

WHAT IS A vRED OR DD FORM 93, RECORD OF EMERGENCY DATA FORM?

Every servicemember swears or affirms an oath to lay down their life, if necessary, to support or defend the Constitution of the United States, and does so fully understanding that casualties are a potential tragic reality of war and military service. What you may not understand is what happens when something happens to you?

Do you really understand the purpose of your virtual Record of Emergency Data (vRED)? It's a vital part of your military personnel file! The vRED provides the **SOLE** source of contact information for your primary next-of-kin, secondary next-of-kin, and other persons to notify in case of an injury, death or emergency. The vRED also serves as the official document required by law for designating beneficiaries for Death Gratuity, Unpaid Pay and Allowances, and the Person Authorized to Direct Disposition (PADD).

What is Death Gratuity?

Death Gratuity (DG) is a lump sum payment made by the Department of Defense to the survivors or other individuals identified by the service member on the vRED. The amount of Death Gratuity is \$100,000.00 and is tax exempt. Effective July 1, 2008, a service member may designate one or more persons to receive all or a portion of the DG payment. The DG beneficiary does not have to be a relative, but can be anyone of your choosing. You may designate anyone or several people of your choosing to receive death gratuity in 10% increments for a total of 100%. Although designating person(s) other than your spouse is authorized effective 1 July 2008, Airmen who designate less than 100% to their spouse requires written notification to the spouse by the Service advising of the Airman's decision. The amount not designated by the member will be paid to the living survivors of the member in accordance with existing law and regulation.

What is a "By-Law" Designation?

In the absence of by name election by the member the DG will be paid "by law" as follows:

- Spouse, if no surviving spouse
- Child(ren), if none
- The descendants of any deceased children, if none
- Parent(s), if none
- Executor or Administrator, if none
- Other next of kin under the laws of the servicemember's domicile at the time of death

Can a Minor Child receive Death Gratuity?

Yes, however payment cannot be made directly to a minor child. Airmen should be aware that payment to minor child(ren) is dependent on state laws which require guardianship or a conservator to be appointed over the minor child's estate in order for payment to be made. This process can be a lengthy and costly process depending on the state in which the child resides. If no court documents are provided then DG is held until the child(ren) become of legal

age and can apply for payment on their own behalf. No interest is earned on DG held until the child (ren) become of legal age.

Is Death Gratuity and Servicemembers' Group Life Insurance (SGLI) the same program?

No. SGLI is life insurance and an optional election by service members. DG is a separate death benefit. No premiums are charged for DG and the benefit will be paid to a beneficiary regardless of cause or manner of death.

What is Unpaid Pay and Allowances?

Any pay or allowances due to the service member at the time of death will be paid to the designated beneficiary listed on the vRED. Service members have the right to name any person as beneficiary for money remaining due at time of death.

Who is the Person Authorized to Direct Disposition?

Decisions relating to funerals and burials are the responsibility of the Person Authorized to Direct Disposition of Human Remains (PADD). All service members are required to name a PADD on their vRED. A PADD must be a spouse, a blood relative of legal age, or adoptive relatives of the deceased member.

What do I need to do?

Take time to review your vRED and make sure it ALWAYS reflects correct information. Common errors in vREDs include not providing contact information for next-of-kin or beneficiaries. A member who does not provide contact information for family members will severely hamper the Service providing notification as soon as an event occurs. Access your vRED through the Air Force Portal and signing into vMPF. For any questions please contact the Ellsworth Casualty Assistance office at (605) 385-2336 for more information.