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# Retiree Newsletter

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September 2023

## Director's Message

Here in Cleveland, Ohio, the hot and muggy days of summer are coming to an end and cool, crisp air of fall is upon us. That means it's time to cheer on our Cleveland Browns! It also means it's time for Retired & Annuitant Pay to publish the fall edition of the Retiree Newsletter. As always, we have a lot going on and a lot to tell you about.

First, I want to mention that we have a new Quick Tools webpage on our website. This is a great place to start if you have questions or need information on how to make a change to your account. Please take a look at the new Quick tools webpage at <https://www.dfas.mil/raqicktools>.

For those of you in the Gray Area, we have a Spotlight article for you in this newsletter.

We want to make sure that all retirees know about 2023 SBP Open Season. Open Seasons do not occur often, so please read the article to get all the important information and deadlines. The Open Season ends on January 1, 2024.

Is your Arrears of Pay beneficiary up to date? Check out the article on how to update your beneficiary and what they need to know.

Are you thinking about taking a position with a foreign government after retirement or leaving the service? If so, there is some very important information in this newsletter you need to know.

No one wants to hear this, but tax season is right around the corner. We have an article with great information on what you can do now to make sure this tax season goes as smoothly as possible.

We also have great news about the simplified eligibility verification process for both retirees and annuitants. Please read the article on what to expect going forward.

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Finally, we have also have two articles from our pay partners I think will interest you, so be sure to give those a read, as well.

We appreciate you taking time to read what we are doing to provide you with the best customer service we can. We, at Retired & Annuitant Pay, cannot thank each of you enough for your service to our country. It is truly our honor to do all that we can do to serve those that served.

Thank you all and I look forward to writing to you again in December!

# Gray Area Spotlight: Did You Know? The 2023 SBP Open Season is Your Opportunity to Enroll or Discontinue RCSBP/SBP Coverage

*The Gray Area Spotlight in our newsletter is a special feature for Gray Area Retirees.*

In the 2023 National Defense Authorization Act (NDAA), Congress provided a special Survivor Benefit Plan (SBP) Open Season, which ends January 1, 2024.

The Survivor Benefit Plan (SBP) Open Season allows Gray Area Retirees awaiting retired pay who were **NOT enrolled** in SBP or the Reserve Component Survivor Benefit Plan (RCSBP) **as of December 22, 2022, to enroll.**

The SBP Open Season also allows Gray Area Retirees awaiting retired pay who **were enrolled** in SBP or RCSBP **as of December 22, 2022, to permanently discontinue** their SBP/RCSBP coverage.

## **What Gray Area Retirees Need to Know About Enrolling During the SBP/RCSBP Open Season**

For a member who enrolls during the Open Season, the law generally requires that the member will be responsible to pay **retroactive RCSBP or SBP premium costs** that would have been paid/owed if the member had enrolled at their first opportunity.

Gray Area Retirees do not pay RCSBP/SBP premiums until they begin receiving retired pay, so the Open Season retroactive RCSBP premium cost typically means the premiums that are often referred to as "RCSBP tack-on costs" a retiree pays for RCSBP coverage when they begin receiving retired pay.

To protect a member from making a legal commitment to payment of an undetermined amount for the retroactive costs, a four-step process for enrolling during Open Season was set up. This process includes a **request for an estimate prior to officially enrolling** and making the legal commitment.

After receiving a Letter of Intent to Enroll in RCSBP during the SBP Open Season, the Branch of Service will inform the member of the additional amount that the member will be required to pay upon reaching eligibility age for the newly established RCSBP coverage and future SBP coverage. Members who wish to enroll in RCSBP after notification of the additional amount that the member will be required to pay must submit an official "SBP/RCSBP Open Season Enrollment Form" to the member's individual Branch of Service. The Open Season enrollment is not effective until the first day of the month after a complete, official "SBP/RCSBP Open Season Enrollment Form" is received by the Branch of Service.

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## Important Deadlines and Information for Members Considering Enrollment

- **Eligible members and former members awaiting retired pay** should submit their Letter of Intent (for an estimate) or official Enrollment Form to their Branch of Service.
- The official Open Season Enrollment Form must be received by the Branch of Service before the official January 1, 2024, deadline.
- Members who want an estimate prior to enrolling should submit their request (using the Open Season Letter of Intent) **now** if they want to receive an estimate in time to enroll by the deadline.
- Enrollment is effective the **first day of the first calendar month** following receipt of a valid enrollment form.
- Members are allowed 30 days from the **date they sign the enrollment form** to cancel enrollment. Cancellation must be in writing and received within those 30 days.

### RCSBP Election - Send Your Letter of Intent to:

For **ARMY**, email to: [usarmy.knox.hrc.mbx.RPMD-ord-sbp-regulatory-and-policy-team@army.mil](mailto:usarmy.knox.hrc.mbx.RPMD-ord-sbp-regulatory-and-policy-team@army.mil) Or, mail to: ATTN RPMD-ROR-GAR, Human Resources Command, 1600 Spearhead Division Avenue Dept 482, Ft Knox, KY 40122-5402

For **NAVY**, mail to: Navy Personnel Command (PERS-912), 5720 Integrity Drive, Millington, TN 38055-9120

For **AIR FORCE**, submit via my myFSS Or, mail to: HQ ARPC/DPTTB 18420 Silver Creek Ave, Bldg 390 MS 68, Buckley SFB, CO 80011

For **MARINE CORPS**, email to: [smb.manpower.mmsr5@usmc.mil](mailto:smb.manpower.mmsr5@usmc.mil) Or, mail to: Headquarters, U.S. Marine Corps (MMSR-5) 3280 Russell Rd, Quantico, VA 22134

### What Gray Area Retirees Need to Know About Discontinuing During the SBP Open Season

The law generally requires the covered beneficiaries to concur in writing with the election to discontinue. In addition, Gray Area Retirees awaiting retired pay who discontinue during the Open Season must still **pay premiums for RCSBP coverage already received** once they begin receiving retired pay.

Before submitting a request for discontinuance, members should review the SBP advantages and disadvantages information on the first page of the Discontinuance form. SBP Open Seasons rarely occur. **Discontinuing means no RCSBP coverage. It also means no SBP coverage once you begin receiving retired pay.** Consider the impact your decision will have on your loved ones moving forward. Because your beneficiaries must also concur with the decision to discontinue, you may want to review this information with them.

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## Important Deadlines and Information for Members Considering Discontinuing

- Discontinuance is **effective the first day of the first calendar month following receipt** of a valid form.
- Covered beneficiaries 18 and over must **concur** with discontinuance and their signature(s) must be **notarized or witnessed** by an SBP counselor.
- Once a discontinuance form is received, **no cancellation** of the discontinuance is allowed.

### Send your Discontinuance Form to:

For **ARMY**, email to: [usarmy.knox.hrc.mbx.RPMD-ord-sbp-regulatory-and-policy-team@army.mil](mailto:usarmy.knox.hrc.mbx.RPMD-ord-sbp-regulatory-and-policy-team@army.mil) Or, mail to: ATTN RPMD-ROR-GAR, Human Resources Command, 1600 Spearhead Division Avenue Dept 482, Ft Knox, KY 40122-5402

For **Air Force Reserve/Air National Guard**, mail to: HQ ARPC/DPTTB, 18420 E. Silvercreek Ave, Bldg 390 MS68, Buckley AFB, CO 80011 or via myFSS

For **Navy Reserve**, mail to: Navy Personnel Command (PERS-912), 5720 Integrity Drive, Millington, TN, 38055-9120

For **Marine Corps Reserve**, mail to: Headquarters U. S. Marine Corps, Manpower and Reserve Affairs (MMSR-5), 3280 Russell Road, Quantico, VA, 22134- 5103 or via email to [smb.manpower.mmsr5@usmc.mil](mailto:smb.manpower.mmsr5@usmc.mil)

### For Additional Information

**Army Gray Area Retiree Soldiers** (not yet receiving pay), please visit the Army's webpage on the Survivor Benefit Plan at <https://soldierforlife.army.mil/Retirement/survivor-benefit-plan> or contact your local Retirement Services Officer.

**Gray Area Retirees** (not yet receiving retired pay) of the **Navy, Marine Corps and Air Force** should contact their Branch of Service for information on the SBP Open Season.

**NOTE: Members who are retired with pay, please see the SBP Open Season article, "The Survivor Benefit Plan Open Season Ends January 1, 2024" in this newsletter.**

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### Special Note from the Air Reserve Personnel Center (ARPC) for Air Force Gray Area Retirees

Due to the various challenges that arose from platform shifts, HQ ARPC Retirements is currently experiencing a delay in processing retirement applications. At present, we are processing retirement applications with a requested retirement date in August 2023. Once these applications are completed, we will shift our focus to applications with a requested retirement date in September 2023 and so on. We recognize that this delay may adversely affect members' benefits and entitlements, and we apologize for any inconvenience caused.

# Another Tax Season is Right Around the Corner: Are You Prepared?

Tax season is just around the corner and DFAS wants to ensure you are prepared. Now is the best time to double check everything is correct regarding your account so there are no hiccups when you need to file.

## Start with myPay

The best tool DFAS offers for ensuring a smooth tax season is myPay (<https://mypay.dfas.mil>). The most important step to take now is to login to your myPay account, and check and update your mailing address.

An easy, online stop for your tax season needs, myPay offers printing or downloading of your tax statements for your retired pay or your annuity pay. You can print/download 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). If you have them, you can also print/download IRS form 1095B, as well as the documentation for any taxable travel income received.

You'll have much earlier access to your tax documents through myPay. 1099Rs are generally available in myPay in late December, while paper copies aren't mailed until mid-to-late January.

If you haven't logged in to myPay in a while, this is a good time to log in and update your password, before the busy tax season.

## Changing Federal Tax Withholding

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

### Use the IRS Tax Withholding Estimator

The IRS has an 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 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.

<https://www.irs.gov/individuals/tax-withholding-estimator>

DFAS cannot provide tax advice. Please consult a tax professional or the IRS.

### Change Your Federal Withholding in myPay

It's easy to change the amount withheld for federal taxes on the myPay site by clicking on the Federal Withholding link.

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Once there, click on the yellow pencil to go to the edit page. On the edit page, you can also enter information about multiple jobs, change your number of dependents, add additional income, make additional deductions or have extra tax withheld. The blue bar tells you when you can expect the changes to go into effect.

### **State Taxes for Retirees**

Retirees can start, stop, or change their State Income Tax Withholding (SITW), but only if that state has an agreement in place allowing DFAS to withhold state tax. In some states, but not all, portions of your retired pay may be tax exempt. Because tax obligations vary from state to state, contact your state's department of revenue regarding taxability of your military retired pay.

Any changes to SITW must be made in writing, by submitting a DD 2866 form (<https://www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2866.pdf>) or by using myPay. DFAS can only withhold income tax for one state at a time and the designated state must have signed the standard written SITW agreement with the Department of Defense.

More detail on changing SITW is available on the DFAS website:

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

### **Federal Taxability of Retired Pay**

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 note: the IRS requires any individual claiming exemption from federal withholding to provide a new Form W-4 at the beginning of each tax year certifying their exemption from withholding.

Please see our webpage regarding taxation of retired pay:

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

## **Employment Compensation from a Foreign Government Can Impact Your Retired Pay**

Did You Know: Your military retired pay can be impacted if you receive compensation from a foreign government without advance permission?

The U.S. Constitution prohibits federal government employees from accepting compensation, gifts, or titles from foreign governments without the prior consent of Congress. This prohibition also applies to military retirees. Congress granted its consent to retirees seeking foreign government employment so long as the retirees obtain the advance approvals required by 37 U.S.C. § 908. Retirees who are considering accepting foreign government employment for compensation must receive approval in advance of receiving the compensation. In general, the Secretary of State and the Service Secretary from which you retired must both approve the employment/compensation. If the foreign government payment or award is limited to speeches, travel, meals, lodging, registration fees, or non-cash awards, you only need approval by the Service Secretary from which you retired. The purpose of this restriction is to prevent the exercise of undue influence by foreign governments on retired members of the United States military.

If a retired member accepts compensation from a foreign government or foreign government controlled entity for employment or for speeches, travel, meals, lodging, registration fees, or non-cash awards without prior approval, the member's retired pay becomes subject to a withholding and/or debt, generally in an amount equal to the total amounts received from the foreign government.

To request approval of compensation from a foreign government for employment, speeches, travel, meals, lodging registration fees or a non-cash award, retirees should contact their Branch of Service at the appropriate address listed below. Retirees may also review the Service Instructions listed below that are publicly available on the web or by contacting the appropriate POC listed below. There are other laws that restrict some retirees from representing a foreign government entity before U.S. government agency or officials, or that may require additional approvals, such as the Foreign Agents Registration Act and the International Traffic in Arms regulations. Retirees should consult with their employer's human resources or general counsel offices for guidance on whether these other requirements apply.

*Please see the Service-specific information on the next page.*

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Service	Service POC Address	Service Instruction
U.S. Air Force	Retirees (Regular and Retired Reserve): Contact the AFPC Airman and Family Sustainment Branch (AFPC/DPFFF) Website: <a href="https://www.retirees.af.mil/Foreign-Government-Employment">https://www.retirees.af.mil/Foreign-Government-Employment</a> Email: <a href="mailto:Afpc.retiree@us.af.mil">Afpc.retiree@us.af.mil</a> Comm: 210-565-4725	Department of the Air Force Instruction 36-2913 of 1 July 2020 IC 24 August 2023
	Retired Reserve members awaiting pay and members assigned to the Inactive Status List Reserve Section: Contact the Air Reserve Personnel Center Reserve Service Programs Branch (ARPC/DPAMR) 1840 E. Silver Creek Ave, Bldg 390 Buckley AFB CO 80011	
U.S. Army	Members who desire to accept employment with a foreign government should contact: Commander, U.S. Army Human Resources Command (AHRC -PDR) 1600 Spearhead Division Avenue Fort Knox KY 40122 - 5402 Or e-mail to: <a href="mailto:usarmy.knox.hrc.mbx.tagd-aprd-fge@army.mil">usarmy.knox.hrc.mbx.tagd-aprd-fge@army.mil</a>	Army Regulation 600 - 291 (Foreign Government Employment) of 7 September 2020
U.S. Navy	Chief of Naval Personnel/OPNAV N1 Attn: Legal Counsel 701 S. Courthouse Rd Arlington VA 22204 Telephone: (703)604-3399 Or e-mail to: <a href="mailto:navyfge.fct@navy.mil">navyfge.fct@navy.mil</a>	Navy Ethics website ( <a href="https://www.ethics.navy.mil">https://www.ethics.navy.mil</a> )
U.S. Marine Corps	Headquarters, U.S. Marine Corps Separation and Retirement Branch, Manpower and Reserve Affairs (MMSR-6) 3280 Russell Rd Quantico VA 22134-5103 Telephone: (703) 784-9310/9311	NAVSO P-1778 (Rev Apr 2000) "Reference Guide To Post Government Service Employment Activities of DON Personnel"

# The Survivor Benefit Plan Open Season Ends January 1, 2024

The SBP Open Season allows for retirees receiving retired pay, eligible members, or former members awaiting retired pay who were **NOT enrolled** in SBP or RCSBP (Reserve Component Survivor Benefit Plan) as of December 22, 2022 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 circumstances).

The SBP Open Season also allows eligible members and former members who **were enrolled** in SBP or RCSBP (Reserve Component Survivor Benefit Plan) as of December 22, 2022 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.

The deadline to enroll or discontinue during the SBP Open Season is **January 1, 2024**.

There are special forms to enroll or discontinue in accordance with the NDAA 2023 SBP Open Season law and processes.

The forms, deadlines, information, and FAQs are available on our special focus webpage: <https://www.dfas.mil/sbpopenseason23>

*Please note that the information in this article is for retirees receiving pay. **Gray Area Retirees**, please see the Gray Area Spotlight article in this issue or contact your Branch of Service for details on how to enroll or discontinue RCSBP/SBP coverage during the SBP Open Season.*

## **Brief Overview of the Enrollment Process**

Upon enrollment you will be legally responsible and obligated to pay a "buy-in premium." The buy-in premium is comprised of (a) amounts you would have been required to pay you had enrolled in SBP at an earlier opportunity plus (b) additional open season costs.

You will also be responsible to pay monthly premiums beginning with the effective date of the election in the same manner that monthly premiums are collected for all SBP participants, until you reach "paid-up" status.

To protect a retiree from making a legal commitment to payment of an undetermined amount for the buy-in premium (which may be thousands of dollars) we set up a four-step process that includes a request for an estimate prior to officially enrolling and making that legal commitment.

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However, a retiree **can enroll without an estimate** by submitting an official **Enrollment Form**, including your choice for how to pay the buy-in premium. Keep in mind that unless we receive a written request to cancel your enrollment **within 30 days of the date of your signature** on the enrollment form, you will be legally obligated to pay the buy-in premium and monthly premiums.

**STEP ONE:** Submit the **Letter of Intent (LOI) to Enroll**, so we can send you an estimate of your monthly premiums and most importantly, an estimate of your one-time buy-in premium.

*Retirees who want an individual estimate prior to officially enrolling should submit their Letter of Intent (LOI) to no later than November 1, 2023. If we do not receive the LOI by November 1, we may not be able to provide an individual estimate in time for you to enroll by the deadline. We strongly recommend you upload your LOI via our askDFAS online upload tool.*

**STEP TWO:** We will mail you an **estimate**, based on the information in your Letter of Intent (LOI).

**STEP THREE:** After consideration of the costs, if you want to officially enroll, submit the **Enrollment Form**, including your choice for how to pay the buy-in premium.

**STEP FOUR:** We will mail you a **confirmation of your enrollment**, with your final costs, and start deductions or provide instructions on how to submit payment. Your enrollment will be **effective the first day of the first calendar month following our receipt** of your valid enrollment form.

You are allowed 30 days from the **date you sign the enrollment form** to cancel your enrollment. Cancellation must be in writing and **must be received within those 30 days**.

### **See Example SBP Open Season Buy-In Premiums on Webpage**

By early October, we will have a number of examples of Open Season Buy-In Premiums posted on the webpage below. The examples will help you gauge the size of what your Buy-In Premium could be, if you haven't already requested an estimate.

For more details on the enrollment process, please see our special focus webpage: <https://www.dfas.mil/sbpopenseason23>

### **Brief Overview of the Discontinuance Process**

During the SBP Open Season, retirees are allowed to **stop (discontinue) their SBP coverage**. To discontinue SBP coverage, complete and submit an **"SBP Open Season 2023 Discontinuance Form."** The form is available to download from our special focus webpage: <https://www.dfas.mil/sbpopenseason23>

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The discontinuance will be effective the **first day of the first calendar month following our receipt** of your valid discontinuance form.

**Please note:** To be valid, the form must be properly signed and dated by all parties, including the current spouse, and any currently-covered former spouse, child aged 18-22 or natural interest person (NIP). In addition, the covered party's signature must either be notarized or witnessed by an SBP counselor.

**No refunds of SBP premiums for the period of coverage are allowed.** In addition, retirees remain responsible for any debt accrued due to unpaid premiums during the time in which the retiree had SBP or RCSBP coverage. Also, there is no provision to cancel or change your discontinuance once we receive a valid discontinuance form.

Before submitting your request for discontinuance, please review the SBP advantages and disadvantages information on the first page of the Discontinuance form. SBP Open Seasons rarely occur. Consider the impact your decision will have on your loved ones moving forward. Because your beneficiaries must also concur with the decision to discontinue, you may want to review this information with them.

For more details on the discontinuance process, please see our special focus webpage: <https://www.dfas.mil/sbpopenseason23>

# Helpful Form Wizards and Convenient askDFAS Online Upload Tools

At DFAS, we continue to look for ways to make filling out forms and sending information to us as easy as possible.

Two resources we provide are Form Wizards and the askDFAS Online Upload Tools.

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

askDFAS is a convenient way to submit requests and eliminate the time and hassle of sending requests through mail or fax and provide more timely and accurate service to retirees and annuitants. We have a collection of online tools that allow forms and required documentation to be filled out or uploaded at askDFAS on the DFAS.mil website.

## Form Wizards

Form Wizards help ensure the form is filled out correctly. Fields that are required or have a particular format will alert a customer if information is input incorrectly or if required information is missing. It will not allow the filled-in form to be generated until the input is corrected.

Another benefit of using a Form Wizard is it allows for informational pop-ups to guide a customer 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 a customer to print, sign and then either mail, fax or scan the document to upload. A customer can have peace of mind that their form was completed and submitted correctly to DFAS.

Form Wizards 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 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.

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### **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 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 updated in newer versions of Adobe, when using Chrome, Edge, Firefox, or Safari to access a form or Form Wizard, you must download or save the PDF to your computer or device. Then go to the saved location and open the form or Form Wizard. It is not recommended to save completed forms on a public or shared computer due to Personal Identifiable Information (PII).

#### **askDFAS Online Upload Tools**

We continue to build a suite of online tools that allow forms and required documentation to be filled out or uploaded at askDFAS on the DFAS.mil website, which is also accessible on a mobile browser.

askDFAS tools are a quick and easy way to submit select forms and documents to us directly. Instead of mailing or faxing your completed forms, for some you can now either fill out an online form or upload them directly in a PDF through the askDFAS online tools on the DFAS.mil website.

Please note all documents uploaded to an askDFAS online tool MUST be in PDF format and contain the Social Security Number of the retiree or deceased member. Also, the askDFAS online upload tools can only accept the specific form and documentation noted on the specific upload tool. Other requests or documents cannot be processed through that online upload tool.

See more information about askDFAS Online Upload Tools by clicking on Retirees & Annuitants at: <https://www.dfas.mil/askdfas>

# Simplifying Eligibility Verifications for Retirees and SBP Annuitants

As part of our work at DFAS Retired & Annuitant Pay to transform into an even more customer-friendly environment, we are simplifying eligibility verifications for both retirees and SBP annuitants. Check out the good news below.

## Retirees Who Receive a Paycheck in the Mail to a Foreign Address

Starting in May of 2023, we replaced the twice-yearly Report of Existence (ROE) with an ANNUAL Foreign Address Update for Mailed Check (FAUMC) letter.

Prior to May, retirees who received a hardcopy check to a foreign address needed to complete and return a Report of Existence (ROE) twice each year. One ROE was due the month of their birthday, and one ROE was due six months after their birthday.

Now, retirees who receive a hardcopy check to a foreign address will only need to complete and return the new annual FAUMC once a year (due the first of the month of their birthday). This new letter will be automatically mailed to all retirees who need to complete and return it the first of the month of their birthday. This part of the process is the same as it was under the old guidelines.

Retirees can send their FAUMC via mail, fax or use our convenient askDFAS online upload tool on DFAS.mil. Once you complete and sign the FAUMC, save it as a PDF file, then you can upload it online at askDFAS. Find out more here:

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

Please note that we will still accept and process ROEs in place of the new FAUMC for the period of the transition from the old process to the new, simpler process. If you owed an ROE prior to May of 2023, you should complete and return it. You can also download the new FAUMC from our website Forms Library (<https://www.dfas.mil/raforms>) and return that instead.

## Changes to Simplify Eligibility Verifications for Annuitants

Beginning in August 2023, DFAS reduced the requirements for SBP annuitants to **one annual** eligibility determination. Previously, some SBP annuitants needed to complete multiple forms each year. Now, you will only need to complete and submit one annual verification each year.

Also, the two new annual eligibility verifications now have names that identify their purpose. And their due dates are easy to remember: they are due the first day of the month of your birthday.

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The **three annual eligibility verifications** for annuitants now are:

### **Survivor Benefit Plan-Marital Status Update (SBP-MSU)**

The Survivor Benefit Plan-Marital Status Update (SBP-MSU) is required annually to confirm marital status and continued eligibility for the Survivor Benefit Plan. The SBP-MSU replaces the COE. It is due the first day of the month of the annuitant's birthday.

### **School Certifications**

The DD Form 2788 Child Annuitant's School Certification and the Child Annuitant's Certification for Previous Attendance Letter are required annually to confirm full-time school attendance and marital status for continued eligibility for the Survivor Benefit Plan. School Certification is due the first day of the month the annuitant's school year ends. Note: School Certification requirements did not change.

### **Foreign Address Update for Mailed Check (FAUMC)**

The Foreign Address Update for Mailed Check (FAUMC) is required annually only if an annuitant is receiving a check in the mail outside the United States and does not need to submit a School Certification or a Survivor Benefit Plan-Marital Status Update. The FAUMC replaces the Report of Existence (ROE). It is due the first day of the month of the annuitant's birthday

### **Overview of Annual Eligibility Requirements**

#### **Child SBP Annuitants Ages 18-22 Who Must Submit a School Certification**

Now, SBP annuitants who are currently required to submit a School Certification/Previous Attendance Letter won't need to complete any of the other annual eligibility documents. No more COE, no more twice-a-year ROEs.

#### **SBP Spouse/Former Spouse Annuitants Under 55, Child Annuitants 14-17, and Incapacitated Child Annuitants Ages 14 and Over Who Must Submit an Annual Certificate of Eligibility**

We replaced the annual Certificate of Eligibility (COE) with the **Survivor Benefit Plan-Marital Status Update (SBP-MSU)**.

Previously, annuitants age 14 to 55 needed to submit a COE annually to provide their current marital status.

Now, annuitants age 14 to 55 will submit an annual Survivor Benefit Plan-Marital Status Update (SBP-MSU) instead of the COE.

SBP annuitants who are currently required to submit a School Certification/Previous Attendance Letter **won't** need to complete an annual Survivor Benefit Plan-Marital Status Update (SBP-MSU), formerly the COE.

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We also have a new, convenient online upload tool on our website for returning the SBP-MSU. Once you complete and sign your SBP-MSU, you can save it as a PDF file, then upload it online at askDFAS. Find out more here:

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

By early next year, we will also have emailed status notifications for the new SBP-MSU when submitted through askDFAS.

Please note that we will still accept and process annuitant COEs in place of the new SBP-MSU during the period of the transition from the old process to the new, simpler process. If you owed a COE prior to August of 2023, you should complete and return it. You can also download the new SBP-MSU from our website Forms Library (<https://www.dfas.mil/raforms>) and return that instead.

### **SBP Annuitants Who Receive a Check in the Mail to a Foreign Address**

We replaced the twice-yearly Report of Existence (ROE) for SBP annuitants with a once-a-year **Foreign Address Update for Mailed Checks (FAUMC)** letter.

Previously, annuitants who received a hardcopy check to a foreign address needed to complete and return an annuitant Report of Existence (ROE) twice each year. One ROE was due the month of their birthday, and one ROE was due six months after their birthday. For annuitants who needed to submit an annual Certificate of Eligibility (COE) the month of their birthday, that COE took the place of the ROE due the month of their birthday, but they still needed to submit a second ROE six months after their birthday.

Now, annuitants who receive a hardcopy check in the mail to a foreign address will only need to complete and return the new annual FAUMC once a year (due the first of the month of their birthday).

In addition, now, if an SBP annuitant receiving a hardcopy check in the mail to a foreign address is required to submit an annual Survivor Benefit Plan-Marital Status Update (SBP-MSU), the annual SBP-MSU submission will take the place of the FAUMC. This means, starting in August, an SBP annuitant **who is required to submit an annual SBP-MSU will not have to submit an FAUMC**, even if they are receiving a hardcopy check in the mail to a foreign address.

If the annuitant is a student SBP child annuitant age 18-22 who is required to submit an annual School Certification, **they will not have to submit an annual SBP-MSU or an FAUMC**.

We also have a convenient online upload tool on our website for returning the annuitant FAUMC. Once you complete and sign the FAUMC, save it as a PDF file, then you can upload it online at askDFAS. Find out more here:

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

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Please note we will still accept and process annuitant ROEs in place of the new annuitant FAUMC during the period of the transition from the old process to the new, simpler process. If you owed an ROE prior to August of 2023, you should complete and return it. You can also download the new annuitant FAUMC from our website Forms Library here (<https://www.dfas.mil/raforms>) and return that instead.

### **Summary of New, Simpler Annual Requirements for SBP Annuitants**

- If a **child annuitant age 18-22** (not documented as incapacitated), the School Certification/Previous Attendance Letter is the only annual verification needed.
- If a **child annuitant age 14-17** (not documented as incapacitated), the Survivor Benefit Plan-Marital Status Update is the only annual verification needed.
- If caring for an **incapacitated child annuitant age 14 or over**, the Survivor Benefit Plan-Marital Status Update is the only annual verification needed.
- If a **spouse/former spouse annuitant under the age of 55**, the Survivor Benefit Plan-Marital Status Update is the only annual verification needed.
- If receiving a **check in the mail outside the United States** and do **not** need to submit a School Certification or a Survivor Benefit Plan-Marital Status Update, the Foreign Address Update for Mailed Check is the only annual verification needed.

### **Find Out More About the Annuitant Eligibility Verification Changes**

We have additional information about these changes on our “Manage Your SBP Annuity” webpage, including a downloadable Quick Reference Guide and a Fact Sheet with an overview of **what** is required, **when** it is mailed, and **when** it should be completed and returned and FAQs: <https://www.dfas.mil/managesbp>.

# Retiree Appreciation Events 2023

Come see us at the following upcoming retiree appreciation events! For more information about the events, see our Events webpage at:

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

## Events in the United States

**October 20:** Fort Knox, KY

**October 21:** Welch, MN

**October 27:** Wright Patterson AFB, OH

**November 2:** NBSD Annual Military Retiree Seminar (Virtual Event)

**November 3:** Hanscom AFB, MA

**November 4:** Los Angeles AFB, CA

## Retiree Appreciation Days in Europe

**October 13:** USAG Benelux Brunssum (Netherlands)

**October 14:** USAG Benelux-SHAPE (Belgium)

**October 16:** USAG Italy

**October 18:** USAG Ansbach

**October 19:** USAG Rheinland-Pfalz

**October 24:** USAG Bavaria

**October 26:** USAG Stuttgart

**October 28:** USAG Wiesbaden

***Please confirm event details with the hosting organization of the event.***

## **From Our Partners: 2023 Air Force Assistance Fund “50 Years of Caring” Campaign**

On 27 February, the Department of the Air Force launched the 50<sup>th</sup> annual Air Force Assistance Fund *50 Years of Caring* Campaign at Air and Space Force Bases worldwide. Thanks to your generosity, over \$244 Million have been donated by Airmen and Guardians, and other supporters over these past 50 years, providing a safety net for our fellow Airmen—and now Guardians—as well as their families. Your contributions helped provide a total of over \$46,000, in assistance in just the first half of 2023...\$1,000 more than retirees were able to contribute for the entirety of 2022! I'd like to encourage you to continue your support of these four extraordinary charities, committed to *taking care of our own*.

The Air Force Villages Charitable Foundation provides the full spectrum of care for widows and widowers of retired Air Force Officers living at Blue Skies of Texas in San Antonio, just down the road from Lackland AFB. Thanks to your generous donations over the years, over 600 surviving spouses have been served. Over \$26 million has been invested in their care since 1970 and you'll be glad to know 100% of gifts go directly to the residents' living expenses and continuing care to allow them the peace of mind to live comfortably in their homes with a secure future. Today, deserving recipients live in all levels of care; independent living, assisted living, skilled nursing, and memory care. Your contributions allow them to live in dignity and safety.

The Air Force Aid Society (AFAS) provides support to Airmen, Guardian's, and their families when they need it most. Thanks to your generous contributions and donations, AFAS provides emergency assistance support, educational scholarships, as well as community support programs such as childcare programs, parenting classes, as well as a spouse employment program. AFAS provided over \$13 million in direct assistance to over 17,000 Airmen, Guardians, and their families in 2022. This year, they celebrated the 20<sup>th</sup> anniversary of their annual Charity Gala, where they partnered with the Gala Committee from the Air Force Officers' Spouses' Club (AFOSC), Spouses' Clubs and Thrift Shops from across the Air and Space Forces, along with corporate and organizational sponsors. With over 500 attendees at this year's event, more than \$595,000 was raised to help Airmen, Guardians, and their families. Thus far in 2023, AFAS has provided over \$3,750,000 in emergency assistance support in addition to \$1,600,000 in disaster relief. Additionally, this year, AFAS has provided nearly \$140,000 in assistance for community programs such as “Bundles for Babies”, “Child Care for PCS” and “Give Parents a Break”; and supported dependent spouses and children with educational benefits totaling over \$2,850,000. Again, we couldn't make this happen with you!

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The Air Force Enlisted Village, located in the Florida Panhandle near Eglin AFB and Hurlburt Field, continues a long tradition of providing a home for surviving spouses of retired enlisted Department of the Air Force (DAF) members who require independent living, assisted living, and memory care in a retirement community setting with their peers. No eligible surviving spouse has ever been turned away due to an inability to pay. Your donations assist with monthly service fees; transportation to and from medical appointments and grocery shopping; prescription pick up; wellness activities; and much more. Because of you, all 600 of our residents receive essentials that many of us take for granted, yet are so important as we age: A safe home; security; dignity; independence; and camaraderie. Your generosity over the past 50 years has provided a home with a caring staff and elevated services for thousands of our senior DAF family. Thank you!

The General & Mrs. Curtis E. LeMay Foundation provides financial support to the surviving spouses of all Air and Space Force retirees with grants of monetary assistance that don't ever need to be repaid. Monthly grants range from \$300 to \$625. One-time support is provided for unplanned expenses as well. Last year, more than \$23,000 one-time grants helped with past due mortgage payments, dental needs, and emergency lodging. Your support continues to matter to the current spouses receiving monthly aid to help with the necessities of life. These grants make everyday living a little easier with personal care costs, transportation services, and meal deliveries. And thanks to your generosity, in 2022, the LeMay Foundation provided over \$341,000 in grants to their recipients.

If you haven't yet had the opportunity to give but so desire, you can give anytime online now at <https://www.assistancefund.org>. Just click the "DONATE NOW!!" button near the top right of the page. You'll be taken to our donation page where you can choose to either use a donation form to authorize payroll deduction donations, or document where you'd like your check or money order donation to go. Then there's our "E-Giving" option where you can help your favorite base and squadron by giving directly to their campaign—just scroll down to the "DONATE TODAY WITH OUR NEW PEER-TO-PEER PLATFORM" box and click the "Donate Today!" button. When you click the "Find a Base" button, you'll be able to click on the base link where each squadron/organization will have their own link. You can also give this way by texting **AFAF** to 50155 using your smart phone.

Join the *AFAF Wingman Squadron* today by signing up for monthly giving and your monthly donation won't automatically stop after just one year—unless you pause or stop it yourself. You're in full control with your giving account! In fact, if you authorize monthly recurring e-giving, it's *highly recommended* that you set up an account. You can do that after making your donation online by going to <https://secure.ggiv.com/for/assistancefund> and clicking the "Sign In" link. If you need help linking your account to your monthly gift, please contact Department of the Air Force Fundraising at [usaf.fundraising@us.af.mil](mailto:usaf.fundraising@us.af.mil).

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Again, if e-Giving isn't your thing, that's okay. You can still give by check, money order, cashier's check, or through the annual payroll deduction plan from your retired pay. The contribution form can be found online at [https://www.afassistancefund.org/wp-content/uploads/2022/12/DAF\\_2561-20221026.pdf](https://www.afassistancefund.org/wp-content/uploads/2022/12/DAF_2561-20221026.pdf)

Please be aware that payroll deduction allotment authorizations mailed to AFPC will not begin coming from retired pay until 1 July 2024.

\*\*\*\*\*PLEASE DON'T SEND CASH IN THE MAIL\*\*\*\*\*

Mail Check and Payroll Deduction Plan Donations to:

AIR FORCE ASSISTANCE FUND  
AFPC/DP3SA  
550 C STREET WEST  
JBSA RANDOLPH TX 78150

Thank you once again for your continued support of the annual AFAF Campaign, and our fellow Airmen, Guardians, and their families. ***Retired, but still Active!***

## From Our Partners: Military Families - Take Advantage of Your FEDVIP Enrollment Period

*The U.S. Office of Personnel Management (OPM) is proud to welcome you 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. In general, retired uniformed service members, their families, and survivors are eligible for FEDVIP dental coverage and, if they're enrolled in a TRICARE health plan, FEDVIP vision coverage.

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. FEDVIP offers you a choice between 12 dental and 5 vision carriers, so you can select the right coverage for you and your family, such as:

- Regional dental plans as well as nationwide dental and vision plans with international coverage
- Plans featuring high and standard options
- A choice between three enrollment types: self, self plus one, or self and family

The Federal Benefits Open Season is your annual opportunity to enroll in, change, or cancel a FEDVIP dental and/or vision plan. This year, open season runs from November 13 through December 11, 2023, with coverage effective January 1, 2024. Please note: Opportunities to enroll outside of open season are limited.

To familiarize yourself with the program, explore [BENEFEDS.com/military](https://benefeds.com/military). BENEFEDS is government-authorized online portal where you can enroll in FEDVIP, research FEDVIP's current list of carriers and plans, and use the plan comparison tool to view rates, benefits, and coverage information.

During open season, you may view informational webinars or access the Virtual Benefits Fair by visiting [BENEFEDS.com/military](https://benefeds.com/military). The Virtual Benefits Fair is an online health fair that houses 2024 FEDVIP plan information in a single location, allowing military families to browse exhibits, view and download plan brochures, and chat with BENEFEDS and FEDVIP representatives.

Don't miss this opportunity! Consider including FEDVIP in your retirement plan today.

BENEFEDS is administered by FedPoint® under the oversight of the U.S. Office of Personnel Management. FedPoint is a trade name of the legal entity Long Term Care Partners, LLC®.

BEN26100

## 2024 Pay Calendar

To help you plan for 2024, 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, for December 2023, retirees will receive payment on December 29, 2023. However, annuitants are scheduled to receive payment on January 2, 2024. Please see the chart for each month in 2024.

<b>Entitlement Month</b>	<b>Retired Pay Date</b>	<b>Annuitant Pay Date</b>
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
January 2024	February 1, 2024	February 1, 2024
February 2024	March 1, 2024	March 1, 2024
March 2024	April 1, 2024	April 1, 2024
April 2024	May 1, 2024	May 1, 2024
May 2024	May 31, 2024	June 3, 2024
June 2024	July 1, 2024	July 1, 2024
July 2024	August 1, 2024	August 1, 2024
August 2024	August 30, 2024	September 3, 2024
September 2024	October 1, 2024	October 1, 2024
October 2024	November 1, 2024	November 1, 2024
November 2024	November 29, 2024	December 2, 2024
December 2024	December 31, 2024	January 2, 2025

## **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 56<sup>th</sup> Street  
Indianapolis IN 46249-1200

#### **Annuitant Pay:**

Defense Finance and Accounting  
Service  
U.S. Military Annuitant Pay  
8899 E 56<sup>th</sup> 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