



Retiree Newsletter

March 2019

Director's Message

Greetings and welcome to the first Retired and Annuitant Pay newsletter of 2019.

Here in Ohio, we are finally seeing signs of spring after a long, cold winter. But, spring also brings tax time.

One of the toughest parts of filing taxes is collecting all of that information. If you need tax documents for your retired or annuitant pay account, there's an article in this issue on convenient options for getting them that don't involve waiting on hold, such as using myPay to get both current and past tax documents.

We also have an article on making plans for your future to make it easier on your loved ones that outlines the avenues for having someone you trust assist you with your account.

This newsletter also highlights two new webpages, one about the VA waiver and disability entitlements and one about School Certifications. We are working to get more explanatory information on our website to help better your understanding of retired and annuitant pay, which is complex and can be confusing.

We also have an article about our new, simpler process for those who are eligible to withdraw from SBP due to qualifying VA disability.

Are you an annuitant who isn't using myPay? Check out the article in this issue on the benefits you're missing, and set up your access to myPay today.

Speaking of myPay, later this spring, myPay will undergo a transformation and you'll see a fresher, more modern site when you log on. Check out the article in this issue for a sneak preview of some exciting changes.

I hope you find the articles in this issue helpful. And please share the information with your retired military friends who may not see the online editions of the newsletter.

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

It's Tax Season: Convenient Options for Getting the Tax Documents You Need

For many, the toughest part of filing taxes is collecting all of the tax information they need. If you need tax documents for your retired or annuitant pay account, here are convenient options for getting them.

myPay: Available When You Are

The fastest and most secure way to obtain a copy of your 1099-R is through myPay. Retirees and annuitants can log in to myPay, and print a 1099-R from the comfort of their home. Instructions are at:

<https://go.usa.gov/xEMrn>

With a myPay account, you have quick access to current and past tax documents such as account statements, 1099-Rs, 1095s, and the 1042-S.

And there's more. If you're a retiree, myPay allows you to change your mailing address, allotments, direct deposit information, and Arrears of Pay (AOP) beneficiaries. If you're an annuitant, you can change your mailing address and direct deposit information, and you can submit a Certificate of Existence (COE) or a Report of Existence (ROE).

With an email address in myPay, you will also receive information from us on changes in policy that may affect your account.

If you cannot access your myPay account, or you've never used myPay, here is how to get access.

If you've used myPay in the past, but need to reactivate your account:

Step One - Request a temporary password or request to change your password

- A. Go to mypay.dfas.mil
- B. Click "Forgot or Need a Password?"
- C. Enter your Login ID or your Social Security Number and click the "Yes" button on the bottom right.
- D. If you previously answered the security questions, you may be able to change your password online by answering the security questions.

If you are unable to change your password online, choose “mail to my address of record with Military Retired” and click “Send me a Password.” If you have a valid email address in myPay, you can choose to have your temporary password emailed to you instead.

If you don't receive the temporary password you requested

You should receive your temporary password in 10 business days by mail or within 24 hours by email. If you don't, you need to update your email or mailing address. Retirees can update their mailing address online using AskDFAS, mail or fax the information to DFAS, or call the Customer Care Center at 800-321-1080.

<https://go.usa.gov/xEMrU>

After your mailing address or email address is updated, please allow ten days before requesting another temporary password by mail or at least 24 hours before requesting another temporary password by email.

Step Two – Reactivate your account

- A. Once you receive your temporary password, return to myPay.
- B. Log into myPay using your Login ID and your new temporary password.
- C. Create a new permanent password.
- D. Select “Main” in the upper right corner to use myPay and look under the heading “Taxes” for your 1099-R.
- E. Be sure to check and update your email address and mailing address while you are in myPay.

If you forgot your Login ID

If you established a Login ID and don't remember it, there are two ways to retrieve it:

- You may enter your previously registered email address and your Social Security Number and myPay will email your Login ID to you.
- You may enter your Social Security Number and Password and myPay will display your Login ID.

If you have never used myPay, getting started is simple:

Step One - Request a temporary password

- A. Go to mypay.dfas.mil
- B. Click "Forgot or Need a Password?"
- C. Enter your Social Security Number and click the "Yes" button on the bottom right.
- D. Choose "mail to my address of record with Military Retired" and click "Send me a Password."

If you don't receive the temporary password you requested

You should receive your temporary password in ten business days by mail. If you don't, you need to update your mailing address. Please mail or fax your updated mailing address to DFAS, or call the Customer Care Center at 800-321-1080.

<https://go.usa.gov/xEMrU>

After your mailing address is updated, please allow ten days before requesting another temporary password by mail.

Step Two – Activate your account

- A. Click "Create an Account."
- B. Enter your Social Security Number and temporary password and click "Accept/Submit."
- C. Create a permanent Login ID and password.
- D. Select eight security questions that you can answer later if you need to reset your password. Click "Submit Questions."
- E. Answer each question and click "Submit Answers."
- F. Add your email address so that you can reset your password via email when needed.
- G. Select "Main" in the upper right corner to use myPay and look under the heading "Taxes" for your 1099R.

There is an extensive menu of Frequently Asked Questions and answers on how to use myPay at

<https://go.usa.gov/xEMrf>

There are also helpful videos on using myPay on DFAS' YouTube channel. To get there, go to [DFAS.mil](https://dfas.mil) and click on the YouTube icon in the upper right corner or go to YouTube.com and search for "DFAS."

Other Convenient Options for Getting 1099-Rs

In addition to using myPay, we offer other convenient options for getting 1099-Rs. The options are explained on the "Taxes" page on our website:

<https://go.usa.gov/xEMrP>

Requesting a 1099-R online: You can use AskDFAS on our website to request we mail a 1099-R. It's easy to get to the AskDFAS option from the gray box at the top of our webpage.

This link will take you into AskDFAS, where you can input your information and a 1099-R will be sent to your address of record or a one-time, temporary mailing address.

<https://go.usa.gov/xEMYY>

Telephone automated requests for a 1099-R: If you are a retiree, you can request a 1099-R using the telephone self-serve option by calling 800-321-1080, selecting "1" for Self-Serve and following the prompts. The 1099-R should be in the mail within 7-10 business days to the address we have on record.

Calling our Customer Care Center

Our representatives are dedicated, knowledgeable professionals and willing to help when needed. But as the tax deadline draws near, they are overloaded with calls for information that could be obtained more quickly and easily with the self-service resources outlined above. However, if you have a special situation, you are welcome to call Monday through Friday, 8:00 am-5:00 pm Eastern. Mondays and lunch time are the busiest times, so we recommend calling at other times.

Tax season is a busy time for you and for DFAS. We hope that the self-service options outlined above can make tax time easier.

Planning for Your Future

For retirees and annuitants, there are several avenues for allowing a loved one or other trusted individual assist you with your account. These avenues are called “third-party representatives” and fall into two categories, either non-pay-related or pay-related representation.

Non-Pay-Related versus Pay-Related Representation

Non-Pay-Related

A third-party representative (TPR) who is granted non-pay-related authority cannot make changes to retiree or annuitant payments from DFAS. The TPR can only assist the retiree or annuitant in matters such as correspondence address changes, issuing account statements, issuing W-2 or 1099-R forms, or completing and signing an annuity application. The TPR has the authority only so long as the retiree or annuitant is not incapacitated. Should the retiree or annuitant become incapacitated, the authority ends.

Pay-Related

The term “pay-related” refers to the authority of a third-party representative (TPR) to control and make changes to the banking information associated with the retiree or annuitant account at DFAS. This is the most significant authority that can be delegated to a TPR and is allowed only when the retiree or annuitant is incapable of handling his or her own affairs; that is, when they are deemed incapacitated.

In almost all instances, the granting of authority to make pay-related changes also allows the TPR to make other changes to the account, as well, including all non-pay-related changes. So, a third party who is granted pay-related authority will have blanket authority over all matters connected with the account.

Specific Types of Third-Party Representation

Non-Pay-Related Authority

General Power of Attorney (Retirees and Annuitants)

A General Power of Attorney (GPOA) allows a third party the authority to make non-pay-related changes. The retiree or annuitant cannot be incapacitated and must sign a Power of Attorney document appointing the agent. No medical evaluation is needed.

Pay-Related Authority

Guardianship (Retirees and Annuitants)

A guardianship must be court-ordered, and it grants authority outlined in a guardianship document to a guardian. In most cases, the guardian is given full authority over all of the retiree's or annuitant's affairs, which would include their account at DFAS. A guardianship takes precedence over any other third-party representation on file at DFAS.

Durable Power of Attorney (Retirees only)

A Durable Power of Attorney (DPOA) is a newly-authorized third-party representation for retired pay, and currently only applies to retirees. The authority granted to the third party, usually called an agent, is stated in a Durable Power of Attorney document and includes the ability to make pay-related changes to the retiree account. The retiree must sign the DPOA document and appoint the agent. A DPOA is effective only if the retiree becomes incapacitated. Evidence of incapacitation is needed in the form of a medical statement signed by a Medical Doctor (M.D.) or Psychiatrist.

Trusteeship (Retirees only)

A trusteeship is a third-party representation granting pay-related authority to a trustee on behalf of an incapacitated retiree who has neither a guardian nor an agent for a Durable Power of Attorney. A medical statement of incapacity is required. The trustee is appointed by DFAS. Trustees are required to post a bond and provide an annual report to DFAS.

Representative Payee (Annuitants only)

A representative payee, or "rep payee" is a TPR recognized for annuitants only. It is similar in scope to a Durable Power of Attorney for retirees, and includes the ability to make pay-related changes to the annuitant's account at DFAS. A medical statement of incapacity is required. The rep payee is appointed by DFAS, not by the annuitant.

New Webpage Explains the VA Waiver, Retired Pay, CRDP and CRSC

Many military retirees who are eligible for DoD retired pay are also eligible for VA disability pay. The laws and regulations that apply when a retiree is eligible for both types of pay are complex and can be confusing, so we created a new webpage that explains the basics of the VA waiver, and the relationship between VA disability pay, retired pay, Concurrent Retirement and Disability Pay (CRDP) and Combat-Related Special Compensation (CRSC).

The law requires that a military retiree waive a portion of their gross DoD retired pay, dollar for dollar, by the amount of their Department of Veterans Affairs (VA) disability compensation pay; this is known as the VA waiver (or VA offset). The new webpage provides an overview of how the VA waiver works. It also summarizes the two programs created by Congress to allow eligible military retirees to recover some or all of the retired pay that retirees waive for VA disability pay: CRDP and CRSC.

In addition, the webpage also explains the impact on retired pay, CRDP and CRSC when a VA disability rating changes, as well as how retroactive disability rating changes might result in a retired pay or CRDP/CRSC Processing (CCP) debt.

We hope this webpage will help retirees better understand how these programs interact.

The webpage is under the "Disability Entitlements" section of the Retired Military & Annuitants area of the DFAS.mil website at:

<https://go.usa.gov/xEMry>

School Certification Questions? We've Got Answers

Survivor Benefit Plan (SBP) annuity payments typically stop for child annuitants covered under SBP when they reach age 18 unless they are incapacitated. However, if the child annuitant attends school full-time (in high school or at an accredited college or university), the SBP annuity payments can continue until they reach age 22 or otherwise become ineligible.

To validate their eligibility, child annuitants turning 18 years old must send a Child Annuitant's School Certification form (DD Form 2788) by the date of their 18th birthday, and child annuitants over age 18 must send a School Certification form by the end of each school term.

To help explain the requirements of the School Certification form, we created a new webpage and added some new Q&As to the "Survivor Benefit and Arrears of Pay Frequently Asked Questions" page on our website.

The new webpage explains the initial school certification requirements for child annuitants who turn 18, whether in high school or in college at the time and has links to the form and instructions. It also links to the FAQ page, which answers questions such as:

- How often do I need to send a Child Annuitant's School Certification?
- When do I send the school certification during the school year?
- When should I fill out and sign the Child Annuitant's School Certification form?
- What dates do I put on the school certification?
- Who is the school official that should fill out and sign the Child Annuitant's School Certification (DD Form 2788) form?

The School Certification webpage is under the "Survivors and Beneficiaries" section of the Retired Military & Annuitants area of the DFAS.mil website at:

<https://go.usa.gov/xEMrp>

The Survivor Benefit and Arrears of Pay Frequently Asked Questions webpage is under the "Survivors and Beneficiaries" section of the Retired Military & Annuitants area of the DFAS.mil website at:

<https://go.usa.gov/xEMrv>

New, Simpler Process for Retirees Eligible to Withdraw from SBP Due to Qualifying VA Disability

Early in April, we are implementing a new, simpler process for withdrawing from Survivor Benefit Plan (SBP) coverage due to a qualifying VA disability. With this new process, the withdrawal form and required fact sheet will be available to download in a PDF packet from the Forms page on our website instead of contacting DFAS to request the form. Also, retirees will no longer need to obtain separate VA eligibility information. We worked with VA to obtain the information electronically on the retiree's behalf.

With the new process, eligible retirees can download the PDF withdrawal packet, read the fact sheet, fill out the form and send it to DFAS. We will then verify eligibility and process the withdrawal, if qualified. It's simpler and faster.

We also have a new webpage with information about the new withdrawal process and additional information about factors to consider in withdrawing from SBP coverage at:

<https://go.usa.gov/xEMrw>

Tip: Changing Bank Accounts for Your Pay? Start Early

When you need to change the bank account for your direct deposit, or change an allotment, make sure you allow a window of time for the change to be processed before payday. Making those changes isn't instant, even in myPay. Although, making changes in myPay is much quicker than mailing or faxing it in.

When you use myPay to make a bank account or allotment change, myPay will provide an effective date, so you'll know whether the change will be made for the next payday or the payday after that. In general, if you make a change in myPay during the first half of the month, it will be effective for the upcoming payday.

When you mail or fax the change to us, or call our Customer Care Center, you should plan for 30 days for the change to process.

If you are changing bank accounts, it's always a good idea to keep your old account open until you know the change was made.

Benefits of Using myPay for Annuitants

Many annuitants are missing out on the benefits of using myPay, our online pay management system.

myPay provides convenient access to a range of information about your payments, and lets you easily update your account information and submit your 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 loved one's branch of service.

myPay is available 24 hours a day, seven days a week using your computer or your mobile device browser at:

<https://mypay.dfas.mil>

Using myPay you can:

- View, print or download your Annuitant Account Statements (AAS)
- View, print or download your current IRS Form 1099-R (and up to two prior years)
- View, print or download your current IRS Form 1042-S (and up to two prior years)
- Change your federal tax withholding
- Submit your Certificate of Eligibility (COE)
- Submit your Report of Existence (ROE)
- Change your mailing address
- Change your direct deposit information
- Update your email address

With an email address in myPay, you can:

- Receive an email when your 1099R is available
- Receive email notifications from DFAS about your annuity payments or account
- Receive email notifications about branch of service news and events
- Reset your myPay password online

Any military annuitant who is receiving annuity pay through DFAS can use myPay. To set up your myPay access for the first time, request a temporary password:

A-Go to mypay.dfas.mil

B-Click "Forgot or Need a Password?"

C-Enter your Social Security Number and click the "Yes" button on the bottom right.

D-Choose "mail to my address of record with Annuitant" and click "Send me a Password."

You should receive your temporary password in 10 business days by mail. Once you receive your temporary password, go to mypay.dfas.mil and select "Create an Account" or "Start Here." You'll be asked to enter your Social Security Number and temporary password. Follow the on-screen prompts to log in to myPay and set up your profile.

If you need assistance with your myPay account, please call DFAS' myPay customer care center toll-free at 1-888-332-7411 (Monday through Friday, 8:00 A.M. to 5:00 P.M. eastern).

There is a large menu of Frequently Asked Questions with answers on how to use myPay at:

<https://go.usa.gov/xEMrf>

You can browse additional Frequently Asked Questions with answers or submit a question of your own using AskDFAS at:

<https://go.usa.gov/xEMrG>

There are also helpful videos on using myPay on DFAS' YouTube channel. To get there, go to [DFAS.mil](https://dfas.mil) and click on the YouTube icon in the upper right corner or go to YouTube.com and search for "DFAS."

Coming Soon to a Screen Near You: a Simpler, Streamlined, Mobile-Friendly myPay

You already know that myPay is the most convenient way to manage your retired or annuitant pay account and get the tax documents you need. This spring, myPay will change, making it simpler and more convenient to use.

When you use myPay later this spring, you will see some big differences. The most striking difference will be the appearance of the myPay home page, which will look more like other online financial sites you are used to seeing, with the login area on the right side instead of the left, a banner area with important information, and quick links at the top. The home page will also appear more modern.

When you log in to myPay after the change, you will also see a streamlined navigation menu. The same menu choices will be available, but they will be organized into categories and the menu will appear on the left side on every page.

Another change is that myPay will be easier to use on your favorite mobile device. When you use myPay on your mobile browser, the menus and screens will adjust to your mobile device.

What will not change is your login ID and password; they will transfer over. The same login ID and password you use before the transformation, you will use after (as long as your password has not expired). And the "Forgot your Login ID?" and "Forgot or Need a Password?" options will be the same.

After the changeover, you will see a myPay that looks different. You can always ensure you are connecting to the official myPay system by checking your browser's address bar for the correct myPay URL: <https://mypay.dfas.mil>

There will also be updated video walk-throughs and FAQs to help you 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.

You can find out more about how to use myPay and the upcoming changes on our website: [DFAS.mil](https://dfas.mil)

News from Our Partners - Air Force Assistance Fund Charities

This March, retirees will have another opportunity to give to the four Air Force Assistance Fund charities that provide emergency aid, educational assistance, community programs, a home for life, and grants of assistance for Airmen, families and surviving spouses of retired USAF members.

Please visit <http://www.afassistancefund.org> for full details about the charities and their programs; and complete & print the online donation form at <https://www.afassistancefund.org/fund/form.cfm>. AFAF -- By Airmen, For Airmen.

News from Our Partners - Armed Forces Retirement Home Now Accepting Applications

The Armed Forces Retirement Home (AFRH) – which offers affordable independent living to eligible veterans in its Washington, D.C., and Gulfport, Miss. locations, is now accepting applications for immediate residency.

The 2019 the rate for independent living is 46.7% of the resident's gross monthly income or \$1,990.00, whichever is less.

Veterans must be able to live independently upon admission to the AFRH. This means being able to care for personal needs, attend a dining facility for meals, and keep all medical appointments.

For those accepted into independent living, we also offer higher levels of care – including assisted living, long-term care, and memory support.

85% of our residents spent a career in the military, retiring honorably in the enlisted ranks following 20 or more years of service to our Nation. Military veterans from each service branch live at the Home. The largest group represented served during the Korea and Vietnam eras.

In Washington, DC, AFRH offers residents a scenic, wooded campus just minutes from downtown - home to museums, monuments, and a host of entertainment, sports and other cultural options.

Amenities include a nine-hole golf course and driving range, walking paths, stocked fishing ponds, and modern recreation facilities.

In Gulfport, Miss. AFRH offers residents a beautiful view of the Gulf of Mexico, with an outdoor swimming pool, walking path to the beach, reflecting pool, art studio and modern media room.

Many veterans choose to live at AFRH for the superior medical, dental and vision care offered, with amenities that include: private rooms with a shower, cable TV, three delicious daily meals prepared by licensed nutritionists in our modern dining facility, a wellness program and deluxe fitness center, movie theater, bowling center and hobby shops.

Services include recreational activities and resident day trips, a full-service library, barber shop, 24 / 7 security, beauty salon, computer center, mailboxes, ATM, campus PX/BX and off-campus shuttle and public transportation.

Persons are eligible to become AFRH residents who:

Served as members of the Armed Forces, at least one-half of whose service was not active commissioned service (other than as a warrant officer or limited-duty officer)

The following categories will be considered. Veterans (male or female) who are:

- 60 years of age or over; and were discharged or released under honorable conditions with 20 or more years of active service.

or

- Have a service-connected disability incurred in the line of duty in the Armed Forces.

or

- Served in a war theater during a time of war declared by Congress or were eligible for hostile fire special pay and are suffering from injuries, disease or disability.

Those who served in a women's component of the Armed Forces before June 12, 1948 and are determined to be eligible for admission because of compelling personal circumstances will also be considered.

Married couples who meet eligibility requirements above are welcome, as are non-military spouses of career-retired applicants. Please call us for details!

Veterans who have been convicted of a felony or are not free of drug, alcohol, or psychiatric problems are ineligible to become a resident.

For further information visit:

<https://www.afrh.gov>

To request an application, visit:

<https://www.afrh.gov/apply>

Or contact the Office of Public Affairs at: admissions@afrh.gov or 1-800-422-9988.

AFRH is fully accredited by The Joint Commission and the Commission on Continuing Care Retirement Communities.

Contact Us

DFAS Retired & Annuitant Pay Website

www.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:

800-982-8459

myPay

mypay.dfas.mil

Phone: 888-332-7411