26	27	28
29	30	31			Scan Me!   Say it on ICE! 	

Sun	Mon	Tue	Wed	Thu	Fri	Sat
February			1	2 Support Group 10am—11am 	3	4
5	6	7 Tricare Transition Workshop 11am—12 noon 	8 SOS closed for monthly ACS Staff meeting; SOS opens at 12 noon	9	10	11
12	13	14	15	16 Survivor Education Forum 6 pm—8 pm	17	18
19	20 SOS closed for Washington's Birthday 	21	22	23	24	25
26	27	28				