



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

201 North Washington Street  
Alexandria, Virginia 22314  
(703) 838-8113

February 25, 2005

The Honorable Jeff Sessions  
United States Senate  
Washington, DC 20510

Dear Senator Sessions,

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 thank you and Senator Lieberman for sponsoring S. 77, a bill that would significantly improve insurance and other benefits for military survivors.

TMC strongly supports the intent of the bill, and recommends that certain provisions be expanded. Specifically, TMC agrees with the testimony of uniformed service leaders that the proposed \$100,000 death gratuity should be paid to the survivors of all servicemembers who die on active duty, not just those who die in Afghanistan and Iraq. TMC supports your initiative to establish a minimum \$150,000 government-paid coverage provision for members assigned to a combat zone.

TMC recommends that the government provide \$100,000 in Servicemember's Group Life Insurance (SGLI) coverage to all members who elect \$300,000 in coverage – a total of \$400,000. The purpose of this incentive is to provide some level of coverage, as much of the private sector does, while not encouraging members with families to elect only the minimum SGLI coverage. Finally, TMC supports requiring spousal acknowledgement of the beneficiary and their concurrence for election of less than the maximum coverage under SGLI.

While increases in the lump sum survivor benefits are a top priority, TMC also believes it is essential for Congress to act this year to eliminate another major death benefits inequity that relegates many military survivors to survivor annuities of only \$993 per month. Specifically, Congress needs to repeal the reduction of Survivor Benefit Plan annuities by the amount of Dependency and Indemnity Compensation. A provision in the FY2004 Defense Authorization Act that allows surviving spouses to transfer SBP annuities to their children (and thus avoid the offset) did not solve the problem. First, it only applied to active duty deaths on or after November 24, 2003. Second, it provides no relief to spouses with no children. Third, it forces many spouses with children to accept even lower lifetime annuities as the price of obtaining a short-term increase until the children attain majority.

TMC is grateful to you and Sen. Lieberman for your leadership in championing survivor benefit improvements and looks forward to working with you to ensure fair treatment for military survivors.

Sincerely,

The Military Coalition  
(signatures attached)