**Is Your Spouse Prepared If You Should Die First?**

By: Paul Frost

July 28, 2023

The death of a loved one is a tumultuous life transition. To prevent their spouses from suffering the consequences of being unprepared when dealing with the numerous details associated with a loved one’s passing, MOAA members are encouraged to understand the tools and subject-matter experts available to them. The goal is to ensure the member’s spouse is also aware of the resources available should the member pass first.

MOAA is aware of the limited assistance provided to military retirees and surviving spouses in these situations. Many military bases have Retiree Activity Offices (RAOs) that do their very best to assist. However, these facilities are staffed mainly by volunteers and are severely under-resourced.

In these austere times, improvements to RAO services are unlikely. Additionally, many survivors do not reside anywhere near a military installation.

Here are several MOAA resources that can help:

**Member Service Center (MSC)**

The MOAA Member Service Center, (800) 234-MOAA (6622), is staffed from 8 a.m. to 6 p.m. Eastern time, Monday through Friday, with dedicated professionals who have an affinity for assisting the military community. They have been expertly trained to provide or pursue answers to the wide array of questions MOAA gets asked.

If our member service representatives cannot adequately address an issue, they will connect a member or survivor to one of two Transition Center staff subject-matter experts.

**Transition Center**

MOAA’s subject-matter experts possess more than 30 years of active duty experience and have achieved their 20-plus years of post-military experience expertise and accreditation as financial and benefits counselors and educators. They routinely advise MOAA members on the full range of military and federal benefits – TRICARE, Medicare and TRICARE for Life, Social Security, VA benefits, and the Survivor Benefit Program, to name a few.

**Publications and Guides**

MOAA has an array of publications designed to assist paid members and their survivors. Most publications can be accessed [online](https://www.moaa.org/content/publications-and-media/moaa-publications/moaa-publications/). Copies of printed publications can be obtained via U.S. mail by calling the MSC.

Our publications are updated on a regular basis, and the following are available pertaining to military survivor issues:

* [*Help Your Survivors Now: A Guide to Planning Ahead*](https://www.moaa.org/content/publications-and-media/moaa-publications/help-your-survivors-detail/). This guide can help you prepare, make decisions, and ease the financial, medical, and property transition for your family after you’re gone.
* [*Survivor's Planning Guide*](https://www.moaa.org/content/publications-and-media/moaa-publications/survivor-s-planning-guide-detail/)*.* Following the death of a loved one, it can be overwhelming to keep track of what arrangements need to be made, who needs to be contacted, and notes on important phone calls. Designed by surviving spouses, this handbook is intended to help you do just that.
* [*Survivor's Checklist: First Steps for Moving On*](https://www.moaa.org/content/publications-and-media/moaa-publications/survivor-checklist-detail/). Keep this essential checklist on hand to refer to when dealing with a death in the family.
* [*Your Guide to Military Burials*](https://www.moaa.org/content/publications-and-media/moaa-publications/your-guide-to-military-burials-detail/). Use this resource for planning and decision-making regarding military burials and rights.

The other publications in MOAA’s library include topics such as personal finance, military benefits, transition, spouse and family, and MOAA Chapters. The most popular publications include [*Transitioning into Medicare and TRICARE for Life*](https://www.moaa.org/content/publications-and-media/moaa-publications/Aging-into-Medicare-Detail/) and [*Survivor Benefit Plan: Security for Your Survivors*](https://www.moaa.org/content/publications-and-media/moaa-publications/survivor-benefit-plan--security-for-your-survivors-detail/).

**Surviving Spouse Membership**

Finally, a MOAA member’s Life membership will transfer upon a MSC death notification to the surviving spouse. Similarly, the remainder of a Premium membership also transfers until expiration. Premium memberships may be renewed or [upgraded to Life](https://www.moaa.org/content/join-moaa/why-join-moaa/). Each surviving spouse will receive their own MOAA member number.

Additionally, we invite all survivors to join our Surviving Spouse Virtual Chapter, which provides a common space for surviving spouses across the country to connect with one another and communicate about challenges and resources available for adjusting to a new life. You can reach out to this virtual chapter by emailing mssvc02@gmail.com.

**[UPDATED MONTHLY:** [**MOAA's Surviving Spouse Corner**](https://www.moaa.org/content/about-moaa/meet-our-leaders/surviving-spouse-advisory-committee/surviving-spouse-corner/)**]**

Survivors also might be interested in joining a local MOAA chapter. Local chapters frequently can help with issues members and survivors face or offer some like-minded camaraderie. [Locate your nearest MOAA Chapter](https://ebiz.moaa.org/PersonifyEbusiness/Default.aspx?TabId=161).