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# Retiree Newsletter

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September 2022

## Director's Message

Greetings from Cleveland! As the days get shorter and nights get cooler, we know that fall is here.

DFAS remains committed to our primary goal of delivering your pay accurately and on time. With tax season approaching, we need your help to do that. Please see the article on getting ready for tax season for helpful tips.

This edition includes a very important article on working for foreign governments. If you are currently working for or plan to work for a foreign government, please read this article. There are important steps that military retirees need to follow and this article will help you understand what you need to do.

It is also important to make sure your beneficiary information for the Survivor Benefit Program and your Arrears of Pay is up to date. There are important details about how to do this in this edition as well.

The askDFAS Resource webpage is getting a new look. We have included an article on what you expect to see on that page for retirees and annuitants and how askDFAS can help you better manage your retired pay or annuity pay.

Did you know that if you are a retiree and need to get a "Verification of Pay" letter for any reason, you can do that through myPay? We have information in this edition on how you can do that without waiting on hold to talk to a customer care representative.

There are changes for our SBP annuitants coming in 2023. These changes might affect you if you receive Dependent and Indemnity Compensation (DIC) from the Department of Veterans Affairs or if you 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.

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Finally, we have some articles from our partners that may interest you. Please be sure to check those out as well.

On behalf of all of us here in DFAS Retired and Annuitant Pay, it is truly our honor to serve those who served. Thank you for everything you have done and sacrificed for our country.

We hope you find the information in this newsletter useful and informative.

Take care and enjoy the fall weather.

## **Fall is for... Taxes?**

Taxes. Everyone's favorite subject... especially months before they have to be filed. Actually now is the best time to double check that everything is correct regarding your documentation so there are no hiccups when you do 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.

See our myPay article in this issue for information about requesting/changing a password and a reminder on how to reactive your myPay account or how to set up your login for the first time.

### **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.

[www.irs.gov/individuals/tax-withholding-estimator](http://www.irs.gov/individuals/tax-withholding-estimator)

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

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## **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.

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 at <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.

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<b>Service</b>	<b>Service POC Address</b>	<b>Service Instruction</b>
U.S. Air Force	<p>Retirees (Regular and Retired Reserve): Contact the AFPC Airman and Family Sustainment Branch (AFPC/DPFFF) 550 C Street West Suite 25 Joint Base San Antonio TX 78150-4723</p> <p>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</p>	Air Force Instruction 36-2913 of 1 July 2020
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	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:navyfgc.fct@navy.mil">navyfgc.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"

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

# How to Get a Verification of Pay Letter

Credit worthiness and income are two of the most common ways banks and other lenders determine whether to approve a loan, mortgage or rental. These practices are also used by auto lenders to approve loans and leases, as well as housing managers to determine whether they should rent to you.

How do you as a military retiree, who may not have a traditional paycheck to offer as proof, show you have income? Using your myPay account (<https://mypay.dfas.mil>) makes it easy.

## Verification of Income

Among the common documents creditors will use are pay stubs, tax returns or bank statements, but another avenue is using what is called a "Verification of Pay" letter. DFAS offers military retirees this option on the myPay platform.

In the left-hand column under the Statements banner is a link for a Verification of Pay Letter.

Clicking on the link will generate an electronic letter in your name, including the home address you have on file, and the monthly gross amount of your military retired pay. The letter will be dated the day of your request and has the official Department of Defense seal and the return address of DFAS.

## Sending the Letter

In the upper right hand corner of the letter display is the option to get a "Printer Friendly" version by clicking on the printer icon.

This will open a new popup version that allows for you to either print the letter to give to the bank or send it via postal mail, or if you need to send it electronically via email or by uploading into a website, you can download the letter as an Adobe PDF (Portable Document Format) file. To download the letter, click the icon with the down arrow with the line under it. This should generate a popup allowing you to save the PDF letter to your computer.

## Conclusion

Applying for loans or leases requires lots of paperwork. Using myPay to generate a Verification of Pay Letter can make the process easier.

# Time to Check and Update Your Beneficiary Information

Keeping your beneficiary information for the Survivor Benefit Plan (SBP) or for your Arrears of Pay (AOP) up to date is vital. Please inform DFAS of any life changes when they happen.

If we do not have correct beneficiary information and updated contact information, it can cause delays and financial hardship for your loved ones.

## The Survivor Benefit Plan

SBP provides eligible beneficiaries an annuity, a monthly payment, for the lifetime of the beneficiary. Retirees have the choice to enroll in SBP and pay premiums for SBP coverage at retirement.

## How Retirees Can Check if the SBP Beneficiary is Current

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.

Your Retiree Account Statement (RAS), available in myPay, has information on it about pay, deductions, taxes and SBP. The SBP section has information on it 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 or youngest child, depending on your coverage.

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/RetiredMilitary/provide/sbp/change>

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## **Arrears of Pay Beneficiary**

After a retiree passes away, a one-time payment of their final paycheck is made to a beneficiary. This is called Arrears of Pay (AOP).

AOP is the prorated amount of your final month's retirement pay. Entitlement to retired pay ends on the date of your death. The amount of the payment owed is computed (based on the number of days in the month you were alive) and paid to your AOP beneficiary, along with any other money owed at the time of your death.

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

## **How to Check if Your AOP Beneficiary is Current**

You can easily check your Retiree Account Statement (RAS) to make sure your AOP designation is current.

You can change your beneficiary or update beneficiary contact information at any time through myPay by clicking on the "Beneficiary for Arrears" link under "Pay Changes" in the menu on the left side of your account in myPay.

You can also update your Arrears of Pay beneficiary by completing a Designation of Beneficiary Information form (DD 2894). We now have a Form Wizard to help you fill out this form! The Form Wizard will ask you a series of questions and fill in your answers in the appropriate areas of the form. When you have finished answering the questions, you can even choose to electronically sign your form and submit it online using our online upload tool! Or click a button to generate a ready-to-print-and-sign PDF with your answers.

Get the DD 2894 Form Wizard and see more information on our Arrears of Pay webpage at: <https://www.dfas.mil/retireeaop>

## **Check Out Our Revamped askDFAS Resource Page for Retirees and Annuitants**

As part of our work to modernize Retired & Annuitant Pay and make the processes easier for you, we are building 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.

We also recently revamped the askDFAS Resource webpage section for retirees and annuitants to make it easier for you to find the askDFAS online form or upload tool you need.

The askDFAS Resource webpage section for retirees and annuitants is now organized into separate areas with specific resources and links for retirees and specific resources and links for SBP annuitants, plus additional resources.

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 tool 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 upload tool. Other requests or documents cannot be processed through the online upload tools.

Using 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.

See the revamped askDFAS Resource webpage by clicking on Retirees & Annuitants at: <https://www.dfas.mil/askdfas>

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

Next year, on **February 1, 2023**, surviving spouses will receive their **full** Survivor Benefit Plan 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 will mail 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: 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 (no reduction) beginning with their January 2023 entitlement, which will be paid on **February 1, 2023**.

DIC payments will **not** be affected.

The SBP benefit will be **paid in full** (no offset).

SSIA will **NOT** 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 affect surviving spouses who are, or who will become in the future, eligible for both Survivor Benefit Plan (SBP) payments and Dependency and Indemnity Compensation (DIC) payments, and who were subject to a full or partial SBP-DIC Offset.

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

DIC payments are **not** affected.

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

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

Spouses who have their SBP offset by DIC will continue to receive 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 is less than \$346). Beginning with the February 1, 2023 payment, no SSIA will be paid.

### **Summary – Phase Two**

#### **VA will pay:**

- 100% of the DIC payment

#### **DoD/DFAS will pay:**

- 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 full SBP payment. There will be **no SSIA payment** 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 Survivor Benefit Plan (SBP) 2023 Elimination of the Optional Annuity for Dependent Children and Reversion of SBP Annuity to Surviving Spouses

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).

**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**.

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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).

**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 will be suspended. It cannot continue to be paid to a surviving child without documentation that 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 that service member was not married at the time of their death.
- 2-If DFAS receives documentation that the surviving spouse is deceased.
- 3-If DFAS receives documentation that 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 that 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.

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## 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) through the last payment for 2022 which will be paid on **January 3, 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.

In October of 2022, DFAS will mail letters to the children who are currently receiving an SBP annuity payment because of the Optional Annuity for Dependent Children. This letter will provide information on the projected status of their SBP annuity payment after January 1, 2023.

The letters will be based either on eligibility documentation we have received from the surviving spouse or based on the fact that 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 the child remains eligible.

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- 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.**

## **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 to those surviving spouses who had not responded and those surviving spouses who requested the SBP Optional Child Annuity in Fall of 2021 or after.

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 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>

We have developed a special process so that 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 who are in this group to provide us with their documentation as soon as possible.**

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.

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## **We Do Need Eligibility Information for ALL Surviving Spouses**

Please note that 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>

## News from Our Partners: VA Expands Airborne Hazards and Open Burn Pit Registry Eligibility

*If you deployed to Egypt, Syria, or Uzbekistan, you may now be eligible.*

More than 330,000 service members and veterans have joined the Airborne Hazards and Open Burn Pit Registry (<https://health.mil/News/Articles/2022/08/31/VA-Expands-Airborne-Hazards-and-Open--Burn-Pit--Registry-Eligibility>) to date, and recent updates expand eligibility and make it easier to participate.

“These updates are important in that they demonstrate the Department of Defense (DoD) and Department of Veterans Affairs (VA) collective resolve to keep our service members and veterans informed about the registry, support requirements in National Defense Authorization Acts, and support the recently signed Honoring our Promise to Address Comprehensive Toxics (PACT) Act of 2022,” said Steve Jones, Force Readiness and Health Assurance Policy director and retired Army Environmental Science and Engineering Officer. “The DoD and VA remain committed to better understanding and mitigating the health effects of deployment-related exposures such as airborne hazards and open burn pits.”

The Airborne Hazards and Open Burn Pit Registry is a secure database of health information provided by service members and veterans that helps VA collect, analyze, and publish data on health conditions that may be related to environmental exposures experienced during deployment. To participate in the registry, eligible service members and veterans fill out an online questionnaire. After completing the online questionnaire, participants have the option to discuss their health care with a provider in an optional medical evaluation.

This summer, VA added Egypt, Syria, and Uzbekistan to the list of eligible deployment locations. If you served any amount of time in the Southwest Asia theater of operations or Egypt beginning August 2, 1990, or in Afghanistan, Djibouti, Syria, or Uzbekistan beginning September 11, 2001, you are eligible to sign up for the Airborne Hazards and Open Burn Pit Registry—regardless of whether you recall being exposed to airborne hazards. These regions include the following countries, bodies of water, and airspace above these locations:

- Afghanistan
- Bahrain
- Djibouti
- Egypt

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- Gulf of Aden
- Gulf of Oman
- Iraq
- Kuwait
- Oman
- Qatar
- Syria
- United Arab Emirates
- Uzbekistan
- Waters of the Arabian Sea, Persian Gulf, and Red Sea

Additionally, VA has adjusted the registry's functionality to enable participants to return to the registry portal at any time after initial submission to add deployments. This enables you to create a more complete picture of your deployment and exposure history and can provide additional context for providers during medical evaluations.

To check whether you've already joined the registry, or if you would like to make additional entries in your profile, visit <https://veteran.mobilehealth.va.gov/AHBurnPitRegistry/> and click "Get Started" to log in using your DS Logon Level 2 account.

If you are eligible based on your deployment history, join the Airborne Hazards and Open Burn Pit Registry and encourage your fellow retirees to join, too. Participation is a key component in taking control of your own health and supporting DoD and VA research efforts. In fact, registry data supported VA's recent decisions to establish service connection for certain conditions as a result of presumed exposure to fine particulate matter. To view a full list of these conditions, please visit <https://www.publichealth.va.gov/exposures/burnpits/>, and to learn what the PACT Act means for veterans' benefits, visit [www.va.gov/PACT](http://www.va.gov/PACT).

Please note participation in the registry will not affect your access to health care or benefits, and it is not related to the VA disability compensation claims process. To learn more about the registry, please visit [Health.mil/AHBurnPitRegistry](http://Health.mil/AHBurnPitRegistry). Here you will find a brief video, Fact Sheet, FAQs, and other informational materials.

## **News from Our Partners: Uniformed Service Members - 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. 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. In addition, family members of active duty uniformed service members who are enrolled in a TRICARE health plan are eligible for FEDVIP vision coverage. Please note: Opportunities to enroll outside of open season are limited.

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

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 14 through December 12, 2022, with coverage effective January 1, 2023.

To familiarize yourself with the program, explore [BENEFEDS.com/military](https://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.

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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 2023 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 Long Term Care Partners, LLC, with oversight by the U.S. Office of Personnel Management.

## **News from Our Partners: Air Force Assistance Fund Campaign – 50 Years Of Caring**

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](http://www.afev.us)

### **General & Mrs. Curtis E. LeMay Foundation**

[www.lemay-foundation.org](http://www.lemay-foundation.org)

### **Air Force Villages Charitable Foundation**

[www.blueskiesoftexas.org/giving/](http://www.blueskiesoftexas.org/giving/)

### **Air Force Aid Society**

[www.afas.org](http://www.afas.org)

Our historic "Commitment to Caring" theme and long-standing principle of "taking care of our own" has been made a reality by you 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!

*Great news...*The days of a limited window during Spring Time 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! 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).

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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 and 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](mailto:usaf.fundraising@us.af.mil) for help.

If you prefer to donate by payroll deduction, check or money order, download the donation form located at [https://www.afassistancefund.org/wp-content/uploads/2022/01/AF2561\\_2021\\_ver20210901-static-Retiree-Civ.pdf](https://www.afassistancefund.org/wp-content/uploads/2022/01/AF2561_2021_ver20210901-static-Retiree-Civ.pdf) Please fill in the form on your computer *before printing*, then save and print. By mailing in the donation form, you can choose to give by allotment from your retired pay for 12 months beginning 1 July 2023, or by sending a check or money order of any amount to:

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

*\*Please don't send cash in the mail.*

Again, on behalf of the four charities, and on behalf of the thousands of our Fellow Airmen, Guardians and families you've impacted – **thank you!**

## **News from Our Partners: Navy-Marine Corps Relief Society – Making a Difference for Sailors, Marines, and their Families**

Recent floods in the South remind us that a disaster can strike at anytime, anywhere. We recently received a letter from a client who was assisted several years ago when they were impacted by a flood. We often hear from clients years after they have been assisted. If you would like to share your NMCRS story, please send an email to [communications@nmcrs.org](mailto:communications@nmcrs.org)

### **IN THEIR OWN WORDS:**

In early July of 2017, the Chicago area had record heavy rains which caused flooding in many areas. I was one of those affected. I am a military member stationed at Great Lakes and own a home in the surrounding area. The rains caused my sewer line to back up into my finished basement, leaving me with approximately 10-15 inches of sewer water and an estimated \$10,000 dollars of damage.

I had black mold growing in my basement within 24 hours of the initial water influx. It took a week and a half before I could get a plumber to come out and stop the flow. I found out that all of the drywall and tile needed to be torn out, my furnace and water heater needed to be replaced... everything in my basement had to go. Furniture, appliances, things I had stored ...all of it was contaminated. The first thing I did was contact my insurance company and I found out that none of it was covered.

Next I contacted my bank. Unfortunately, I had just taken out a loan to replace my roof three months prior. I could not take out another one. In addition, my partner had taken a new job that had him out of town for two months. During the transition, I had been supporting both of us on my E-5 with no dependents salary. I found myself without air conditioning, hot water and unable to pay my bills.

Navy Marine Corps Relief Society rescued me. They gave me emergency funds the first day I contacted them and set up an appointment with me to look at my budget. They gave me a grant to replace my furnace and water heater, which cost more than \$4,000. They put me in touch with a Crisis Management team which promised to clean out my basement free of charge. They helped me with my budget and pointed me in the direction of some other ways to get my finances in order. In less than a month, I have my air conditioning and hot water back, a financial plan with my bank in place, my bills are taken care of and I stand to be better off in a year than I was before all this happened.

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It has cost me nothing.

I can't begin to express how grateful I am to NMCRS for what they have done for me. They literally saved me from financial, physical and emotional ruin. I know how melodramatic that sounds, but that's the hand to God's honest truth. I've never donated to or supported any organization of any kind in my entire life, nor have I ever endorsed one in any way...until now.

Thank you doesn't even cover it.

### **SUPPORTING THE HEALTH NEEDS OF NAVY AND MARINE CORPS FAMILIES:**

The NMCRS Visiting Nurse Program officially began on November 25, 1922, when Nell Watson was hired as the Society's first Visiting Nurse at the Parris Island Branch Auxiliary. This year, we are thrilled our Visiting Nurse Program is celebrating its centennial year. So many things have changed in nursing and at NMCRS over the past century. However, the care, compassion, and commitment of our visiting nurses has remained the same.

The mission of the NMCRS Visiting Nurse Program is to improve the quality of life for Navy and Marine Corps active duty, retirees, and family members by providing health education and resource referral to promote health maintenance and continuity of care.

The Visiting Nurses provide health education throughout the lifespan and can work with your health care team to let them know how you're doing between visits to your doctor. While visiting nurses do not provide emergency or bedside care, they can help you understand your options for taking the best possible care of yourself

NMCRS Visiting Nurses offer a variety of services including home visits, telehealth, health education classes, and support groups to help you to understand and achieve your health and wellness goals. To learn about a nurse in your area, please visit Visiting Nurse Program | NMCRS [\\_ https://www.nmcrs.org/pages/health-education](https://www.nmcrs.org/pages/health-education)

### **RECEIVING ASSISTANCE:**

Did you know that the most common requests for no-interest loans and grant assistance at NMCRS are basic living expenses, such as rent and food? Each year, NMCRS provides millions of dollars in assistance for these daily needs to both active duty and retired Sailors and Marines. And we provide free, confidential support that does not affect your credit score. If you are facing a financial challenge please do not hesitate to reach out to NMCRS. To learn more, please visit [\\_ https://www.nmcrs.org](https://www.nmcrs.org)

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Since 1904, Navy-Marine Corps Relief Society has been there to assist active duty and retired Sailors, Marines and their families in their time of need. We will continue to be there to assist Sea Service members, thanks to the generous support of our donors. If you would like to set up an allotment, please contact NMCRS to begin the process. If you would like to make a gift online to support your fellow shipmates and Marines, you can make a credit card donation at <https://support.nmcrs.org/a/rfd>.

You may also opt to donate by check by mailing your gift to NMCRS at 875 N Randolph St, Suite 225, Arlington, VA 22203. Thank you!

## **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