ARMY EMERGENCY RELIEF

DATE OF INITIATION: 27 APRIL 2020
ASSISTANCE BULLETIN NUMBER: 04-2020-1
NAME OF DISASTER: CORONAVIRUS (COVID-19)
SUBJECT: DIGNIFIED STORAGE OF REMAINS

1. REFERENCES:
   a. Army Regulation 930-4, dated 5 May 2019
   b. Army Emergency Relief Section Reference Manual (SRM), Chapter 2, dated 15 October 2019

2. APPLICABILITY: These instructions apply to all Title 10 and 32 Army National Guard (ARNG) and U.S. Army Reserve (USAR) Soldiers activated in support of COVID-19 relief efforts.

3. PURPOSE:
   This bulletin provides guidance to assist Soldiers up to $3,000 for “out-of-pocket” costs associated with the dignified storage of the remains due to backlogs at Funeral Homes, and the inability of Cemeteries to conduct internment during the COVID-19 crisis. Assistance will not extend beyond basic, reasonable storage costs or place the applicant in a financial hardship.

4. ELIGIBILITY:
   Eligible dependents of Title 10 and 32 ARNG and USAR Soldiers activated in support COVID-19 relief efforts.

5. DEFINITIONS:
   DEPENDENT: Military ID card-holding Family Members to include Spouse and children (to include a stillborn).

6. INSURANCE BENEFITS:
   Upon activation in support of COVID-19 relief efforts, ARNG and USAR Soldiers are automatically enrolled in the Servicemembers’ Group Life Insurance (SGLI) for “Full Time” coverage and subsequently their military ID card-holding Family members are eligible for Family Servicemembers’ Group Life Insurance (FSGLI) benefits.
   FSGLI benefit coverage is up to a maximum of $100,000 of coverage for a Spouse, not to exceed the servicemember’s SGLI coverage, and $10,000 for each dependent child.
7. **RESPONSIBILITIES:**

U.S. Army Reserve Command (USARC) and Chief, National Guard Bureau.

Ensure widest dissemination of these instructions to subordinate commands for further dissemination to Soldiers and Leaders at Company, Battery and Troop levels who are activated in support of COVID-19 relief efforts.

8. **PROCEDURE:**

a. **Soldier or eligible Family Member with Special Power of Attorney (SPOA).**

1) Inform Company Commander, First Sergeant or Military Technician of the dependent death.
2) Electronically forward all required AER application information and supporting documentation listed below to the Unit COC or Military Technician for review, validation and signature.
   - Completed AER Form 770, Application for Financial Assistance, Exception to Policy for Eligibility
   - Completed AER Form 57, AER Budget Planning Sheet
   - Completed AER Form 575, AER Electronic Funds Transfer (EFT) Authorization
   - Leave and Earning Statement (LES) and other earning statements for the Soldier and Spouse, as applicable.
   - Estimate of Funeral and/or storage of remains cost from a Funeral Home or other authorized remains storage vendor.
   - FSGLI confirmation when combined with Funeral expense assistance.
   - Orders for current period of service specifying activation for COVID-19 support.
   - Trustee approval letter (if under bankruptcy)
   - Special Power of Attorney or Allotment Authorization (AER Form 55) when Spouse is requesting assistance on behalf of the Sponsor when unavailable.

b. **Company Commander, First Sergeants or Military Technicians:**

1) Verify dependent death and relationship to Soldier.
2) Determine whether the death is or is not COVID-19 related.
3) Verify dependent FSGLI benefit amount through the Installation CAO or HRC Casualty and Mortuary Affairs Operations and Directorate (CMAOD) and record the CAO/CMAOD point of contact and benefit amount on the AER Application.
4) Review Soldier and Spouse (if applicable) income sources and complete a Budget Planning Sheet, AER Form 57 to determine the overall financial situation.
5) If AER assistance is needed, verify funeral expense and/or storage of remains costs.
6) Ensure Soldier completes an AER Form 770, itemizing specific needs in block 24.
7) After Soldier completes the AER Form 770, review, date and sign the application in blocks 29 a-h.
8) Ensure Soldier completes the AER 575, Electronic Funds Transfer Form.
9) **Certify that the Soldier is in “good standing” and has at least 24 months remaining on his/her reserve component commitment by providing a written statement in block 29b of the AER Form 770.**
10) Ensure that all supporting documents listed in paragraph 8 (2) above accompany
ARMY EMERGENCY RELIEF

the AER application for financial assistance.

11) Contact the nearest Army AER Section, or other service Military Aid Society (Air Force, Navy/Marine Corps or Coast Guard) for application processing instructions based on social distancing guidelines, if within a 50-mile commuting radius.

12) Forward the application and all supporting documents to the nearest AER Section or Military Aid Society Office for review, evaluation and assistance consideration.

13) If outside of a 50-mile commuting radius of any military installation Soldiers and Leaders should request a secure DOD Safe link to transmit application information by emailing covidrelief@aerhq.org. Upon receipt of the link, the AER application and all supporting documentation should be sent to covidrelief@aerhq.org for review, evaluation and assistance decision.

NOTE: a. Unit Leaders, Soldiers and Family members will ensure documents containing Personally Identifiable Information (PII) are only transmitted electronically through a secure means i.e. encrypted email, DoD Safe secure portal or other secure means.

b. A secure link can be requested from the local AER Officer to securely transmit documents containing PII.

c. AER Officers.

1) Receive, evaluate and process ARNG and USAR Soldier requests for dignified storage of remains separately or when combined with Funeral expenses in accordance (IAW) with these guidelines.

2) Provide instructions to ARNG and USAR Soldiers and Leaders on how to electronically process AER assistance cases IAW these guidelines when “face to face” interaction is restricted for AER Staff members at the local level.

3) Upon request from ARNG and USAR Soldiers and Leaders send secure DoD safe links to SEND and RECEIVE AER application data securely via the DoD Safe portal.

4) Assist ARNG and USAR Soldiers and Leaders as necessary to verify FSGLI benefit amount(s) through the Installation CAO.

5) Input AER application information with all supporting documents into netFORUM and forward to HQ AER as appropriate for an assistance decision and/or further processing IAW AER Bulletin 04-2020.

9. GENERAL GUIDELINES:

a. Assistance will be provided as a "Loan Only" with a cap of $3,000 (provides up to 30 days of storage at $100/day).

b. Repayment will be deferred for up to 90 days to allow time for receipt of FSGLI insurance benefits.

c. Repayment of a loan will not exceed 24 months, except when approved by HQ AER.

d. AER assistance will not be considered to pay for lavish or excessive storage fees that cannot be confirmed, storage cost reimbursements, and past due storage costs.

e. Storage of remains may be separate (NTE $3,000) or can be combined with Funeral
ARMY EMERGENCY RELIEF

expenses to include the Funeral service, burial costs and shipment of remains as long as the total amount does not exceed the combined caps in paragraph 10 (a-d) below.

f. A Budget Planning Sheet (BPS) is required for all requests under this category of assistance. The BPS is waived when FSGLI has been confirmed for dependents and the total FSGLI benefit amount does not exceed the dollars caps listed in paragraph 10 (a-d).

g. Soldiers’ who finds themselves in a situation where repayment of a loan is causing a hardship should contact HQ AER for further guidance.

10. FUNERAL AND DIGNIFIED STORAGE OF REMAINS COMBINED COSTS CAPS:

a. Dependent Spouse of Active Duty, Guard, Reserve (covered under FSGLI): A bridge loan not to exceed $18K for Funeral Expenses ($15K) and storage costs for remains ($3K).

b. Dependent child (including stillborn of more than 20 weeks gestation) of Active Duty, Guard, Reserve (covered under FSGLI): A bridge loan not to exceed $13K for Funeral Expenses ($10K) and storage of remains ($3K).

c. Dependent Spouse or child of Active Duty, Guard, Reserve (without FSGLI): A loan not to exceed $8K for Funeral Expenses ($5K) and storage of remains ($3K).

d. Dependent child (stillborn less than 20 weeks gestation) of Active Duty, Guard and Reserve: A grant of $2.5K and loan for remaining $5.5K not to exceed $8K in total assistance for Funeral Expenses ($5K) and storage of remains ($3K).

11. REPAY REQUIREMENT:

Army National Guard and U.S. Army Reserve on Title 10 or 32 orders in support of COVID-19 relief efforts: DEPENDENT FUNERALS ONLY. The loan will be repaid prior to the end of the reserve commitment or within 24 months after the first scheduled repayment, whichever comes first.

12. This AER Bulletin remains in effect until 31 December 2020 unless rescinded earlier by HQ AER.

13. The points of contact for this bulletin are Ms. Danna Butterfield at 1-866-878-6378 / email: danna.butterfield@aerhq.org and CSM(R) Charles Durr, (703) 601-2771 / email: charles.durr@aerhq.org.

14. If you require additional guidance or have specific questions during non-business hours please contact an HQ AER caseworker through the Army Operations Center at 703-697-0218.

C. Eldon Mullis
C. ELDON MULLIS
COL, USA, Retired
Deputy Director and Chief Operating Officer
ARMY EMERGENCY RELIEF

Enclosures:
AER Form 770, Application for Financial Assistance, Exception to Policy for Eligibility (Fillable)
AER Form 57R, AER Budget Planning Sheet (Fillable)
AER Form 575, AER Electronic Funds Transfer (EFT) Authorization (Fillable)