

Mrs. Bonnie Carroll, Chairman, Tragedy Assistance Program for Survivors

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MISTER CHAIRMAN AND DISTINGUISHED MEMBERS OF THE COMMITTEE:

On behalf of TAPS, the Tragedy Assistance Program for Survivors, and the families of those who have died while serving in the Armed Forces, I am honored to have this opportunity to speak about the care our nation provides its surviving families.

Ben Stein, a member of the TAPS Honorary Board, was to testify before you today, but due to an illness, sends his apologies. He has submitted a written statement which I request be submitted to the record.

The subject of today's hearing references the words of President Abraham Lincoln, which are inscribed on the front of the Department of Veterans Affairs building: "...Caring for he who shall have borne the battle, and his widow and his orphan." When a service member joins the military community, not only does the member become part of a larger whole, but so does his family. If he is killed, the grieving widow thus loses

twice: her immediate loss of life partner, but also the extended military family and way of life which she and her partner have shared, regardless of the circumstances surrounding the death, whether in combat or in a peacetime duty status.

For the past eleven years, TAPS has been a sanctuary providing hope and healing for all those whose lives have been forever changed by the death of their loved one who served in the armed forces. Whether they are parents, children, spouse or sibling, TAPS meets a critical need by offering a national network of peers, the Good Grief Camp for Young

Survivors, case work assistance, bereavement and trauma information and care, and crisis intervention, all available 24 hours a day, 7 days a week, at no charge to the family and at no expense to the government. In partnership with our fellow Veterans Service

Organizations - the Gold Star Wives, Gold Star Mothers, Society of Military Widows, National Military Family Association, and others - we meet the need of offering loving emotional support services to all those grieving the death of their loved one in the armed forces.

We are grateful for the proposed increases in both the Death Gratuity, to \$100,000, and the Serviceman's Group Life Insurance benefits, to \$400,000. TAPS supports these proposals, and encourages any increases be made equitably based on the life and service, not differentiating based on the circumstances or geography of the death. A death in combat is certainly tragic, but the loss to the military family is no greater.

We are also grateful for your support of the grief and trauma counseling now available to the surviving family members of those killed in Iraq and Afghanistan through the Department of Veterans Affairs Readjustment Counseling Service at the 206 Vet Centers across America.

This expanded eligibility was granted in August 2003 by former V A Secretary Principi, and, in conjunction with the emotional support services offered by TAPS, has had a tremendous impact on the ability of our surviving military families to cope and recover. At the Vet Center, our families find comfort in their local community, and obtain counseling from trained therapists who understand the complicating factors of loss in the military. To date, the VA Vet Centers have seen 367 family members, with TAPS providing over a third of those referrals.

As an example of this extraordinary program, a young widow whose husband was killed in Iraq

by an IED, called TAPS very concerned that her six year old son was having horrible nightmares and unable to sleep through the night. He had visions of how his father died, from seeing images of the war in Iraq on television. And he feared that his mother would also die, leaving him all alone. TAPS partnered this widow with a peer mentor, another young widow who had faced a similar loss, and also arranged for this mom and son to receive trauma counseling at their local Vet Center. The therapist, a former combat vet himself, explained to this little boy, man to little man, what war is about, that his father died in combat so that his family would be safe here in America, and reassured him that nothing was going to happen to him or his mom. They talked for an hour, and the counselor answered all the little boy's questions with honesty, speaking both as a counselor and a soldier, just like his dad. That precious little boy has slept soundly through the night ever since. I can think of no greater way to honor our fallen warriors than by caring for their families on such a personal level, and I again thank the Committee for ensuring the Vet Center program is fully supported.

From my years of speaking with surviving families, I have repeatedly heard their gratitude for the honors given by our armed forces, the support of the military casualty and mortuary officers, and the compensation received. As the widow of a soldier killed in the crash of an Army C-12 aircraft in Alaska, I remember all too clearly the day the casualty officer told me that while he was unsure of all the exact benefits, he was confident that our family would be taken care of. This was a relief at a time when our world seemed to be crashing around us. Complete, accurate information is so important at this critical time, and for this reason, TAPS encourages the Committee to examine all proposals that would enhance this capability.

In 2001, TAPS was present at the Pentagon Family Assistance Center caring for the surviving families and witnessed first hand the capabilities of the Service Members Benefits Analysis Online (SMBAOnline), a tool that enabled the families of those military members killed in the Pentagon on September 11th to immediately see the full picture of the lifetime benefits available to them through the Death Gratuity, DoD

Survivor Benefit Plan, the V A Dependency and Indemnity Compensation, Social Security, last pay and allowances, burial benefit, and the Dependent's Education Assistance, including a full calculation of offsets, inflation and options specific to their individual cases.

A professional without the proper tools is ill-equipped to do his or her job. To complement the assistance provided by the Casualty and Mortuary Officers, the emotional support services offered by TAPS, and the counseling provided by the Vet Centers, we encourage an examination of modern technology-based tools and systems.

This investment in training and tools would also help to educate the public and to correct much of the rampant misinformation. For example, and unfortunately, some senior officials in both the executive and legislative branches share the misimpression that the only benefit provided to the surviving families is a "paltry \$12,000 death gratuity." Testimony presented by senior DoD and V A officials on Tuesday to the Senate Armed

Services Committee made tremendous strides in correcting these misunderstandings and in removing the inference that the current death gratuity is the sole compensation given by a grateful nation. Examples of a full survivor benefits analysis, including lifetime benefits available from the Department of Veterans Affairs, Department of Defense, Social Security Administration, Serviceman's Group Life Insurance, Veterans Education Assistance, and other agencies, are included in my written statement, which I submit for the record.

No amount of compensation will bring back a loved one, but we owe our surviving families the

peace of mind made possible when they receive the very best information about the complex array of benefits due them. TAPS recommends that the Congress include in the proposed legislation for increased financial benefits the mandate for the Service Members Benefits Analysis Online. Complementing our support of trained casualty assistance professionals, the concepts comprising this tool would make possible an immediate, accurate, consolidated summary of individual benefits due a surviving family. This expenditure will be a sound investment of the public money, and truly do what the deceased warrior would most want for his family - give peace of mind regarding their financial security.

TAPS appreciates the dedication and commitment of the distinguished members of the Committee to protect, defend, restore, and improve the benefits earned by those who have served our nation in peace and war.

Your actions on behalf of today's military members serving at home and abroad, and on behalf of its future veterans, will send a powerful signal that their service is recognized and honored. Thank you for the opportunity to submit testimony on behalf of the surviving families of TAPS.

Appendix A

Three examples of total benefits for surviving families of varying rank

A widow with two children of a Marine Captain (O-3), with six years of service, who died on active duty today receives:

? Annual payment first year (adjusted annually) == \$58,920 (\$4,910 per month)

(Payments decrease as children grow up and leave home.)

? Lifetime cumulative benefit payments (unremarried widow's life expectancy 75; assumed inflation 3% per year) == \$3,227,364

? Immediate benefits to the widow, including insurance (Death Gratuity of \$12,420 plus Serviceman's Group Life Insurance of \$250,000 and \$255 Social Security Death Benefit) == \$262,675

? Education benefits for the widow and children (current value) == \$108,405

? TOTAL LIFETIME BENEFIT PACKAGE FOR WIDOW OF CAPTAIN WITH 2 CHILDREN: \$3,598,444

A widow with three children of a Navy Petty Officer (E-6), with twelve years of service, who died on active duty, receives:

? Annual payment first year (adjusted annually) == \$58,488 (\$4,874 per month)

(Payments decrease as children grow up and leave home.)

? Lifetime cumulative benefit of payments (unremarried life expectancy 74; assumed inflation 3% per year) == \$1,975,087

? Immediate benefits to the widow, including insurance (Death Gratuity of \$12,420 plus Serviceman's Group Life Insurance of \$250,000 and \$255

? Social Security Death Benefit) == \$262,675

? Education benefits to widow and children (current value) == \$220,565

? TOTAL LIFETIME BENEFIT PACKAGE FOR WIDOW OF PETTY OFFICER WITH 3 CHILDREN: \$2,458,327

A widow w/o children of an Army Corporal (E-4) with three years of service who died on active duty receives:

? Annual payment first year (adjusted annually) == \$11,916 (\$993 per month)

? Lifetime cumulative benefit of payments (life expectancy 71; assumed inflation 3% per year) == \$1,688,220

? Immediate benefits to the widow, including insurance (Death Gratuity of \$12,420 plus Serviceman's Group Life Insurance of \$250,000 and \$255 Social Security Death Benefit) == \$262,675

? Education benefits for the widow (current value) == \$36,135

? TOTAL LIFETIME BENEFIT PACKAGE FOR WIDOW OF CORPORAL WITHOUT CHILDREN: \$1,987,030