



# Retiree Newsletter

December 2024

## Director's Message

The leaves are all off the trees, the air is cool and crisp here in Cleveland, and there is snow on the ground. That means that it is time for the last Retiree Newsletter of 2024! We have a great newsletter in store for you.

One of the main projects that we have been working on is the refresh of askDFAS. Improving communication with you is high on our priority list. Please read the askDFAS article to see all the ways you can use the askDFAS online tools to better communicate with us, submit forms or documents, and manage your pay online.

Tax season is right around the corner and we have a lot of information on how you can prepare. Check out the article to make sure you don't miss anything.

Many of you still receive a year-end mailing. We have an article in this newsletter that explains what you can expect to receive in that mailing.

We are approaching the Open Season for both Concurrent Retirement and Disability Pay (CRDP) and Combat-Related Special Compensation (CRSC). If you are eligible for both, please pay close attention to this article so you don't miss this opportunity to make changes.

We also have other articles, including some from our pay partners and one just for retirees in the gray area.

We want to say thank you to those customers who submitted feedback for our annual customer satisfaction survey. We appreciate your participation. Many of our initiatives are created based on your feedback. For example, our refresh of askDFAS this year is a direct result of your feedback to us. We are also proud our overall customer satisfaction rating is 88% positive and have maintained this for the last three years running. The annual customer satisfaction survey is emailed or mailed to a random sample of our retiree and annuitant customers in the July – August timeframe. If you receive a survey in 2025, please submit your feedback. We do read every comment!

Please let me extend our sincere thanks and gratitude from all of us here in Retired and Annuitant Pay. It is truly an honor to serve those who served. Have a great holiday season and I will talk to you again in 2025!

# Gray Area Retiree Spotlight: How VA Disability Compensation Can Affect Your Retired Pay

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

Many military retirees who are eligible for Department of Defense (DoD) retired pay are also eligible for Department of Veterans Affairs (VA) disability pay. The laws and regulations that apply when a retiree is eligible for both types of pay are complex and can be confusing.

## **The VA Waiver**

The law requires that a military retiree waive their gross DoD retired pay, dollar for dollar, by the amount of their VA disability compensation pay. This is known as the VA Waiver (or VA offset).

This law does NOT affect the amount of disability compensation pay you receive from the VA. It ONLY affects the amount of your DoD retired pay.

Some retirees who receive VA disability compensation may also be eligible for the Concurrent Retirement and Disability Pay (CRDP) exemption or Combat-Related Special Compensation (CRSC) payments that make up for part or all of the DoD retired pay they must waive to receive VA disability pay.

## **The Impact of VA Disability Compensation on DoD Retired Pay**

It is important to understand how receiving VA disability compensation can affect your DoD retired pay when you begin receiving it.

The VA informs DFAS about VA disability compensation and ratings. The offset will begin upon receipt of retired pay or the date of your disability rating, whichever is later.

DoD Gross Retired Pay **Minus** the Amount of VA Disability Compensation =  
DoD Retired Pay after the VA Waiver

DFAS Pays DoD Retired Pay after the VA Waiver  
VA Pays Full VA Disability Compensation

If you are receiving VA disability compensation and you begin receiving retired pay and the VA has not yet instructed DFAS to offset, you might be overpaid. If you are receiving VA disability compensation and your retired pay does not show an offset, please contact us immediately. We must recover overpayments.

## **CRDP and CRSC**

The VA Waiver is mandated by law. However, CRDP or CRSC can mitigate the effect of the VA Waiver. CRDP and CRSC are two entitlements created by Congress to allow eligible military retirees to recover some or all of the retired pay that retirees waive for VA disability compensation.

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## **Concurrent Retirement and Disability Pay (CRDP)**

The first entitlement, Concurrent Retirement and Disability Pay (CRDP), provides an exemption to the VA Waiver. This means it exempts some or all of your DoD retired pay from the waiver. This allows you to receive the amount of your retired pay that is exempt from the VA Waiver because of CRDP.

Military retirees do not need to apply for CRDP. When DFAS is notified of your VA disability compensation pay, if you are eligible for CRDP, we will process and pay your retired pay with the CRDP exemption on the regular monthly pay schedule.

If you are receiving retired pay that is offset by VA disability compensation pay and you believe you should be eligible for CRDP, please contact us.

## **Combat-Related Special Compensation (CRSC)**

The second entitlement, Combat-Related Special Compensation (CRSC), is a special program for combat-related disabilities. You must apply to your Branch of Service to receive CRSC pay.

You may qualify for both types of entitlements, but you can only receive either the CRDP exemption or CRSC payments, not both.

If you're eligible for both, there is an annual CRDP/CRSC Open Season (usually the month of January each year) when DFAS will send you a letter with instructions on how to change your election from one type of entitlement to the other, if you choose.

## **For More Information**

We will talk more about CRSC, CRDP, and the VA Waiver in the Gray Area Retiree Spotlight of the March 2025 DFAS Retiree Newsletter.

There is also a full explanation of the VA Waiver on the DFAS website at:

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

## **Additional Gray Area Retiree Information**

Please see our special webpages on DFAS.mil for additional retired pay information for Gray Area Retirees: <https://www.dfas.mil/grayarea>.

## **Pay.gov Website Replacing the payDFAS Mobile App for SBP Premium Payments**

For retirees who receive a monthly Survivor Benefit Plan (SBP) premium bill from DFAS and prefer to make those payments online, you should now use Pay.gov to make payments instead of the payDFAS Mobile App.

The Pay.gov option is available to you 24/7 using your checking/savings account or debit card by using the "DOD Military Retired Pay SBP Premium" online form found here: <https://www.pay.gov/public/form/start/1463931154>.

Complete the online form by entering the information that appears on your billing statement by entering your name (first and last), DoD ID, amount paid, email address, and phone number. It will take up to four business days for DFAS to begin processing.

This option replaces the previous online option payDFAS Mobile App. Please do not use the payDFAS Mobile App. The App should no longer be used as of November 15, 2024.

You may also send payments to DFAS by check or money order with the payment coupon to:

Defense Finance and Accounting Service (DFAS-CL)  
SBP and RSFPP Remittances  
PO BOX 979013  
St. Louis MO 63197-9000

For all other questions about your SBP account, please contact DFAS at 1-800-321-1080 or 317-212-0551.

Please note: this payment change is specifically for retirees who receive their SBP monthly premium payment bills directly from DFAS, not retirees who receive a bill from Treasury's Centralized Receivables Service (CRS). Please see the article in this issue on upcoming changes for those who receive SBP premium bills from Treasury CRS.

## **Watch for Changes in Mid-2025 If You Pay SBP/RCSBP Monthly Premiums Through Treasury CRS**

Some retirees need to pay monthly Survivor Benefit Plan (SBP) or Reserve Component Survivor Benefit Plan (RCSBP) premiums directly instead of having them deducted from pay because their VA disability compensation pay offsets their retired pay. We call that direct remittance.

Most of these payments are handled by the U.S. Department of Treasury Centralized Receivables Service (CRS), where retirees can make their payments online, use their bank's bill payment service, or pay through the mail.

In mid-2025, DFAS will change the payment process for retirees who pay their SBP or RCSBP premiums directly through Treasury CRS.

In the coming months, please watch for communications that will provide details and information about the mid-2025 changes and the actions you will need to take.

There is no action you need to take right now, other than to make sure your mailing address is up to date so you can receive important communications.

### **Update Your Mailing Address**

The quickest and easiest way to update your mailing address is to use **myPay**: <https://mypay.dfas.mil>. If you have trouble logging in to myPay, check the troubleshooting instructions on the [Using myPay webpage](#) or call 888-332-7411.

You can use also our convenient askDFAS online form to update your mailing address. You must answer the identity security questions correctly to have your request processed. See our handy askDFAS explainer page for details: <https://www.dfas.mil/retonlinetools>.

You can also complete a Retiree Change of Address/State Tax Withholding Request using the DD Form 2866. The form is available on our Forms Library webpage: <https://www.dfas.mil/raforms>.

### **Mail or Fax the form to:**

DFAS U.S. Military Retired Pay  
8899 E 56th Street  
Indianapolis IN 46249-1200  
Fax: 800-469-6559

**If You Have Questions About Your SBP Coverage** Please contact the DFAS Customer Care Center at 1-800-321-1080.

**If You Have Questions About CRS Payments** Please contact CRS at 1-888-618-3104.

# The askDFAS Refresh – Greatest Hits of 2024

The DFAS Retired Pay office overlooks beautiful downtown Cleveland and the shores of Lake Erie. Also within view is the world-renowned Rock & Roll Hall of Fame. Many of the inductees produce an album of their greatest hits from their illustrious careers. In the same spirit, let's end 2024 by surveying our greatest hits from the content we shared about the askDFAS Refresh and enhancements to our online tools. It was a big year! Please keep this article handy as it will be a great reference for you and your loved ones moving into the new year and beyond.

## The More Things Change

In one of their more-recent releases, the hall of famers from Bon Jovi remind us that the more things change, the more they stay the same. With the new, improved askDFAS layout, we can truly say that we resemble that remark! Before you become concerned about too much change, it is important to remember that the core askDFAS functionality has not changed.

The "Ask Retired Pay" module on askDFAS uses the same URL as before. Find it here: <https://corpweb1.dfas.mil/askDFAS/custMain.action?mid=12>.

Once you arrive, you will also find a similar mixture of online tools available to you, though they are reorganized and more clearly named and described.

You'll be able to:

- *Use form upload tools* (to submit your forms/documents to DFAS for processing) Category: "**Retiree – Form Upload Tools;**"
- *Ask a question* (with a response from the DFAS Cleveland Customer Care Center to follow) Category: "**Retiree – Ask A Question;**"
- *Complete certain self-service requests* in Category: "**Self-Service Account Changes;**" and
- *Report a death* in Category: "**Report a Death / Survivor – Ask a Question.**"

*\*Important note: the online tool to Report the Death of a Retiree will soon be moved into this category as well. For now, it will remain under the "Retired Pay" category until it can be moved to its new location.*

As part of askDFAS Refresh improvements, we began by organizing it in the most logical manner by clarifying the names of some subcategories so it's easier for you to know where to direct your requests. We also added helpful reminders and more instructions on the tickets to ensure your submission is successful.

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## **Good Vibrations**

We've received some great feedback from you about the new tools available as part of the askDFAS Refresh. Let's end this article with a reminder of the resources we have available for you to make the most of the new askDFAS suite of online tools.

The Quick Tools Page is our hub to help you locate our most-requested capabilities. You can find it here: <https://www.dfas.mil/raquicktools>.

On the Quick Tools page, there is a dedicated section for the askDFAS Refresh. It is called "Check Out Our New Online Tools to Make Managing Your Pay Account Easier!"

From this section, you will be able to find links to explainer webpages. One explainer page is for retirees and the other is for SBP annuitants. Each page provides full functionality details and helps direct you to the appropriate place to complete your request. Whether you're there to upload a form or document, ask a question, complete a self-service request, or report a death, these pages provide all the information you need.

While you familiarize yourself with the askDFAS Refresh, don't forget that at the bottom of each explainer page there is a link to our helpful PDF "Customer Guide to Online Tools."

Please save or print this guide and keep it handy as you manage your pay and entitlements. And don't forget to share it with fellow retirees or with SBP annuitants! You may also find the guide here: <https://www.dfas.mil/raguideonlinetools>.

We know that change can bring about uncertainties, but we are confident that you will find these online tools intuitive and convenient. With all these support resources, you have everything you need to succeed!

## **Curtain Call**

We hope that you find the new suite of online tools available from the askDFAS Refresh is a great improvement to your experience.

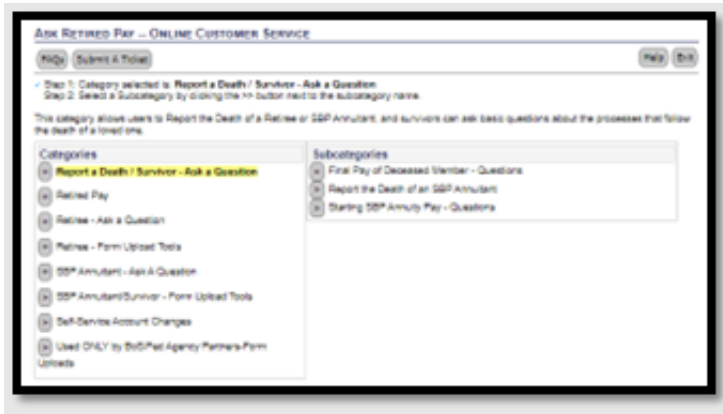
We aren't going to make this our farewell tour. We're heading right back into the "studio" to bring you more tools and resources in 2025 and beyond! Please be on the lookout for more information in the next edition of the retiree newsletter. We'll conclude today's performance with a comprehensive overview of all the tools available to you. Please keep this information handy as you manage your pay. Happy holidays from all of us here at DFAS Retired Pay!

## **List of askDFAS Online Tools for Retirees, Annuitants, and Survivors**

*Below you will find a complete overview of askDFAS Online Tools available following the askDFAS Refresh. The list below includes an overview of ALL tools, including those for SBP annuitants and survivors, so that you can be aware of all the ways we can serve customers. Each section explains which tools pertain to retirees, SBP annuitants/survivors, or both.*

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## Report a Retiree or SBP Annuitant Death/Survivors – Ask a Question



**Category Name: Report a Death/Survivor-Ask a Question**

**Tool:** Retiree Notification of Death

*Reminder: At this time, the "Report the Death of a Retiree" online tool is still housed in the "Retired Pay" category. It will be moved to this category soon.*

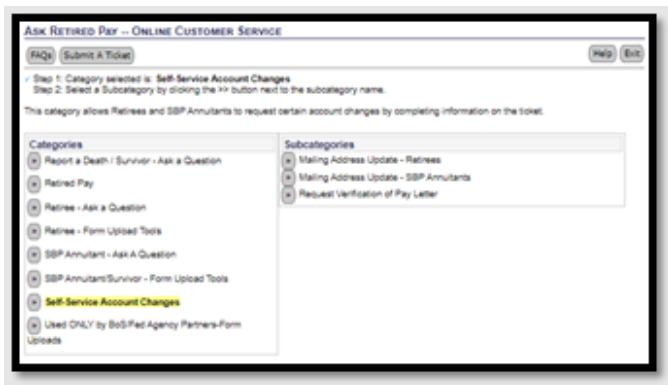
**New Tool:** SBP Annuitant Notification of Death

**New Tool:** Final Pay of a Deceased Retiree – Questions

**New Tool:** Starting SBP Annuity Pay – Questions

## TOOLS FOR RETIREES

### Self-Service Account Change Tools for Retirees



**Category Name: Self-Service Account Changes**

**Tool:** Mailing Address Update – Retirees

**New Tool:** Request Verification of Pay Letter

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## Online Form Upload Tools for Retirees



### Category Name: Retiree - Form Upload Tools

**Tool:** General Retiree Documents – Upload

*(Use this tool if the document does not fit one of the specific tools below)*

**Tool:** Active Duty Retirement Ppwk – Upload

**Tool:** DD 2558 – Allotment Updates – Upload

**Tool:** DD 2894 – Desig of Beneficiary – Upload

**Tool:** Power of Attorney/3<sup>rd</sup> Party Doc – Upload

**Tool:** Reserve/Guard Retirement Ppwk – Upload

**Tool:** Retiree DOHA Appeal – Upload

**Tool:** SBP DD 2656-1 – Upload

**Tool:** SBP DD 2656-2 – Upload

**Tool:** SBP DD 2656-6 – Upload

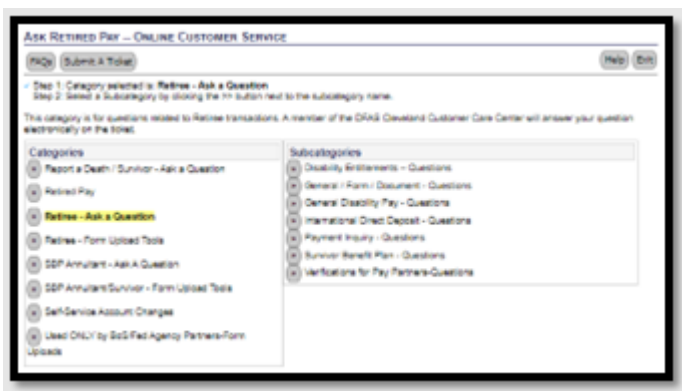
**Tool:** SBP DD 2656-8 – Upload

**Tool:** SBP Open Season Discontinuation

**Tool:** SBP Open Season Enrollments

**Tool:** Tax Withholding Changes – Upload

## All New: Ask a Question Options for Retirees



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**Category Name: Retiree – Ask a Question**

**Tool:** Disability Entitlements – Questions

**Tool:** General / Form / Document – Questions

**Tool:** General Disability Pay – Questions

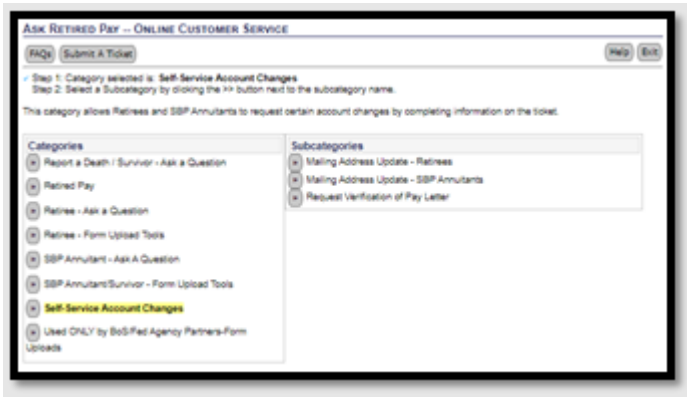
**Tool:** International Direct Deposit – Questions

**Tool:** Payment Inquiry – Questions

**Tool:** Survivor Benefit Plan – Questions

**TOOLS FOR SBP ANNUITANTS**

**Self-Service Account Tools for SBP Annuitants**

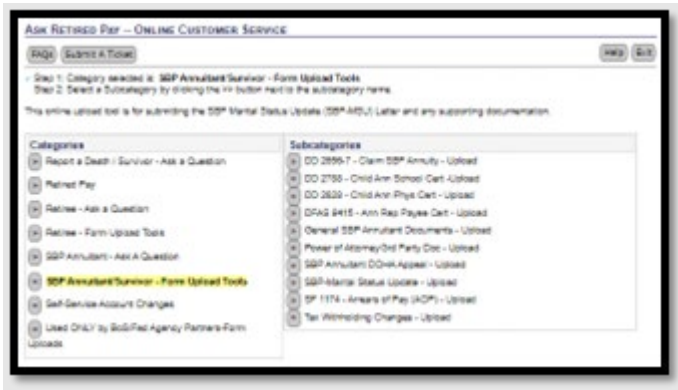


**Category Name: Self-Service Account Changes**

New Tool: Mailing Address Update – SBP Annuitants

New Tool: Request Verification of Pay Letter

**Online Form Upload Tools for SBP Annuitants**



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## Category Name: SBP Annuitant/Survivor-Form Upload Tools

**Tool:** SBP Annuitant Documents – Upload

*(Use this tool if the document does not fit one of the specific tools below)*

**Tool:** DD 2656-7 – Claim SBP Annuity – Upload

**Tool:** DD 2788 – Child Ann School Cert -Upload

**Tool:** DD 2828 – Child Ann Phys Cert – Upload

**Tool:** DFAS 9415 – Ann Rep Payee Cert – Upload

**Tool:** Power of Attorney/3<sup>rd</sup> Party Doc – Upload

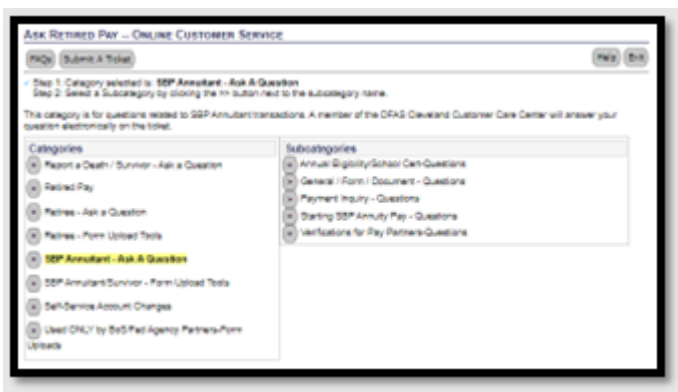
**Tool:** SBP Annuitant DOHA Appeal – Upload

**Tool:** SBP-Marital Status Update – Upload

**Tool:** SF 1174 – Arrears of Pay (AOP) – Upload

**Tool:** Tax Withholding Changes – Upload

## All New: Ask a Question Options for SBP Annuitants



## Category Name: SBP Annuitant-Ask a Question

**Tool:** Annual Eligibility/School Cert-Questions

**Tool:** General / Form / Document – Questions

**Tool:** Payment Inquiry – Questions

**Tool:** Starting SBP Annuity Pay – Questions

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

Tax season will be here before you know it and we want to make sure you are prepared. This is the perfect time to double check that everything is correct with your tax documents, so you have them when you are ready to file.

## Start with myPay

The best tool DFAS offers for ensuring a smooth tax season is a myPay account (<https://mypay.dfas.mil>). myPay is a convenient online system for managing your tax season needs. myPay offers a way to download and print tax statements for your retired pay.

You will also find all of your important retired pay information, including your IRS 1099-R, which is already available in myPay. As a reminder, the 1099-R is the retiree tax statement, like the W-2 provided to wage earners. The 1099-R documents the amount of taxable retired income earned and how much was withheld in taxes – and must be filed with your tax return.

You can download and print your current tax statement as well as prior year 1099-Rs (up to four years) if you want to compare or need to file an amended return.

If you have not logged into myPay recently, this is a good time to log in and make sure we have your correct mailing address and email address. You don't want any important correspondence or paperwork going to the wrong location.

## Additional Ways To Get a Duplicate 1099-R

If you are not using myPay, we offer other convenient options to request a replacement IRS Form 1099-R.

Beginning February 10, 2025, you can get your 1099-Rs sent to your address on file with DFAS or to a one-time temporary mailing address by submitting a request online. Our online request also accepts international addresses. It's easy to find on our Quick Tools webpage: (<https://www.dfas.mil/raquicktools>).

To use telephone self-service for retirees:

- Call 800-321-1080 or 317-212-0551
- Select option "1" for self-service
- Select option "1" for 1099-R
- Select option "1" to request copies of your tax documents
- Enter your social security number when prompted

Your 1099-R should be in the mail within 7-10 business days to the address we have on record.

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If you prefer traditional mail, you can send us a written request by fax or mail, but please make sure you leave time for processing. It can take up to 30 days to process requests received by fax or mail. Find instructions here:

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

Members with unique situations can speak directly to one of our customer care representatives. Depending on call volume, you may have to wait on hold while we assist other customers. For more information, go to: <https://www.dfas.mil/racustomers>.

## **Changing Your Federal Tax Withholding**

If you need to change your withholding, you can do it easily in myPay. You can also fill out and mail an IRS Form W-4. The form is available on the IRS website (<https://www.irs.gov>) and is also linked from the DFAS Forms webpage: <https://www.dfas.mil/raforms>.

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

## **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. It helps taxpayers estimate if the right amount is withheld from their income to cover their tax liability. The estimator uses a simple, six-step question-and-answer format using information like marital or filing status, income, withholding, adjustments, deductions and credits.

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

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

## **Reminder - 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>.

## **2025 Cost of Living Adjustment (COLA)**

Based on the increase in the Consumer Price Index, there is a 2.5 percent Cost of Living Adjustment (COLA) for most retired pay and Survivor Benefit Plan annuities, effective December 1, 2024.

Retirees will see the change in their December 31, 2024, payment and annuitants in their January 2, 2025, payment.

For details, see the Fiscal Year 2025 COLA Memorandum:  
<https://militarypay.defense.gov/Pay/Retirement/cola>.

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

For retirees who request their tax statements sent by postal mail from DFAS each January, we will mail your IRS Form 1099-R 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.

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 opted out of receiving mailed delivery of statements, you will not receive this notice in the mail. Your 1099-R and RAS documents are conveniently available to print or download from myPay.

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>.

# CRDP/CRSC Open Season - Frequently Asked Questions

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

**The 2025 CRDP/CRSC Open Season is January 1-31, 2025. Election change requests must be postmarked by January 31, 2025.**

Here is a list of 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 programs.

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

A: If you notify us by written correspondence by the deadline of your chosen election, we can make the change for you. Requests to switch programs made or postmarked after the deadline cannot be processed. If you want to switch back to the original program 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 if I am tax exempt?**

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

**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 disability pay 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 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 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/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 not enough retired pay) to deduct allotments from, some allotments, such as those for Delta Dental or Tricare, will require you to begin making payments out of pocket directly to the agencies to maintain your benefits.

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

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

## Retiree Appreciation Events

Below is a list of Retiree Appreciation Days that DFAS will participate in during 2025. These events are a great way to hear from many different organizations that can assist military retirees. If you live near one of the events, please come and say "Hello."

### **Retiree Appreciation Day**

**When:** Saturday, August 16, 2025; 0700

**Where:** Tobyhanna Army Depot, PA

**Point of contact:** 570-615-7019/7834/2734

**RSVP:** [usarmy.tyad.usamc.mbx.rso@army.mil](mailto:usarmy.tyad.usamc.mbx.rso@army.mil)

## News From Our Partners: Air Force Assistance Fund 51st Annual Campaign Sprint Finish

The 2024 Department of the Air Force's annual Air Force Assistance Fund Campaign at Air and Space Force Bases worldwide may have wrapped up on Flag Day, but time still remains for a year-end donation, on or after Giving Tuesday, December 3<sup>rd</sup>, to make an impact!

Year after year, our faithful retiree force comes through with donations given from the heart. Some give \$1,000, \$3,000 or even \$10,000 as a one-time gift because at some point, one of our four charities helped you or someone you know. Some give \$5, \$10, \$20 or \$50 per month, making a huge impact over time, for which we are equally grateful. No matter how you give or how much, we want to thank you once again for your faithful support of the AFAF Charities and our fellow Airmen, Guardians and their families. Take a look at the great good that your donations accomplish...

**The General & Mrs. Curtis E. LeMay Foundation** (The LeMay Foundation) is here and prepared to assist any surviving spouses of DAF retirees needing assistance and emergency disaster relief. We help with supplemental grants of \$250 and up to \$625 monthly. In 2023 alone, grants totaled \$345,600! Your continued support is essential in helping us fulfill our promise to the spouses, ensuring they can remain in their homes and communities. You can continue to honor the legacy of our retirees by making sure their loved ones are cared for and supported. Thank you!

**Air Force Villages Charitable Foundation:** As we near the end of the year, we are reminded of the critical role the Air Force Assistance Fund plays in supporting surviving spouses of the Air and Space Force. The funds you contribute directly benefit our Benevolence Program, which assists spouses who would otherwise be unable to afford housing. These spouses can rest easy knowing they will spend their later years in a community of neighbors who share similar life experiences. Residents like Marie, who would have nowhere to call home without the Village, highlight the importance of this support. Thanks to your generosity, Air and Space Force enlisted spouses can find peace of mind, knowing a safe and welcoming place is available to them when they need it most. Your continued support ensures we can carry out our mission to provide a secure, supportive home for years to come.

**Air Force Aid Society** was there in 2024 when thousands of Airmen, Guardians, and their families needed financial support – and needed it quickly. This year, AFAS is on track to deliver more than \$13 million in total assistance across all programs. This includes nearly \$5 million in emergency financial assistance to more than 4,700 Airmen and their families affected by Hurricanes Helene and Milton, and over \$3.5 million in scholarships to more than 1,300 students to help ease the financial burden of higher education. A special thank you to our generous donors and partners whose support enables us to meet the evolving needs of our Force. Learn more or donate at [www.afas.org](http://www.afas.org).

**Air Force Enlisted Village:** The care and support services through our Benevolence program available for our 600+ residents at Bob Hope Village and Hawthorn House would not be possible without the Air Force Assistance Fund. This program gives financial assistance to DAF retiree's surviving spouses requiring it, while residing in our independent living and assisted living/memory care communities. Because of you our surviving spouses can live out their years in a place where they have neighbors with similar life experiences. Residents' lives have been transformed thanks to your generosity. We thank you.

If you haven't yet had the opportunity to give but want to make a year-end 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. 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 by going to <https://secure.qgiv.com/for/afassistancefund> and clicking the "Sign In" link and then clicking "Create an Account" link at the bottom of the pop-up box. If you need help linking your account to your monthly gift, please contact Department of the Air Force Fundraising at [usaf.fundraising@us.af.mil](mailto:usaf.fundraising@us.af.mil).

Again, if e-Giving isn't your thing, that's okay. You can still give by check, money order, cashier's check, or through the annual payroll deduction plan from your retired pay. The contribution form can be found online at [https://www.afassistancefund.org/wp-content/uploads/2022/12/DAF\\_2561-20221026.pdf](https://www.afassistancefund.org/wp-content/uploads/2022/12/DAF_2561-20221026.pdf). Please be aware that payroll deduction allotment authorizations mailed to AFPC will not begin coming from retired pay until 1 July 2025.

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

Mail Check and Payroll Deduction Plan Donations to:  
AIR FORCE ASSISTANCE FUND  
AFPC/DP3SA  
550 C STREET WEST  
JBSA RANDOLPH TX 78150

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

# 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 February 2025, retirees will receive payment on February 28, 2025. However, annuitants are scheduled to receive payment on March 3, 2025. Please see the chart for each month in 2025.

Entitlement Month	Retired Pay Date	Annuitant Pay Date
September 2024	October 1, 2024	October 1, 2024
October 2024	November 1, 2024	November 1, 2024
November 2024	November 29, 2024	December 2, 2024
December 2024	December 31, 2024	January 2, 2025
February 2025	February 28, 2025	March 3, 2025
March 2025	April 1, 2025	April 1, 2025
April 2025	May 1, 2025	May 1, 2025
May 2025	May 30, 2025	June 2, 2025
June 2025	July 1, 2025	July 1, 2025
July 2025	August 1, 2025	August 1, 2025
August 2025	August 29, 2025	September 2, 2025
September 2025	October 1, 2025	October 1, 2025
October 2025	October 31, 2025	November 3, 2025
November 2025	December 1, 2025	December 1, 2024
December 2025	December 31, 2025	January 2, 2026

# 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