



Retiree Newsletter

March 2020

Director's Message

Greetings and welcome to the first Retired and Annuitant Pay newsletter of 2020!

First, I want to assure you that DFAS remains operational and we will continue our mission to ensure scheduled payments are made timely. We understand the importance of the payments and services we provide and ask that you use the electronic and phone self-service options and information in this newsletter and available on DFAS.mil, AskDFAS, myPay, and YouTube.com/DFAS whenever possible.

Here in Ohio, we are already seeing signs of spring. While spring brings back the sunshine, it is also the busiest time for us, tax season.

If you are still in need of 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.

Speaking of myPay, we hope you will check out the articles in this issue on the benefits of using myPay and the convenient options it provides. If you are not using myPay, this newsletter also includes an article with step-by-step instructions to get started with myPay or reactive your myPay account.

This newsletter also highlights important information on the SBP-DIC Offset phased elimination. We have a new webpage where we post up-to-date information as it becomes available, including a list of helpful FAQs.

We also have articles on good news for our child annuitants regarding school certifications, and the new form tools for annuitants that include helpful checklists and videos to make filling out forms easier to complete.

I hope you find the articles in this issue helpful. 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. We hope you stay safe and well.

It's Tax Season: Do You Still Need Tax Documents?

We have easy, convenient options to get your 1099-R without having to call and wait on hold to speak to someone! You read that right! If you have lost or misplaced your 1099-R, we offer a variety of convenient options to request a replacement.

We recommend you take advantage of myPay. A myPay account is your one-stop source for all of your most important retired or annuitant pay information, including your 1099-R.

Please note: if you prefer to have a replacement of your 1099-R mailed to you, you must make the request **by March 31st** to receive your 1099-R in time to file your tax return on April 15. Keep reading to see our list of options to request a 1099-R.

Also note that current IRS guidelines state that IRS Forms 1095-B or 1095-C are **NOT REQUIRED** to file your tax return. For more information, see: <https://www.dfas.mil/taxes/aca>

Get your 1099-R and pay information 24/7 in myPay

The fastest and most secure way to obtain a copy of your 1099R is through myPay. Retirees and annuitants can log into myPay, and print a 1099R from the comfort of their home. Instructions are at: <https://myPay.dfas.mil>

If you're not using myPay, now is a great time to get started. With the refresh this spring, myPay is now simpler, streamlined and more mobile-friendly. That means it's easier to manage your pay account using the web browser on your computer or with a connected device, like your smartphone or tablet.

Another advantage of using myPay is that you can download or print your current year tax statement, as well as prior year 1099-Rs (up to four prior years for retirees and up to two prior years for annuitants).

While you're in myPay, you can also easily check to make sure we have your correct mailing address and email address.

Additional ways to get your 1099-R

If you are not using myPay, we offer other convenient options to get or replace an IRS Form 1099-R.

Telephone Self-Service

For retirees, if your mailing address on file with DFAS is current, you can get a copy of your 1099-R through our telephone self-service option. To use telephone self-service:

- Call 800-321-1080
- Select option "1" for self-serve
- Select option "1" for retiree
- Select option "1"
- Enter your Social Security Number when prompted

Your 1099-R should be in the mail within 7-10 business days to the address we have on record.

AskDFAS

If the address you have on file with DFAS is out of date and you are not a myPay user, you (both retirees and annuitants) can get your 1099-R sent to a one-time, temporary mailing address, or to your mailing address on record by submitting your request online. Plus, you can request prior year 1099-Rs. You will receive your 1099-R in the mail in seven to ten business days. Find instructions at:

<https://go.usa.gov/xPh7H>

Written Request

If you prefer traditional mail, you can send us a written request by fax or mail, but please make sure you leave time for processing. It can take up to 30 days to process requests received by fax or mail. Find instructions at:

<https://go.usa.gov/xPh7M>

Customer Care Center

Members with unique situations can speak directly to one of our customer care representatives. Depending on call volume, you may have to wait on hold while we assist other customers. For more information, check out:

<http://go.usa.gov/xPh7f>

Correction of tax information on a 1099-R

Retirees or annuitants who need to correct the tax information on a 1099-R should submit a "request to audit a 1099-R" via mail or fax. Please make sure to note what tax year you are requesting to audit, and ensure you include your full name, daytime phone number, social security number and signature on your request. Please allow 30-60 days for a corrected 1099-R to be issued.

Benefits of Using myPay

Instead of waiting on hold to talk to a customer service representative, you can use these convenient self-service options in myPay for getting your retired or annuity pay information, and for making updates to your pay account.

Now available: myPay text notification option

myPay now has the option for you to have key myPay account notifications sent by text, in addition to the email SmartDocs you currently receive.

The next time you log in to your myPay account, you will be asked if you want to add a mobile phone number to your account.

If you add a mobile phone number, you will receive a text notification (in addition to the SmartDoc email) for key myPay account actions. Initially, only domestic mobile phone numbers can be registered to receive texts.

This text option is another step toward our goal of communicating more via text and making myPay more and more mobile-friendly.

To get more information about our text options visit myPay and click the FAQs tab at the top of the page: <https://mypay.dfas.mil>

Retirees

Retirees - Use myPay for statements and tax documents:

<https://mypay.dfas.mil>

- View/print/save a Retiree Account Statement
- View/print/save a CRSC statement
- View/print/save a current year IRS Form 1099-R and up to four prior year 1099-Rs
- View/print/save the IRS Form 1095 for reporting Affordable Care Act information

- Turn On/Off Hard Copy for RAS, 1099-R, IRS Form 1095
- View/print/save an official Verification of Pay letter
- View Court Orders

Retirees - Use myPay for Retired Pay account updates:

<https://mypay.dfas.mil>

- Change mailing address or email address
- Change federal and state tax withholding
- Change Direct Deposit information
- Add or change beneficiary for Arrears of Pay (final retired pay payment)
- Check RAS for SBP election information
- Start, stop or change allotments

Retirees - Use myPay for these myPay account options:

<https://mypay.dfas.mil>

- Set up a Limited Access Account
- Newsletter Alert Notifications - turn on/off
- Tax Statement Alert Notifications - turn on/off
- Change login ID or password for myPay
- Password on Demand for myPay, including online password reset
- Register a mobile number to receive text messages

Annuitants

Annuitants - Use myPay for statements and tax documents:

<https://mypay.dfas.mil>

- View/print/save an Annuitant Account Statement
- View/print/save a current year IRS Form 1099-R and up to two prior year 1099-Rs
- Print/save a Certificate of Eligibility
- Print/save a Report of Existence

Annuitants - Use myPay for Annuity Pay account updates:

<https://mypay.dfas.mil>

- Change mailing address or email address
- Change federal tax withholding
- Change Direct Deposit information
- Submit a Certificate of Eligibility
- Submit a Report of Existence

Annuitants - Use myPay for these myPay account options:

<https://mypay.dfas.mil>

- Set up a Limited Access Account
- Newsletter Alert Notifications - turn on/off
- Tax Statement Alert Notifications - turn on/off
- Change login ID or password for myPay
- Password on Demand for myPay, including online password reset
- Register a mobile number to receive text messages

A note about Army AKO email addresses in myPay

If you still have an Army AKO email address in your myPay account, that email address is no longer valid and will be deleted when myPay does a data cleaning this spring. So, please make sure you have an updated email address in your personal email slot now.

Need help getting into myPay?

We know that some of you only use myPay once a year to get your 1099R during tax season. Then, when you do try to access your account, you discover that your password is expired, lost or forgotten.

Reactivating your myPay account

If your myPay account is in an inactive status because your password has expired, you can follow the simple steps below to reactivate your account.

1. Go to mypay.dfas.mil in your web browser on a computer or connected device
2. Click on the "Forgot or Need a Password?" link and enter your Login ID or Social Security Number
3. Choose to send a temporary password to your email or mailing address of record
4. When you receive the temporary password, go back to myPay and log in to reactivate your account.

If you have never used myPay, it's easy to get started:

If you've never used myPay, you can request an initial password on the myPay homepage using the "Forgot or Need a Password" link. The password will be mailed to the address you have on file with DFAS and you will receive it in about 10 business days.

Once you receive your password in the mail, you can return to the myPay homepage and log in with your social security number and the password you received in the mail to create your myPay profile.

We have a downloadable step-by-step **Get Started Guide to myPay** on our website at: <https://www.dfas.mil/retiredmilitary> and a **how-to video** on the DFAS YouTube channel: <https://www.youtube.com/DFAS>

Take advantage of the self-service options available through myPay to simplify the management of your military retirement or annuity and access personalized information about your account.

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.

Also, remember that a debit card number is not a valid account number when changing your bank account direct deposit information. You will need your checking or savings account number and bank routing number. This information can be found on a blank check.

We're Making the School Certification Process Easier and More Convenient

Survivor Benefit Plan (SBP) child annuitants between 18 and 22 years old who must certify their status as a full-time student will now find it easier and more convenient. We expanded the certification options, extended the submission window, and provided an online upload tool for completed forms.

The Survivor Benefit Plan provides an ongoing monthly annuity payment to military spouses and/or children when a military member dies while on active duty, on inactive duty or after retirement (if the retiree chooses to purchase coverage).

The plan's payments to child annuitants typically end when they reach age 18. However, if the child annuitant attends school full-time - in high school or at an accredited trade school, technical or vocational institute, college or university - they are eligible to continue receiving payments until the end of the school year during which they turn 22, as long as they remain unmarried.

To continue the annuity payments, a child annuitant 18 and over must submit a school certification form to certify they are a full-time student.

Submitting a school certification form just got easier:

- Students can now submit a copy of an **unofficial transcript or official transcript from their school or a verification from the National Student Clearinghouse** with their certification form, instead of having a school official fill out and sign the form.
- **College students** can now submit the school certification form **any time after the 45th day of the term** (instead of only within 30 days of the end of the term). The form is still due by the end of the term.

- Students can upload a **PDF of their signed and dated school certification form online on our website**, which is mobile-friendly. The online upload tool is at: <https://go.usa.gov/xymaH>
- We created a **how-to checklist** to help students fill out their school certification form correctly.
- If students provide an email address in myPay, we will send an **email reminder** when they have a school certification coming due.

Find out more about these new, easier options at:

www.dfas.mil/schoolcerts

See Our SBP-DIC News Webpage for Information on the SBP-DIC Offset Phased Elimination

Congress included a phased elimination of the SBP-DIC offset in the 2020 National Defense Authorization Act. The first adjustment to the offset formula will be for January 2021 (paid on February 1, 2021). The offset will be eliminated entirely beginning on January 1, 2023.

We created a special webpage to share news about the implementation of this new law. Please plan to check this webpage for updates:

<https://www.dfas.mil/sbpdicnews>

This webpage has a collection of Frequently Asked Questions and answers. The FAQs are also available in a downloadable, shareable PDF on this webpage.

Who this change affects

- This change affects surviving spouses who are, or who will become in the future, eligible for both Survivor Benefit Plan (SBP) payments and Dependency and Indemnity Compensation (DIC) payments, and who are subject to the SBP-DIC offset.
- The law also affects the spouses and children of service members who died while on active duty or inactive duty, in the line of duty, if the children are currently receiving SBP payments because the surviving spouse chose the optional child annuity.
- This change does not affect surviving spouses who receive only SBP (but do not receive DIC). It also does not affect spouses who receive DIC only, either because SBP was declined by the service member at retirement or because the service member was a disabled veteran who was not also a retiree.

- It is important to note that this change does not impact any retirees or surviving spouses if SBP spouse coverage was previously declined or if a retiree elected child-only coverage at retirement. The change also does not create opportunities for new enrollment in SBP for retirees who previously declined coverage.

What you need to know

- Surviving spouses who are subject to the SBP-DIC offset will potentially see the first change in their January 2021 SBP payment that is paid on February 1, 2021.
- We are unable to provide individual estimates of the upcoming changes in spouse SBP annuity payments due to this change in the law. Please do not call our Customer Care Center to request an individual estimate.
- If you previously received a refund of SBP premiums paid due to the SBP-DIC offset, you won't need to pay back that refund because of this change in the law.
- Eligible survivors will continue to receive SSIA, up to the prescribed maximum amount (\$323 per month for 2020) or the amount of SBP that is offset due to DIC, whichever is less. SSIA will no longer be paid once the SBP-DIC offset is fully eliminated in 2023.
- Please keep in mind that there are many different situations for individuals, and you may have individual questions we cannot answer yet. We are continuing to develop full implementation guidance for this change.

What you need to do

- You do not need to notify us that your SBP payment is affected by this change in the law.
- The most important action SBP annuitants can take at this time is to ensure your annuity account information is up-to-date and includes your correct mailing

address so we can contact you, if needed. Also, if you're not using myPay, set up a profile now and add your email address. Please note: only annuitants who are currently receiving an SBP or SSIA payment from DFAS can access myPay.

- If you are a surviving spouse who previously chose the Survivor Benefit Plan (SBP) child annuity when your spouse died on active duty or inactive duty, you do not need to take any action at this time. You will be contacted by the appropriate military service prior to the annuity reverting to you as the surviving spouse on January 1, 2023.

When you can expect changes

Based on the NDAA, the phases of the SBP-DIC offset elimination are:

- In 2020, surviving spouses will continue to have their SBP offset by the full amount of Dependency and Indemnity Compensation (DIC) they receive from the Department of Veterans Affairs.
- In 2021, SBP will be reduced by no more than two-thirds of the amount of DIC rather than by the entire amount of DIC, even though eligible surviving spouses will continue to receive the full amount of DIC.

Please note that not all surviving spouses will see an increase in their SBP payment in 2021. It is possible that if a spouse's SBP monthly payments are less than two-thirds of the amount of monthly Dependency Indemnity Compensation (DIC), they may not see an increase in 2021.

- In 2022, SBP will be reduced by no more than one-third of the amount of DIC received.
- In 2023, the SBP-DIC offset will be totally eliminated, so that surviving spouses eligible for both programs will receive both SBP and DIC in full, effective January 1 (paid on February 1, 2023).

More New Form Tools - New Additions for Annuitants

Over the past six months, we introduced online form tools to help retirees and annuitants fill out and submit required forms correctly and more easily.

Recently, we launched a few more helpful form tools for Annuitants for these forms:

- **DD 2790** - Custodian Certificate to Support Claim on behalf of Minor Children of Deceased Members of the Armed Forces
- **DFAS Form 9415** - Representative Payee
- **Certificate to Establish Identity of Annuitant (CEI)**

We have a PDF how-to checklist and a YouTube how-to video for the DD 2790 and DFAS Form 9415, and a how-to checklist for the CEI. These tools are available on the Retired and Annuitant Forms webpage at: <https://www.dfas.mil/retiredmilitary/forms>

Don't forget about our other helpful form tools:

School Certifications

We have a PDF how-to checklist and an AskDFAS online upload tool. Also, we are sending monthly SmartDoc email reminders to the SBP child annuitants (who have a valid email address in myPay) who need to submit a School Certification form in the following month. The School Cert tools are available at:

<https://www.dfas.mil/retiredmilitary/survivors/School-Certifications>

SF1174 Arrears of Pay

We have a Form Wizard, a PDF how-to checklist, a YouTube how-to video and an AskDFAS online upload tool. The tools are available on our “How to Claim Arrears of Pay Using the 1174” webpage at:

<https://www.dfas.mil/retiredmilitary/survivors/1174RetireeAOP>

DD2656-7 Annuity Application

We have a Form Wizard, a PDF how-to checklist, a YouTube how-to video and an AskDFAS online upload tool. The tools are available on our “Start an SBP Annuity” webpage at: <https://www.dfas.mil/retiredmilitary/survivors/ApplySBP>

Just as a reminder when submitting documents through AskDFAS, it can take up to three business days for documents to be indexed in our system. Also, your ticket number cannot be used to reference status when calling our Customer Care Center.

All of the form tools are available from the Forms page on our website:

<https://www.dfas.mil/retiredmilitary/forms>

What are Form Tools?

PDF Form Wizards

The Form Wizards “take the form out of the form” by having you answer a series of questions. Once you have answered the questions, the wizard automatically places your answers in the correct areas of the form and generates a ready-to-print PDF of the completed form. Customers can also save a PDF of the generated form to their own computer.

The wizards are designed to generate a printable version of the filled-out forms, since these forms require a “wet” signature and in some cases, witnesses or notaries.

The PDF Form Wizards can only be used on a Windows or MAC computer with compatible PDF software, such as the free Adobe Acrobat DC.

How-to checklists and videos

The new how-to checklists provide a different kind of help, by explaining the information that needs to be included on a form, and additional documentation that may be needed. The how-to videos complement the checklists with visual instructions. Both also have a reminder to sign the form, which is one of the major omissions that prevent us from processing a form.

AskDFAS online upload tools

The new AskDFAS online upload tools allow some forms and the required documentation to be uploaded and submitted through AskDFAS on the DFAS.mil website, which is also accessible on a mobile browser.

To use the new online tool to submit a form, you just need to fill in the required information in the online screen, and then upload a PDF of your completed and signed form and documentation.

Please note the AskDFAS online upload tools can only accept the specific form and documentation noted on the upload tool. Other requests or documents cannot be processed through the online upload tools.

We have more helpful tools coming in 2020. Watch the Latest News area of our website for news: <https://www.dfas.mil/retiredmilitary>

News from Our Partners: Army Emergency Relief

AER Kicks Off 2020 Fundraising Campaign

On March 1 Army Emergency Relief offices on military installations around the world begin the Army's Annual AER Fundraising Campaign. This year's campaign comes with some exciting new changes! We recently implemented a new software that makes donating online much easier.

Army Emergency Relief's new donations software and website provides an improved customer experience, and more options for donors. The AER donations website (<https://give.armyemergencyrelief.org>) now supports both PayPal and Automated Clearing House (ACH), in addition to accepting all major Credit and Debit cards. Now you can support AER in whatever way best works for you. Additionally, if you have a Donor Advised Fund, your tax-deductible contributions can support AER. Learn more at: <https://myimpactwithaer.org>

This year's retired Soldier campaign will start us down the path to an online-focused effort. Currently, AER mails a donation letter to all retired Soldiers. However, we recognize that mail isn't how most people prefer to be contacted! Starting this year, we're focused on determining if donors want to communicate with AER by email, something that our new software makes possible. Does this mean you'll be subjected to an avalanche of solicitations from AER? No! We're still focused on running the Annual Fundraising Campaign from March 1 through May 15.

One of the features we're most excited about is the capability to accurately track the number of active-duty Soldiers donating from specific installations and units. This will allow our campaign team to build excitement into our annual fundraising efforts using participation-focused competitions. One of the ways we track support of AER is through the percent of active-duty Soldiers who donate to AER. Our campaign for active-duty Soldiers focuses on 100% informing them about the AER Benefits and Programs that they, or their Battle Buddies, can leverage when they face financial hardships.

AER offers a wide-range of assistance to retired Soldiers and their Families – currently AER covers needs in over 30 categories; check out the full list here (<https://www.armyemergencyrelief.org/assistance>). However, if your need is not listed, ask your AER Officer to submit your case to AER Headquarters for an exception to policy, we fully consider all requests. Last year, AER received donations from 19,600 retired Soldiers. AER provided \$13 Million in financial assistance to retired Soldiers and almost \$5 million in scholarships for 1,700 of their spouses and children.

News from Our Partners: Air Force Assistance Fund

The Air Force Assistance Fund is here for Airmen and their families in need of assistance. From induction to retirement and on to helping the surviving spouses of retired Airmen, these four charities are proof that in the Air Force, we take care of our own! Please visit <https://www.afassistancefund.org> to read about your USAF charities and click on the “Donate” button where our new e-Giving portal affords contributors the ability to donate via credit/debit card or by e-Check. Also available is text-to-donate by texting **AFAF** to 50155. #ForAirmen

News from Our Partners: Armed Forces Retirement Home Offers Affordable Independent Living for Eligible Veterans!

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 residency in 2020!

To qualify, veterans must be 60 or older and served at least 20 years on active duty, with the majority of that time spent in the enlisted ranks. For those with less than 20 years on active duty, we welcome applications from those who have at least a 50% service-connected disability, or from those who served in a war theater (such as in Vietnam, Kuwait, Iraq and Afghanistan) and now have an injury, disease or disability.

Rooms are currently available at both locations with no waiting period, down payment or contract required!

For eligible veterans moving into AFRH in 2020, the rate for independent living is 46.7% of the resident's gross monthly income or \$2,050.00, whichever is less.

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

AFRH is fully accredited by The Joint Commission and the Commission on Continuing Care Retirement Communities and provides advanced levels of care to our residents after they have been accepted into independent living. This includes assisted living, long-term care, and memory support – assuring life-long supportive care that will always remain within your budget.

85% of our residents spent a career in the military, retiring honorably in the enlisted ranks following 20 or more years of active duty 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, D.C., AFRH offers residents a scenic, wooded campus just minutes from downtown - home to museums, monuments, and a host of local entertainment, sports and other cultural options. Residents will enjoy all the advantages of city life in a safe gated community with quiet beautiful grounds. Campus 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, three delicious daily meals prepared by licensed nutritionists in our modern dining facility, a wellness program and deluxe fitness center, movie theater, bowling center, numerous hobby shops, clubs, and social activities.

Services include recreational activities and resident day trips, a full-service library, barber shop, beauty salon, 24/7 security, computer center, mailboxes, ATM, campus PX/NEX and convenient transportation available to local hospitals and appointments. Residents also have access to additional services such as on-site physical and occupational therapy, in-room internet and cable TV, podiatry, and counseling.

Married couples are welcome to apply for residency at AFRH:

- If both individuals meet all military and other eligibility requirements in their own right, or
- If the eligible veteran completed at least 20 years of active service and married current spouse prior to military retirement.

Please call us for details regarding [married couples' fees](#) – discounts are available!

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 or 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.

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

<https://myPay.dfas.mil>

Phone: 888-332-7411