



# Retiree Newsletter

December 2025

## Director's Message

Greetings, and welcome to the final Retiree Newsletter of 2025! As the year draws to a close, we want to ensure you're well-informed about important updates regarding your retired military pay. This edition is packed with valuable information.

January 1-31, 2026 is the annual Open Season for members who are entitled to both Concurrent Retirement and Disability Pay (CRDP) and Combat-Related Special Compensation (CRSC). Please read the article to find out more about how this may affect you.

The end of the year also brings a Cost of Living Adjustment (COLA) with it, and we have an article on how the COLA will affect your retired military pay.

It's not too late to make sure you are ready for the upcoming tax season. Please see that article for all the tips on prepping for tax season.

We also have great articles on how life-changing events affect retired military pay, our updated Forms Library, and Pay.gov for retirees who make direct remittance payments.

Finally, for those of you who are awaiting pay in the Gray Area, we have an article for you about a new tool called the DD Form 2656 Smart Wizard that will be very helpful when you apply to receive your retired military pay.

We understand that managing your retired pay can be complex, and we're committed to providing you with the resources you need. Thank you for taking the time to read this newsletter. Our team works diligently to ensure accurate and timely payments for every retiree, and we appreciate your trust.

Wishing you a joyful and peaceful holiday season. We look forward to connecting with you again in 2026!

# **Gray Area Retiree Spotlight: Simplify Your Retired Pay Application with the New DD Form 2656 Smart Wizard**

Retiring is a significant milestone, and we're committed to making the transition to retired pay as smooth as possible. We understand that navigating the application process can feel overwhelming, which is why we are excited to introduce the new Smart Wizard for DD Form 2656, Data for Payment of Retired Personnel.

This enhanced, web-based tool is designed to make applying for retired pay easier than ever. The web-based technology means you can access it directly in your web browser, eliminating the need to download and open the form in Adobe. This allows you to use it on a wider range of devices, including computers, smartphones, and tablets.

Like our Form Wizards, the Smart Wizard "takes the form out of the form" by guiding you through a series of questions and automatically filling your answers in the appropriate areas of the form. Data validation is built into the wizard, ensuring all required fields are complete and correct. Additionally, there are helpful information pop-ups throughout the wizard to assist you in making informed decisions.

Once you've completed the Smart Wizard, you'll have a ready-to-print form that includes a custom instructions page with essential steps, a reminder for signatures and any necessary supporting documents, and a direct link to upload everything to askDFAS. A CAC signature may be used electronically; otherwise, a wet signature will still be required.

Please note: to protect your information, the Smart Wizard must be completed in a single session. It's recommended to have your required documents and information beforehand, as the session will time out after 15 minutes of inactivity, and your progress cannot be saved.

You can find the new DD Form 2656 Smart Wizard on our Forms Library:

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

Note: Gray Area Retirees should always work with their Branch of Service to complete their retired pay application. For specific information about your Service's procedure and contacts, visit

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

# Direct Remittance Roundup: Billing Changes and Payment Options

*\*Please Note: this article is for retirees who pay monthly SBP premiums directly to DFAS. You may disregard this article if you do not make separate payments for SBP each month.*

If you've been following recent editions of the DFAS Retiree Newsletter, you've likely seen several articles about important changes for retirees who pay their Survivor Benefit Plan (SBP) premiums directly to DFAS. This process of paying for SBP is called direct remittance.

In August 2025, DFAS changed the billing process to improve service to direct remitters. DFAS is now mailing monthly bills for SBP premiums. The new DFAS bill provides more detail than the previous bills sent by the U.S. Department of Treasury Centralized Receivables Service. Learn more about the new billing format by reviewing the helpful explainer printed on the reverse side of your October billing statement.

## The Importance of Paying SBP Premium Balances

The new format of the DFAS SBP premium bill provides additional details about your account balance. For example, your DFAS billing statement includes a line item called, "Remaining Balance Due from Prior Month." This block shows the total amount of any past due SBP premiums you may owe. If you do not owe any past due premiums this amount will appear as \$.00. Any past due unpaid premiums are subject to interest charges (currently 4.0% annually). Interest charges are also itemized on the new billing statement.

Retirees who continue to carry a "Remaining Balance Due from Prior Month" will soon see additional reminders from DFAS about the importance of promptly paying any outstanding balance for past due SBP premiums. DFAS wants to work with you to bring your account up to date as soon as possible, and we encourage you to pay your past due SBP premiums in full promptly. If you've made a recent payment to satisfy your outstanding balance after receiving your new DFAS billing statement - thank you.

You will continue to receive a monthly bill for each month's SBP premiums until you reach "paid-up" status (attained once a retiree has made 360 months of SBP premium payments and has reached the age of 70). If at any time your net retired pay becomes sufficient to cover your monthly SBP premium, your premium will revert to being deducted from your retired pay.

Please note: Upon your death, any unpaid premium balance will be deducted from your Arrears of Pay (AOP) and the SBP annuity payable to your SBP beneficiary until paid in full. No annuity will be paid to your SBP beneficiary until all outstanding premiums, including interest, have been paid. Prompt payment of any past due premium amounts is in the best interest of both you and your beneficiaries.

## Convenient Payment Options for Direct Remittance

There are other convenient options for paying your monthly SBP premiums. We recommend using the Pay.gov website to make your payments directly. Pay.gov is convenient, simple, and secure.

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You will need your DOW ID number (DOW ID#) to make your payment. You can find it on the lower-left portion of your monthly billing statement. Please visit <https://www.pay.gov/public/form/start/1463931154> to get started.

If you receive VA disability compensation, you may request to have future monthly SBP premium payments deducted from your VA pay. Please complete "DD Form 2891 Interim" and submit it back to DFAS. You can learn more and locate the form on our Forms Library at <https://www.dfas.mil/raforms>.

### **Important Note for Payments from Online Bill Pay Services**

If you use your bank's online bill pay service to remit your monthly SBP premium payment, the process is entirely digital from your perspective. You might be surprised to know, however, that your bank actually makes the payment on your behalf by mailing a paper check to DFAS.

Since the payment arrives by paper check, it is very important that you enter your DOW ID number (DOW ID#) in the "Account Number" field on the online bill pay form. This will help ensure your payments get credited to your SBP premium balance promptly and accurately. Please visit the webpage listed below for additional tips to ensure successful payment.

### **Learn More: Visit the "Pay for SBP" webpage**

If you are a direct remitter and want to learn more about direct remittance and all your payment options, please visit our "Pay for SBP" webpage: <https://www.dfas.mil/payforsbp>.

# Visit Our Redesigned Forms Library Webpage

A fully redesigned Forms Library is now available on our website! Find it in the same place it has always been: <https://www.dfas.mil/raforms>. Previously, the Forms Library was a lengthy table of complex form numbers.

As part of the redesigned Forms Library, forms are now organized by customer and purpose. Whether you're a retiree or an annuitant, you can scroll down the page or use the new clickable tiles to locate the section you need in just a few clicks on your device.

The redesigned Forms Library is, of course, the home to find forms and documents (and our helpful Form/Smart Wizards, when available) to achieve your requests. However, the redesigned webpage also features helpful tips and supporting resources concerning the forms and documents you're seeking. For example, if there is a common error or issue on a form, there are new tips to avoid these pitfalls.

Once you arrive at the form or document you're seeking, you'll also find links to explainer webpages to help you ensure your request is successful. Certain requests can also be achieved in other ways. For example, certain self-service requests can be completed by entering a request on askDFAS or myPay instead of submitting a form. The new Forms Library provides all your options at-a-glance.

We invite you to visit our redesigned Forms Library webpage. As always, we are looking for every opportunity to improve our service to you. Thank you for sharing feedback that helps us improve. We look forward to bringing you even more enhancements in the future.

Then
vs.
Now

Form Number	Title Description	Supplemental Instructions
<b>Retired Military Pay Accounts</b>		
<b>Address Forms</b>		
DD 2988	Retiree Change of Address/State Tax Withholding Request	
<b>Apply for Retirement</b>		
DD 2958	Retirement Application - Code for Payment of Retired Personnel	
DD 148	Application for Correction of Military Record	
<b>Waiting and Checking Forms</b>		
DD 1188-2	International Direct Deposit Enrollment Authorization to Start, Stop, or Change an Account	Instructions
DD 2688	Statement of Claimant Requesting Recashed Check	
DD 2690	Sign-Up Form for the Direct Express® Card for Benefit Payments	
PMR Form 1201DFA.8	Request for Payment of Federal Benefits by Check	
PMR Form 1201IN.DFA.8	Direct Deposit Authorization for Retired and Annuitant Pay	
<b>Retiree Beneficiary Forms</b>		
DD 2584 Form Wizard	Designation of Beneficiary Information	
DD 2584 Printable PDF Form	Voluntary Separation Incentive Beneficiary Designation	
DD 2584	Financial Statement of Debtor	Instructions
DD 2738	Financial Statement of Debtor	Instructions

### How to Find a Form

Our forms are organized by customer and purpose to help you find the form you need.

There are two ways to navigate this page:

(1) click on the box below that is most relevant to you to jump to a specific section and then scroll down for a specific form;

OR

(2) scroll down the webpage to the relevant customer section and specific form.

**Get Started. I Need...**

Forms for Retirees to Use

Forms for Retirees to Use

Forms for Retirees to Use

Forms for Retirees to Use

Forms for Retirees to Use

Forms for Retirees to Use

### Categories of Forms for Retirees

To find the correct form, please choose a purpose category from the options below by clicking on a box. Or you can scroll down the webpage to find the specific form.

Allotment from Retired Pay - Start, Stop or Change

Apply for Retired Pay - DD Form 2656 Application

Bank Account - Start or Change Direct Deposit

Beneficiary for Last Retired Pay Payment (Arrears of Pay - ADIP) - Designate or Update

# What Loved Ones Need to Know: Reporting the Death of a Retiree or SBP Annuitant

We are sharing this information for retirees and Survivor Benefit Plan (SBP) annuitants to prepare loved ones and help ease the emotional and financial burdens that can occur during a difficult time. Promptly reporting the death of a retiree or SBP annuitant allows DFAS to stop payments and prevent overpayments. Once notified, DFAS works to ensure that any subsequent payments include only the funds the retiree or annuitant was entitled to at the time of death.

## Webpage and Checklist Updates

We made updates to our retiree and SBP annuitant report of death webpages. Below are the links to the webpages.

**Report a Retiree's Death webpage - <https://www.dfas.mil/retdeath>**

**Report an SBP Annuitant's Death webpage - <https://www.dfas.mil/anndeath>**

In addition to the updates, we created checklists to assist your loved ones with knowing what to do when reporting a death of a retiree or SBP annuitant. These helpful checklists summarize the steps to take after the death of a retiree or SBP annuitant. The checklists are located on our Report a Retiree's Death and Report an SBP Annuitant's Death webpages (see the webpage links listed above).

The checklist are also listed on our Quick Tools webpage within the "Retirees" and "SBP Annuitants / Survivors" section. The Quick Tools webpage link is:

**<https://www.dfas.mil/raquicktools>**

Take a moment to review these webpages and checklists. Keep them easily accessible and share them with your loved ones.

## Reporting the Death of a Retiree

A military retiree's entitlement to retired pay ends on the date of death. DFAS will stop making monthly payments once we are notified. However, there are instances when a retiree dies near the end of the month (when it's too late to stop the payment) or DFAS is not notified of the death in a timely manner.

This results in a deposit into a retiree's bank account after the retiree's death. We are required to notify the bank to reclaim in full all payments made after the retiree's death. If the retiree had a joint bank account, it is especially important to be aware that the entire payment will be reclaimed.

The retiree's final prorated payment is issued to the designated beneficiary as Arrears of Pay (AOP) once a valid claim is received. Please note that all payments made after the retiree's date of death must be returned before AOP can be paid. In addition, financial institutions are obligated to return any federal benefit payments made after they are notified of the death of an account holder.

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Please note that all payments made after the retiree's date of death must be returned before AOP can be paid. In addition, financial institutions are obligated to return any federal benefit payments made after they are notified of the death of an account holder. In some cases, a retiree's bank may return the retired pay payment made after the date of the retiree's death before DFAS reclaims the payment.

## **How to Report a Retiree's Death**

You may use one of the following methods:

**1. [Fill out the online askDFAS Notification of Death form \(available online 24/7\)](#)**

You will need to have the following information available for the retiree:

- Full Name
- Social Security Number
- Date of Death
- Cause of Death (Natural, Homicide, Pending, or Other)
- Marital Status

Additionally, the retiree's spouse will also need to provide their date of marriage.

Anyone submitting the form must also provide their name, relationship to the retiree, and contact information for the notification of death to be processed.

**OR**

**2. Call our Customer Care Center: 1-800-321-1080**

When you call, please be prepared to provide:

- Retiree's Full Name
- Retiree's Social Security Number
- Date of Death

**OR**

**3. Fax or Mail Documentation**

Mail to:

Defense Finance and Accounting Service

U.S. Military Retired Pay

8899 E 56th Street

Indianapolis, IN 46249-1200

Fax to: 1-800-469-6559

*DFAS strongly encourages you to use Option 1 or Option 2 above to notify us promptly of a retiree's death. If you have any difficulty using the askDFAS online form, please call our Customer Care Center.*

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DFAS is required to have a copy of the retiree's death certificate that states the cause or manner of death prior to making any AOP payments. Please include a copy with your documents.

## **Reporting the Death of an SBP Annuitant**

An SBP annuitant's pay stops on the last day of the month prior to the annuitant's death. DFAS will stop monthly payments upon notification of death to prevent overpayment. If a payment was made after the date of the SBP annuitant's death, we are required to notify the bank to reclaim the entire payment.

The SBP annuitant's final payment will be issued as Arrears of Annuity (AOA). AOA payments are uncommon and occur only when:

1. The SBP annuitant's account was not established before their death, or
2. The SBP annuitant's account was suspended at the time of death.

DFAS will mail the required paperwork to claim AOA. AOA is paid according to the federally mandated Order of Precedence following our receipt of the proper SF1174 claim form for any eligible beneficiary/beneficiaries.

## **How to Report an SBP Annuitant's Death**

You may use one of the following methods:

### **1. [Fill out the online askDFAS Notification of Death form \(available online 24/7\)](#)**

This online tool is especially helpful for those living overseas.

You will need to have the following information available for the SBP Annuitant:

- SBP Annuitant's Full Name
- Social Security Number
- Deceased Retiree's Full Name
- Deceased Retiree's Social Security Number
- Date of Death
- Cause of Death

Anyone submitting the form must also provide their name, relationship to the SBP Annuitant, and contact information for the notification of death to be processed.

**OR**

### **2. Call our Customer Care Center: 1-800-321-1080**

When you call, please be prepared to provide:

- SBP Annuitant's Full Name
- SBP Annuitant's Social Security Number
- Deceased Retiree's Full Name
- Deceased Retiree's Social Security Number
- Date of Death

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**OR**

**3. Fax or Mail Documentation**

Mail to:

Defense Finance and Accounting Service  
U.S. Military Annuitant Pay  
8899 E 56th Street  
Indianapolis, IN 46249-1300

Fax to: 1-800-982-8459

*DFAS strongly encourages you to use Option 1 or Option 2 above to notify us promptly of an SBP Annuitant's death. If you have any difficulty using the askDFAS online form, please call our Customer Care Center.*

DFAS is required to have a copy of the SBP annuitant's death certificate that states the cause or manner of death, please include a copy with your documents. Please ensure both the SBP annuitant's and the deceased retiree's names and Social Security Numbers are also written at the top of the death certificate to ensure proper routing. Following a complete audit of the SBP annuitant's account, DFAS will determine if any funds are owed.

# Preparing for the 2026 Tax Season

The next tax season will be here before you know it, and we want to make sure that you are prepared. Now is the best time to verify everything is correct in your myPay account so you can retrieve your tax documents when you need to file.

## Start with myPay

The best tool DFAS offers to ensure a smooth tax season is myPay (<https://mypay.dfas.mil>). The most important step to take is to log in to your myPay account and ensure your mailing address is correct.

An easy, online stop for your tax season needs, myPay offers printing or downloading of your tax statements for your retired pay. You can download and print your current year tax statement, as well as prior year 1099-Rs (up to four prior years for retirees). If you need it, you can also download and print IRS Form 1095-B.

You will have earlier access to your tax documents through myPay; 1099-Rs are generally available in myPay in late December, while paper copies are mailed in mid-to-late January. If you haven't logged in to myPay recently, this is a good time to log in and update your password before the busy tax season.

## Changing Federal Tax Withholding

It's easy to review your current federal withholding status in myPay. If needed, you may adjust it through the corresponding menu option or view withholding amounts on your latest Retiree Account Statement (RAS). If you prefer, you may also update your withholding by filling out the IRS Form W-4 by filling out the IRS Form W-4, accessible at the Internal Revenue Service (IRS) website (<https://www.irs.gov>) or our Forms Library at <https://www.dfas.mil/raforms>.

## 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. You may access the Tax Withholding Estimator here: <https://www.irs.gov/individuals/tax-withholding-estimator>

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

## 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, portions of your retired pay may be tax exempt.

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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](#) 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 War (DOW). Additional details on changing SITW are 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 military retired pay.

Please note: the IRS requires any individual claiming exemption from federal withholding to provide a new IRS 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>.

## **Retirees and SBP Annuitants: 2025 Tax Year Statements**

2025 tax statements for retirees will be available in myPay starting December 17, 2025.  
2025 tax statements for SBP annuitants will be available in myPay starting December 17, 2025.  
2025 tax statements for former spouses will be available in myPay starting December 17, 2025.  
Tax statements sent through the U.S. Postal Service will be in the mail prior to January 31, 2026.  
In many cases, the electronic online forms are available through myPay (<https://mypay.dfas.mil>) much earlier and more securely than those sent to customers electing delivery by mail.

The Affordable Care Act (ACA) 1095-B and 1095-C statements are available in myPay as of January 31, 2026. The 1095-B and 1095-C.

Tax Statements for tax year 2025 are available for reissue via [askDFAS](#).

## **2026 COLA for Military Retirees and SBP Annuitants**

Based on the increase in the Consumer Price Index, there is a 2.8 percent Cost of Living Adjustment (COLA) for most retired pay and Survivor Benefit Plan (SBP) annuities effective December 1, 2025.

Retirees will see the change in their December 31, 2025, payment and SBP annuitants in their January 2, 2026, payment.

For details, see the Fiscal Year 2026 COLA Memorandum:

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

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

*\*Please Note: If you opted out of receiving mailed delivery of statements, you will not receive this notice in the mail. Your 1099-R and Retiree Account Statement (RAS) documents are conveniently available to print or download from myPay.*

As tax season approaches, DFAS is preparing important documents for retirees who request their tax statements to be sent by postal mail. We will mail your IRS Form 1099-R, which is the Internal Revenue Service (IRS) form for reporting retired pay, along with a special print edition of the DFAS Retiree Newsletter which includes important news for the coming year.

We will also include a Retiree Account Statement (RAS), which shows the change in your gross and net payment that occurs when there is a Cost of Living Adjustment (COLA) to your pay. Read the “**2026 COLA for Military Retirees and SBP Annuitants**” article about updates to COLA pay.

It’s important to note that the effective date of this RAS is the first of December, so its year-to-date summary figures are only for 11 months (the December payment is not included). Therefore, the year-to-date summary figures on this RAS will not match your 1099-R.

If you are not yet using myPay, it’s easy to get started. Learn how to create a myPay account at <https://mypay.dfas.mil>. Check out the “**Preparing for the 2026 Tax Season**” article to find out how to start your myPay account.

# CRDP/CRSC Open Season - Frequently Asked Questions

It's possible to qualify for both Concurrent Retirement and Disability Pay (CRDP) and Combat-Related Special Compensation (CRSC). However, you can only receive either CRDP or CRSC, not both.

If you're eligible for both, you'll receive a letter from the Defense Finance and Accounting Service (DFAS) during CRDP/CRSC Open Season. This letter will explain your options and how to change your election between CRDP and CRSC if you decide a different entitlement is better for you.

**The 2026 CRDP/CRSC Open Season is January 1-31, 2026. Election change requests must be postmarked by January 31, 2026.**

Here are some Frequently Asked Questions:

**Q: Why did I receive an Open Season Letter?**

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

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

A: Returning the form with a signature and an unchecked "change my entitlement" box will result in an unclear election and no action will be taken. Please return the form and check the box only if you wish to CHANGE entitlements.

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

A: As long as you notify DFAS in writing of your chosen election by the deadline, we can make the change for you. Requests to switch entitlements submitted or postmarked after the deadline cannot be processed. If you want to switch back to the original entitlement you were previously receiving, then we must receive something in writing.

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

A: We suggest verifying the mailing address on your retired pay account is correct in early December of each year. If you know you will have a different, temporary address during the Open Season period, please be sure to update this information as early as possible.

The Open Season letter is time sensitive. Address changes can be made in myPay, by phone, or by sending your request in writing by mail or fax. If you forgot to change your address in time, please contact us directly at 800-321-1080 so we can update your information and send a new letter. Your election change request must be postmarked by the deadline.

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

A: If you elect to receive CRSC, your retired pay will be offset by the full amount of your VA disability pay. You may still receive some retired pay if your retired pay exceeds your VA disability pay, or you may not receive any retired pay at all if your VA award exceeds your retired pay. You will also begin to see an amount under "VA Waiver" on your Retiree Account Statement (RAS).

**Q: What if I am tax exempt?**

A: If your Federal Tax status is E (or Exempt), you will not be taxed under either entitlement, because neither entitlement would be taxed. Please talk to a certified tax consultant regarding any tax questions.

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

A: If you elect to receive CRSC, your retired pay will be offset by the full amount of your VA disability pay. You may still receive some retired pay if your retired pay exceeds your VA disability pay, or you may not receive any retired pay at all if your VA award exceeds your retired pay. You will also begin to see an amount under "VA Waiver" on your Retiree Account Statement (RAS).

Please keep in mind if you switch to CRSC, any allotments, Former Spouse deductions, or garnishments may be suspended if there is not enough net pay in your retired pay. CRSC payments are subject to deductions for monthly Survivor Benefit Plan (SBP) premiums or garnishments. CRSC is non-taxable, so it is issued separately from your retired pay. You may begin to receive two separate payments from DFAS each month, one for retired pay (taxable) and one for CRSC (non-taxable).

**Example:** \$1000.00 (Gross Retired Pay) **Minus** VA Pay (\$450.00) = \$550.00 (Net Retired Pay – taxable)  
Plus \$250.00 CRSC pay (non-taxable) = Total of \$800.00 from DFAS

**Q: What happens to my retired pay if I switch to CRDP?**

A: If you elect to receive CRDP, you will not have a VA Waiver for most regular retirees. You will receive your full retired pay from DFAS and your full VA payment from the VA. As a result, your taxable/disposable income will increase. Former Spouse deductions or garnishments will also increase. SBP monthly premiums (if applicable) will be deducted from your retired pay. In addition, if you want to start or resume any allotments, you will need to make a request through myPay to start these deductions. Since you will no longer receive a separate payment for CRSC; you will only receive one payment for your retired pay if you choose CRDP.

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

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

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

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

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

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

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

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

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

A: Increases to your CRSC award are not always automatic. If the VA awards new service-connected disabilities, you must submit a reconsideration claim to your Branch of Service. They determine which disabilities are eligible for Combat-Related Special Compensation. If they approve any additional combat-related disabilities, then a copy of the new CRSC award letter will be forwarded to our office to update your account and entitlement accordingly. Please visit <https://www.dfas.mil/applyforcrsc> for more information on filing a reconsideration request.



## News From Our Partners: Uniformed Services Identification (USID) Cards for Retirees, Spouses, & Dependents

***Legacy paper-based USID cards with extended expiration dates*** issued to specific populations – e.g. Reserve Retirees and Former Members eligible for retired pay and benefits at age 60 – ***as well as cards with indefinite expiration dates*** issued to retirees, dependents over age 65, and Permanently Incapacitated dependents, ***will remain valid until DOW determines when those legacy paper-based cards will be terminated – no termination date has been set.*** Individuals with extended or indefinite (INDEF) expiration dates on their legacy paper-based USID card may replace those cards with a plastic-based USID card at their convenience.

Sponsors are encouraged to access their identification (ID) card records via the ID Card Office Online (<https://idco.dmdc.osd.mil/idco/>) "My Profile" option to ensure their record reflects both their current mailing and email addresses in advance. There are several ways to obtain a new USID card:

- Visit the ID Card Office Online website (<https://idco.dmdc.osd.mil/idco/>), select "Continue" under the "Family ID Cards" header and follow the prompts for Online USID Renewal. **Note:** A myAuth account is required for logon, or
- Visit the RAPIDS ID Card Office Locator website (<https://idco.dmdc.osd.mil/idco/locator>) to find the closest ID card office and schedule an appointment.

## News From Our Partners: myAuth

The Department of War is transitioning from DS Logon to myAuth, a new digital credential system that simplifies access to various online services using a single account. myAuth improves upon DS Logon, the Department's legacy application, through secure multifactor authentication capabilities, a user friendly interface, and improved customer support to ensure that users have secure, efficient access to their information. myAuth is currently available for logins to milConnect, ID Card Office Online, and Military OneSource and will be rolled out to additional websites throughout 2026.

To create a myAuth account:

1. Visit the ID Card Office Online website (<https://idco.dmdc.osd.mil/idco/>) select "Continue" under "Family ID Cards".
2. On the "New Login Requirement" page, select "Create Account" to initiate the process of creating a myAuth account.
3. Accept the "Standard Mandatory DOW Notice and Consent".
4. Follow the instructions provided:
  - a. Verify your identity with your CAC or DS Logon account.  
(If you don't have a CAC or DS Logon Account, select "Create New DS Logon Account. Choose the "Email Registration" option and follow the on-screen prompts.)
  - b. Create your myAuth username by entering your email address.
  - c. Activate your account using the link in the "Welcome" email you will receive.
  - d. Set up your password and account methods as desired.
5. Once your account is successfully created, you will be redirected to the myAuth dashboard. Select the "IDCO Family ID Cards" tile to be automatically logged into IDCO to renew ID cards online.

For additional information and step-by-step guides for creating your myAuth account, please visit the [myAuth Online Help Site](https://myaccess.dmdc.osd.mil/identitymanagement/help/myauth.htm) (<https://myaccess.dmdc.osd.mil/identitymanagement/help/myauth.htm>).

## News From Our Partners: Air Force Assistance Fund Charities Thank You!

Over the past 83 years our predecessors, we retirees, and those who we've passed the active duty baton to, have lived the truth of "Taking Care of our Own"! We've seen the crucial assistance given when needed, either to ourselves, a family member, or a fellow Airman or Guardian. Certainly, we have always known that at any given time, we could, ourselves, be in the position of needing help and giving today to help others was truly "paying it forward". And, because of the generosity of our forebearers, ourselves, and now those who have taken the stick, the four official charities of the Department of the Air Force can ensure Airmen, Guardians and their families are mission-ready, resilient and confident that they will never have to face hardship alone. In other words – *Thank you!*

Below are recent updates from the AFAF charities, telling the stories of the great good that your donations accomplish...

**The General & Mrs. Curtis E. LeMay Foundation:** Thank you for your incredible support over the past year. Your kindness has provided assistance to surviving spouses, such as Mrs. Hazel, who lives in Barnhart, TX, and has received LeMay's Supplemental Income. *"Thank you for your continued support. Your generous support has meant a great deal to me and my quality of life. Your organization has made it possible for me to remain in the home, where my husband and I raised our children and made a life together. If my husband were here, he would be very impressed how your Foundation has helped me in my time of need. He spent many years of his life in support of his country and always worried what would happen to me if he were no longer here."* Your generosity has helped us fulfill our promise of "Taking Care of Our Own" by strengthening the financial stability of those who rely on us. We appreciate your ongoing contributions to making this possible, you are truly changing lives!

**Air Force Villages Charitable Foundation:** AFVCF supports surviving spouses of Air and Space Force Officers with financial assistance, allowing these family members to reside at Blue Skies of Texas retirement community, whether they can afford it or not. Blue Skies of Texas (formerly Air Force Villages) was named three years in a row (2024, 2025 and again for 2026!) by Newsweek among America's Best Continuing Care Retirement Communities, ranked #1 in Texas and #8 in the US! Your donations helped a long-time USAF widow sleep at night! Her retired Lt Col spouse passed away in 2022, and she realized she had outlived her resources. Needing higher, more expensive levels of care, your contributions to the AFAF provide medicine, dental work, glasses, and a safe place to live in peace and dignity. Her family, her Air and Space Force family, is filling the gap.

**Air Force Aid Society (AFAS):** We are proud to share that we've officially updated our name to Air & Space Forces Aid Society (AFAS), reflecting our longstanding commitment to supporting both Airmen and Guardian families. While our name has evolved, our mission remains the same: To provide financial assistance, scholarships & education support, community programs, and disaster relief. During the recent government shutdown, AFAS delivered \$1.5 million in assistance to help over 930 Airmen, Guardians, and their families navigate pay delays and financial uncertainty. This included support for Active Duty, Guard, Reserve, and retired members. Assistance covered basic living expenses, rent/mortgage payments, food, and other urgent needs to ensure families had immediate relief during this time.

-more-

As we close out the year, we are grateful for the generous donors and partners who make this mission possible. And from December 26-31, every gift to AFAS will be matched dollar-for-dollar, doubling the support available to military families. To give or learn more, visit [afas.org](http://afas.org).

**Air Force Enlisted Village:** Low pay and frequent moves often mean that many military spouses are left without careers, home equity, retirement plans, or significant savings to fall back on. Even the most carefully planned retirement can be shaken by an unexpected tragedy or medical expense, leaving families vulnerable. At the Air Force Enlisted Village, *Taking Care of Our Own* is more than a phrase—it's a promise. Through the Benevolence Fund, we provide surviving spouses with the essentials that bring peace of mind and restore hope: a safe home, security, dignity, independence, and a community that understands. This past year, thanks to your generosity to the Air Force Assistance Fund, we were able to provide over \$700,000 in financial support to surviving spouses of Air and Space Force enlisted retirees. Your kindness doesn't just provide assistance—it transforms lives. From the bottom of our hearts, thank you for standing with us and for truly *Taking Care of Our Own*.

If you haven't yet had the opportunity to give but want to make a 2025 contribution, you can give anytime online now at <https://www.afassistancefund.org>. Just click the red "DONATE NOW!!" button near the top right of the page. You'll be taken to our donation page where, on the right side of the page, 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, on the left side of the page, 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. Just click on the squadron's "View Page" button to donate on that page and support the unit goal. 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 while making your donation online. Here's how: Once on your favorite squadron's page, instead of clicking the "Donate Now!" button, click the "Join My Team" button. There, you'll be able to register an account and maintain 100% control over your giving!

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/index.php/donate/>. Please be aware that payroll deduction allotment authorizations mailed to AFPC will not begin coming from retired pay until 1 July 2026 and will run until 1 June 2027.

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

Mail Check and Payroll Deduction Plan Donations to:

AIR FORCE ASSISTANCE FUND

AFPC/DPPMB

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!***

## Pay Schedule

To help you plan for 2026, 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, March 1, 2026, is a Sunday. Therefore, for the February 2026 entitlement, retirees are scheduled to receive payment on February 27, 2026. Annuitants are scheduled to receive payment on March 2, 2026. Please see the chart for each month in 2026.

<b>Entitlement Month</b>	<b>Retired Pay Date</b>	<b>Annuitant Pay Date</b>
October 2025	October 31, 2025	November 3, 2025
November 2025	December 1, 2025	December 1, 2025
December 2025	December 31, 2025	January 2, 2026
January 2026	January 30, 2026	February 2, 2026
February 2026	February 27, 2026	March 2, 2026
March 2026	April 1, 2026	April 1, 2026
April 2026	May 1, 2026	May 1, 2026
May 2026	June 1, 2026	June 1, 2026
June 2026	July 1, 2026	July 1, 2026
July 2026	July 31, 2026	August 3, 2026
August 2026	September 1, 2026	September 1, 2026
September 2026	October 1, 2026	October 1, 2026
October 2026	October 30, 2026	November 2, 2026
November 2026	December 1, 2026	December 1, 2026
December 2026	December 31, 2026	January 4, 2027

# 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