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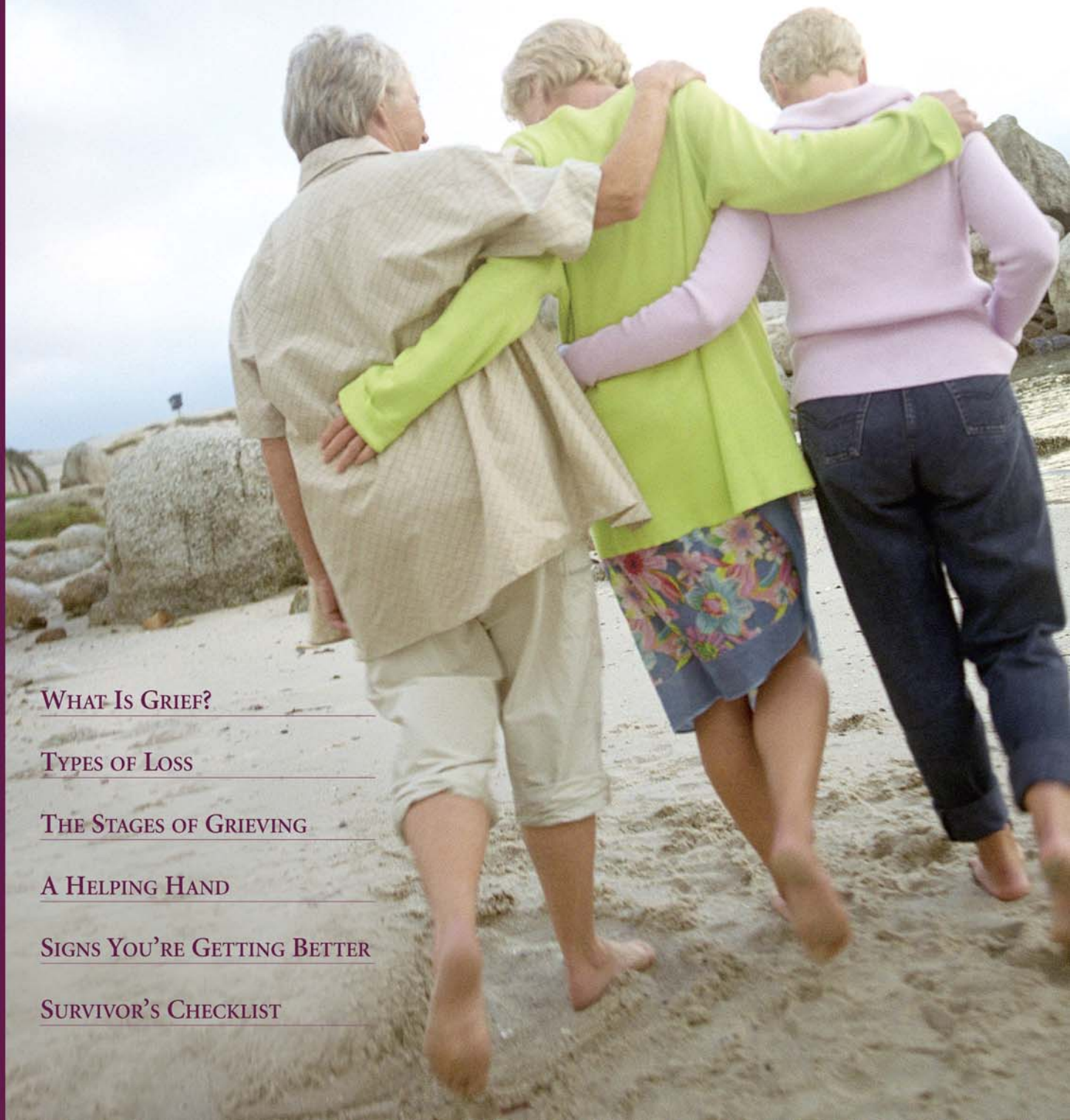
Turning the Corner

Surviving the Loss of a Loved One



What Is Grief?

Types of Loss

The Stages of Grieving

A Helping Hand

Signs You're Getting Better

Survivor's Checklist

A PUBLICATION OF MILITARY OFFICERS ASSOCIATION OF AMERICA

One Powerful Voice.®

Surviving the Loss of a Loved One

This guide is intended to help you make the passage from pain to perspective and, finally, to find peace. Because everybody's experience is different, no single guide or road map can provide all the answers. We hope this guide can help you avoid some of the major pitfalls of the grieving process and recognize that many of the feelings you are experiencing are normal.

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The death of someone very close to you can be a life-transforming event that affects all aspects of your life. Grief is a natural human emotion that helps people heal after a period of loss in their lives. It can feel as if your world has been shattered—and in many ways it has. The grief process is the journey between two worlds—the one that is now gone and has to be left behind and a new world that lies ahead of you.

Torn between living in the past and finding the strength to face the future, your first months—and even years—following the death can be particularly difficult. Just when you think you're getting better, hearing a certain song on the radio or seeing a photograph can release a new wave of emotions. For the military survivor, this experience is amplified by hearing news of casualties of war, military parades, and holidays such as Veterans Day and Memorial Day.

Although everybody is different, we can take comfort knowing that others have walked down this path before and we can find solace in this shared experience. All of us will find our own way through, at our own pace, while reaching different landmarks along the way. For some, the pain of loss lingers for years and life seems forever diminished by the absence of the deceased. For others, bereavement is ultimately an enriching journey that makes us more sensitive to the pain of those around us and brings renewed energy to take on new activities.

CHAPTER 1

What Is Grief?

Grief is our response to loss. Grief is not a single emotion but a wide range of intense emotions that come and go, sometimes without warning. Grief affects all areas of our life—spiritual, psychological, behavioral, social, and physical. Grief is most commonly talked about in terms of pain but can be expressed in a myriad of factors. When a loved one dies after a long and painful illness, we may even feel a sense of relief that they have been released from their suffering.

Grief can be felt over the sale of a home or the death of a celebrity, but the most intense grieving is usually brought on by the loss of somebody close to you, whether a child, parent, spouse, sibling, or friend. An overwhelming feeling of loss, combined with a strong yearning or longing for the deceased, can produce a deep sense of emptiness and a sense that a part of you has died. You may feel confused about who you are and your sense of purpose without the deceased. Things that used to seem important may not feel like they matter so much anymore.

Even when we've had a long time to prepare for a loved one's passing, the initial response to the death is often shock and disbelief. This feeling may last a few seconds or as long as six weeks, marked by numbness and alienation from others. As shock gives way to awareness, we start to come to terms with the full scope of our loss.

Then we must endure a year of "firsts"—birthdays, holidays, anniversaries—before we begin to reconcile the loss and engage in rebuilding our lives.

The "Right" Way to Grieve

There is no right or wrong way to grieve. Grief is expressed and experienced very differently from person to person and from culture to culture. You may feel that there is a "proper" way to grieve, but there is usually a range of reactions, even within the same family.

Be careful not to judge or blame others for what you might perceive to be indifference or lack of overt emotion—much of the grieving process takes place in private, when we're alone. For example, many people report that they find themselves crying while driving. In that private space, away from the scrutiny of family, many people encounter a sudden release of emotions.

Because grief is so painful, some people try to put on a brave face and "get over" the loss by denying the pain. Studies show that when people don't deal with the emotions of grief, the pain does not go away. It remains with you and can resurface later in unrecognizable and sometimes destructive ways. That's why it's important to give in to the pain and let it take precedence over whatever else you may be doing. This is your period of mourning—don't fight it or try to fit it into your schedule.

Normal Signs of Grieving

The physical manifestations of grieving are multifaceted. The list includes (but is not limited to):

- Difficulty sleeping
- Weight loss or gain
- Over- or under-eating
- Low energy or fatigue
- Headaches
- Chest pains or racing heart
- Upset stomach or digestive problems
- Hair loss

When you understand that these symptoms are common and that other people have similar thoughts, feelings, and physical sensations, it's easier to accept that what you're going through is completely normal.

Causes for Concern

If all of the above symptoms are "normal," what signs should you be on the lookout for that might signal you need help?

- Complaints such as chest pains or palpitations, although normal, still should be discussed with your doctor.
- Chest pain that is alarming or sudden in onset, or pain that radiates to neck, jaw, or back, should prompt an immediate call to 911 for emergency medical services.
- Seek immediate help if you have chest pains or palpitations accompanied by shortness of breath, nausea, sweating, lightheadedness, weakness, or profound fatigue.

Clinical Depression

For some people, the normal process of grieving descends into a prolonged depression. About 2 out of 10 people develop a depressive disorder in the first year after the death of a loved one. Symptoms tend to begin about the third month after the death.

The principal feature that distinguishes clinical depression from the sadness of grieving is the absence of positive feelings, or even rare moments of pleasure, for extended periods of time. You may feel some or all of these:

- Life is meaningless and lacking in purpose.
- You despair for your situation and see no relief on the horizon.
- You continue to experience intense yearnings for the deceased that do not diminish over time.
- You have trouble sleeping—or sleep throughout most of the day.
- You experience drastic weight loss or gain.
- You have recurring suicidal thoughts.
- You start abusing alcohol or other drugs or increase tobacco use.

If you experience any of the above symptoms, immediately contact your doctor or seek help from a mental health professional.

"The silence in my house was deafening. I used to keep televisions turned on in both ends of the house just to hear voices."

—Recent widow

CHAPTER 2

Types of Loss

Each death impacts all those who knew the person. Yet the shock of death can be amplified by the depth of the relationship between the deceased and the survivor, the manner of death—did it follow a long illness or was it sudden, for example—and how each person deals with grief.

When a family loses one of its own, particularly under stressful or tragic circumstances, it can bring the family closer together—or tear them apart. Long-simmering tensions erupt. Siblings who have always considered themselves close suddenly start arguing. The enormity of the loss, coupled with the equally large task of settling an estate, can test even the closest families.

Loss of a Spouse

Losing your wife or husband—whether suddenly or after a long illness—is always traumatic. It is one of life's most profound losses. The transition from wife or husband to survivor is filled with hurdles and painful reminders—sleeping in a bed that's half empty, eating dinner alone, and missing their presence on anniversaries and birthdays. The trauma of trying to adjust to this new identity while being besieged with a multitude of urgent questions and decisions can be overwhelming.

Now is the time to draw upon friends, family, church, and community. Share your feelings, talk about your loss. Let others be there for you.

Some of your married friends may drift away now that you have less in common, but this is natural. Just as your single friends had less in common with you when you got married, you may need to make the adjustment to find new friends.

Loss of a Child

It has been said that few marriages survive the death of a child. Coming to grips with the death of a child is not easy because it seems so unfair. It goes against the natural order of things—parents naturally expect to die before their children. For parents, the death raises a series of agonizing "What if?" questions that can haunt you for years or even decades.

Feelings of intense guilt are common following the death of a child. It is common for parents, especially mothers, to feel responsible for the death, and even feeling that they should have died instead. The intense grief following the loss of a child means that it is critical for parents to share their feelings with each other frequently and seek counseling if they need it.

Loss of a Parent

Although most people have a long time to prepare for the death of a parent, it doesn't make the loss any easier. Losing a parent means losing the person who's known you all your life. This person has been a constant in your life amid all the other changes you go through.

Because the loss is expected, you may find others are not as sympathetic to your grieving. You may hear reassurances such as "Be thankful. She had a long, full life," or "This is for the best. He was in so much pain." Such well-intentioned condolences don't make your grief any easier to bear.

The loss of a parent also tends to bring any unresolved family issues to the surface. The death and its aftermath bring family members together to confront their grief—and sometimes one another. These additional stresses and strains only add to the grief caused by the loss of the parent.

Talking to Your Children About Death

We should be open and honest with children when they lose someone they love. Do not force them to attend the funeral if they do not want to, but encourage them to remember the loved one by participating in some ritual or observance such as lighting a candle. Hold family meetings at least once a week and allow each child to talk about his or her feelings.

When explaining death to a child, don't shade the truth. Common euphemisms such as "Grandpa's gone to sleep," or "Your grandmother has gone on a long trip," can create not only confusion, but fear in children. Referring to death as "sleep," for example, can make children fear bedtime.

Children often feel guilty about the death, as though they were somehow responsible. And they may become fixated on death, fearful that the loss will lead to other people they love dying. Therefore, it is very important that you provide reassurance, love, and support to allay their fears and help them with their loss.

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Loss in Combat and by Combat-Related Illnesses

Losing your spouse (or child, parent or sibling) in combat or by combat-related illness is particularly traumatic for military families. For most military survivors, the loss comes at a young age, often leaving the survivors to cope both with a terrible loss and the prospect of starting life over. For families, there is the challenge of raising young children alone. Although the military makes a good-faith effort to soften the blow, beginning with the immediate death benefit, no amount of money can erase the sudden loss.

Beginning with the anxiety that accompanies families whose loved ones are serving overseas, to the universal dread of the knock on the door by two officers and a chaplain, military families endure a loss that most say no one else can truly understand except those who have gone through the same thing. There are many military survivor support groups that reach out to survivors for this very reason.

Loss by Suicide

The suddenness and shock of suicide carries its own unique set of issues. The violence of the act and the mystery of what drove the deceased to take his or her own life leave survivors with agonizing questions and overwhelming guilt. It is only human to feel that you should have seen the warning signs or that you could have done something if you knew what your loved one was feeling. Guilt also derives from feelings that the survivor did—or didn't do—something that drove the loved one to suicide. The guilt also can lead to anger among family members, resulting in blame and resentment. Letting go of these feelings and accepting that the decision—and the responsibility—lay with the deceased is a crucial first step for suicide survivors.

Denial and repression manifest themselves more acutely among suicide survivors. In struggling to understand why the loved one would take his or her own life, survivors often deny the death was the result of suicide and create elaborate rationalizations of murder or accident to explain the loss. These denials can lead to long-term problems resolving the grief.

Survivors of suicide are at a greater risk for suicide themselves, so seeking counseling or the help of a support group is encouraged. If there is no support group in your area, you may have to start one yourself. Above all, it is important to reach out to others rather than isolate yourself. For some, suicide still carries shame and a desire to hide it from the world, but this shouldn't hold you back from seeking the comfort of others.

CHAPTER 3

The Stages of Grieving

Despite what you may hear about "getting over it" or "the first year," there is no set timeline for grief. It takes as long as it takes. If your own personal journey is taking longer than expected, you may feel pressure to "hurry up." It's important to realize that there is no schedule for grieving, but there is only one direction in this journey—forward.

Many families have found comfort by reaching out to one another. Survivors' groups, such as Tragedy Assistance Program for Survivors (TAPS), have helped many survivors find their voice and form new bonds. For more information about TAPS programs, call **1-800-959-TAPS (8277)** or e-mail info@taps.org. As one military survivor said, "I am far closer now to these other widows who understand my loss than to any of my oldest and closest friends."

You've probably heard of the five stages of grieving, first described by Dr. Elisabeth Kubler-Ross in her best-selling book, *On Death and Dying* (1969). Dr. Kubler-Ross describes the five psychological stages the terminally ill—and by extension the survivor—go through.

Dr. Kubler-Ross's five stages provide a framework to help a grieving person assess her or his own grieving process. While there is no set order of completion, individuals can determine which stage they are experiencing and anticipate feelings that might come in the future as they complete the grieving process. Although it is not uncommon to spend weeks and months in a period of bereavement after suffering a loss, some persons get stuck in one of the stages and could benefit from professional help with a counselor to help sort out their feelings about their loss.

The Five Stages of Grieving

There is no set order in experiencing these five stages. You can go through them as listed or in any random order. Sometimes previous stages may be revisited. The time each griever spends in each stage varies tremendously. Some people might find themselves in one particular stage of grief one day and on to the next stage soon after. Some grievers might spend weeks or months in one stage. And the line between stages is rarely clear-cut. It's common to enter a new stage even as you continue to experience the lingering effects of the current stage. The feeling of "two steps forward, one step back" is often expressed in terms of good days and bad days; the path to recovery is rarely straightforward and direct, but with time and work, you will reach your destination.

Denial

A person's refusal to admit the reality of the impending loss—denial—is nature's way of softening the immediate shock of death. You know your loved one has died or is dying, but some part of you may not yet be able to accept the reality of the situation. It is not unusual to fantasize that the deceased will suddenly walk through the door. Denial also manifests itself in behavior such as leaving bedrooms unchanged or making plans for the future that include the loved one, just as in the past. Because these self-reassurances bring a temporary peace to the griever, many people in this stage wrongly believe they are not grieving at all but instead have accepted the reality of the situation.

Anger

Anger is normal. Your anger may be directed at the deceased for leaving, at the doctors and nurses for not doing enough to save his or her life, or at siblings or other relatives for overlooking symptoms or warning signs. People of faith may be angry at God for allowing so much pain and anguish, which in turn can lead you to question your faith or even the goodness of life. You also might be envious of others' health or happiness and you may express feelings of unfairness and rage at being "cheated."

Guilt

Few survivors escape some feeling of guilt or regret. "I should have done more," and "I didn't tell them I loved them enough," are typical sentiments during this stage. For many survivors, a lingering feeling of regret or guilt derives from unresolved issues or conflicts. As Harriet Beecher Stowe wrote, "The bitterest tears shed over graves are for words left unsaid and deeds left undone."

Depression/Sadness

This stage is the most well-known and effective stage of healing for the griever. In this stage, the person admits the reality of the loss and grieves for the deceased. Many people report it is not until this stage that they first cry out of genuine sadness for the loss. It is normal to feel alone, abandoned, and afraid, and you may feel a complete lack of energy to do even the simplest daily routines.

Acceptance

Although acceptance is the final stage of grieving, the passage of time alone will not necessarily get you there. To achieve acceptance, you must acknowledge that the death is forever and find a new way to live without your loved one. Acceptance does not mean forgetting but only that you can build a new life, filled with friends and activities, both old and new. Any unfinished business is taken care of in this stage and the griever ends up at peace with herself or himself and the world.

With catastrophic loss, such as with the death of a spouse, you might spend years in a particular stage. Dr. Kubler-Ross found that two to three years of grieving is not uncommon.

The methods of grieving also vary between the genders and among different cultures. Some people might find they enter and exit one or more of the stages very quickly or skip a stage altogether. Men tend to focus their grief inward more than women, so they tend to spend longer in the early stages of grief. Some cultures acknowledge losses such as death for a period of weeks and months rather than the usual few days of public mourning most Americans are used to. This wide variance of reactions to the grieving process means that there is no right or wrong way to grieve.

"When you have your partner near you, you're inclined to look to your mate for approval of all you do ... Now I have no one to ask for approval and I just have learned to have the confidence in myself that what I was doing would be the right thing."

—Mrs. Violet M. Smith, widow of COL Francis J. Smith, USA

CHAPTER 4

A Helping Hand

No amount of preparation can ready you for the experience of grief. Grief can be the most intense and enduring emotion we experience—and even if we've suffered a loss at least once in our lives, each new death brings a whole new set of emotions, depending on your relationship to the deceased and the manner of death.

There are steps you can take and resources you can rely on to make the journey easier and speed the recovery process.

Talk About It

We're all familiar with the dangers of bottling up our emotions, but it's an all-too-common behavior during grieving. Seek out others who can lend a sympathetic ear and the counsel of friends, family, clergy, neighbors, or whomever you feel comfortable talking with. In most communities, you'll find support groups for survivors where you can share how you're feeling and discover that others are going through the same thing. Talking can help you put your feelings in perspective and dispel the common feeling that you're alone in your suffering.

Forgive Yourself

An important step in moving through the stages of grief is to forgive yourself for things you feel you should have said or done while the deceased was still alive. It's also important to grant yourself permission to mourn and open yourself to emotions such as sadness, anger, and anguish—even joy, laughter, and moments of happiness—that you might otherwise suppress.

TO FIND GROUPS AND RESOURCES FOR SURVIVORS, CHECK WITH:

- Your local library
- Your nearest hospital
- The phone book
- The Internet
- Local gyms, YWCAs, or YMCAs
- Community centers
- Your place of worship
- Military-specific groups such as those listed on page 24

Take Care of Yourself

Eat Well

Even if it's the furthest thing from your mind, take the time to eat nutritious sit-down meals, avoid processed and fast-food, and pay attention to your daily food intake to make sure you are not over- or under-eating.

Exercise and Physical Activity

Grief is exhausting, so it's important to stay in shape. Exercise doesn't have to be grueling. A short walk or stretches so you can move your body will do. Find an exercise routine that suits you—such as yoga, bike riding, walking, or swimming—you can do it with a friend or alone, but do it regularly. Exercising is also an easy way to build new friendships and support.

Write

Keep a journal or continue your diary. Write a letter to your departed loved one. Some people find it easier to express their emotions on paper.

Sleep Well

A regular sleep routine is important. Even if your sleep is disrupted, try to establish a set bedtime and take naps whenever you feel tired. Resting your body will help with your emotional recovery.

Indulge Yourself

Be good to yourself. Don't feel guilty about treating yourself to a movie, a visit to a day spa, or just curling up with a good book. Not every moment needs to be heavy with meaning and seriousness—give yourself permission to laugh, enjoy life, and do something frivolous and distracting.

Don't numb the pain with alcohol or other drugs—masking the pain now can make things worse later. Using alcohol or drugs to sleep or get through the day is a cause for major concern. If you find that you cannot resist the temptation to drink alcohol or take pills, please seek professional help immediately.

Take Steps to Start New Activities

Give yourself time to grieve and then, when you feel you have the energy, make a conscious effort to branch out with new activities. Take courses. Volunteer for a cause you believe in. Find a new job, which can lead to new friends. It's easy to procrastinate about this step because you are preoccupied with your loss and often lack energy. So don't just talk about it—make a wish list of new activities that you would like to participate in, then research how you can get involved and track your progress.

Prepare for Holidays and Anniversaries

Events such as birthdays and anniversaries should be a time for celebration. But after a loved one dies, these special days become charged with meaning and memories. Many people feel especially blue during these periods. Even if you've made progress, and you think the worst is behind you, holidays and anniversaries can set you back. Prepare for these occasions by making arrangements to be with friends and family or by planning a commemorative time to recognize your memories and then move on.

"In the long term, I learned to rely on myself. When I confronted a decision, I learned to ask: What will be best for me?"

—Mrs. Carolyn Epling

SIGNS YOU'RE Getting Better

In the depths of mourning, you can't imagine things will ever get better. But they do, slowly. First you'll notice small changes—looking forward to meeting a friend or sharing a laugh. At first, you may feel a bit guilty for this small moment of joy. And you will almost certainly swing back to feelings of grief. But as the moments become more frequent, and you find your outlook changing, you'll probably notice the pace of recovery accelerating.

Memories are now a source of comfort—paging through a photo album or hearing a song you both loved brings a smile rather than tears.

You can enjoy time alone without needing companionship to distract you from feeling sad and lonely.

You can reach out to others going through a similar situation—compassion for others helps your own healing process.

You start looking forward to the holidays or other occasions that used to evoke painful memories.

You have stopped feeling exhausted all the time.

You no longer need activity to keep you distracted from thinking about your loved one—you enjoy relaxing and doing nothing.

Some time can pass between reflections about your loved one.

You can enjoy a good laugh without feeling guilty.

You begin to make long-term plans for the future—you begin to move away from a one-day-at-a-time approach.

You are less sensitive to comments people make—you begin to understand that life goes on and others are not as affected by the death as you are.

You can get lost in a book or movie.

You look forward to getting up each morning.

You begin to accept things as they are and stop trying to return to the way things were.

You no longer have to make daily or weekly trips to the cemetery.

You can establish and maintain old friendships and develop new relationships.

The role that your loved one played in your life begins to be filled in by yourself and others.

You feel confident again—the awkwardness or weakness you felt before is replaced with a new sense of self.

You find small blessings to be grateful for—you start to appreciate the good things you still have in your life.

CHAPTER 5

Survivor's Checklist

Keep this checklist on hand to refer to when dealing with a death in the family. Although not exhaustive, this list is intended as a reminder for family members and surviving spouses about the many subjects that need attention at the time of death of a MOAA member.

Some associations offer spouse assistance to their members, including:

Military Officers Association of America:
1-800-234-6622
http://www.moaa.org

Army and Air Force Mutual Aid Association:
1-800-336-4538 or 703-522-3060
http://www.aafmaa.com

Navy Mutual Aid Association:
1-800-628-6011 or 703-614-1638
http://www.navymutual.org

Contact these organizations if you need help during this time of need.

If you live in close proximity to a military installation and would like assistance with military administrative matters, see if the location has a Casualty Assistance Officer, Retirement Service Officer, or Retired Affairs Office for additional guidance.

Who to Contact

These are important calls you need to make first. Check off each call as you go and make any notes of your conversations, including the date you called.

❑ **SBP/RSFPP**

To start the annuity application and application for residual retired pay process, notify the appropriate service office of the death of the servicemember.

Army, Marine Corps, Navy, and Air Force:
Tel: **1-800-321-1080**

U.S. Coast Guard and NOAA:
Tel: **1-800-772-8724**
E-mail: psc-ras@hrsic.uscg.mil

U.S. Public Health Service
Tel: **1-800-638-8744**

❑ **RCSBP for Reservists**

For survivors of Reservists and National Guardsmen who are enrolled in the Reserve Component Survivor Benefit Plan Program but not yet receiving military retired pay, please notify the following:

Army, U.S. Army Reserve Personnel Command:
Tel: **1-800-318-5298**

Marine Corps:
Tel: **1-800-336-4649**

Navy:
Tel: **1-800-535-2699**

Air Force:
Tel: **303-676-6576**

Coast Guard:
Tel: **1-800-772-8724**
E-mail: psc-ras@hrsic.uscg.mil

❑ **Veterans Affairs**

- If the cause of death may have been due, in whole or part, to military service-connected causes, contact the nearest Department of Veterans Affairs (VA) Regional Office by calling **1-800-827-1000**.
- You may qualify for VA benefits such as burial benefits, application for headstone, and Dependence and Indemnity Compensation (DIC). See page 24 for details.

❑ **Lawyer/Estate Executor**

Contact your lawyer, trust administrator, or the executor of the estate.

❑ **Social Security**

Notify the Social Security Administration at **1-800-772-1213** (Social Security survivor benefits and death benefit).

❑ **Life Insurance**

If the deceased had current life insurance, contact the company or companies. Be prepared to provide policy numbers and copy of a death certificate.

❑ **Other Insurance Programs**

If the deceased was a participant in any of the VA insurance programs (SGLI, VGLI, NSLI, USGLI, etc.), call **1-800-669-8477** and report the death. Have policy numbers available, if possible.

❑ **Civil Service**

If the deceased was a member of the Civil Service or Federal Employee Retirement System (CSRS or FERS), notify the Office of Personnel Management at **724-794-2005** (Civil Service SBP, Casualty and Federal Group Life Insurance inquiries), or call toll-free **1-888-767-6738**.

- ❑ **Thrift Savings Plan**
  If the deceased was a CSRS or FERS retiree and participated in the Thrift Savings Plan, contact the Federal Retirement Thrift Investment Board at **1-877-968-3778**.

- ❑ **Private Pensions**
  If the deceased also qualified for a retirement plan or pension from a private-sector employer, notify that employer or pension plan administrator.

- ❑ **Investments**
  Notify any financial institution, including banks, brokerage houses, and investment firms, that has an individual or joint account in the name of the deceased. Remember to locate all stocks, bonds, and securities. Have account numbers available, if known.

Next Steps

Items on this list are not as time sensitive as those on the previous pages.

- ❑ Credit card companies or other charge accounts. Have account numbers available, if known.

- ❑ Accountant/CPA or tax preparer

- ❑ Other insurance companies (health, property, automobile, mortgage, Medigap, TRICARE, insurance supplements, etc.). Have policy numbers on hand, if known.

- ❑ State Department of Motor Vehicles (DMV)

- ❑ City, county, and state property offices
- ❑ Any fraternal or professional organizations such as AARP, American Legion, Disabled American Veterans, and Veterans of Foreign Wars:
  - ***AARP:*** **http://www.aarp.org**
  - ***American Legion:*** **http://www.legion.org**
  - ***Disabled American Veterans:*** **http://www.dav.org**
  - ***Veterans of Foreign Wars:*** **http://www.vfw.org**
- ❑ Nearest military installation personnel office. (Renew family member ID cards.)
- ❑ Automobile leasing agent

VA Benefits

If you have questions about your eligibility for VA benefits, you may want to seek the help of a Veterans Service Officer (VSO) in preparing claims with the VA. Call MOAA at **1-800-234-6622** for the name of a VSO in your state.

MOAA Membership for Survivors

Surviving spouses inherit the remaining MOAA membership of the military member and can become Auxiliary members. Call MOAA at **1-800-234-6622** or e-mail msc@moaa.org to initiate this process.