



## T H E M I L I T A R Y C O A L I T I O N

201 North Washington Street  
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February 17, 2005

The Honorable Daniel K. Akaka  
United States Senate  
Washington, DC 20510

Dear Senator Akaka:

The Military Coalition (TMC), a consortium of nationally prominent uniformed services and veterans' organizations, representing more than 5.5 million members plus their families and survivors, is writing to urge you to cosponsor and enact S. 185, introduced by Senators Bill Nelson and Jon Corzine. The bill corrects two serious problems with the military Survivor Benefit Plan (SBP). The first is the dollar-for-dollar deduction of VA benefits for service-connected deaths from the survivors' SBP annuities. The second is the delayed effective date of 30-year paid-up SBP coverage, which imposes undue financial penalties on the earliest SBP enrollees.

The TMC supports the view of the sponsors that if military service caused a retired member's death, the Dependency Indemnity Compensation (DIC) the VA pays the survivor should be added to the SBP benefits the retiree paid for, not substituted for them. In the case of members killed on active duty, a surviving spouse with children can avoid the dollar-for-dollar offset only by assigning SBP to the children. But that forces the spouse to give up any SBP claim after the children attain their majority – leaving the spouse with less than a \$1,000 monthly annuity from the VA. Surely, those who give their lives for their country deserve fairer compensation for their surviving spouses. S. 185 repeals the SBP-DIC offset.

The 2008 effective date in existing law for paid-up SBP allows those who retired after 1978 to stop paying SBP premiums once they have paid for 30 years and attained age 70. But tens of thousands of "Greatest Generation" retirees who signed up for SBP as early as 1972 – and who paid nearly two decades of higher premiums before the premium reduction in 1990 – will have to pay premiums for up to 36 years. S. 185 remedies this inequity by advancing the effective date to October 1, 2005.

Please cosponsor S. 185 and do all you can to see that it is enacted. It is time to end this inequitable treatment for military survivors and retirees who have given so much in service to our country.

Sincerely,

The Military Coalition  
(Signatures enclosed)