



Retiree Newsletter

June 2019

Director's Message

Greetings from Cleveland! Spring has finally arrived here, and today we are enjoying some beautiful, sunny weather after many days of rain.

Inside DFAS, we've been working on a number of projects, together with our Branch of Service partners, to make it easier for you to communicate with us and for us to communicate with you when there is information or life changes that affect your retired or annuitant pay account.

One big change is that myPay is now simpler, streamlined and more mobile-friendly. Please read the article in this issue. If you aren't using myPay, now is the time to get started!

You play an important role in making sure your pay account is up to date. Changes in your life can affect your pay, and if you don't update your account, it can cause difficulties for you or for your loved ones. Please use the handy roadmap we've provided to perform an account checkup at least once a year.

If you have Survivor Benefit Plan coverage, it's also important to make sure coverage and beneficiaries are current. You can do that by verifying the SBP information on your Retiree Account Statement, and we've outlined how to do that in this issue.

One of the ways we're improving our communication is to put more and more information on our website at DFAS.mil. The article in this newsletter highlights some of the important tools that may be helpful for you.

Finally, from one of our partners, the Armed Forces Retirement Homes, a peek at what it's like to live in their resort-like community in Gulfport, Mississippi.

We hope you find this newsletter helpful. If you have retired military friends who aren't online, please share this PDF with them.

We thank you for your service and are honored to serve you.

Now Available on a Screen Near You: a Simpler, Streamlined, Mobile-Friendly myPay

The fastest and most secure way for military retirees or annuitants to manage their pay accounts is now even more convenient. On May 4, DFAS refreshed myPay, making it simpler and more streamlined to use. Plus, myPay is now more mobile-friendly, and easier to use on a favorite mobile device.

When you use myPay now, you will see some big differences. The most striking difference is the appearance of the myPay home page, which now looks more like other online financial sites. The login area is now on the right side instead of the left, there is a banner area with important information in the middle, and there are quick links at the top.

When you log in to your myPay account, you will also see a streamlined navigation menu that appears on the left side of every page. The same menu choices for getting pay and tax statements, and making pay changes are available; the menu is now organized into two categories: statements and pay changes.

The menu options for updating your email address, and changing your Login ID and password are now under "Personal Settings" in the menu bar at the top of the page.

Another change is that myPay is now easier to use on your favorite mobile device. When you use myPay on your mobile browser, the menus and screens will adjust to the screen size. The familiar three-bar menu icon gives you options to click to specific areas of the site.

What has not changed is your login ID and password; those transferred over. The same login ID and password you used before the transformation, you can use after (as long as your password did not expire). And the "Forgot your Login ID?" and "Forgot or Need a Password?" options are still available, located under the new login box on the top right.

When you see a myPay homepage that looks different after the changeover, you can ensure you are on the official myPay site by checking your browser's address bar for the correct myPay URL: <https://mypay.dfas.mil>

We also updated the video how-to's and the Frequently Asked Questions to help users accomplish a variety of common online tasks, such as accessing a myPay account for the first time, password updates, and bank account and address changes.

The tutorial videos are available at youtube.com/DFAS. They include:

- How to set up your myPay account
- How to reset your password
- How to request a Login ID
- How to change your bank account
- How to turn on or off hard copy statements
- How to change your email address
- How to update your mailing address

myPay provides convenient access to a range of information about payments, and lets retirees and annuitants easily update their contact information or tax withholding and download tax documents. Annuitants can also submit their annual certification. And when you have an email address in myPay, you can receive important email messages from DFAS about your pay account and information from your branch of service.

If you're not using myPay to manage your military retired or annuitant pay account, now is the time! It's easy to get started. Simply go to the myPay homepage at <https://mypay.dfas.mil> and click on the "Forgot or Need a Password" link. Enter your Social Security Number and check the box affirming you are the account owner, then choose "mail to my address of record with Military Retired" and click the "Send me a Password" button. Your temporary password will be mailed to your address on record with Retired and Annuitant Pay. You should receive it in about 10 business days.

Once you receive your password in the mail, you can return to the myPay homepage and login with your social security number and the password you received in the mail to create your myPay profile. Just follow the steps below:

1-Go to the New User Module and click the "Start here" link.

2-Enter your Social Security Number and your temporary password and click the "Submit" button. You will be prompted to create a Login ID and a permanent password.

3-Follow the on-screen instructions for creating your Login ID and Password, then select "Create Account" when finished.

We also have step-by-step instructions in a [downloadable PDF for getting started with myPay](#).

myPay is available using the internet from your computer or your mobile device browser at: <https://mypay.dfas.mil>

It's Time for a Retired Pay Account Checkup

It's important to regularly review and update your retired pay account. Keeping your account current will ensure that we can get in touch with you if there is information you need to know about your retired pay and help make sure that outdated information doesn't cause difficulties for you or your loved ones down the road.

Use this handy roadmap to perform a retired pay checkup at least once a year.

1. Is your mailing address current?

You might be surprised to learn that we get a lot of returned mail. If you've moved and haven't told us, we won't know how to reach you. Let's keep the lines of communication open! Log in to your myPay account and check your "Correspondence Address" under "Pay Changes" on the side menu as part of your annual account check-up: <https://mypay.dfas.mil>

2. Do you have a current email address in myPay?

Make sure we have an email address in myPay and that it is current. Email is our easiest and fastest way to communicate with our members. If we have your email address, you will hear news faster.

Take a minute right now and check to make sure your email address(es) are current. At the top of your myPay account menu, select "Personal Settings" and then in the side menu on the left, select "Email Address" to view the email address(es) you have on file with us. Make sure you indicate the primary email address you want us to use, and check the box to indicate if the address is still valid. Delete any old email addresses you no longer use.

3. Is your federal and state income tax withholding correct?

If your income changes, you move to another state, or there are changes in the tax laws, you should look at the federal or state income tax withholding information we have in your account. Don't wait until tax season to discover your withholding is incorrect!

You can verify and update your tax withholding information yourself in myPay. Click on "Federal Withholding" or "State Withholding" under "Pay Changes" in the menu on the left to see if your withholding is correct.

4. Are your allotments correct?

Review your allotments at least once a year. Look under "Pay Changes" for "Allotments" in the menu on the left side of your myPay account. Check each allotment and the allotment amounts. Make sure each allotment is current and the amount is correct.

Please keep in mind that some allotments cannot be changed using myPay. Some of the common allotments that cannot be changed using myPay include FEDVIP, Tricare and NSGLI. If you have a question about any allotments that you cannot change on myPay, please contact that company or organization directly.

5. Have there been changes in your family?

If you get married, lose a spouse, or have a child, the change can affect your account. You may need to change your income tax withholdings or notify us to change your Survivor Benefit Plan information.

If there have been any changes in your family, please send us a copy of the official documentation (marriage license, divorce decree, death certificate or birth certificate), as well as a request for how you want us to update your account.

Always notify DFAS as soon as possible about a major life change. You can fax your documents to 1-800-469-6559 or mail them to DFAS, 8899 E 56th Street, Indianapolis, IN 46249-1200. Make sure your Social Security Number is clearly visible on each document so we can identify your account to update it.

6. Is your Arrears of Pay beneficiary correct?

Who did you choose as a beneficiary for any arrears of retired pay that may be due when you pass away? Make sure your designation is current and confirm that your beneficiary's address is up to date.

You can check this information by clicking on the "Beneficiary for Arrears" link under "Pay Changes" in the menu on the left side of your account in myPay. You can make changes to your designation and update their address information through myPay.

7. Is your Survivor Benefit Plan (SBP) coverage and beneficiary(ies) correct?

Your Retiree Account Statement (RAS), available in myPay, has a lot of information on it about your pay, deductions, taxes and SBP. The SBP section has five lines on it for members who participate in SBP. The most important for you to check: your type of coverage, and date of birth of your spouse beneficiary (if applicable). See the article in this issue, *Checking Your SBP Coverage on Your Retiree Account Statement*, for more details on how to verify your SBP coverage using your RAS.

So pick a date! It doesn't matter if it's April 15, your retirement date, your birthday, or the first of the year. Set a yearly reminder to look over your information to make sure your account is up to date!

Checking Your SBP Coverage on Your Retiree Account Statement

If you have Survivor Benefit Plan (SBP) coverage, it's important to regularly check your Retiree Account Statement (RAS) to verify your account information is current. The following explanations will help you understand the SBP information on your RAS.

The first page of your RAS has a lot of information on it about your pay, deductions, taxes and SBP.

The SBP section has five lines on it for members who participate in SBP:

Type of Coverage

The first line is "The Type of Coverage" and can be the most confusing line, especially for retirees who have had more than one spouse. The options for this line are Spouse, Spouse and Child, Child Only, Former Spouse and NIP or Natural Interest Person.

Spouse coverage entitles your spouse to an SBP annuity at the time of your death.

If a retiree is married to one person at retirement, divorced, and the married another person, the current spouse at the time of death will receive the SBP annuity, not the spouse at retirement. This situation is not uncommon and can difficulties for those who are survived by the member.

If a retiree who has SBP on their account gets divorced and SBP is ordered to be continued after the divorce, the retiree or former spouse have one year from the date of divorce to switch the spouse coverage to former spouse coverage. If the RAS does not say "Former Spouse" in the Type of Coverage line and the retiree is divorced, they need to contact DFAS to correct their SBP.

Spouse and child coverage can also cause some confusion for some retirees. Spouse and child coverage will provide SBP first to the spouse as described above. If the spouse becomes ineligible to receive SBP, then the child or children will receive the SBP. The spouse and child(ren) cannot receive SBP at the same time.

Child Only coverage provides no coverage for the spouse. The SBP annuity will be divided equally between all eligible children.

Natural Interest Person or NIP coverage is available for retirees who do not have a spouse or children and want to cover someone else. This coverage type is rare and more expensive than the other options. In addition, the retiree can terminate NIP coverage at any time and for any reason.

Monthly Premium

After you clarify what type of coverage you have, the next line states the monthly premium.

Once you have made 360 payments and are more than 70 years old, you are paid up and no additional premiums are withheld. The last line of the SBP section will show how many premium payments that have been made toward paid-up status.

Annuity Base Amount

Line three shows the annuity base amount. This amount starts anywhere from \$300.00 up to the retiree's full gross pay at retirement and is increased by Cost of Living Adjustments throughout the member's retirement. The annuity will be 55% of the base amount.

Date of Birth of Beneficiary

Line four shows the date of birth for the spouse or former spouse. If you have child coverage, this line will show the date of the youngest child at retirement. If you had subsequent children after retirement, this date will not change until the youngest child at retirement ages out of eligibility. This is another area that can be confusing.

The SBP section of your RAS can be confusing, but by understanding what each line means, and making sure you notify DFAS when your SBP coverage is not reflected correctly on your RAS, we can prevent heartache and difficulties for your loved ones after your death.

Did You Know? Tools You Can Use on the R&A Pay Website

You may already know that [DFAS.mil/retiredmilitary](https://dfas.mil/retiredmilitary) is a great place to get information about your retired pay. Our website has many features you may not know about. From the main Retired Military & Annuitants page, you can request an IRS Form 1099R, report the death of a retiree, get the forms you need to make changes to your account, submit a question through AskDFAS, and of course, find out about the latest news.

The latest news section of our website, on the Retired Military & Annuitants home page, is a quick way to see information that is new or time-sensitive. We update this section whenever there is news, so check back often to see if there is something that might affect your account.

When you arrive at [DFAS.mil/retiredmilitary](https://dfas.mil/retiredmilitary), you will see there is a menu on the left-hand side. Above the menu are four blue links:

- The top link is our customer service link. This page has information about our mailing address, phone and fax numbers.
- The next link down is AskDFAS. AskDFAS provides a pathway for retirees and annuitants to see questions that others have asked or ask your own questions without calling the customer care center.
- The Forms link will take you to a list of forms used by R&A to maintain your account. Many actions require a specific form and this is the easiest place to find the form you need.
- Lastly, there are some Frequently Asked Questions and their answers provided to save you time that you might otherwise spend on the phone.

At the top of the Retired Military & Annuitants home page is a gray box that gives you the option to request a duplicate IRS Form 1099R from the website. This is a quick and easy process for those retirees or annuitants who do not use myPay. From the Retired Military & Annuitants page, you can click on the box in center of the page and this will take you to a form in AskDFAS. Just complete the online form and click submit and a duplicate IRS Form 1099R will be sent to the address on your account. If you want the form sent to an alternate address, that option is available as well by entering the alternate address on the form. You should receive the form within 7-10 days.

The death of a retiree can be a very emotional and trying time, and we want reporting a death to be as easy as possible. Just below the IRS Form 1099R box on our homepage is another box that a family member or friend can use to report the death. Clicking on that box takes you to a form to complete with information about the retiree. You can also enter an email address so you can be notified of progress as the case is processed.

On the top right of [DFAS.mil](https://www.dfas.mil) are easy links to myPay, AskDFAS, our Facebook page, our YouTube channel (with how-to videos on using myPay) and our LinkedIn page.

Our website will continue to be the place to find the latest news, information and forms needed to maintain your account, as well as serve as a gateway to other tools you can use, like myPay and AskDFAS.

News from our Partners: Tony Langdon, Retired SFC E-7, U.S. Army, on Living at the Armed Forces Retirement Home in Gulfport, Mississippi

I arrived at the Armed Forces Retirement Home in Gulfport, Mississippi (AFRH-G) in April 2012. It seemed like I was walking into a five-star resort community, combined with the beautiful setting of the Gulf of Mexico beach.

I enjoy living the carefree lifestyle at AFRH-G. There is no comparing what we have here to other retirement homes: the amazing resort-like lifestyle, along with good friendship and socializing.

We have everything from the fitness center, and meals and transportation, to activities that are offered. I also enjoy freedom without all the worries associated with home ownership. I have peace of mind knowing I have assisted and full-time care if needed. I even have an enjoyable view from my balcony when I have coffee in the morning!

I feel safe being alone and thoroughly enjoy the peace of mind that comes from access to medical care, which includes three pull cords in each apartment. These emergency pull cords provide a quick medical response from our security officers with any emergency that may occur day or night. There is also a gate guard for controlled access onto the property.

There are a lot of fun things for residents to do on the Gulf Coast. People are very friendly and helpful, giving you the feeling that you're always welcome. There are a variety of restaurants, shopping malls, golf courses, great fishing spots, and plenty of live entertainment at the local casinos. The AFRH-G also has a parking garage for vehicles.

The 50 cents per month I paid to support the AFRH while on active duty was an excellent investment for my future retirement!

Learn more about the [Armed Forces Retirement Home](#) in Gulfport, MS, or Washington, DC! Contact AFRH at 800.422.9988 Ext. 1 or by email at: admissions@afrh.gov

Contact Us

DFAS Retired & Annuitant Pay Website

dfas.mil/retiredmilitary

DFAS Retired & Annuitant Pay Mailing Addresses

Retirees:

Defense Finance and Accounting
Service
U.S. Military Retired Pay
8899 E 56th Street
Indianapolis IN 46249-1200

Annuitants:

Defense Finance and Accounting
Service
U.S. Military Annuitant Pay
8899 E 56th Street
Indianapolis IN 46249-1300

DFAS Retired & Annuitant Pay Phone and Fax Numbers

Phone:

Toll-free: 800-321-1080
Local: 216-522-5955
DSN: 580-5955

Retired Pay Fax:

800-469-6559

Annuitant/Survivor Pay Fax:

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myPay

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