



Retiree Newsletter

September 2025

Director's Message

Greetings from Cleveland! Here in Ohio, summer is winding down, kids are back in school, and we're welcoming the crisp mornings of fall. That means it's time for the fall edition of our Retiree Newsletter. As always, we have a lot of information for you, so let's get right into it.

Earlier this year, the President of the United States signed an executive order focusing on the transition of all federal payments to electronic methods. If you currently send or receive checks to or from DFAS, please read the "End of Checks To and From DFAS" article to learn about the options available to you.

For our members in the Gray Area, check out our Spotlight article where we talk about how important it is to keep your contact information up to date in myPay and a special reminder SmartDoc email coming soon.

Tax season is right around the corner, so we have an article to help you prepare for when it's time to file.

For retirees who have their retired pay waived because they receive disability payments from the Department of Veterans Affairs (VA), we have a helpful article detailing how to have their Survivor Benefit Plan (SBP) premiums deducted from their VA payments.

We also have an article detailing all the recent improvements and features we've made available on our askDFAS module.

Stay informed and connected by attending one of our upcoming Retiree Appreciation Days (RADs). Check out this article for a list of upcoming RAD events that DFAS will participate in.

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

Thank you so much for taking the time to read our newsletter. On behalf of all of us here at DFAS Retired and Annuitant Pay, thank you for your service to our country. It is truly our honor to serve those who served.

Gray Area Retiree Spotlight: Check Your Contact Information

We want to continue communicating with our Gray Area Retiree (GAR) customers. In the next few months, we will send a SmartDoc email to remind GARs to keep their contact information up to date.

The SmartDoc email will be sent to GARs that have a "Future Retiree" myPay account. The email will explain how to update your email address, mobile number, and mailing address. Many members believe we share this information with other agencies; this is not true. Contact information should be updated with DFAS, DEERS, and your Branch of Service. DFAS recommends that you check your myPay account at least once a year to ensure we have your current contact information. Having an updated email address, DFAS can send important updates and newsletters. Having your mobile number added to your myPay account, you can receive temporary passwords and important text messages related to your myPay account, if you choose to enable these text notifications.

The SmartDoc email will also ask for your help to spread the word so other GARs know about setting up a "Future Retiree" myPay account and accessing our dedicated GAR webpage at <https://www.dfas.mil/grayarea>. On this webpage, GARs can refer to our helpful downloadable "Gray Area Future Retiree myPay Login Tips" to log into their myPay account and see their Branch of Service-specific GAR webpage where they can get information from their Branch of Service about how to apply for retired pay.

End of Checks To and From DFAS

On March 25, 2025, the President of the United States signed Executive Order 14247, *Modernizing Payments To and From America's Bank Account*. This Executive Order focuses on transitioning all federal payments to electronic methods. If you receive a monthly check from DFAS, we encourage you to switch to an electronic option for your payment. The following list provides information about fast, secure, and convenient electronic payment options that are available.

1. Establish an electronic funds transfer (EFT) to a financial institution in the U.S. (Examples: banks, credit unions, etc.). You can start a direct deposit EFT by logging into your myPay account or by completing a direct deposit request form and submitting it to DFAS. Direct deposit request forms can be found at <https://www.dfas.mil/raforms> under *Bank Account - Start or Change Direct Deposit*.
2. For customers living overseas, if the country you live in has an agreement with the U.S. Treasury Department, DFAS can deposit your payment in a financial institution in that country. You can establish international direct deposit to a bank in your country of residence using instructions available at <https://www.dfas.mil/directdepintl>.
3. For customers living overseas, if the country you live in does not have an agreement with the U.S. Treasury Department, you can open an account at a financial institution in the U.S. to receive an EFT and then transfer funds internationally. It is easy to open an account online at most U.S. financial institutions (<https://fdic.gov/getbanked>), and their webpages have instructions to assist you. Please ensure the U.S. financial institution you choose can process international transfers to your overseas bank.
4. Get a Direct Express® Debit MasterCard®. Instructions are available at <https://www.usdirectexpress.com>, or call the Card Enrollment Center at 888-741-1115.

If you currently remit your Survivor Benefit Plan (SBP) premiums to DFAS via paper check, we encourage you to switch to one of the two alternative fast, secure, and convenient payment options listed below.

1. Make your payments online using your checking/savings account or debit card on the Pay.gov website.

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Use the "DOD Military Retired Pay SBP Premium" online form at <https://www.pay.gov/public/form/start/1463931154>. Please allow four business days for processing.

2. If applicable, request to have your monthly SBP premium payments deducted from your VA disability compensation payments, so you don't have to worry about making payments each month. Complete DD Form 2891 Interim, which is available on our *Forms Library* webpage at <https://www.dfas.mil/raforms>.

Please see our *Paying for SBP* webpage at <https://www.dfas.mil/payforsbp> for more information. We will continue to update our website and send updated communications as additional guidance is received.

Information about retired military pay is available on the DFAS website at <https://www.dfas.mil/ret>. You may also contact a customer service representative at (317) 212-0551 or (800) 321-1080 (see operating hours on our website) for additional assistance.

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

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 1099Rs (up to four prior years for retirees). If you have them, you can also download and print IRS form 1095B.

You will have earlier access to your tax documents through myPay; 1099Rs 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). The form can be found on our website at <https://www.dfas.mil/raforms>.

Use the IRS Tax Withholding Estimator

The Internal Revenue Service (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.

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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. 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 Defense (DoD). 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 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>.

askDFAS: Rockin' and Rollin' in 2025

The DFAS office for Retired & Annuitant Pay overlooks the Rock & Roll Hall of Fame. It's an iconic building on the shores of Lake Erie here in Cleveland. As amazing as the building is, something interesting is happening right now – there is a massive improvement in the works! In fact, much of the work on a 50,000 square foot expansion started well over a year ago and is now rounding into its final form.

Taking a cue from our neighbors, last year we undertook our own long-term project to revamp the askDFAS suite of online tools and expand our capacity to serve you. You began seeing the fruits of our labor in May 2024 and continue seeing improvements to this day. Just like our neighbors at the Rock Hall – we haven't stopped improving!

If you've been reading recent editions of this newsletter, you've learned about these tools and capabilities. The changes combine the familiar functionality that you've come to enjoy, while also expanding your options and reorganizing tools in a thoughtful way so you choose the correct tool for your request.

Have you had a chance to visit and take the refreshed askDFAS module for a spin? If not, please consider this our personal invitation to visit and see how our expansion can serve you better.

If you're not comfortable managing requests online, we would like to give you a VIP tour of the online tools by watching our new "askDFAS Tips" video. You can find a link to the video on our Quick Tools webpage. It is our hub to help you locate our most-requested capabilities and learn more about how to leverage the expanding set of tools to the fullest. You can find it here: <https://www.dfas.mil/raquicktools>

Sitting near the Rock Hall serves as a consistent reminder that greatness must be honored through continuous improvement. The Hall of Fame band Journey sings "Don't Stop Believin'," but our song here at DFAS Retired & Annuitant Pay is "Don't Stop Improvin'." We are honored to serve our military retiree community and hope you see these continuous improvements as one way we honor your service to our nation.

How to have your SBP premiums deducted from your VA Payment

Retirees who have most, or all, of their retired pay waived due to receipt of disability payments from the Department of Veterans Affairs (VA) do not have a direct channel to pay the premiums for their Survivor Benefit Plan (SBP) coverage. Generally, SBP premiums are automatically deducted from a member's retired pay, but in this situation, there isn't enough retired pay to cover the premium amount, and the member is responsible for paying the SBP premiums on their own. In this case, the most convenient way to pay for SBP premiums is to have the money deducted from their VA disability payments and sent directly to DFAS. If you are in this situation, complete a DD Form 2891 Interim, which can be found on our Forms Library webpage at <https://www.dfas.mil/raforms>.

The DD Form 2891 Interim is a simple form to complete. Fill in your information in Section I. You will need your current monthly SBP premium amount. You can find this amount by looking at your most recent Retiree Account Statement (RAS) on myPay or on your SBP premium bill. You should verify your net retired pay is less than the SBP premium amount. Once you have the amount of your SBP premium, and confirm it exceeds your net pay, enter it into the block in Section II. There is no need for the VA to review or complete any portion of the form.

The most convenient way to submit your documents is uploading them to DFAS online 24/7 via the askDFAS online upload tools. More information about uploading your documents on askDFAS can be found at <https://www.dfas.mil/askdfas/>. You may also mail documents to the address below or fax to (800) 469-6559.

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

Having your SBP premiums deducted by the VA and sent directly to DFAS is the easiest way to ensure your loved ones are taken care of and your SBP premiums are paid on time. For any questions about SBP premiums or anything related to your retired pay, please visit our website at <https://www.dfas.mil/payforsbp>.

Retiree Appreciation Days: Stay Informed and Connected

Retiree Appreciation Days (RADs) are valuable events designed to provide retirees with the latest information and resources related to their retirement benefits and services. Organized by the Branch of Service's Retirement Service Office or Retirement Activities Office, these events offer a unique opportunity to connect with experts and learn about topics important to you.

RADs typically feature presentations, and virtual attendees, featuring representatives from various organizations/agencies serving military retirees. Organizations and agencies include:

- The Branch of Service itself
- The host base or post
- Defense Finance and Accounting Service (DFAS)
- Department of Veterans Affairs (VA)
- TRICARE
- And many other relevant service providers

What to Expect from DFAS

At RADs, DFAS representatives share valuable insights on managing your retired pay effectively. We also provide updates on new projects aimed at improving services for retirees and explain any recent legislation impacting your retirement benefits. We're also available to answer your individual questions.

Event Details

Each RAD is unique, with a specific lineup of speakers and attending organizations. Please contact the hosting office directly for a detailed schedule and list of participants.

DFAS is Here to Support You

While DFAS may not be attending every event in person, DFAS will participate virtually to answer your questions and gather feedback on how we can better serve you. Your insights are crucial in helping us improve our services.

We encourage you to attend a RAD near you. Check the list of upcoming events below. We look forward to connecting with you!

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Navy Reserve Center Minneapolis, MN
Retiree Appreciation Day
September 27, 2025; 0730
Treasure Island Resort and Casino, Welch, MN_5734 Sturgeon Lake Rd, Welch MN,
55089
Point of Contact: Email: metrojrad@gmail.com
Website: www.raominneapolis.com

Naval Submarine Base New London, CT
Retiree Appreciation Day
October 18, 2025; 0800
Dealey Center (Base Auditorium): Bldg. 164, Grayling Ave. Groton, CT 06349
Point of Contact: derosepa@yahoo.com

Joint Base Pearl Harbor-Hickam, HI
Retiree Appreciation Day
November 1, 2025; 0730
Military and Family Support Center, 4827 Bougainville Dr., Honolulu HI 96818
Point of Contact: (808) 474-0032

News From Our Partners: Uniformed Services Identification Cards for Retirees, Spouses, & Dependents

DoD has ***not*** issued a mandate for retirees and others with legacy paper-based Uniformed Services identification (USID) cards to have them replaced. Any articles publicizing a December 31, 2025 deadline are inaccurate. ***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 all remain valid until DoD determines when those legacy paper-based cards will be terminated.*** The Department intends to execute a positive communications plan formally announcing the termination well in advance of the actual termination date.

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 of those communications. Additionally, 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. 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:*** *It may be necessary to create a myAuth account for login, 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 using the "Schedule an Appointment" option under the "More Site Info" header for any of the sites presented in the search results.

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 ongoing support. Your generosity continues to fulfill our promise to "Taking Care of Our Own" by strengthening the financial stability of those who depend on us. For instance, your kindness aids surviving spouses like Mrs. Donna, who resides in Fountain Inn, SC, and is currently receiving LeMay's Supplemental Income. *"I'm Donna, widow of retired TSgt Douglas. First and foremost, I want to thank The LeMay Foundation for caring for us, Air Force widows. I continue to need the \$500 monthly grant I receive from your Foundation. It allows me to live independently, even with the cost of living continuously rising. I can afford all my monthly bills, healthy foods, and daily hygiene essentials."* - We appreciate your effort in making this possible — you are truly changing lives!

Air Force Villages Charitable Foundation: 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): Thanks to generous donor support, AFAS continues to stand with Airmen, Guardians, and their families by providing critical financial assistance, scholarships, education support, community programs, and disaster relief. Learn more about the impact in our Annual Report: www.afas.org/disclosures.

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This year we streamlined our application process to make assistance easier to access and expanded our programs to include more funding for mental health services, childcare, infant car seats, adoption and additional PCS support. In July, we also launched [Financial Lift-Off](#), a free online financial education course designed to strengthen financial readiness and long-term stability. Thank you for standing with our Air and Space Force families – your support makes a real difference!

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.

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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!***

News From Our Partners: FEDPOINT - Open Season and Virtual Benefits Fair for Military Retirees

EXPLORE YOUR FEDVIP BENEFITS AT THE VIRTUAL BENEFITS FAIR FROM NOVEMBER 10 TO DECEMBER 8, 2025. VISIT [BENEFEDS.GOV/WEBINARS](https://benefeds.gov/webinars) TO REGISTER.

Pay Schedule

To help you plan for 2025, below is a list of the days you should expect to receive your pay. Retired and annuitant pay is due on the first of the month. However, if the first falls on a weekend or holiday, retirees are paid on the last business day of the month and annuitants are paid on the first business day of month.

For example, in October 2025, retirees will receive payment on October 31, 2025. However, annuitants are scheduled to receive payment on November 3, 2025. Please see the chart for each month for the remainder of 2025

Entitlement Month	Retired Pay Date	Annuitant Pay Date
Sep 2025	Oct 01, 2025	Oct 01, 2025
Oct 2025	Oct 31, 2025	Nov 03, 2025
Nov 2025	Dec 01, 2025	Dec 01, 2025
Dec 2025	Dec 31, 2025	Jan 02, 2026
Jan 2026	Jan 30, 2026	Feb 02, 2026
Feb 2026	Feb 27, 2026	Mar 02, 2026
Mar 2026	Apr 01, 2026	Apr 01, 2026
Apr 2026	May 01, 2026	May 01, 2026
May 2026	Jun 01, 2026	Jun 01, 2026
Jun 2026	Jul 01, 2026	Jul 01, 2026
Jul 2026	Jul 31, 2026	Aug 03, 2026
Aug 2026	Sep 01, 2026	Sep 01, 2026
Sep 2026	Oct 01, 2026	Oct 01, 2026
Oct 2026	Oct 30, 2026	Nov 02, 2026
Nov 2026	Dec 01, 2026	Dec 01, 2026
Dec 2026	Dec 31, 2026	Jan 04, 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 56th Street
Indianapolis IN 46249-1200

Annuitant Pay:

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

DFAS Retired & Annuitant Pay Phone and Fax Numbers

Phone:

Toll-free: 800-321-1080
Local: 317-212-0551
DSN: 699-0551

Retired Pay Fax: 800-469-6559

Annuitant/Survivor Pay Fax: 800-982-8459

myPay

<https://mypay.dfas.mil>

Phone: 888-332-7411