

ARMY EMERGENCY RELIEF



DATE OF INITIATION: 27 APRIL 2020

ASSISTANCE BULLETIN NUMBER: 04-2020

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 Army AER Sections

3. PURPOSE:

This bulletin provides guidance to assist Soldiers up to \$3,000 for “out-of-pocket” costs associated with the dignified storage of remains due to backlogs at Funeral Homes and the inability of Cemeteries to conduct internments 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 and certain non-dependents of Active Duty, Retired, Active Guard Reserve (AGR), Title 10 and 32 ARNG and USAR Soldiers activated in support COVID-19 relief efforts.

Army National Guard and U.S. Army Reserve on Title 10 or 32 orders in support of COVID-19 relief efforts are eligible for assistance for **Dependent Funerals ONLY**.

5. DEFINITIONS:

- a. **DEPENDENT:** Military ID card-holding Family Members to include Spouse, children (to include stillborn), and parent(s) if declared a dependent.
- b. **NON-DEPENDENT:** Parents, adult children, brother/sister are considered if the budget supports repayment of a loan. **Extended family such as uncles, aunts, and cousins are not authorized under this sub-category of assistance.**

6. INSURANCE BENEFITS:

- a. **ACTIVE DUTY AND ACTIVE GUARD RESERVE (AGR) SOLDIERS:** Upon entering Active Duty are enrolled in the Servicemembers' Group Life Insurance (SGLI) for “Full Time” coverage and subsequently their military ID card-holding Family members are eligible for the Family Servicemembers' Group Life Insurance (FSGLI) benefits.

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- b. **TITLE 10 AND 32 SOLDIERS:** Upon activation in support of COVID-19 relief efforts are eligible for SGLI “Full Time” coverage and FSGLI for their military ID card-holding Family members for the period of activation.
- c. FSGLI 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:

a. HQ AER Assistance Section.

- 1) Establish Special Event Code (STAT A) for assistance cases and inform AER Sections.
- 2) Establish secure portal instructions for AER Officers to send and receive application information from Leaders, Soldiers and Families.
- 3) Upon notification by AER Section, review assistance requests and process EFT transactions in coordination the HQ AER Accounting Section in a timely manner.
- 4) Provide weekly reports on number of Soldiers and Families assisted under the established STAT A code.
- 5) Receive feedback from AER Sections of any procedural improvements that are required.

b. HQ AER Accounting Section.

- 1) Process EFT transactions in a timely manner upon receipt of signed AER Form 52 (Check and Promissory Note) and completed AER 575, Electronic Funds Transfer Form.
- 2) Provide feedback to the Assistance Section of any rejected EFT transactions and reason.

c. HQ AER Loan Management Section

- 1) Establish repayment schedule IAW AER Form 52 by allotment or EPAY using bank information provided on AER Form 575.
- 2) Ensure repayment schedule is deferred pending receipt of FSGLI.
- 3) Ensure repayment ends 60-days prior to ETS (Active/AGR), Title 10/32 period of service (Guard/Reserve).
- 4) Contact applicant chain of command and AER Officer for repayment issues (i.e. account closed, payment disputed, etc.).
- 5) Monitor and report delinquent loan payments by installation to Director, AER.
- 6) Execute collection actions on loans past due 30 plus days.

8. PROCEDURE:

a. Routing of AER request for Funeral expenses and dignified storage of remains.

- 1) **COVID-19** related request for Soldiers (**Active Duty, AGR and Title 10 for more than 30 consecutive days**) **WILL BE** routed through the Chain of Command for **involvement** and concurrence. Due to the seriousness and sensitivity of these type cases, Chain of Command involvement is a must.

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- 2) **Non-COVID-19** (Routine) requests for Soldiers (**Active Duty, AGR and Title 10 for more than 30 consecutive days**) will follow the existing Direct Access guidelines for assistance case processing. **If eligible for Direct Access, no COC involvement required; if not eligible for Direct Access, COC involvement is required.**
- 3) **COVID-19** and routine (**Non-COVID-19**) request for **Retired Soldiers, Survivors and eligible Family members** when the Sponsor is geographically unavailable with SPOA, will be processed under normal AER application processing guidelines.
- 4) **COVID** and **Non-COVID-19** requests for **ARNG** and **USAR** Soldiers activated in support of COVID-19 relief efforts will be routed through the **Company Commander, First Sergeant or Military Technician** for review and concurrence.

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

- 1) Inform Company Commander, First Sergeant or Military Technician of the dependent death as applicable IAW with paragraph 8 a(1-4) above.
- 2) Electronically forward all required AER application information and the supporting documentation listed below to the Unit COC or Military Technician for review, validation and signature, if applicable IAW paragraph 8 a(1-4) above.

NOTE: *Soldiers who are eligible for Direct Access and a Spouse with Special Power of Attorney (SPOA) should contact the local AER Section for guidance and may forward AER application information directly to the local AER Officer.*

- Completed AER Form 101, Application for Financial Assistance (**Active Duty, AGR, and Title 10 more than 30 consecutive days**)
- Completed AER Form 770, Application for Financial Assistance, Exception to Policy for Eligibility (**ARNG and USAR activated in support of COVID-19**)
- Completed AER Form 57, AER Budget Planning Sheet
- Completed AER Form 575, AER Electronic Funds Transfer (EFT) Authorization
- Leave and Earning Statement (LES), Electronic Retired Soldier Account Statement (ERAS) and other earning statements for the Soldier and Spouse, as applicable.
- Estimate of Funeral expenses and/or storage of remains costs from a Funeral Home or other authorized storage vendor.
- FSGLI confirmation when combined with Funeral expenses.
- Orders for current period of service specifying activation for COVID-19 support.
- Trustee approval letter (if under bankruptcy)
- Special Power of Attorney (AER Form 53 or civilian equivalent) or Allotment Authorization (AER Form 55) when Soldier is not available.

c. Company Commander, First Sergeants or Military Technicians (ARNG /USAR) if required IAW paragraph 8 a(1-4) above:

- 1) Verify dependent death and relationship to Soldier.
- 2) Verify whether the death is COVID-19 related.
- 3) Verify dependent FSGLI benefit amount through the Installation Casualty Assistance Officer (CAO) or HRC Casualty and Mortuary Affairs Operations Directorate (CMAOD).

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- 4) Upon verification record the point of contact (POC) name and benefit amount on the AER Application.
- 5) Review Soldier and Spouse (if applicable) income sources and complete AER Form 57, Budget Planning Sheet (BPS) to determine the overall financial situation.
- 6) If AER assistance is required, verify funeral and/or storage amounts.
- 7) Ensure Soldier completes AER Form 101 or AER Form 770 itemizing specific needs.
- 8) After Soldier completes AER Form 101 or AER Form, as applicable, review, date and sign the application.
- 9) Ensure Soldier completes AER 575, Electronic Funds Transfer (EFT) Form.
- 10) **For USAR and ARNG Soldiers, certify 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 AER Form 770.**
- 11) Ensure all supporting documents listed in paragraph 12 below accompany the application for financial assistance, if applicable.
- 12) 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.
- 13) Forward application and supporting documents to the AER Officer or Military Aid Society Office for evaluation and assistance consideration, if applicable.
- 14) 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.

d. AER Officers.

- 1) Receive, evaluate and process dignified storage of remains request separately or combined with Funeral expenses in accordance with these guidelines.
- 2) Ensure widest dissemination of these instructions to Company, Battery and Troop levels at respective Posts, Camps and Stations.
- 3) Ensure Leaders, Soldiers and Families understand the electronic application processing guidelines when “face to face” contact is restricted for AER Staff members.
- 4) Upon request from Leaders and Soldiers send DoD Safe secure links to **SEND** and **RECEIVE** AER application data securely via the DoD Safe portal.
- 5) Verify FSGLI benefit amount through the Installation COA and CMOAD, if applicable and enter FSGLI benefit amount and CAO’s name in netFORUM.

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- 6) When inputting case data in netFORUM enter the following:
 - a. Select request category "**Funeral Expenses**" and sub-category "**Dignified Storage of Remains**".
 - b. Enter STAT A Code "**COVID-19 EFT**" when the **death IS COVID related** and funds will be disbursed via EFT.
 - c. Enter STAT A Code "**COVID-19 Check**" when the **death IS COVID related** and funds will be disbursed locally by check.
 - d. Enter STAT A Code "**NON-COVID EFT**" when death **IS NOT COVID related** and funds will be disbursed via EFT.
 - e. **DO NOT** enter a STAT A Code when the death **IS NOT COVID related** and funds will be disbursed locally by check.
- 7) Verify with client that the banking information is correct on AER Form 575 when funds will be disbursed via EFT.
- 8) Upload signed AER form 575 into the "Case documents" icon in the Assistance Case Profile.
- 9) When uploading multiple documents, ensure the AER Form 575 is titled in the following format: "**AER Form 575 - Case ID**"
- 10) Send EFT email notification for **Active Duty, AGR, Title 10 more than 30 consecutive days and Retired Soldier** to assistance@aerhq.org and include the following:
 - a. CASE ID on the subject line and in the body of the email message.
 - b. The client's preferred email address in the body of the email message.
 - c. Recommended repayment terms in the body of the email message.
- 11) Send EFT email notification for **ARNG and USAR in support of COVID-19** to covidrelief@aerhq.org and include the following:
 - a. CASE ID on the subject line and in the body of the email message.
 - b. The client's preferred email address in the body of the email message.
 - c. Recommended repayment terms in the body of the email message.

9. GENERAL GUIDELINES:

- a. Assistance will be provided as "**Loan Only**" with a cap of \$3,000 (provides up to 30 days of storage at \$100/day).
- b. Repayment will be deferred for 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 expenses that cannot be confirmed, reimbursement of storage expenses, or past due storage bills.
- e. Storage of remains may be separate (NTE \$3,000) or can be included in the total Funeral 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-h) below.
- f. AER Form 57, Budget Planning Sheet (BPS) is required for all requests under this sub-category of assistance. The BPS is waived for dependents covered by FSGLI that do not exceed the dollar caps listed in paragraph 10 (a-h).

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- g. Soldiers who finds themselves in a situation where repayment of a loan is causing a financial 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).
- e. **Dependent parents (Active Duty / AGR):** A grant of \$2.5K and loan up to \$8K for remainder of the cost **not to exceed \$10.5K** in total assistance. Funeral Expenses (\$7.5K) and storage of remains (\$3K).
- f. **Dependent Spouse or child of Retired Soldiers:** A loan **not to exceed \$8K** for Funeral Expenses (\$5K) and storage of remains (\$3K).
- g. **Non-dependent Funerals (Active Duty / AGR):** A loan only for the Soldier's portion – **not to exceed \$8K** based on ability to repay for Funeral Expenses (\$5K) and storage of remains (\$3K).

11. REPAY REQUIREMENT:

- a. **Active Duty/AGR:** Ability to repay in full 60 days prior to Expiration Term of Service (ETS), end of the AGR tour or Title 10 period when more than 30 consecutive days.
- b. **Army National Guard and U.S. Army Reserve on Title 10 or 32 orders in support of COVID-19 relief efforts:** DEPENDENT FUNERALS ONLY; must be repaid prior to end of the reserve commitment or within 24 months after the first scheduled repayment, whichever comes first.
- c. **Retired Soldiers:** Ability to repay in full is not to exceed 24 months; repayments beyond 24 months require HQ AER approval.

12. MANDATORY DOCUMENTS:

- a. AER Form 101, Application for AER Assistance (if applicable).
- b. AER Form 770, Application for AER Assistance, Exception to Policy for Eligibility (if applicable)
- c. AER Form 57, Budget Planning Sheet (BPS)

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- d. AER Form 575, AER Electronic Funds Transfer (EFT) Authorization Form
- e. Leave and Earning Statement (LES), Electronic Retired Account Statement (ERAS) and other earning statements for the Soldier and Spouse, as applicable.
- f. Estimate of cost from Funeral Home or other authorized storage vendor and Funeral expenses when combined.
- g. FSGLI confirmation when combined with Funeral expenses.
- h. Title 10 orders for current period of service when active for 30 or more consecutive days (Guard, Reserve, or AGR) (if applicable)
- i. **Orders for current period of service specifying activation for COVID-19 support**
- j. **ARNG and USAR Soldiers will require a statement on AER Form 770 in block 29b from the Unit Technician or Company Commander/First Sergeant certifying the Soldier is in "good standing" and has at least 24 months remaining on his/her reserve component commitment.**
- k. Trustee approval letter (if under bankruptcy)
- l. Special Power of Attorney (AER Form 53 or civilian equivalent) or Allotment Authorization (AER Form 55) when Soldier is not available.

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

14. 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.

15. 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

Enclosures:

AER Form 101, Application for Financial Assistance (Fillable)
AER Form 770, Application for AER 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)
DoD Safe Instructions