



Retiree Newsletter

September 2019

Director's Message

Greetings from Cleveland! Can you believe it's back-to-school season already?

As we approach the end of the year and another tax season is just around the corner, please take time to update your myPay password, email address and mailing address. Also, see our other suggestions in the first article to help you get ready for the upcoming tax season.

In this issue, we preview some new tools on the horizon to help you and your loved ones complete required forms quicker and easier. We're excited about these tools, so please check out those articles and watch the Latest News area of our website for announcements: www.dfas.mil/retiredmilitary

We also have an article on the importance of designating your Arrears of Pay beneficiary and keeping that information updated, as well as making sure your loved ones know what to do if you pass away.

If you aren't yet using myPay or you have changes you need to make to your account, check out the new myPay how-to videos on YouTube. There are links to the videos in the article in this issue.

Also, from our partners at TRICARE, two open seasons you don't want to miss in November: TRICARE Open Season and Federal Benefits Open Season. Be sure to read that article so you are ready to make your choices.

Finally, from the Armed Forces Retirement Homes, an article about what it's like to live in their community in Washington, DC.

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.

Tax Season is Just Around the Corner: Let's Get Ready

Getting ready for the 2020 tax season should start now. The most important task is to make sure you have an active myPay account and your mailing address is correct. If you have updated your information with another government agency, such as the Department of Veterans' Affairs (VA) or the Defense Enrollment Eligibility Reporting Service (DEERS), you also need to update your information with DFAS and vice-versa.

Log on to myPay

<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.

The advantage of using myPay is that your 1099-R tax statement will be available much sooner in myPay than through postal mail. 1099-Rs generally become available in myPay in late December, while paper copies aren't mailed until mid-to-late January. In addition, in myPay you can download or print your current year tax statement, as well as prior year 1099Rs (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.

It's easy to get started with myPay

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 login with your social security number and the password you received in the mail to create your myPay profile.

Reactivating your myPay account

We know that some of you only use myPay once a year to get your 1099-R during tax season. Then, when you do try to access your account, you discover that your password is expired, lost or forgotten. If this sounds like something that has happened to you, please update your password now, before the tax season starts. Waiting to update your password might mean longer wait times and potential delays in receiving your tax documents.

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.

Please don't wait until January, February, or March to access your myPay account so you can be prepared for tax season.

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

Check your tax withholding

Now is a good time to check and adjust your tax withholding, if needed.

Use the new IRS Tax Withholding Estimator

The IRS has a new online Tax Withholding Estimator to help you determine how much tax you need to have withheld. The calculator helps taxpayers estimate if the right amount is being withheld from their income to cover their tax liability. The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions and credits.

The mobile-friendly estimator replaces the Withholding Calculator:

www.irs.gov/individuals/tax-withholding-estimator

The IRS urges both pension recipients and wage earners to do a Paycheck Checkup now and review their withholding for 2019. This is especially important for anyone who faced an unexpected tax bill or penalty when they filed earlier this year. It's also a critical step for those who made withholding adjustments in 2018 or had a major life change, such as marriage, the birth of a child, adoption or buying a home.

According to the IRS, people most at risk of having too little tax withheld include those who itemized in the past, but now take the increased standard deduction. They also include households with two wage earners, employees with non-wage sources of income and those with complex tax situations.

In addition, anyone who changes their withholding in the middle or latter part of this year should do another Paycheck Checkup in January. That will help ensure that they have the right amount of tax withheld for all of 2020.

According to the IRS, the Tax Withholding Estimator will ask you to estimate values of your 2019 income, the number of children you will claim for the Child Tax Credit and Earned Income Tax Credit, and other items that will affect your 2019 taxes. This process will take a few minutes.

To use the estimator, IRS recommends you:

- Have your most recent Retiree Account Statement (RAS) or Annuitant Account Statement (AAS), which is easily available in myPay.
- Have your most recent income tax return handy; a copy of your completed Form 1040 will help you estimate your 2019 income and other characteristics and speed the process.
- Keep in mind that the Estimator's results will only be as accurate as the information you provide. If your circumstances change during the year, come back to this Estimator to make sure that your withholding is still correct.
- The Tax Withholding Estimator does not ask you to provide sensitive personally-identifiable information like your name, Social Security number, address or bank account numbers. The IRS does not save or record the information you enter on the Estimator.

Changing your federal tax withholding

If you need to change your withholding, you can do it easily in myPay. Or you can fill out and mail an IRS Form W-4 if you are a military retiree or an IRS Form W-4P if you are an SBP annuitant. Be sure to use the 2019 forms if you are sending the form before January 1, 2020. The forms are available on the IRS website and are also linked from our Forms page.

DFAS customer service representatives cannot provide tax advice or recommendations on withholding. Please consult a tax professional if you have questions about your taxes.

Coming Soon: More Tools to Make Filling Out and Submitting Forms Easier

This fall, we begin rolling out a series of new tools to help retirees and annuitants fill out and submit forms easily and correctly. The tools include helpful PDF Form Wizards, checklists, how-to videos, and online upload tools.

The tools will be available from the Forms page on our website:

www.dfas.mil/retiredmilitary/forms

DFAS receives a high percentage of unworkable forms, often because a form is missing information or a signature. We hope these tools will make the processes easier for our customers by reducing the number of incorrect documents that cause delays and by allowing digital submissions.

PDF Form Wizards

The Form Wizards “take the form out of the form” by having the customer answer a series of questions. Once they have answered the questions, the wizard automatically places their 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 initial wizards we are developing are for the highest-volume forms we receive. The first Form Wizard we will launch (in late September) is for the SF 1174, for claiming Arrears of Pay when a retiree passes away.

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.

Checklists and videos

The new checklists will 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. They also have a reminder to sign the form, which is one of the major omissions that prevent us from processing a form.

The videos complement the checklists with visual instructions.

AskDFAS online upload tools

The new online upload tools will 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, customers will just need to fill in the required information in the online screen, and then upload a PDF of their 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 these tools.

The first upload tool is already available (see the article on School Certifications). The next upload tool, available in late September, will be for the SF 1174, for claiming Arrears of Pay when a retiree passes away.

Watch the Latest News area of our website for news on other tools:

www.dfas.mil/retiredmilitary

School Certifications for SBP Child Annuitants: New, Convenient, Online Option for Submitting School Certification Forms Now Available

Student Survivor Benefit Plan (SBP) child annuitants who need to send school certifications now have a new, convenient, online option for submitting their school certification forms.

We created a new online upload tool where child annuitants can upload and submit a school certification form through AskDFAS on the DFAS.mil website, which is also accessible on a mobile browser.

The online upload tool is at (this URL is case-sensitive):

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

To use the new, online tool to submit a school certification form, students just need to fill in the required information in the online screen, and then upload a PDF of their completed and signed DD 2788 - Child Annuitant's School Certification form. This online tool can only accept school certification forms and accompanying documentation. It cannot be used for other types of annuitant documents or requests.

New email reminders for school certifications

In addition, DFAS is developing new email reminders for when it is time to submit school certifications. Student SBP child annuitants who would like to receive these reminders just need to have a myPay account with a valid email address, and DFAS will email reminders when school certifications are coming due.

Information on getting started with myPay is at: <https://myPay.dfas.mil>

Coming soon: a checklist to help you fill out the School Certification form

In late September, we will have a how-to checklist available to make filling out the School Certification form easier. The checklist has quick tips, helpful hints on how to fill out the annuitant's portion of the checklist, information on how the school official should fill out their portion, and a few reminders to pay attention to before submitting your form.

The checklist will be available on the [Forms](#) webpage, as well as on the School Certification webpage:

www.dfas.mil/retiredmilitary/survivors/School-Certifications

Continuation of SBP payments after a child annuitant turns 18

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 continue the annuity payments, a child annuitant over 18 must submit a school certification form each term/semester. We must receive the form no later than the last day of the school term to continue payments without interruption

If not using the school certification AskDFAS online upload tool, student child annuitants can submit their school certification forms through the mail or via fax.

Please see the School Certification webpage for more information:

www.dfas.mil/retiredmilitary/survivors/School-Certifications

Taking Care of Your Loved Ones: What You Should Do to Prepare Them

There are two ways you can prepare to leave behind money from your military retirement for your loved ones:

1-Your final paycheck, which will be paid to your Arrears of Pay (AOP) beneficiary; and

2-If you choose, the Survivor Benefit Plan, which pays a monthly annuity.

Arrears of Pay is a one-time payment, usually less than one month's pay, made to a beneficiary after your death. Arrears of Pay is not a death benefit. The Arrears of Pay payment to your beneficiary is:

The pro-rated amount of your final month's pay; and, if applicable, any other money owed to you at the time of your death.

The importance of designating your AOP beneficiary

It's important to designate a beneficiary or beneficiaries in your retired pay account for your Arrears of Pay, and to keep the information current.

Unless otherwise noted, your AOP beneficiary will also be the person we contact for assistance in closing your account, so it is important to designate a person you trust to handle your affairs.

Failing to designate an AOP beneficiary and keep their contact information current could cause stress and financial hardship for your survivors during an already difficult time, because the final payment could be delayed.

When no beneficiary is named, the payment is made to the highest person in what is known as the "Order of Precedence." The Order of Precedence is the federally mandated order of inheritance that applies to legacies without a designated beneficiary. It can take many months to locate your survivors, identify who comes highest in the Order of Precedence, and then make the payment.

That's why having a current, correct and complete beneficiary designation on file is important to prevent delays or errors in your arrears payments.

We also suggest you limit the number of your AOP beneficiaries to avoid delays in payment. Remember that the AOP payment is usually less than one month's pay, and this amount will be divided among all of your designated beneficiaries.

Keep in mind that designating a sole beneficiary in your will does not automatically make that person your AOP beneficiary.

Also, the AOP designation does not entitle the person named as a beneficiary(s) to SBP. A separate SBP election must be made to cover the desired individual for SBP purposes.

Telling your loved ones what to expect

In the difficult days after your passing, your loved ones will need to notify a long list of people and agencies.

We try to make the process a bit easier by offering an [online notification of death form on our website](#).

Your loved ones can access the online notification form from several different links at the Retired Military & Annuitants area of our website at:

www.dfas.mil/retiredmilitary/survivors/School-Certifications

Your loved one can also call our Customer Care Center at 800-321-1080.

When your loved one has notified us, they will receive a condolence package in the mail that will include information and the form to claim Arrears of Pay (SF 1174), as well as the information and form to apply for the Survivor Benefit Plan annuity (if you elected to provide it). This package should arrive in the mail within thirty days after we are notified.

It's important for your loved ones to know that they will need to provide a copy of the certificate of death with these forms.

Coming soon: new tools to make claiming Arrears of Pay easier

We know that taking care of the paperwork after someone passes away is difficult. We want to make the process as easy as possible. In late September, we will launch a set of tools to make filling out and submitting the SF 1174 (for claiming Arrears of Pay when a retiree passes away) quicker and easier.

The tools will include: a SF 1174 PDF Form Wizard, a how-to checklist and video, and an AskDFAS online upload tool.

The tools will be available on the Forms page on our website:

www.dfas.mil/retiredmilitary/forms

See the article above "Coming Soon: More Tools to Make Filling Out and Submitting Forms Easier" for more information.

Helpful myPay Videos on YouTube

If you need to get started with myPay, reactivate your account, or change your email or mailing address or banking direct deposit, we have step-by-step videos on YouTube to show you how.

The videos are available at the DFAS YouTube channel at:

www.youtube.com/DFAS

Or go direct to a specific video:

- Getting started in myPay: www.youtube.com/watch?v=H0rVZBrv57U
- Change your password: www.youtube.com/watch?v=YM8rQYwhsYl
- Request your Login ID: www.youtube.com/watch?v=c7_g2H5sTjE
- Change your email address: www.youtube.com/watch?v=DgyA_F2lShI
- Change your mailing address: www.youtube.com/watch?v=f8phpCKbaBg
- Change your bank direct deposit: www.youtube.com/watch?v=ivxL1fxWJiA

The channel also features a video produced to introduce customers to the design and navigation changes made to myPay in May:

www.youtube.com/watch?v=8IR3lgetufg

News from Our Partners: TRICARE Open Season and Federal Benefits Open Season Begin November 11

Open season is an annual period when you can enroll in or change health plans for the next year. Now is the time to think through whether you or your family members want to make changes to your current health, dental, and vision plan coverage.

Two open seasons run at the same time this fall: [TRICARE Open Season](#) and [Federal Benefits Open Season](#). TRICARE Open Season applies to anyone enrolled in or eligible for a [TRICARE Prime](#) or [TRICARE Select](#) health plan. Federal Benefits Open Season is for enrollment in the Federal Employees Dental and Vision Insurance Program (FEDVIP). Both the TRICARE and FEDVIP open seasons begin on November 11 and end on December 9. Enrollment choices made during this period will take effect on January 1, 2020.

“Open season is a good time to look at 2020 costs and think about how much health, dental, or vision coverage you’ll need for the coming year,” said Mark Ellis, with the Policy and Program Section of the TRICARE Health Plan at the Defense Health Agency. “If you aren’t sure what your options are, or want to learn the key components of TRICARE and FEDVIP plans, visit the TRICARE and FEDVIP websites.”

On the TRICARE website, you can use tools, like the [TRICARE Plan Finder and TRICARE Compare Cost Tool](#). These resources help you see which plans you’re eligible for and help you to compare plans and costs. [On the FEDVIP enrollment website](#), you can enroll in or make changes to your FEDVIP plan. The website also provides tools to help you find the right dental and/or vision plans for you and your family.

What can you do during TRICARE Open Season?

If you’re eligible to participate in [TRICARE Open Season](#), you have three choices for your 2020 health coverage:

- **Do nothing.** If you want to stay in your current TRICARE health care plan, you don’t have to take any action. You’ll continue in your current health plan through 2020 or as long as you’re eligible.
- **Enroll in a plan.** If you’re eligible for a TRICARE Prime option or TRICARE Select but not enrolled, you can enroll in a plan now.
- **Change plans.** If you’re already enrolled in a TRICARE Prime option, or TRICARE Select, you can switch plans and switch between individual and family enrollment.

If you choose to enroll in a plan or change a plan, visit “[Enroll or Purchase a Plan](#)” on the TRICARE website for details.

TRICARE Open Season doesn't apply to [TRICARE For Life \(TFL\)](#) or premium-based plans. TFL coverage is automatic if you have Medicare Part A and Medicare Part B. As described in the [TRICARE Plans Overview](#), you can purchase premium-based plans (for example, [TRICARE Retired Reserve](#) and [TRICARE Young Adult](#)) at any time.

Outside of TRICARE Open Season, you can only enroll in or make changes to your TRICARE Prime (including the [US Family Health Plan](#)) or TRICARE Select plan following a [Qualifying Life Event](#) (QLE). A QLE is a certain change in your life, such as marriage, change of address, losing or gaining other health insurance, or becoming eligible for Medicare. Different TRICARE health plans may be available to you and your family members after a QLE.

Learn more about TRICARE Open Season at www.tricare.mil/openseason.

What can you do during Federal Benefits Open Season?

Retired service members and their eligible family members may qualify to purchase dental and vision coverage through FEDVIP during the [Federal Benefits Open Season](#). FEDVIP, managed by the U.S. Office of Personnel Management, is a voluntary program that offers flexibility when selecting the right coverage for you and your family.

If you're already enrolled in a FEDVIP dental and/or vision plan, your enrollment will automatically continue in 2020. If you wish to make changes to your existing plan, you must do so during open season.

You may choose between multiple vision and dental plans and carriers. Some plans offer both high and standard options. But to enroll in FEDVIP vision, you must be enrolled in a TRICARE health plan or have TFL coverage.

Individuals covered under any of the following programs are not eligible for FEDVIP:

- [TRICARE Young Adult](#)
- [Transitional Assistance Management Program](#)
- [Continued Health Care Benefit Program](#)
- Foreign military (including NATO) sponsor/family coverage

Learn more about Federal Benefits Open Season at www.benefeds.com.

Take command of your health and prepare to participate in this year's [TRICARE Open Season](#) and [Federal Benefits Open Season](#). If you want to change your 2020 coverage, you must take action during open season. Sign up for email updates about open season on the [TRICARE website](#).

News from Our Partners: MSgt Frank Lawrence, USAF (Ret.) on Living at the Armed Forces Retirement Home in Washington, DC

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

MSgt Frank Lawrence, USAF (Ret.) moved to AFRH-Washington in 2014 – and loves it there.

“There is so much to do,” he says. “We have a great gym, a therapeutic pool, a bowling alley, acres of land to walk around, a nine-hole golf course (free to residents), gardens and a pond. There are several trips a month to various restaurants, shopping centers, ball games, theater events and military commissaries. If I want, I can drive to these myself or even take a bus or metro.”

Another advantage: nearby world-class medical facilities. “Along with our excellent wellness center here on campus, we offer daily shuttle service to the Washington, DC VA Medical Center and to Walter Reed National Military Medical Center in Bethesda. You can’t beat the care,” he says.

Frank’s never bored – he volunteers at the Home and takes part in multiple recreation activities each week. “It’s a new lifestyle here. I made some wonderful friends that I can sit with in our great dining facility and when my family comes to visit, I can book a room in our guest rooms. I wouldn’t change a thing!”

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

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