



Retiree Newsletter

December 2022

Director's Message

Greetings from the home of Retired and Annuitant Pay here in Cleveland, Ohio! As I look out the window, I see that the days are getting shorter and snow is falling, which means 2022 is ending. This newsletter has the information you need to get 2023 off to a great start.

Tax season is fast approaching. In this issue, we have a helpful article on getting your 1099-R tax statement, options if you need a duplicate tax statement, and what to expect in the end of year tax statement mailing. We also have a reminder that taxation of retired pay is based on an individual's situation.

We have a brand new feature debuting in this newsletter: a special spotlight article for Gray Area Retirees, those who have retired from their Service, but haven't reached the age where they can receive their retired pay. We plan to have a spotlight article especially for Gray Area Retirees in each quarterly issue.

If you are eligible for both Concurrent Retirement and Disability Pay (CRDP) and Combat-Related Special Compensation (CRSC), January is CRDP/CRSC Open Season when DFAS will send you a letter with instructions about how to change your election from one program to the other, if you choose. Check out our Frequently Asked Questions to assist you in making your decision.

The National Defense Authorization Act (NDAA) for Fiscal Year 2023 includes a Survivor Benefit Plan (SBP) Open Season. Please see the article in this issue about our preparations and where you can get more details when they become available.

Did you know you can see the type of SBP coverage you currently have by checking your RAS? We have a short article with tips on how to check your coverage in this issue.

We continue to add to our tools to make managing your pay account easier. Take a look at our Form Wizard round-up to see what's new.

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There are changes for our SBP annuitants coming in 2023. These changes might affect you if (1) you are a surviving spouse who receives Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs or (2) if you are a surviving spouse who requested the SBP Optional Annuity for Dependent Children because your military loved one was a service member who died on active duty or inactive duty in the line of duty after October 7, 2001. Please be sure to read the articles to see if these changes apply to you and what you can expect.

Finally, we have a number of articles from our partners with good information to know. Please be sure to check those out as well.

Thank you for taking time out of your day to read about what's happening and what's coming up in 2023. We hope that you find the articles in this newsletter informative and useful.

We honor the service and sacrifices made by you and your family. We are proud to serve those who have served, and we wish you and your family a safe and happy holiday season.

The Fiscal Year 2023 National Defense Authorization Act: Survivor Benefit Plan Open Season

The National Defense Authorization Act (NDAA) for Fiscal Year 2023 includes a Survivor Benefit Plan (SBP) Open Season. The SBP Open Season began December 23, 2022 and ends on **January 1, 2024**.

The SBP Open Season allows for **retirees receiving retired pay, eligible members, or former members awaiting retired pay** who are **currently NOT enrolled** in SBP or RCSBP (Reserve Component Survivor Benefit Plan) to **enroll**. For a member who enrolls during the SBP Open Season, the law generally requires that the member will be responsible to pay retroactive SBP premium costs that would have been paid if the member had enrolled at retirement (or enrolled at another earlier date, depending on the member's family circumstances).

The SBP Open Season also allows eligible members and former members who are **currently enrolled** in either SBP or RCSBP to **permanently discontinue** their SBP coverage. The law generally requires the covered beneficiaries to concur **in writing** with the election to discontinue. Previously paid premiums will not be refunded.

DFAS is working to prepare the forms, policies, and processes required to facilitate this SBP Open Season. We will be not be able to answer specific questions until we obtain official DoD guidance on the new law, policy, and processes.

In the meantime, we created a special focus webpage to post information and instructions as they become available.

Please check our special focus webpage for news and information:
<https://www.dfas.mil/sbpopenseason23>

There's Still Time to Get a Head Start on Tax Season

If you didn't get a head start on your tax paperwork as we suggested in the September newsletter, you still have time. But, you shouldn't wait until crunch time: one study shows 32 percent of all Americans procrastinate on taxes. Make sure you have everything set up so you can get your tax documents for filing.

The best step you can take is to use your myPay account (<https://mypay.dfas.mil>). With your myPay account you'll be able to find all of your most important retired or annuitant pay information, including your 1099-R.

In fact, retiree and annuitant 1099-R tax statements were available in myPay as of December 15, 2022.

If you've requested to receive your 1099-R through the mail, it will go out through the U.S. Postal Service no later than January 31, 2023.

The 1099-R is the retiree and annuitant tax statement, like the W-2 provided to wage earners. The 1099-R documents the amount of taxable retired or annuity income earned and how much was withheld in taxes – and must be filed with your tax return.

Skip the Mailbox and Use myPay

One of the biggest advantages of using myPay all your documents are available at your convenience, including your 1099-R tax statement. You can download it much sooner than if you wait for a hard copy in the mail and, if you file taxes electronically, you won't need to scan or find another way to convert your hard copy 1099-R into an electronic file.

1099-Rs are available now in myPay, while paper copies aren't mailed until later in January. Not only that, you'll also have prior year 1099-Rs at your fingertips in myPay (up to four prior years for retirees and up to two prior years for annuitants) if you want to compare or need to file an amended return.

While you're in myPay, you can also easily check to make sure we have your correct mailing address and email address. You don't want any important correspondence or paperwork going to the wrong location.

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Additional Ways to Get Your 1099-R

If you aren't using myPay yet, we do offer other options to replace an IRS Form 1099-R.

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 – but don't do this until after February 10, 2023. Please allow time for the postal service to do their job.

To use telephone self-service:

- Call 800-321-1080 or 317-212-0551
- Select option "1" for Self-Serve
- Select option "1" 1099R
- 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.

Retirees and annuitants can get their 1099-Rs sent to the address on file with DFAS or to a one-time, temporary mailing address by submitting a request online. Our online request tool also accepts international addresses.

You can also request prior year 1099-Rs (four years for retirees and two years for annuitants). Your 1099-R should be in the mail within 7-10 business days. Find instructions: <https://dvidshub.net/r/8bu5gm>.

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

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, go to: <https://www.dfas.mil/racustomers>

Please note 1099-R reissues cannot be mailed prior to February 10, 2023.

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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. The forms are available on the IRS website and are also linked from our Forms page.

Please note: You are not required to file a new Form W-4 unless you claim exemption from federal tax withholding. If you claim exemption from withholding, the **IRS requires you file a new W-4 each year.**

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

Reminder – Retired Pay Taxation

Military retired pay is paid for many different reasons under many different laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of an individual's military retired pay is subject to federal income taxes depends on his/her individual circumstances.

A military retiree can either use myPay or send an IRS Form W-4 to alter the amount DFAS withholds for federal income taxes from their military retired pay.

An individual's choice to have no withholding for federal taxes does not impact whether the individual's military retired pay is actually subject to federal income taxes. Ultimately, the IRS will determine the amount of taxes owed on the military retired pay.

Please see our webpage regarding taxation of retired pay:
<https://www.dfas.mil/retpaytax>

Gray Area Retiree Spotlight Article: Retiring Soon? Get the New Tips & Tools for Retirees New to Retired Pay

Beginning with this issue of the Retiree Newsletter, DFAS is going to dedicate an article to areas of interest for Gray Area Retirees. The focus of this debut Gray Area Retiree Spotlight Article is a key resource available to Gray Area Retirees who are new to retired pay.

After a Gray Area Retiree applies to the Branch of Service to receive retired pay, there is a lot to become familiar with—and quickly! To help ease the transition to retired pay, DFAS has recently created a Tips & Tools reference guide to make understanding and managing your retired pay easier.

The “DFAS Helpful Tips & Tools for Retirees New to Retired Pay” PDF is available at: <https://dvidshub.net/r/8b4pnj>

The PDF provides tips and links to information of general interest to all retirees. There is also information for retirees with specific considerations, such as those with VA disability pay and separation pay.

Here is a sample of the information you will find in this helpful PDF:

Pay Details

Unlike military pay which comes every two weeks, retired pay comes once a month on the first of the month (or sooner if the first is on a weekend or holiday). Similar to the military Leave and Earnings Statement, you’ll get a monthly detailed account statement called a Retiree Account Statement (RAS), which outlines your pay and deductions. Be sure to look for your new retired pay account in myPay <https://mypay.dfas.mil> – the quickest and most convenient way to manage your retired pay.

Taxes

You’ll also find tax documents in your retired pay account on myPay, but as a retiree, you’ll receive a 1099-R as opposed to a W-2.

Military retired pay is paid for many different reasons under many different laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of an individual’s military retired pay is subject to federal income taxes depends on their individual circumstances. Be sure to speak with a tax professional about your specific situation.

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Veterans Affairs (VA)

In some cases, the pay or reductions in pay you receive in retirement may involve both DFAS and the VA. The Tips & Tools refer to some of the more common examples, but individual cases may vary. For instance, disability pay comes from VA, but this may reduce the amount you will receive from DFAS. Also, if you ever received Separation Pay, it must be recouped in retirement, but usually a portion of that money is recouped by DFAS and a portion by VA if you are receiving VA disability pay. Be sure to check out which laws and programs may impact your pay.

Form Wizards

DFAS currently has several Form Wizards available and we are working on more. The Form Wizards “take the form out of the form” by walking you through the information needed to help ensure all necessary fields are completed properly.

The Form Wizards also have a helpful link to submit the form through an askDFAS online upload tool. Plus, some offer the option of signing electronically.

askDFAS Online Upload Tools

Some forms or requests can be submitted online via the DFAS.mil website using the askDFAS online upload tools. The new askDFAS submission tools were established to improve the way requests are submitted and eliminate the time sending requests through mail or fax.

Upload your form in a PDF directly from your computer or device. Just fill in the information requested on the askDFAS online upload tool page and upload the form you want to submit in a PDF.

As your time awaiting pay in the Gray Area comes to a close, please make sure you are preparing to manage your retired pay successfully. The “DFAS Helpful Tips & Tools for Retirees New to Retired Pay” is a great resource to help with this important transition into the world of retired pay!

Gray Area Retiree Spotlight Special Note

If you are a Gray Area Retiree applying for your retired pay, be sure to check our Gray Area Retiree special focus webpages for important information and processes for applying to your Service.

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

- Army: <https://www.dfas.mil/armygrayarea>
- Navy: <https://www.dfas.mil/grayareanavy>
- Marines: <https://www.dfas.mil/marinesgrayarea>
- Air Force: <https://www.dfas.mil/airforcegrayarea>

We want you to start receiving retired pay as soon as you are eligible. So please be sure to familiarize yourself with your Service's specific procedures and timeframes, which can be found on the helpful pages listed above.

Also, be sure to use the most recent version of any forms you submit to your Service. There are new versions in 2022 for two commonly-used forms: the DD108 - Application for Retired Pay Benefits (11/28/2022) and the DD2656 - Data for Payment of Retired Personnel (3/17/2022).

myPay: How to Reactivate Your Account or Get Started

myPay is a convenient tool for getting your tax documents quickly and easily, as well as managing your retired pay or annuitant pay account year-round.

myPay provides access to a range of information about your payments, and lets you easily update your contact information or your tax withholding, check your SBP coverage and your AOP beneficiary (retirees), submit your annual certification (annuitants), or download your tax documents.

Reactivating Your myPay Account

We know 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 our 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 delays in accessing 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.

Go to <https://mypay.dfas.mil> in your web browser on a computer or connected device.

Click on the "Forgot or Need a Password?" link

Enter two of the following: your Login ID, Social Security Number and/or registered email address (previously registered in myPay). Check the box affirming you are the account owner, and click "Continue."

If you previously set up the security questions, you'll be presented three security questions to answer. When finished answering the questions, click "Check my Answers."

If you answer the security questions correctly, you will be able to reset your password online.

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If you haven't set up security questions or answer them incorrectly, you'll get the option to have a temporary password sent to you. You can choose to send the temporary password to:

A-Your mobile phone via text if your mobile phone number is registered in myPay;

Or,

B-The mailing address you have on file with DFAS in your retired pay or annuity pay account.

When you receive the temporary password, go back to myPay and log in to reactivate your account.

Getting Started with myPay

If you're not yet using myPay, it's easy to get started.

You can request an initial password on the myPay homepage using the "Forgot or Need a New Password" link. The password will be mailed to the address you have on file with DFAS in your retired pay or annuity pay account and you should receive it in about 10 business days (for domestic mailing addresses).

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

If You Need Assistance with myPay

If you need assistance accessing your myPay account, please contact the myPay Customer Care Center toll-free at 1-888-332-7411 or at 1-317-212-0550.

2023 Cost of Living Adjustment (COLA)

Based on the increase in the Consumer Price Index, there is an 8.7 percent Cost of Living Adjustment (COLA) for most retired pay and Survivor Benefit Plan annuities, effective Dec. 1, 2022.

Retirees saw the change in their Dec. 30, 2022 payment and annuitants will see the change in their Jan. 3, 2023 payment.

For details, see the Fiscal Year 2023 COLA Memorandum:

<https://militarypay.defense.gov/Pay/Retirement/cola>

Your Retiree Account Statement (RAS) Shows Your Current SBP Coverage

Your Retiree Account Statement (RAS), available in myPay, has a lot of information on it about pay, deductions, taxes and SBP. The SBP section has five lines for members who participate in SBP. The most important information for you to check is the type of coverage and the name and date of birth of your spouse beneficiary and/or youngest child, depending on your coverage.

If you have spouse coverage your RAS will state the type of coverage and show the date of birth of your spouse.

If you have spouse and child coverage your RAS will state the type of coverage and show the date of birth of your spouse and the date of birth of your youngest child, *like the example below*:

SURVIVOR BENEFIT PLAN (SBP) COVERAGE			
SBP COVERAGE TYPE:	SPOUSE AND CHILD(REN)	ANNUITY BASE AMOUNT:	4,098.20
SPOUSE COST:	266.38		
CHILD COST:	.66		
		SPOUSE DOB:	JUL 09, 1967
		CHILD DOB:	FEB 14, 2001
THE ANNUITY PAYABLE IS 55% OF YOUR ANNUITY BASE AMOUNT WHICH IS 2,254.01 YOU HAVE BEEN CHARGED 133 MONTHS TOWARD YOUR 360 MONTHS OF PAID UP RC/SBP COVERAGE. ONCE YOU HAVE PAID AT LEAST 360 MONTHS TOWARD YOUR COVERAGE AND TURN AGE 70, YOUR COSTS WILL BE TERMINATED BUT YOUR COVERAGE WILL REMAIN ACTIVE.			

If you have child only coverage your RAS will state the type of coverage and show the date of birth of your youngest child only.

Notify DFAS If You Have Life-Changing Events

If you have elected SBP coverage, it is important for you to notify us when a beneficiary change occurs. Changes can be triggered by marriage, divorce, loss of a spouse, or having a child. These changes can affect SBP premium payments. In addition, some SBP changes have a one-year time limit for notifying DFAS.

If changes are needed to your Survivor Benefit Plan coverage, please note that DFAS needs a copy of the official documentation (marriage license, divorce decree, death certificate or birth certificate), along with the Survivor Benefit Plan Election Change form (DD2656-6) to update your account.

Please see our Changing or Stopping Your SBP Coverage webpage for additional information: <https://www.dfas.mil/providesbp>

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Spouse vs. Former Spouse Coverage

If you divorced since retiring, carefully check your Survivor Benefit Plan (SBP) participation status. Under the law, SBP coverage for a spouse ends with a divorce. Coverage for a former spouse does not continue after the divorce unless certain actions are taken.

To continue SBP coverage for a former spouse, either (a) the retiree must voluntarily request coverage be continued for the former spouse, or, (b) the former spouse must request the coverage (but she/he may do so only if a court order requires the coverage). Certain time limits and other conditions apply.

If those actions were not taken, the coverage for the former spouse has ended. This could have important consequences for your survivors.

*If your RAS looks like this, coverage for a former spouse **is in place**:*

SURVIVOR BENEFIT PLAN (SBP) COVERAGE			
SBP COVERAGE TYPE: SPOUSE ONLY COST:	FORMER SPOUSE 342.12	ANNUITY BASE AMOUNT: SPOUSE DOB:	5,263.36 JUL 18, 1961

*If your RAS looks like this, your former spouse is **NOT** being covered by the SBP even if her/his DOB is listed:*

SBP COVERAGE TYPE: SPOUSE ONLY COST:	SPOUSE ONLY 342.12	ANNUITY BASE AMOUNT: SPOUSE DOB:	5,263.36 JUL 18, 1961
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To check your SBP coverage status, review your Retiree Account Statement (RAS) carefully. Make sure that the "SBP Coverage Type" properly reflects "former spouse" or "spouse" (as applicable to your individual circumstances).

Please see examples and more information on our special webpage "How to Identify the Status of Spouse/Former Spouse SBP Coverage on your Retiree Account Statement" for more details:

<https://www.dfas.mil/RetiredMilitary/provide/sbp/coverage/Spouse-or-Former-Spouse-SBP-Coverage-RAS>

What Retirees Can Expect in the Year-End Mail from DFAS

For retirees who still request postal mail from us, each January we mail your 1099-R, which is the Internal Revenue Service (IRS) form for reporting retired pay distributions, along with a special print edition of the DFAS Retiree Newsletter with important news for the coming year.

We also include a Cost of Living Adjustment (COLA) change Retiree Account Statement (RAS), which shows the change in your gross and net payment that occurs when there is a Cost of Living Adjustment (COLA) to your pay.

It's important to note the Statement Effective Date on the COLA change RAS is the first of December, so the Year-to-Date Summary figures are only for 11 months (they do not include your December payment). Therefore, the Year-to-Date Summary figures on this RAS will not match the figures on your 1099-R.

If you have opted to receive electronic delivery of statements, you will not receive this mailing. Your 1099-R and COLA change RAS are conveniently available to print or download from myPay.

CRDP/CRSC Open Season - Frequently Asked Questions

It is possible to be eligible for both Concurrent Retirement and Disability Pay (CRDP) and Combat-Related Special Compensation (CRSC). However, you cannot receive both of them at the same time. If you're eligible for both, CRDP/CRSC Open Season is when DFAS will send you a letter with instructions about how to change your election from one program to the other, if you choose.

2023 Open Season is January 1-31, 2023. Election change requests must be postmarked by January 31, 2023.

FAQs

Q: Why did I receive an Open Season letter?

A: Retirees who are eligible for both CRDP and CRSC will receive an annual Open Season letter with the amount of both entitlements. Since retirees cannot receive both entitlements, you have the opportunity to make an election during each Open Season.

Q: Do I need to return my election letter if I want to remain under the same program?

A: No, you are not required to respond if you want to keep your election the same. If an Open Season election form is not returned by the deadline, we will treat this as a passive election and continue to pay you under the same program until the next annual Open Season.

Q: What happens if I forgot to check the box on the form?

A: Returning the form with a signature and an unchecked "change my entitlement" box will result in an unclear election and may delay any changes you do wish to make. Please return the form and check the box only if you wish to CHANGE programs. No action is required if you wish keep your election the same.

Q: What if I made a mistake and want to switch back to the program I was previously receiving?

A: As long as you notify us by phone or written correspondence by the deadline of your chosen election, we can make the change for you. Requests to switch programs made or postmarked after the deadline cannot be processed.

Q: What if I am tax exempt?

A: If your Federal Tax status is E (or Exempt), you will receive the same amount of pay under either program, because neither entitlement would be taxed.

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Q: What if my address has changed or I will be out of the state/country during Open Season?

A: We suggest verifying the mailing address on your retired pay account is correct in early December of each year. If you know you will have a different, temporary address during the Open Season period, please be sure to update this information as early as possible. The Open Season letter is time sensitive. Address changes can be made in myPay, by phone or by sending your request in writing by mail or fax. If you forgot to change your address in time, please contact us directly at 800-321-1080 so we can update your information and send a new letter. Your election change request must be postmarked by the deadline.

Q: What happens to my Retired Pay if I switch to CRSC?

A: If you elect to receive CRSC, your retired pay will be offset by the full amount of your VA disability pay. You may still receive some retired pay if your retired pay exceeds your VA disability pay. Or you may not receive any retired pay at all if your VA award exceeds your retired pay. You will also begin to see an amount under "VA Waiver" on your electronic Retiree Account Statement (eRAS). Please keep in mind if you switch to CRSC any allotments, Former Spouse deductions or garnishments may be suspended if there are not enough funds left to pay out of your retired pay. CRSC payments are subject to deductions for monthly Survivor Benefit Plan (SBP) premiums or garnishments. Also, CRSC is non-taxable, so it is issued separately from your retired pay. You may begin to receive two separate payments from DFAS each month, one for retired pay (taxable) and one for CRSC (non-taxable).

Example: \$1000.00 (Gross Retired Pay) Minus VA Pay (\$450.00) = \$550.00 (Net Retired Pay - taxable)

Plus \$250.00 CRSC pay (non-taxable) = Total of \$800.00 from DFAS

Q: What happens to my Retired Pay if I switch to CRDP?

A: If you elect to receive CRDP, your VA Waiver will be reduced by the amount of your CRDP pay. As a result, your taxable/disposable income will increase. Former Spouse deductions or garnishments will also increase, if your disposable income increases. SBP monthly premiums (if applicable) will be deducted from your retired pay. In addition, if you want to start or resume any allotments, you will need to make a request through myPay to start these deductions. Since you will no longer receive a separate payment for CRSC, you will only receive one payment for your Retired Pay/CRDP.

Q: Will I lose my VA pay if I switch to either CRDP or CRSC?

A: No, your VA disability pay is separate from CRDP and CRSC. Regardless of your election, you will continue to receive your monthly disability payment from the VA, which is non-taxable.

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Q: What if I have a Former Spouse who receives a portion of my retired pay?

A: It is important to understand CRSC is not subject to the provisions of the Uniformed Services Former Spouse Protection Act. This means if you switch to CRSC, your former spouse's payments may decrease, or stop altogether. This is because the amount of your disposable income may change, depending on the amount of your VA Waiver. CRSC payments are subject to garnishments for alimony and child support.

Q: What happens if I switch to CRSC and my allotments stop?

A: Allotments cannot be deducted from your monthly CRSC payment. If there is no retired pay (or not enough retired pay) to deduct allotments from, some allotments, such as those for Delta Dental or TRICARE, will require you to begin making payments out of pocket directly to the agencies to maintain your benefits.

Q: What happens to my Survivor Benefit Plan (SBP) if I switch to CRSC?

A: If there is not enough retired pay to cover your monthly recurring SBP premiums, they will automatically be deducted from your CRSC payments. If your beneficiaries are covered by the Survivor Benefit Plan, your spouse/child(ren) are still eligible to receive SBP even if you switch to CRSC.

Q: What happens if my CRDP or CRSC entitlement changes mid-year?

A: All Open Season election forms must be received or postmarked by the deadline. It is important to understand you will not be able to switch programs after this date until the following annual Open Season, even if there is an increase or decrease to one or both of your entitlements. When determining which program is best for you, keep in mind any pending VA claims/awards as well as any pending CRSC reconsideration claims, because these may affect your entitlements. Your entitlements are calculated using the most current information we receive from the VA and your Branch of Service at the time the letters are mailed.

Q: My VA disability award increased, why is my CRSC entitlement still the same?

A: Increases to your CRSC award are not always automatic. If the VA awards new service-connected disabilities, you must submit a reconsideration claim to your respective Branch of Service. They determine which disabilities are combat-related, not DFAS. If they approve any additional combat-related disabilities, then a copy of the new CRSC award letter will be forwarded to our office to update your account and entitlement accordingly.

Visit <https://www.dfas.mil/RetiredMilitary/disability/applyforcrsc> for more information on filing a reconsideration request.

Form Wizard Round-Up

A Form Wizards is a tool that “takes the form out of the form” by having the user answer a series of questions. Their responses to those questions are then populated in the proper areas of the forms.

Form Wizards also provide data validation of the user input. Certain fields that are required or have a particular format will alert the user if information is input incorrectly or if required information is missing. It will not allow the user to generate the form until the input is corrected.

Another benefit of using a Form Wizard is it allows for informational pop-ups to guide the user in providing the proper responses to complete their form.

Some Form Wizards allow for electronic signature and a direct upload to askDFAS, which eliminates the need for the customer to print, sign and then either mail, fax or scan the document to upload. The customer can have peace of mind that their form was completed and submitted correctly to DFAS.

Form Wizards that are now available are on the Forms webpage of the DFAS R&A website at <https://www.dfas.mil/raforms>. The Form Wizard is positioned above the PDF version of the form on the website.

Form Wizards that are available for retiree-related forms include:

DD Form 2894- Designation of Beneficiary Information

Used to designate a beneficiary or beneficiaries for the retiree’s final pay, known as the arrears of pay.

Allows for electronic signature and direct upload to askDFAS.

SF 1174- Claim for Unpaid Compensation of Deceased Member of the Uniformed Service

Used by a beneficiary or claimant to submit a claim for the deceased retiree’s arrears of pay.

Form Wizards that are available for annuitant-related forms are as follows:

DD Form 2656-7- Verification for Survivor Annuity

Used by the annuitant to apply for their annuity as the beneficiary from the Survivor Benefit Plan.

Allows for electronic signature and direct upload to askDFAS.

DD Form 2788- Child Annuitant's School Certificate

Used by a child annuitant, between the ages of 18 to 22 and attending school full-time, to certify their annual school attendance.

Allows for electronic signature and direct upload to askDFAS.

DFAS 9415- Representative Payee Certification

Used by a person applying to be the Representative Payee on the behalf of the annuitant, if the annuitant is mentally incompetent, or an otherwise legally disabled person for whom a guardian or other fiduciary has not been appointed.

Please note as forms are being updated in newer versions of Adobe, when using Chrome, Edge, Firefox or Safari to access an Adobe Form Wizard, the user must download or save the PDF (by clicking the download or save icon in the upper right-hand corner of the page). Then go to the saved location and open the form/Form Wizard. *It is not recommended to save completed forms on a public or shared computer due to Personal Identifiable Information (PII).*

The SBP-DIC Offset Phased Elimination: What Surviving Spouses Need to Know About 2023

On **February 1, 2023**, surviving spouses will receive their full Survivor Benefit Plan (SBP) payment from DFAS and their full Dependency and Indemnity Compensation (DIC) payment from the VA. This is because February 1, 2023 will be the first SBP annuity payday after the SBP-DIC Offset is fully eliminated, which takes effect January 1, 2023.

The Special Survivors Indemnity Allowance (SSIA) will no longer be paid after the January 3, 2023 payment, because SSIA is only paid to spouses who have their SBP payment offset by DIC.

As a reminder, the SBP-DIC Offset Phased Elimination only affects SBP payments issued by DFAS. The changes do NOT affect Dependency and Indemnity Compensation (DIC) payments from the VA. Eligible surviving spouses will continue to receive the full amount of DIC from the VA.

To help spouses who are entitled to both SBP and DIC in 2023 understand the effect of this change, DFAS mailed letters in December with individual estimates of 2023 SBP payments.

Check out our new Quick Reference Guide on the special focus webpage:
<https://www.dfas.mil/sbpdicnews>

Phase Three of the SBP-DIC Offset Phased Elimination: Effective January 1, 2023

In the third and final phase that begins January 1, 2023, the SBP-DIC offset will be fully eliminated. That means spouses will begin to receive their full SBP monthly payments with no offset (reduction) beginning with their January 2023 entitlement, which will be paid on **February 1, 2023**.

Summary – 2023 – Beginning February 1, 2023

VA will continue to pay:

- 100% of the DIC payment to eligible spouses.

DoD/DFAS will pay:

- The full SBP monthly payment with no offset (no reduction) beginning on February 1, 2023.

SSIA will no longer be paid.

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What Happened During 2022 – Phase Two of the SBP-DIC Offset Phased Elimination

January 1, 2022 marked the start of the second phase of the SBP-DIC Offset Phased Elimination.

The changes affected surviving spouses who were, or who became in 2022, eligible for both Survivor Benefit Plan (SBP) payments and Dependency and Indemnity Compensation (DIC) payments, and who were subject to a full or partial SBP-DIC Offset.

In Phase Two of the SBP-DIC Offset Phased Elimination the amount that was offset (deducted) from the spouse's SBP annuity payment was one-third of the amount of the DIC payment.

DIC payments were not affected.

The SBP monthly payment was reduced by the amount of the offset (1/3 of the amount of the DIC payment).

If a spouse's gross SBP benefit was less than one-third of the amount of the DIC they received from the VA, the spouse did not receive an SBP payment. About 12 percent of spouses (approximately 7,600) did not see a change in their SBP payment in 2022 because their gross SBP benefit was less than one-third of their DIC payment from the VA.

Spouses who had their SBP offset by DIC received the Special Survivors Indemnity Allowance (SSIA) in 2022, up to the maximum amount of \$346 per month, or up to gross amount of SBP (if the gross amount of SBP was less than \$346). Beginning with the **February 1, 2023** payment, no SSIA will be paid.

Summary – Phase Two

VA paid:

- 100% of the DIC payment to eligible spouses.

DoD/DFAS paid:

- The remainder of the SBP benefit after deducting an amount equal to 1/3 of the spouse's DIC payment from the SBP gross annuity amount (SBP gross – 1/3 of DIC = SBP net)
- Plus the appropriate amount of SSIA up to the maximum allowable (\$346).

The effective date of Phase Two was January 1, 2022. The January 2022 entitlement was paid on February 1, 2022. The last payment of Phase Two is the entitlement for December of 2022, which will be paid on **January 3, 2023**.

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Additional Notes

You do NOT need to call to notify us you are affected by the changes in the SBP-DIC Offset.

Spouses should receive a January 2023 Annuitant Account Statement (AAS) near the time of their February 1, 2023 payment that will show the amount of the full SBP payment.

There will be no SSIA payment for entitlements after December 2022 (paid on January 3, 2023) because the SBP-DIC Offset will be fully eliminated beginning January 1, 2023.

Survivor Benefit Plan (SBP) payments are paid the first business day of the month following the entitlement, so January 2023 SBP entitlement payments are made on **February 1, 2023**.

Annuitant Account Statements are available in your myPay account:

<https://mypay.dfas.mil>

Reminder: if a spouse previously received a refund of SBP premiums paid due to the SBP-DIC offset, they will NOT need to pay back that refund because of this change in the law.

Questions?

Check out the full range of Frequently Asked Questions and download our new Quick Reference Guide on the SBP-DIC News webpage:

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

We also have a webpage explaining SBP, DIC and SSIA:

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

The 2023 Changes to the SBP Optional Annuity for Dependent Children: What Surviving Spouses Need to Know and Do

****Surviving Children: Please Read the Next Article****

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

When a service member dies on active or inactive duty in the line of duty, the surviving spouse can request to have the SBP annuity paid directly to an eligible dependent child or children instead of to the spouse.

This is called the “Optional Annuity for Dependent Children” but is often referred to as the “Optional Child Annuity.”

The option is available because until recently, there was a requirement for a spouse’s SBP payments to be offset (reduced) by the full amount of the spouse’s Dependency and Indemnity Compensation (DIC) payment from the Department of Veterans Affairs (VA). Payments to the surviving child were considered a more favorable option because SBP paid to a child is not required to be offset by the amount of the DIC payment.

The Optional Annuity for Dependent Children is only allowed when the service member died on active duty or inactive duty in the line of duty after October 7, 2001.

Changes to the Optional Annuity for Dependent Children do not impact the SBP coverage for families of a service member who retired prior to passing away or the SBP coverage for any current living retiree.

Check out our new Quick Reference Guide on our special focus webpage:
<https://www.dfas.mil/sbp2023childoptrev>

What Happens in 2023

The National Defense Authorization Act (NDAA) for Fiscal Year 2020 directed that as of January 1, 2023, the “Optional Annuity for Dependent Children” will be eliminated and the SBP monthly annuity payment must revert to the surviving spouse (if the surviving spouse submits documentation confirming eligibility).

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The first SBP monthly payment to surviving spouses documented as eligible will be February 1, 2023. Because the SBP entitlement is paid the following month, the January 2023 entitlement is paid on **February 1, 2023**.

What You Need to Do If You Are the Surviving Spouse of a Service Member Who Died on Active duty or Inactive Duty in the Line of Duty After October 7, 2001 and You Requested the Optional Child Annuity:

If you have NOT sent us an SBP Spouse Eligibility Packet, please download the PDF packet from our special focus webpage, fill it out and send it **as soon as possible**. See the information below on "The Process of Documenting Eligibility for Surviving Spouses" or go to the special focus webpage: <https://www.dfas.mil/sbp2023childoptrev>

If you HAVE sent us an SBP Spouse Eligibility Packet, you only need to notify us if your contact information, marital status or direct deposit changes prior to January 1, 2023. If the documentation you submitted shows you are eligible, you will receive your first payment on **February 1, 2023**.

Can an Eligible Child Continue to Receive the SBP Annuity? Can a Spouse Choose to Have the SBP Annuity Paid to the Child?

The elimination and reversion is in the law. It is not optional. A surviving spouse cannot refuse the annuity to have it continue to be paid to a surviving child. If we do not receive documentation for a surviving spouse, the annuity payment will be suspended. It cannot continue to be paid to a surviving child without documentation the surviving spouse is not eligible.

SBP coverage for active duty or inactive duty in the line of duty deaths is for spouse and child. Since the SBP coverage is for spouse and child, the child can receive payment if the spouse is documented as not eligible.

There are three situations where an eligible child can continue to receive the SBP monthly payment after the elimination of the Optional Child Annuity in 2023:

- 1-If DFAS receives documentation the service member was not married at the time of their death.
- 2-If DFAS receives documentation the surviving spouse is deceased.
- 3-If DFAS receives documentation the surviving spouse remarried prior to age 55.

If DFAS does not receive the documentation in the above situations, the annuity payment will be suspended until documentation is received.

Please note the documentation needed for a deceased spouse is a copy of the **certified death certificate** with contact information for the person submitting the documentation. If the parent/legal guardian of a minor child or a child over the age of majority who is currently receiving the SBP annuity is aware of the death of a surviving spouse, they can submit a copy of the death certificate with their contact information.

The death certificate must be certified by the government agency issuing the certificate. DFAS cannot accept a funeral notice or funeral booklet. It must be the government-certified death certificate. Death certificates are public records and can generally be obtained from the Office of Vital Records in the state where the event occurred, or from the applicable state's Department of Health.

What Happens Between Now and 2023

If a child or children are currently the designated recipients of the SBP monthly annuity payment because the Optional Annuity for Dependent Children was requested, they will continue to receive the SBP payments (as long as they remain eligible) until the SBP-DIC offset is fully eliminated in 2023.

- If a child or children lose eligibility because they marry or reach age 18 (or age 22 if a full-time student) prior to January 1, 2023, the annuity will be suspended until January 1, 2023. On January 1, 2023, the annuity will revert to the surviving spouse (if the spouse is eligible and submits documentation) and the first payment to the eligible spouse based on these changes will be made on **February 1, 2023**.
- If the annuity is already suspended because the child or children are no longer eligible, it will continue to be suspended until January 1, 2023. On January 1, 2023, the annuity will revert to the surviving spouse (if the spouse is eligible and submits documentation) and the first payment to the eligible spouse based on these changes will be made on **February 1, 2023**.
- If the annuity is suspended because the child/children are no longer eligible and we **do not** receive eligibility documentation for the surviving spouse, the annuity will remain suspended until we receive the documentation.

The Process of Documenting Eligibility for Surviving Spouses

We mailed eligibility packets in mid-November of 2021 to approximately 5,000 surviving spouses of service members who died on active duty or on inactive duty in the line of duty after October 7, 2001 and who had previously requested the SBP Optional Child Annuity. We mailed this eligibility packet again in June of 2022.

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The eligibility packet includes the documents we need the surviving spouse to fill out and return. The documents help us determine the spouse's eligibility for SBP annuity payments and set up their account to begin payments (if they are eligible) after the changes take effect on January 1, 2023 (monthly payments begin February 1, 2023).

If a surviving spouse did not receive a packet in the mail, they can download the full eligibility packet from the DFAS special focus webpage:

<https://www.dfas.mil/sbp2023childoptrev>

On our special focus webpage (<https://www.dfas.mil/sbp2023childoptrev>) there are specific instructions for filling out and returning the documents. There is also a helpful how-to checklist for filling out the forms.

The eligibility packet that is downloadable in a PDF from the webpage includes a copy of the letter, instructions, and the forms.

Spouses can upload their completed and signed documents online on the customer-facing annuity askDFAS online upload tool, or mail them, or fax them.

When we receive the completed documents, we will review them and send the spouse a postal letter with their eligibility information and the current amount of the annuity.

We have developed a special process so the accounts that are affected by the elimination/reversion can be prepared for the 2023 change without affecting the payments to children who are currently receiving the Optional Child Annuity.

Some accounts may require research to locate the required information, so we encourage surviving spouses to provide us with their documentation as soon as possible.

We Do Need Eligibility Information for ALL Surviving Spouses

Please note DFAS does need to receive eligibility information from all surviving spouses who requested the SBP Optional Child Annuity, even if they are not eligible for the SBP annuity due to remarriage prior to age 55.

There are two reasons:

First, as explained above, if the surviving spouse is documented as not eligible (or deceased), we can continue to pay the SBP annuity to an eligible child, even after the change in January of 2023. If we don't receive documentation proving the spouse is not eligible, the annuity payments must be suspended as of January 2023 until we receive the documentation.

Second, providing this documentation now will simplify the process for a surviving spouse if they are currently remarried before age 55, but that marriage later ends due to death or divorce in the future. At that point, the surviving spouse may become eligible for the SBP annuity payment.

Surviving Spouses of Active Duty/Line of Duty Service Members Who Are Currently Entitled to SBP/SSIA

Some surviving spouses may be confused about what the Optional Annuity for Dependent Children is and if they are entitled to an additional annuity. **If a spouse is currently entitled to and receiving an SBP and/or SSIA monthly payment, they did not request the Optional Child Annuity and the 2023 reversion does not apply to them.** SBP is paid either to the surviving spouse OR to the surviving child/children; it is not paid to both spouse and child.

The Optional Child Annuity is not an additional annuity payment. It is the option to pay the SBP annuity to the child/children instead of to the surviving spouse.

In addition, this change in the law does **NOT impact** the surviving spouse or child of a member who **retired** prior to passing away. The change in the law does NOT impact the current SBP coverage of a **retiree**. The Optional Annuity for Dependent Children is only allowed when the service member died on active duty or inactive duty in the line of duty after October 7, 2001.

See Our Special Focus Webpage for Additional Information

See our special focus webpage for a downloadable Eligibility Packet and specific instructions for completing it and a helpful checklist for completing the documents. We also have a new Quick Reference Guide for the SBP 2023 Optional Child Annuity Reversion.

<https://www.dfas.mil/sbp2023childoptrev>

The 2023 Changes to the SBP Optional Annuity for Dependent Children: What Surviving Children (or Parents/Guardians) Need to Know and Do

****Surviving Spouses: Please Read the Previous Article****

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

When a service member dies on active or inactive duty in the line of duty, the surviving spouse can request to have the SBP annuity paid directly to an eligible dependent child or children instead of to the spouse.

This is called the “Optional Annuity for Dependent Children” but is often referred to as the “Optional Child Annuity.”

The option is available because until recently, there was a requirement for a spouse’s SBP payments to be offset (reduced) by the full amount of the spouse’s Dependency and Indemnity Compensation (DIC) payment from the Department of Veterans Affairs (VA). Payments to the surviving child were considered a more favorable option because SBP paid to a child is not required to be offset (reduced) by the amount of the DIC payment.

The Optional Annuity for Dependent Children is only allowed when the service member died on active duty or inactive duty in the line of duty after October 7, 2001.

Changes to the Optional Annuity for Dependent Children do not impact the SBP coverage for families of a service member who retired prior to passing away or the SBP coverage for any current living retiree.

Check out our new Quick Reference Guide on our special focus webpage:
<https://www.dfas.mil/sbp2023childoptrev>

What Happens in 2023

The National Defense Authorization Act (NDAA) for Fiscal Year 2020 directed that as of January 1, 2023, the “Optional Annuity for Dependent Children” will be eliminated and the SBP monthly annuity payment must revert to the surviving spouse (if the surviving spouse submits documentation confirming eligibility).

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The last SBP monthly payment to a child under the Optional Annuity for Dependent Children will be the December 2022 entitlement that is paid on **January 3, 2023** (unless the surviving spouse is documented as deceased or not eligible).

What You Need to Do If You Are the Surviving Child (or Parent or Guardian of a Surviving Child) of a Service Member Who Died on Active Duty or Inactive Duty in the Line of Duty After October 7, 2001 and You Are Currently Receiving the SBP Monthly Annuity Payment Because of the Optional Child Annuity:

You need to continue to provide eligibility certifications when required (e.g. School Certification, Certificate of Eligibility, Report of Existence).

If you receive a letter from us stating we have not received eligibility documentation from the surviving spouse:

- **If you are in contact with the surviving spouse,** request the surviving spouse send us a completed SBP Spouse Eligibility Packet as soon as possible. If a surviving spouse did not receive a packet in the mail, they can download the full eligibility packet from the DFAS special focus webpage: <https://www.dfas.mil/sbp2023childoptrev>
- **If you are aware the surviving spouse has passed away,** you can submit the death certificate to us so we can continue to pay the SBP monthly annuity payment to you (see the information below).

Can an Eligible Child Continue to Receive the SBP Annuity? Can a Spouse Choose to Have the SBP Annuity Paid to the Child?

The elimination and reversion is in the law. It is not optional. A surviving spouse cannot refuse the annuity to have it continue to be paid to a surviving child. **If we do not receive documentation for a surviving spouse, the annuity payment will be suspended.** It cannot continue to be paid to a surviving child without documentation the surviving spouse is not eligible.

SBP coverage for active duty or inactive duty in the line of duty deaths is for spouse and child. Since the SBP coverage is for spouse and child, the child can receive payment if the spouse is documented as not eligible.

There are three situations where an eligible child can continue to receive the SBP monthly payment after the elimination of the Optional Child Annuity in 2023:

- 1-If DFAS receives documentation the service member was not married at the time of their death.
- 2-If DFAS receives documentation the surviving spouse is deceased.

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3-If DFAS receives documentation the surviving spouse remarried prior to age 55.

If DFAS does not receive the documentation in the above situations, the annuity will be suspended until documentation is received.

Please note the documentation needed for a deceased spouse is a copy of the **certified death certificate** with contact information for the person submitting the documentation. If the parent/legal guardian of a minor child or a child over the age of majority who is currently receiving the SBP annuity is aware of the death of a surviving spouse, they can submit a copy of the death certificate with their contact information.

The death certificate must be certified by the government agency issuing the certificate. DFAS cannot accept a funeral notice or funeral booklet. It must be the government-certified death certificate. Death certificates are public records and can generally be obtained from the Office of Vital Records in the state where the event occurred, or from the applicable state's Department of Health.

What Happens Between Now and 2023

If a child or children are currently the designated recipients of the SBP monthly annuity payment because the Optional Annuity for Dependent Children was requested, they will continue to receive the SBP payments (as long as they remain eligible) until the SBP-DIC offset is fully eliminated in 2023.

- If a child or children lose eligibility because they marry or reach age 18 (or age 22 if a full-time student) prior to January 1, 2023, the annuity will be suspended until January 1, 2023. On January 1, 2023, the annuity will revert to the surviving spouse (if the spouse is eligible and submits documentation) and the first payment to the eligible spouse based on these changes will be made on **February 1, 2023**.
- If the annuity is already suspended because the child or children are no longer eligible, it will continue to be suspended until January 1, 2023. On January 1, 2023, the annuity will revert to the surviving spouse (if the spouse is eligible and submits documentation) and the first payment to the eligible spouse based on these changes will be made on **February 1, 2023**.
- If the annuity is suspended because the child/children are no longer eligible and we **do not** receive eligibility documentation for the surviving spouse, the annuity will remain suspended until we receive the documentation.

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In late October, DFAS mailed letters to the children who are currently receiving an SBP annuity payment because of the Optional Annuity for Dependent Children. This letter provides information on the projected status of their SBP annuity payment after January 1, 2023.

The letters are based either on eligibility documentation we have received from the surviving spouse **or** based on the fact we have **not received** eligibility documentation:

- If we have received eligibility documentation from the surviving spouse, and the spouse is eligible, the spouse will receive the SBP annuity payment beginning with the January 2023 payment made on **February 1, 2023**. The child/children's **last SBP payment** will be the December entitlement, which will be paid on **January 3, 2023**.
- If we have received eligibility documentation from the surviving spouse, and the spouse is not eligible, the child/children will **continue to receive** the SBP annuity payment, even after January 1, 2023, as long as they remain eligible.
- If we have **NOT received** eligibility documentation from the surviving spouse, **the annuity will be suspended** beginning with the January 2023 entitlement which would have been paid on February 1, 2023 and remain suspended until we receive documentation. The child/children's **last SBP payment** prior to suspension will be the December entitlement, which will be paid on **January 3, 2023**.

If the parent or guardian of a child annuitant who received an informational letter believes it may be based on incorrect information about the child's situation, please contact DFAS' Customer Care Center and notify us. We will research this information and send a postal letter with the results of our research. You do not need to take any further action until you receive the letter with the results of our research. At that time, we will let you know if we need additional information.

See Our Special Focus Webpage for Additional Information

See our special focus webpage for a downloadable Eligibility Packet and specific instructions for completing it and a helpful checklist for completing the documents. We also have a new Quick Reference Guide for the SBP 2023 Optional Child Annuity Reversion.

<https://www.dfas.mil/sbp2023childoptrev>

News from Our Partners: DoD Uniformed Services ID Card Reissuance

In July 2020, DoD began the transition from the paper-based Uniformed Services Identification (USID) card to a more secure, Next Generation USID card (<https://www.cac.mil/Next-Generation-Uniformed-Services-ID-Card>). The Next Generation USID card incorporates an updated design and security features to deter counterfeiting and fraud, and is printed on plastic cardstock.

Retirees and their dependent are welcome to have their paper-based USID card replaced at their convenience. Please use the "ID Card Office Locator & Appointments" option on ID Card Office Online at: <https://idco.dmdc.osd.mil/idco>, to find ID card sites near you. After selecting the site you want to go to, use the "Schedule an Appointment" button. The "More Site Info" link may provide additional and pertinent site information. You also may want to check to see if that facility provides "walk-in" services. Some of our sites have appointments booked for several months in advance due to social distancing practices. In that circumstance, we encourage you to use alternate searches to find other sites with availability and please keep checking back as they update their calendars.

News from Our Partners: Air Force Assistance Fund Campaign - 50 Years of Caring

You made our historic "Commitment to Caring" theme and long-standing principle of "taking care of our own" a reality over the years, and you're still leading today's Airmen and Guardians by example! This coming spring, we will be celebrating our golden anniversary for the AFAF Campaign...50 Years of Caring begins on 27 February 2023!

The four official charities of the Department of the Air Force care for Airmen and Guardians across the Air & Space Force family spectrum...active, guard, reserve, retired, and surviving spouses of retirees. All have been impacted by the coronavirus health crisis, inflation, and economic uncertainties. If you are, or know of a fellow Airman, Guardian, or a family member in need, you can rely on the assistance given by the four official charities of the Department of the Air Force.

To our faithful retirees who give to the AFAF Campaign each year, we thank you! We invite you to get to know your four official charities of the Department of the Air Force by visiting their web sites below. Learn what they're doing to impact the lives of our Airmen, Guardians, and their families every day.

Air Force Enlisted Village

www.afev.us

General & Mrs. Curtis E. LeMay Foundation

www.lemay-foundation.org

Air Force Villages Charitable Foundation

www.blueskiesoftexas.org/giving/

Air Force Aid Society

www.afas.org

*Great news...*The days of a limited window during springtime to give to these four worthy charities are gone! Now, thanks to our e-Giving options, donors can give contributions year-round. You can also now join in on the fun of raising money for the four official charities of the Air Force Assistance Fund by registering for your own free fundraising page!

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Head over to <https://secure.qgiv.com/event/afaf> and click the "Find a Base Page" button to select your favorite Base. Scroll down the base page to your favorite Unit (maybe the one you retired from...or the favorite base and unit of your career). Once you get to the squadron's "Team" page, you can click the "Join My Team (Unit/Squadron)" button to register for your own AFAF fundraising page, or just click the "Donate Now" button to give your gift. You can also opt to donate via Text-to-Donate by texting **AFAF** to 50155.

And speaking of giving...there's more great news: We've heard your request for not having to renew donation processing on an annual basis! Now, through our e-Giving portal (including the Text-to-Donate option), you can multiply the impact of your gift, while spreading out the cost, by setting up a monthly recurring donation that won't end after 12 months or require annual renewal. Just set up an account on the donation page and you're in full control! If at any time you need assistance, please contact us at usaf.fundraising@us.af.mil for help.

News from Our Partners: Recently Retired from Service? Take Advantage of Your FEDVIP Enrollment Period

The U.S. Office of Personnel Management (OPM) is proud to welcome retiring members of the uniformed services to the Federal Employees Dental and Vision Insurance Program (FEDVIP).

Sponsored by OPM, FEDVIP is a voluntary, enrollee-pay-all dental and vision insurance program. It replaced the former TRICARE Retiree Dental Program (TRDP). In general, retired uniformed service members, their families, and survivors are eligible for FEDVIP dental coverage and, if enrolled in a TRICARE health plan, FEDVIP vision coverage. Please note: Opportunities to enroll outside of open season are limited.

Retiring uniformed service members are considered newly eligible for FEDVIP. This includes Retired Reserve members who are age 60 and older and under age 60 (gray area reservists) not yet receiving retired pay.

If you've recently retired from the uniformed services, you have a 91-day enrollment window to enroll in a FEDVIP dental and/or vision plan. You may enroll between 31 days prior to your military retirement date and 60 days following. **It's important to remember, enrollment is not automatic.** If you choose to enroll in FEDVIP, you must enroll prior to your military retirement date to prevent a gap in dental coverage between your active duty or reserve dental plan and your FEDVIP plan. If you do not enroll within 60 days from your retirement date, you must wait until the next open season.

FEDVIP is popular among the more than 3.5 million people already enrolled in the program, giving the program high marks for quality and value. With 12 dental and 5 vision carriers to choose from, FEDVIP offers great flexibility when selecting the right coverage for you and your family, such as:

- regional dental plans as well as nationwide dental and vision plans with international coverage
- most plans feature both high and standard options
- a choice between three enrollment types: self, self plus one, or self and family

-more-

To familiarize yourself with the program, explore BENEFEDS.com/military. BENEFEDS is the secure online portal to enroll in FEDVIP, to research FEDVIP's current list of carriers and plans, and use the plan comparison tool to view rates, benefits, and coverage information.

Don't miss this opportunity! Consider including the Federal Employees Dental and Vision Insurance Program (FEDVIP) in your retirement plan today.

BENEFEDS is administered by Long Term Care Partners, LLC, with oversight by the U.S. Office of Personnel Management.

News from Our Partners: Calderon Service Soars Long After Retiring from USAF

Giving Back through the CFC in Many Ways

More than 43 years ago, Lloyd Calderon became a 17-year-old airman in the U.S. Air Force from his home state of Oregon. Over his military career, Calderon served as a security specialist and a recruiter in many locations.

Today, he works as a civilian with the Small Business Administration (SBA) as a Business Opportunity Analyst focusing on promoting 8A opportunities for targeted socio-economic categories, where he is also known as "Mr. Vet Business" thanks to promoting business outreach to veteran-run businesses.

His service also extends beyond the reach of the SBA and through the Combined Federal Campaign (CFC). At work, Calderon is a connector bringing together people and businesses. In his voluntary services, he continues in that role of bringing together people and causes through CFC support, leadership, and engagement.

"Lloyd's dedication to service is instrumental in creating business opportunities. That same dedication helps the charities and causes in the CFC with philanthropic opportunities," explained CFC Director Keith Willingham. "He also is an example of how military retirees can keep their support of charities going through the CFC."

"If you love serving your country, the CFC is a great additional way to do that," explained Calderon, who is not just a contributor. He also has served in a variety of volunteer leadership roles including Keyworker, Campaign Manager, Charity Reviewer, and Loaned Executive.

During his time in the USAF, Calderon was stationed at Malmstrom AFB (Montana); Northern Tier, SAC; Iceland; Frances E. Warren in Wyoming; and with the Air National Guard. Ultimately, he retired as a Senior Master Sergeant (E-8). Now, he works out of SBA headquarters in Washington, DC.

"No matter what role you serve, 'You Can Be the Face of Change' just like Lloyd is for his favorite causes," explained CFC Director Keith Willingham at OPM. "Lloyd is one of the thousands of people who exhibits why this is more than just a slogan. It is the vision and reality of the CFC."

As one of the largest workplace giving campaigns in the world, the CFC has enabled Federal employees and now retirees to pledge more than \$8.6 billion to their favorite local, national, and international causes in the last 60+ years. Since retirees began giving through annuity deductions in 2017, that segment of givers is the fastest growing in the CFC.

"Once a campaign exclusively for Federal employees, thanks to an executive order in 2016, civilian and military retirees can now continue their giving through the CFC with the ability to make a direct deduction right from their annuity," explained Willingham. Last year, giving through the CFC topped \$80 million.

"The CFC and charities in this campaign are so appreciative of the leadership and generosity of retirees like Lloyd and so many others. We could not do what we do without retirees who voluntarily support the annual campaign," said Willingham.

"Everything goes back to services impacting the lives of thousands of people you will never meet," Calderon explains. For example, he said that when he and his spouse had a baby and the child was sick, a charity came along with assistance. So, today, when he hears stories of others who are helped, those stories resonate with his experience.

"We all go through stuff. But we are made up of core values that are a part of us long before we face a crisis. I am a public servant. I am proud of that. We take an oath to take care of this nation. Service, then, is a part of my oath – an extension of who we are as Federal employees or military retirees. My oath never ends."

Today, his civilian career puts him in touch with some of the 200,000 Americans who become veterans every year. "We have been given a lot; education, experience. Therefore, I look to pay that back as much as I can."

The CFC provides an easy way to make a difference in the causes that are most important to Calderon: diabetes and health care.

Health care became important early in his life because he was raised by his Spanish-speaking grandmother. But a disease caused her to have a stroke. Ensuring that people have good nutrition that supports a healthy lifestyle has remained important in his life, career, and charity.

The solicitation period for the CFC continues through January 14, 2023.

"While the annual CFC pledge season runs through mid-January, anyone who becomes a retiree even outside that window can open or move their account to be funded through their annuity," explained Calderon, who was a Loaned Executive in the National Capital Area CFC zone.

If you previously supported CFC charities in a former civilian, postal, or military career, you could transfer that gift to your annuity by updating your CFC profile in the Online Giving System. If not, you can enter a new pledge.

Visit www.givecfc.org to learn more about the campaign, participating charities, and opportunities. If you have questions, then call the CFC Help Center at 1-800-797-0098 (8 a.m. - 6 p.m. CST) or visit: cfcgiving.opm.gov/contact.

News from Our Partners: Sutton Extends His Commitment to Public Service after Retiring. You Can Too.

As one of the largest workplace giving campaigns in the world, the Combined Federal Campaign (CFC) has enabled Federal employees and now retirees to pledge more than \$8.6 billion to their favorite local, national, and international causes since 1961.

"Once a campaign exclusively for Federal employees, thanks to an executive order in 2016, civilian and military retirees can now continue their giving through the CFC with the ability to make a direct deduction right from their annuity," explained Keith Willingham, director of the OPM Office of the Combined Federal Campaign. Last year, giving through the CFC topped \$80 million.

"The CFC and charities in this campaign are so appreciative of the generosity of retirees. We could not do what we do without retirees who voluntarily support the annual campaign," said Mr. Willingham.

One of those shining examples of a military retiree supporting the CFC is Ray Sutton (USN, ret.).

A revelation about service came to Master Chief Ray Sutton at the Franconia Metro Station outside Washington, DC one autumn Sunday. He had just said goodbye to his wife and children and boarded the train with his seabag on the first leg of his deployment to Kabul, Afghanistan. He was joined on the train by a group of happy football fans heading to a Sunday afternoon game at FedEx field.

His deployment into the war zone was a voluntary eight-month individual augmentation.

The thought swept across his mind: "I am sacrificing my family and time with my growing children so that you can do what you are doing right now – having fun at a football game."

Commitment to service was not new to Master Chief Sutton, now a retiree. The North Carolina native joined the U.S. Navy at age 20 with a degree in Law Enforcement. Initially, he was a recruiting commander in the Great Lakes region helping civilians become sailors.

On every deployment, not only did he notice the role of nonprofits more and more, but he too participated in events supporting communities during port visits. He also received support directly from some CFC-supported charities.

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"When we left Fort Jackson to fly to Maine, one of the CFC-supported charities was there in the middle of the night with food and drinks for us. In Afghanistan, I was able to record a Book-on-Tape through another organization for my 9-year-old Ryan and 5-years-old twins, Sarah and Seth." These activities may seem small, but they helped him feel supported during his time away from home.

When he retired from active duty in 2014, Sutton did a lot of volunteer work with his church teaching Sunday School, working with the local food bank and with the Adopt-A-Highway program. His extensive personal service and leadership in the U.S. Navy eventually drew him back into a civilian position within the Department of the Navy (DON) where he oversees manpower, events, and charitable campaign projects – including the CFC. Prior to his promotion, Ray was the DON charitable campaign manager responsible for DON raising over \$10 million through the CFC.

The CFC is more than just giving to charities. Leaders like Mr. Sutton say the entire concept embodies deliberate partnerships between government employees and charities to help those who need it the most.

Since his retirement in 2014, he has had more time to spend camping with his family. But his commitment to service not only influences his co-workers as he oversees charitable programs for the DON, it also permeates his family. Even his wife, Cindi, is in a career of service as a school nurse and supervisor of nurses for several schools in the Virginia suburbs south of Washington, DC. His eldest daughter is the wife of a Chicago firefighter and works in childcare. Now, his youngest children are grown and in college and beyond.

"Before I got involved in the CFC, I just wrote a check for a flat amount. Once I learned about allotments, I realized that a little goes a long way: \$20 from my paycheck becomes \$520 a year. Charities know it's coming and can expect it," explains Mr. Sutton.

Many civilian retirees and former members of the military like to maintain some of the benefits of giving through the CFC such as having Federal employees screen a list of qualified charities, being able to give via allotment, or the option of giving anonymously. Mr. Sutton says keeping those benefits is as easy as 1-2-3.

First, choose your cause. Whether you care about youth development, helping families, or animal welfare — the CFC has more than 5,000 pre-screened charities for any cause you want to support. You can even give to multiple charities with one pledge.

Second, go to cfcgiving.opm.gov to pledge. The online pledge portal allows you to easily start or renew your pledge each year and offers the full range of pledge options for one-time or recurring gifts via monthly deduction from your annuity; credit/debit card; or e-check.

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If you previously supported CFC charities in a civilian or military career, you could transfer that gift to your annuity by updating your CFC profile in the CFC's Online Giving System. If you are new to the CFC, you can enter a new pledge.

Visit www.givecfc.org to learn more about the campaign, participating charities, and opportunities. If you have questions, then call the CFC Help Center at 1-800-797-0098 (8 a.m. - 6 p.m. CST) or visit: cfcgiving.opm.gov/contact.

2023 Pay Calendar

To help you plan for 2023, below is a list of the days you should expect to receive your pay. Retired and annuitant pay is due on the first of the month. However, if the first falls on a weekend or holiday, retirees are paid on the last business day of the month and annuitants are paid on the first business day of month. For example, in December 2022, retirees will receive payment on December 30, 2022. However, annuitants are scheduled to receive payment on January 3, 2023. Please see the chart for each month in 2023.

Entitlement Month	Retired Pay Date	Annuitant Pay Date
January 2023	February 1, 2023	*February 1, 2023
February 2023	March 1, 2023	March 1, 2023
March 2023	March 31, 2023	April 3, 2023
April 2023	May 1, 2023	May 1, 2023
May 2023	June 1, 2023	June 1, 2023
June 2023	June 30, 2023	July 3, 2023
July 2023	August 1, 2023	August 1, 2023
August 2023	September 1, 2023	September 1, 2023
September 2023	September 29, 2023	October 2, 2023
October 2023	November 1, 2023	November 1, 2023
November 2023	December 1, 2023	December 1, 2023
December 2023	December 29, 2023	January 2, 2024

*February 1, 2023 is the first payday for SBP changes that are effective January 1, 2023

Contact Us

DFAS Retired & Annuitant Pay Website

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

DFAS Retired & Annuitant Pay Mailing Addresses

Retired Pay:

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

Annuitant Pay:

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: 317-212-0551
DSN: 699-0551

Retired Pay Fax: 800-469-6559

Annuitant/Survivor Pay Fax: 800-982-8459

myPay

<https://mypay.dfas.mil>

Phone: 888-332-7411