



SEPTEMBER 2012

Are You Ready?

Life keeps you busy, so you may not always remember to let everyone know when things change. Please put DFAS Retired and Annuitant (R&A) Pay on the list of those you need to keep in the know! We want to keep your contact and pay related information accurate and up to date. This is especially important as we get closer to December.

The year is now officially more than halfway over, which means that everyone's favorite season is on its way. That's right, tax season! As we begin planning for this hectic time, we'd like to help you start getting ready as well.

In this issue, we'll walk you through what you need to do to get ready for the end of the year. We'll also update you on some important new initiatives we're working on, including the Treasury mandated switch to direct deposit.

This is the last newsletter we'll be publishing before December, so make sure you hold on to a copy of this one, or save the link. All the information we've included in this issue will help you (and us) make it through the rest of the year with ease!

Treasury Mandate: Pay to go electronic by March 1, 2013

Paper checks to end

The Department of the Treasury has announced that all payments from the federal government must be made electronically and not by paper check beginning March 1, 2013. This means most military retirees and annuitants receiving paper checks will be required to sign up for direct deposit.

With direct deposit, DFAS sends your payment straight to your bank account. Direct deposit gives you immediate access to your money on pay day, and it eliminates the risk of lost or stolen checks, forged signatures and identity theft.

Over 99 percent of military retirees and over 96 percent of annuitants already receive their payments through direct deposit. If you're one of the few still receiving a check in the mail, we'll send you a notice in the coming months. But you can get ahead of the rush by setting up direct deposit now.

How to enroll

There are three ways to start direct deposit. Before you enroll, you'll need to gather information including your financial institution's routing transit number and account number. Then do one of the following:

- Send a signed [Fast Start Direct Deposit Form](#) to Defense Finance and Accounting Service, U.S. Military Retired Pay, P.O. Box 7130, London, KY 40742-7130;
- Use your [myPay](#) account to set up a direct deposit to your checking or savings account;
- Or call the DFAS Retired and Annuitant Pay Customer Care Center at 800-321-1080.

It can take 30 to 60 days from the day we receive your enrollment for direct deposit to start. If after enrolling you receive a paper check, please cash or deposit it as you normally would. We'll send you a notification when we process your enrollment.

There are many advantages to eliminating paper checks. No more trips to the bank to deposit your check, no risk of lost or stolen mail, no waiting for misrouted or delayed mail, and your money is available to you the day it is due. It also will save the American taxpayers about \$120 million every year.

Find more information at www.dfas.mil/mandatoryeft.html.

Getting Your 1099R by Snail Mail?

If you choose to receive your 1099R from us in the mail, it's important to make sure the mailing address you have on file with us is current. If you've moved in the past year, or will be staying somewhere other than your primary residence when tax season begins, let us know so we can send your tax documents to the right place.

The quickest and easiest way to update your mailing address is to use *myPay*. If you don't have a *myPay* account yet, you can use the troubleshooting instructions on our [homepage](#) to create one.

Log in to Your Account

1. Go to the myPay web site, and log into your account using the "log In" box at the top left-hand side of your screen
2. Click "Accept" on the Terms of Use Agreement

Update Your Mailing Address

1. On the Main Menu page, find the Correspondence Address link
2. Enter the correct address
3. Save your changes and close out the screen or use the link at the top of the page in the gray bar to return to the Main Menu

Need Help?

If you have problems remembering your login ID or password, consult the "Forgot Your Login ID?" or "Forgot or Need a Password?" link. You can also contact [myPay](#) at 888-332-7411(option 5) to speak to a customer service representative.

Other Options

You can also use our [Change of Address Fast Form](#), or send us a written request. Fast Forms are electronic versions of our paper forms. They are processed automatically, and they save paper and postage costs. You will receive email confirmation of your submission and your account will be updated in three to seven business days

If you choose to mail or fax us a written request to change your address, please include both your old and new mailing address, along with the effective date for the new address. Additionally, please include your name, social security number, and signature with date on your request.

Please keep in mind that it can take 30-60 days for us to process a written request.

Want to Convert to Electronic 1099R?

You can [log in](#) to your *myPay* account and sign up to begin receiving your documents electronically. We will email you when your tax documents are available. There's no risk of anything getting lost in the mail and you receive your 1099R almost immediately after we post it to *myPay*, instead of waiting for a hard copy.

If you don't have an email address registered, we've put together a quick step-by-step guide to help you add one. If you don't have a *myPay* account yet, you can use the troubleshooting instructions on our [homepage](#) to create one.

Log in to Your Account

1. Go to the myPay web site, and log into your account using the "log In" box at the top left-hand side of your screen
2. Click "Accept" on the Terms of Use Agreement

Register Your Email Address

1. On the Main Menu page, find the "Email Address" link
2. Enter and confirm the correct address. Be sure to select "primary" beside the email address where you want to receive pay statement notifications and other important correspondence
3. Save your changes, close out the Screen or use the link at the top of the page in the gray bar to return to the Main Menu

Sign Up for e1099R

1. Return to the Main Menu page, find the Turn on/off Hard Copy of 1099R link
2. You will be taken to a confirmation screen. Click the "Yes" button under "Do you wish to Stop home mail delivery of your 1099R?"

Need Help?

Contact [myPay](#) at 888-332-7411(option 5) to speak to a customer service representative if you need assistance at any point during this process.

Getting Your 1099R by Email?

If you have elected to receive your 1099R electronically, and your email address has changed, please update it in [myPay](#). DFAS uses your *myPay* e-mail address to send you these newsletters, breaking news and to notify you when your Retiree Account Statement and 1099R tax statements are available.

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1. Go to the myPay web site, and log into your account using the “log In” box at the top left-hand side of your screen
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To speak to a customer service representative, contact [myPay](#) at 888-332-7411 (option 5).

Delta Dental Premium Change

Notice a Small Change in Your Retired Pay?

If you're enrolled in the TRICARE Retiree Dental Program, you may notice a change in your Oct. 1 payment. This change is due to the regularly scheduled annual adjustment in your monthly premiums as established by the TRDP contract.

The annual rate adjustments for enrollees in the TRICARE Retiree Dental Program (TRDP) are reflected in your Oct. 1 retirement payment.

How Much Will Your Premium Change?

Specific information regarding the annual premium adjustment can be found on the [TRDP website](#). Enrollees in the Enhanced TRDP can use the website's [Premium Search feature](#) to find out their new monthly premium amount.

You can also review your most recent Retiree Account Statement on [myPay](#) to see how this change affected your retired pay.

New Fast Forms Have Arrived

We've created automated versions of the [DFAS 2558](#) Authorization to Start or Stop an Allotment and the [DFAS 2866](#) Retiree Change of Address/State Tax Withholding Request.

Fast Forms are automated, so your account will be updated three to seven business days after your request has been submitted. They also save paper and postage costs!

If you wish to change an existing allotment with this method, submit a stop authorization on one day, and then a new start authorization the next day. This will ensure that your requests are processed in the proper order.