



Retiree

December 2021

Director's Message

Greetings from Cleveland, where we are currently enjoying a short break from the usual December weather!

It's the time of year when we all want to focus on the holiday season. But this yuletide month also brings something else. It's the beginning of yet another tax season. As we enter tax season, we want to make sure you are aware of all of the convenient options available for getting your tax documents. Our tax season article should help with that.

Our status notifications and online upload tool initiative continue to expand, and in this issue, we highlight several new documents that you can upload via askDFAS online and receive status notifications for when you submit.

Also in this issue, you will find helpful information on our progress in streamlining the retiree ROE process. We continue to push to make managing your pay account easy and convenient, with simpler processes and online options.

We also include important information on the upcoming phases of the SBP-DIC Offset Phased Elimination and the 2022 COLA and pay schedule, as well as news from our partners.

Keep in mind that our website puts a lot of helpful information at your fingertips. Check it out: <https://www.dfas.mil/retiredmilitary>.

We honor the service and sacrifices made by you and your family. We are proud to serve those who have served, and we wish you and your family a safe and happy holiday season.

Tax Season is Here Again

As we enter another tax season, we want to make sure you are aware of all of the options you have for getting your tax documents.

We recommend you take advantage of [myPay](#). A myPay account is your one-stop source for all of your most important retired pay information, including your 1099-R.

In fact, by the time you read this newsletter, retiree 1099-Rs will be available in myPay (December 17, 2021) and annuitant 1099-Rs will be available soon after (December 21, 2021).

If you have requested your 1099-R to be mailed, it will be mailed via U.S. Postal Service no later than January 31, 2022.

Get your 1099-R and pay information 24/7 in myPay

The fastest and most secure way to obtain a copy of your 1099-R is through myPay. Retirees and annuitants can log in to myPay, and print a 1099-R from the comfort of their home. Instructions are at: <https://myPay.dfas.mil>

If you're not using myPay, now is a great time to get started. myPay is now simpler, streamlined and more mobile-friendly. That means it's easier to manage your pay account using the web browser on your computer or with a connected device, like your smartphone or tablet.

The advantage of using myPay is that your 1099-R tax statement will be available much sooner in myPay than through postal mail. 1099-Rs generally become available in myPay in late December, while paper copies aren't mailed until later in January. In addition, in myPay you can download or print your current year tax statement, as well as prior year 1099-Rs (up to four prior years for retirees and up to two prior years for annuitants).

While you're in myPay, you can also easily check to make sure we have your correct mailing address and email address.

The self-service options available through myPay simplify the management of your military retirement or annuity and give you access to personalized information about your account.

It's Easy to Get Started With myPay

If you've never used myPay, you can request an initial password on the myPay homepage using the "Forgot or Need a Password" link. The password will be mailed to the address you have on file with DFAS and you should receive it in about 10 business days.

Once you receive your password in the mail, you can return to the myPay homepage and log in with your social security number and the password you received in the mail to create your myPay profile.

We have a downloadable step-by-step [Get Started Guide to myPay](#) on our website and a how-to video on the [DFAS YouTube channel](#).

Reactivating your myPay account

We know that some of you only use myPay once a year to get your 1099-R during tax season. Then, when you do try to access your account, you discover that your password is expired, lost or forgotten. If this sounds like something that has happened to you, please update your password now. Waiting to update your password might mean longer wait times and potential delays in receiving your tax documents.

If your myPay account is in an inactive status because your password has expired, you can follow the simple steps below to reactivate your account.

1. Go to <https://mypay.dfas.mil> in your web browser on a computer or connected device
2. Click on the "Forgot or Need a Password?" link and enter your Login ID or Social Security Number
3. Choose to send a temporary password to your email or mailing address of record
4. When you receive the temporary password, go back to myPay and log in to reactivate your account.

Additional Ways to Get Your 1099-R

If you are not using myPay, we offer other convenient options to get or replace an IRS Form 1099-R.

For retirees, if your mailing address on file with DFAS is current, you can get a copy of your 1099-R through our telephone self-service option. To use telephone self-service:

- Call 800-321-1080
- Select option "1" for Self-Serve
- Select option "1"
- 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. *Please note that 1099-R reissues requested through the telephone self-service option cannot be mailed prior to February 10, 2022.*

If the address you have on file with DFAS is out of date and you are not a myPay user, you (both retirees and annuitants) can get your 1099-R sent to a one-time, temporary mailing address or to your mailing address on record by submitting your request online.

Plus, you can request prior year 1099-Rs. Your 1099-R should be in the mail within 7-10 business days. *Please note that 2021 1099-R reissues requested through askDFAS cannot be mailed prior to February 10, 2022.* Find instructions at (this link is case-sensitive): <http://go.usa.gov/xPh7H>

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. *Please note that 1099-R reissues requested via written request cannot be mailed prior to February 10, 2022.* Find instructions at (this link is case-sensitive): <http://go.usa.gov/xAYCe>

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. *Please note that 1099-R reissues requested from our customer care center cannot be mailed prior to February 10, 2022.* For more information, go to (this link is case-sensitive): <http://go.usa.gov/xAYrC>

Changing Your Federal Tax Withholding

If you need to change your withholding, you can do it easily in myPay. Or you can fill out and mail an IRS Form W-4 if you are a military retiree or an IRS Form W-4P if you are an SBP annuitant. Be sure to use the 2021 forms if you are sending the form before **January 1, 2022**. The forms are available on the IRS website and are also linked from our Forms page.

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

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

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 being 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.

The mobile-friendly estimator is available at:
www.irs.gov/individuals/tax-withholding-estimator

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

For retirees who still request postal mail from us, each December we mail your 1099- R, which is the Internal Revenue Service (IRS) form for reporting retirement or annuity distributions, along with a special print edition of the Retiree Newsletter with important news you need to know for the coming year.

We also send a Cost of Living Adjustment (COLA) change Retiree Account Statement (RAS), which shows the change in your gross and net pay that occurs when there is a Cost of Living Adjustment (COLA) to your pay. This RAS also includes other changes, including premium changes for any insurance allotments, such as TRICARE.

It's important to note that the Statement Effective Date on the COLA change RAS is the first of December, so the Year-to-Date Summary figures are only for 11 months (they do not include your December payment). Therefore, the Year-to-Date Summary figures on this RAS will not match the figures on your 1099-R.

If you have opted to receive electronic mail, you will not receive this mailing. Your 1099-R and COLA change RAS are conveniently available to print or download from myPay.

Help Us Help You Protect Your Money: Protect Your myPay Login

Criminals are working hard to steal your money. DFAS works diligently to protect your pay. The challenge is that criminals continually create new schemes to counter our efforts.

As we work on the technology side to protect your pay, such as implementing Two Factor Authentication (2FA), we need your help to protect your account.

We added SmartDoc emails and texts to inform you when your account information is changed. It's important to pay attention if you receive an email or text notification. If you did not make a change to your account, please contact our Customer Care Center immediately so we can take prompt corrective action.

One of the biggest vulnerabilities you face today is not adequately securing access information to your financial accounts. Don't let short-term convenience offered by a non-DoD business cause a financial problem for you.

Saving passwords or login information on your computer or device without security can make your accounts vulnerable to people who want your money. Also, linking your myPay account or bank account to a financial site or a budgeting app is convenient, but it does increase the risk that your financial accounts can be compromised. We recommend you never input your myPay login on any website or app except for on <https://mypay.dfas.mil> or on another authorized Department of Defense site such as milConnect (<https://milconnect.dmdc.osd.mil/milconnect/>).

Don't give your login information to anyone, even if they offer to help you print your tax statement or account statement. Once your login information is in someone else's hands, you run the risk of losing control of your money.

Also, be wary of phishing calls, emails or texts where someone asks you to provide them with personal information or financial information to verify your identity or your account. DFAS will never call, text or email and ask you for your personal information unless you first contact us or request assistance.

Remember:

- Protect your personal information and your financial access information
- Monitor your accounts
- Review all notifications
- When in doubt, call the financial institution or call the DFAS myPay Customer Care Center toll-free at: 1-888-332-7411

CRDP/CRSC 2022 Open Season

The 2022 Concurrent Retirement and Disability Pay (CRDP)/ Combat-Related Special Compensation (CRSC) Open Season is January 1-31, 2022. Retirees who are eligible for both CRDP and CRSC will receive an Open Season Letter in late December with the amount of their entitlements.

Follow the instructions on the letter. Only return the letter to DFAS to change your current election for 2022. Your election change must be postmarked by January 31, 2022.

We have a helpful set of Frequently Asked Questions about CRDP/CRSC Open Season on our website. They cover topics that include the impact of changing from one program to the other on retired pay, VA pay, allotments, monthly recurring Survivor Benefit premiums and Former Spouse pay. They also cover what you should do if you decide not to change programs after you've sent your election change letter to DFAS, and what to do if you don't receive the letter.

Check out the helpful FAQs on CRDP/CRSC Open Season here:

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

Simplifying the Retiree Report of Existence (ROE)

There are several situations in which retirees are required to verify their eligibility to receive ongoing monthly payments.

As we did with annuitants earlier this year, we are working to simplify the process of verifying continued eligibility for retirees. The newest change reduces the number of retirees who need to submit a Report of Existence (ROE).

Report of Existence for Retirees

If you receive a paper check to a foreign address you are required to verify twice each year that you are not deceased, using the Report of Existence. This is now the only situation in which an ROE is required.

There is no longer a requirement for legal representatives of incapacitated retirees to submit ROEs (unless the incapacitated retiree is receiving a paper check to a foreign address).

A first ROE is mailed six months after your birthday. The completed, signed ROE should be returned by the first day of the ninth month after your birthday.

A second ROE is mailed approximately 60 days prior to your birthday. The completed, signed ROE should be returned by the first day of the month in which your birthday occurs.

Certificate of Eligibility (COE) for Retirees

If we receive information that a retiree has died, retired pay is suspended. If the information is incorrect, the retiree must submit a notarized Certificate of Eligibility to re-establish their retired pay.

Retired pay is also suspended if payments sent to your account are returned. If payment is suspended, you must provide a valid payment address via a direct deposit form. If we do not receive the deposit information within 90 days of suspension, you must also provide a notarized COE in order to have your pay restarted.

Status Notifications Update

Retired and Annuitant Pay is working to provide better communication when you sent us a form or request. This year, we started a notification system that will send you email updates providing you a status for specific requests.

Beginning in December, Retired and Annuitant Pay will start sending status notifications for more submissions. You will now also receive notifications when you submit the following requests:

- CRDP-CRSC Initial Election form
- CRDP-CRSC Open Season returned letter submission
- 1099-R requests (fax and mail requests only)

How Do Status Notifications Work?

Status notifications are a **three-step process** that will **update you** when DFAS receives select forms or documents for processing by mail or fax (or in some specific cases, through AskDFAS). You will receive separate status notifications when your form or document is:

1. **Received and queued** in the DFAS work system
2. **Assigned to be worked**
3. **Completed** - Either a notification the processing is complete or a notification that DFAS is sending a request for additional information.

What is the Benefit of a Status Notification?

Status notifications provide you with progress updates for your submitted form or request. They will also provide you with the timeframe when we completed your request or notify you if additional information is required. If we do need additional information, you will know to watch for a letter in the mail, with specific information about what we need to complete your request.

What Status Notifications are Available?

Status notifications are available for:

- Submissions related to Survivor Benefit Plan (SBP)
- SF1174 Designation of beneficiary for Arrears of Pay
- DD 2656-7 SBP Annuity Startup form
- DD 2788 School Certification
- SF 1199 Direct Deposit form
- DD 2558 Authorization to Start, Stop, or Change an Allotment
- Change of Address Requests (fax and mail requests only)
- DD 2894 Designation of Beneficiary

- State Income Tax Withholding (for retirees only)
- Reserve Retirement Orders (submitted when working with your Branch of Service)
- Retirement Orders (submitted when working with your Branch of Service)

What You Need to Do to Receive Status Notifications

To receive these status notifications, please ensure your **email address is available and updated in myPay**. You will receive most status notifications via SmartDoc email, which require a valid email address in myPay. To add or ensure your email address is up-to-date, please visit <https://mypay.dfas.mil/>

If you're not yet using myPay, it's easy to get started and add your email address for status notifications. We have a handy step-by-step, downloadable "Get Started with myPay" guide available at: <https://www.dfas.mil/RetiredMilitary/manage/mypay/>

Additional Forms Available for Upload Online via the askDFAS Online Upload Tool

As part of our work to modernize Retired & Annuitant Pay and make the processes easier for you, we are building a suite of online tools that allow forms and required documentation to be uploaded through askDFAS on the DFAS.mil website, which is also accessible on a mobile browser.

These tools are a quick and easy way to submit select forms and documents to us directly. Instead of mailing or faxing your completed forms, you can now upload some of them directly in a PDF through the askDFAS online tool on the DFAS.mil website. Submission through askDFAS will improve the way requests are submitted and eliminate the time and hassle of sending requests through mail or fax and provide more timely and accurate service to the retiree.

It's easy to use the online upload tool. Just click on the link, fill in the required information and attach a PDF of your completed and signed form and any associated documentation. When submitting additional documentation, it is important to include your name and social security number on every document. When you complete and submit the ticket, the documentation will then be uploaded to our system for processing. You will receive an automated email confirming your ticket has been created with a link to view your ticket in the future. When you use the online upload tool to submit your forms, certain forms may also be eligible to receive status notifications (see the status notifications article in this issue).

We have recently expanded the series of online upload tools to include the following forms that retirees use to make requests and changes to their retired pay accounts:

DD Form 2894 Designation of Beneficiary for Arrears of Pay Upload/Submit

<https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=21684>

Retirement Orders Upload/Submit

<https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=21685>

Please note the askDFAS online upload tools can only accept the specific form and documentation noted on that upload tool. Other requests or documents cannot be processed through the online upload tools at this time.

When documents are submitted using askDFAS, **it can take up to 72 hours for those documents to be uploaded and indexed in our system.**

Once the documents have been indexed in our system, the documents will follow our typical processing timeframes. askDFAS ticket numbers CANNOT be used to check the status of a document when calling the Customer Care Center.

Military Gray Area Retirees Now Have a New Avenue to Stay Connected: A New Kind of myPay Account

For Army National Guard, Air National Guard, Army Reserve, Navy Reserve, Marine Corps Reserve and Air Force Reserve Gray Area Retirees, there is a new avenue to stay connected and informed between the time they stop drilling and the time they start receiving retired pay.

It's a new kind of myPay account especially for Gray Area Retirees.

If you are a Gray Area Retiree who uses your new myPay account to keep your contact information updated, you will benefit from receiving important information from DFAS and your Branch of Service, such as news about changes in laws or policies that impact your retirement benefits, reminders about applying for retired pay, and your Services' Retiree Newsletter.

Plus, with a current email address in your new myPay account, when DFAS receives your completed application for retired pay **from your Branch of Service**, DFAS will send email status notifications to you: when we receive the application, when we begin working on the application, and when we complete it. Note: Gray Area Retirees should always work with their Branch of Service to complete their retired pay application.

Who are Gray Area Retirees?

Gray Area Retirees are members who served in the Guard or Reserves and qualified for retired pay, have retired from their service (stopped drilling), but are not yet at the age where they can start receiving retired pay. The time between their retirement from the service and the date when they are eligible to begin receiving retired pay is the "gray area." The "gray area" applies even if the member is in the Retired Reserve.

A Guard or Reserve member is generally not eligible to start receiving retired pay until they reach age 60. However, some periods of active duty or active service can reduce the age requirement below 60 years of age (Reduced Age Retirement). The earliest age that a Gray Area Retiree can start receiving reduced age retired pay is age 50.

Find Out More

DFAS has additional helpful information for military Gray Area Retirees and a downloadable "Gray Area Future Retiree myPay Login Tips" with specific instructions at: <https://www.dfas.mil/grayarea>.

2022 Cost of Living Adjustment (COLA)

Based on the increase in the Consumer Price Index, there will be a 5.9 percent Cost of Living Adjustment (COLA) for most retired pay and Survivor Benefit Plan annuities, and the Special Survivor Indemnity Allowance (SSIA), effective Dec. 1, 2021.

With the COLA applied, the maximum amount of SSIA payable will be \$346.

Retirees will see the change in their Dec. 30, 2021 payment. Annuitants will see the change in their Jan. 3, 2022 payment.

For details, see the Fiscal Year 2022 COLA Memorandum:

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

2022 Pay Calendar

To help you plan for 2022, below is a list of the retired pay and annuitant pay dates.

Entitlement Month	Retired Pay Date	Annuitant Pay Date
January 2022	February 1, 2022	February 1, 2022
February 2022	March 1, 2022	March 1, 2022
March 2022	April 1, 2022	April 1, 2022
April 2022	April 29, 2022	May 2, 2022
May 2022	June 1, 2022	June 1, 2022
June 2022	July 1, 2022	July 1, 2022
July 2022	August 1, 2022	August 1, 2022
August 2022	September 1, 2022	September 1, 2022
September 2022	September 30, 2022	October 3, 2022
October 2022	November 1, 2022	November 1, 2022
November 2022	December 1, 2022	December 1, 2022
December 2022	December 30, 2022	January 3, 2023

Surviving Spouses Currently Entitled to Both SBP and DIC in 2022: Watch Your Mailbox for Your Individual Estimate Letter

On January 1, 2022, Phase Two of the SBP-DIC Offset Phased Elimination will begin.

To help surviving spouses entitled to both SBP and DIC in 2022 understand the effect of this change, DFAS mailed letters in early December with individual estimates of 2022 SBP payments.

As a reminder, the SBP-DIC Offset Phased Elimination only affects SBP payments issued by DFAS. The changes do NOT affect Dependency and Indemnity Compensation (DIC) payments from the VA. Eligible surviving spouses will continue to receive the full amount of DIC from the VA.

Please do not call the DFAS Customer Care Center to ask for your estimates. They will not be available to view in your account until late January of 2022.

What Happens in 2022 – Phase Two of the SBP-DIC Offset Phased Elimination

January 1, 2022 marks the start of the second phase of the SBP-DIC Offset Phased Elimination.

The changes affect surviving spouses who are, or who will become in the future, eligible for both Survivor Benefit Plan (SBP) payments and Dependency and Indemnity Compensation (DIC) payments, and who were previously subject to a full or partial SBP-DIC Offset.

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

DIC payments will not be affected.

The **SBP payment will be reduced** by the amount of the offset (1/3).

If a spouse's gross SBP benefit is less than 1/3 of the amount of the DIC they receive from the VA, the spouse will not receive an SBP payment. A small number of spouses will not see a change in their SBP payment in 2022 because their gross SBP benefit is less than 1/3 of their DIC payment from the VA.

Spouses who have their SBP offset by DIC will continue to receive the Special Survivors Indemnity Allowance (SSIA), up to the maximum amount of \$346 per month (for 2022), or up to gross amount of SBP (if the gross amount of SBP is less than \$346).

Summary

VA will pay:

- 100% of the DIC payment

DoD/DFAS will pay:

- The remainder of the SBP benefit after deducting an amount equal to 1/3 of the spouse's DIC payment from the SBP gross annuity amount (SBP gross – 1/3 of DIC = SBP net)
- Plus the appropriate amount of SSIA up to the maximum allowable (\$346).

The effective date of Phase Two is January 1, 2022. January 2022 benefits will be paid on **February 1, 2022**.

Phase Three: Starting January 1, 2023

In the third and final phase that begins January 1, 2023, there will be NO offset deducted from SBP payments. **The SBP-DIC offset will be fully eliminated as of January 1, 2023**. That means you will begin to receive your **full SBP payments** with no offset (reduction) on **February 1, 2023**.

DIC payments will not be affected.

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

SSIA will **NOT** be paid.

Additional Notes

You will also receive a January 2022 Annuitant Account Statement (AAS) near the time of your February 1, 2022 payment that will show changes to your SBP and/or SSIA payment because of the second phase of the SBP-DIC Offset Phased Elimination.

Annuitant Account Statements are available in your myPay account:

<https://mypay.dfas.mil>

Reminder: if you previously received a refund of SBP premiums paid due to the SBP-DIC offset, you will NOT need to pay back that refund because of this change in the law.

You do not need to contact DFAS to notify us that you are impacted by the SBP-DIC Offset Phased Elimination or its changes.

Questions?

Check out the full range of Frequently Asked Questions on our SBP-DIC News webpage: <https://www.dfas.mil/sbpdicnews>

We also have a webpage explaining SBP, DIC and SSIA:

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

The SBP 2023 Active Duty/Line of Duty Optional Annuity for Dependent Children Elimination/Annuity Reversion to Surviving Spouses

The next two years will bring a number of changes to the Survivor Benefit Plan as a result of the National Defense Authorization Act for Fiscal Year 2020. Phase Two of the SBP-DIC Offset Phased Elimination begins in 2022. And in 2023, the SBP-DIC offset will be eliminated entirely.

Also in 2023, of special note for many Active Duty/Line of Duty survivors, the "Optional Child Annuity" will be eliminated, with annuities reverting to the documented, eligible surviving spouse.

The SBP 2023 Active Duty/Line of Duty Optional Annuity for Dependent Children Elimination/Annuity Reversion to Surviving Spouses

The National Defense Authorization Act for Fiscal Year 2020 directed that as of January 1, 2023, the SBP Optional Annuity for Dependent Children will be eliminated and the SBP annuity payment must revert to the surviving spouse (if the spouse submits documentation and is eligible).

The Department of Defense Survivor Benefit Plan (SBP) provides financial support to military spouses and/or children when a military member dies on active duty or inactive duty in the line of duty, or after retirement if the retiree elects coverage and pays premiums.

Survivor Benefit Plan (SBP) coverage for service members who die in the line of duty is generally for spouse and child (if the service member was married and had a dependent child or children). Typically, for most SBP beneficiaries, this means that the spouse receives the SBP annuity unless the spouse loses eligibility. Only if the spouse loses eligibility will the child or children (if eligible) receive the SBP annuity payment.

However, when a currently-serving member dies in the line of duty on active or inactive duty, the surviving spouse has the option, in consultation with the Secretary of the Military Department, to choose to have the Survivor Benefit Plan (SBP) annuity paid directly to an eligible dependent child or children instead. This is called the Optional Annuity for Dependent Children.

This allows the surviving spouse to receive Dependency and Indemnity Compensation (DIC) from the VA in full without it affecting the SBP payments. SBP paid to a child or children is not offset by DIC.

The SBP Optional Annuity for Dependent Children, often called the "Optional Child Annuity," is only allowed when the service member died on active or inactive duty in the line of duty, after October 7, 2001.

What Will Change in 2023?

As of January 1, 2023, the Optional Annuity for Dependent Children will be eliminated and the SBP annuity payment must revert to the surviving spouse (if the spouse submits documentation and is eligible).

If the spouse is documented as ineligible, the payments can continue to an eligible child or children after January of 2023. However, if we do not receive documentation, the annuity payments will be suspended.

DFAS has a special webpage with detailed information on the change, the eligibility packet and instructions, and Frequently Asked Questions:

<https://www.dfas.mil/sbp2023childoptrev>

What Surviving Spouses Need to Do

If you are the surviving spouse of a service member who died on active duty or on inactive duty in the line of duty after October 7, 2001 and you requested the SBP Optional Child Annuity, please watch for an eligibility packet in your mail (mailed in mid-November 2021) from DFAS.

This packet includes the documents we need you to fill out and return. The documents will help us determine your eligibility for SBP annuity payments and set up your account to begin your payments (if you are eligible) when the changes take effect on January 1, 2023.

Although the effective date of this change is not until 2023, we are reaching out early with the documents we need to assess your eligibility. If we receive the documents with the information needed early, we can provide you with the assessment of your future SBP eligibility well in advance of 2023.

If you do not receive a packet in the mail, you can download the eligibility packet from the DFAS special webpage: <https://www.dfas.mil/sbp2023childoptrev>

The packet includes a copy of the letter, instructions, and the forms we need you to complete and return.

On the special webpage, there are specific instructions for filling out and returning the documents. There is also a helpful how-to checklist for filling out the forms.

You can upload your completed and signed documents online on DFAS.mil, mail them, or fax them.

Please see the webpage for details and instructions:

<https://www.dfas.mil/sbp2023childoptrev>

When we receive your completed documents, we will review them within 30-45 days and send you a postal letter with your eligibility information and the current amount of the annuity.

Please note that we do need to receive information from all surviving spouses, even if you are not eligible for the annuity due to remarriage prior to age 55.

If you are a surviving spouse who remarried prior to 55, please see the information on remarriage, below.

How Remarriage Before Age 55 Affects SBP Eligibility

If a surviving spouse remarried after the death of the member (before age 55) and is still married, they may not be eligible for the SBP annuity. We need to receive a response with just two of the documents (and supporting documentation requested) in the eligibility packet, even if you believe you may not be eligible due to remarriage. Please remember to include a photocopy of your marriage license if you remarried prior to age 55.

If we have the documentation to make a determination that you are not eligible, DFAS can continue to pay the annuity to an eligible child, even after January of 2023. However, if we do not receive documentation allowing us to confirm a surviving spouse is not eligible, the child annuity payments must be suspended as of January 2023 until we receive the documentation.

Surviving spouses maintain their eligibility for SBP until death, as long as they do not remarry before the age of 55.

If the annuitant remarries before age 55, annuity payments will stop. However, if the annuitant's marriage later ends for any reason, the annuity payments can restart once DFAS is notified. See more information at: <https://www.dfas.mil/managesbp>

Surviving Spouses of Active Duty/Line of Duty Service Members Who Are Currently Entitled to SBP/SSIA

If you are currently entitled to and receiving an SBP and/or SSIA monthly payment, you did NOT request the Optional Child Annuity and the 2023 reversion does NOT apply to you.

SBP is paid *either* to the surviving spouse OR to the surviving child/children; it is NOT paid to both spouse and child. The Optional Child Annuity is not an additional annuity payment. It is the option to pay the SBP annuity to the child/children *instead* of to the surviving spouse.

If you are currently entitled to and receiving an SBP and/or SSIA monthly payment, please see the article in this issue about Phase Two of the SBP-DIC Offset Phased Elimination.

What Happens Between Now and 2023

If a child or children are the designated SBP beneficiaries because the surviving spouse requested the Optional Annuity for Dependent Children, the child/children will continue to receive the SBP payments (if they are eligible) **until the SBP-DIC offset is fully eliminated in January of 2023.**

If the child or children loses eligibility because they marry or reach age 18 (or age 22 if a full-time student) prior to January 1, 2023, the annuity will be suspended until January 1, 2023, at which time it will revert to the surviving spouse (if they are eligible and submit documentation).

If the child or children already lost eligibility in previous years, the annuity is suspended until January 1, 2023, at which time it will revert to the surviving spouse (if they are eligible and submit documentation).

Surviving spouses should update DFAS if their mailing address, direct deposit, or marital status changes between the time they send in the eligibility documents and January 1, 2023.

What Will Happen in 2023

SBP annuities that were directed to a child rather than a surviving spouse for active duty/line of duty deaths will revert to the surviving spouse (if she or he submits documentation and is eligible) as of January 1, 2023.

SBP Payments in 2023 for the Surviving Spouses Who are Eligible

January 2023 benefits will be paid on **February 1, 2023**.

SBP benefits are paid on the first business day of the following month.

SBP-DIC Offset Elimination in 2023

The SBP-DIC offset will also be fully eliminated as of January 1, 2023. That means spouses will begin to receive **full SBP payments with no offset** (reduction) on **February 1, 2023**.

How Much SBP Will the Surviving Spouse Receive?

SBP payments vary. Surviving spouses who send eligibility documents will receive a determination letter in the mail that will include the current amount of the SBP annuity payment.

Are Survivor Benefit Plan Payments Taxable?

SBP payments are subject to federal taxes. State and local taxes vary. DFAS is not able to withhold state or local taxes from SBP payments.

myPay Access in 2023 for the Surviving Spouses Who are Eligible

Surviving spouses who are eligible for the SBP payment will have access to their myPay account AFTER their first payment is made on February 1, 2023.

Can a Surviving Spouse Refuse the Annuity so the Child Can Continue to Receive It?

The repeal of the Optional Annuity for Dependent Children and the reversion of the annuity to the surviving spouse is mandated by the law, so it is not voluntary.

Spouses/Children of Retired Service Members with SBP Coverage

This change has NO impact on SBP coverage or SBP annuities for spouses or children of retired service members. It ONLY affects the surviving spouses/children of service members who died on active or inactive duty, in the line of duty, **after October 7, 2001** (and who requested the Optional Child Annuity).

Premium Refunds Do Not Apply

Unlike military retirees, military service members do not pay premiums for SBP coverage. SBP coverage is automatic and is provided by DoD at no cost for members on active duty and for Reserve Component members while performing inactive-duty training. Therefore, the premium refund information only applies to surviving spouses of retired service members.

If You Have Additional Questions

Check out the full range of information on this special webpage:
<https://www.dfas.mil/sbp2023childoptrev>

News from Our Partners: Extension of USID Card Expirations Policy Guidance for USID Cards with Expiration Dates Between January 1, 2020 and July 31, 2021

The Department of Defense (DoD) remains committed to ensuring the health and safety of all DoD personnel and beneficiaries and ensuring their continued access to healthcare and all authorized benefits.

In its ongoing response to the COVID-19 pandemic and its impact on identification (ID) card site operations, effective June 2, 2021, the DoD extended temporary Uniformed Services ID (USID) card expiration policy guidance for all USID cards with expiration dates between January 1, 2020 and July 31, 2021 as follows:

- through October 31, 2021 for dependents of Active Duty Uniformed Service members, and for Reserve and National Guard Uniformed Service members and their dependents; and
- through January 31, 2022 for retirees and their dependents, and all other USID card populations.

USID cards with expiration dates after July 31, 2021, must be replaced by their expiration date. USID cards that expired prior to January 1, 2020, have not been extended and must be replaced.

USID Cards issued to retirees and their dependents extended in accordance with this guidance must be replaced by January 31, 2022. Please schedule an appointment at your earliest opportunity.

To learn more about the extension of policy guidance for expiring USID cards visit the DoD Response to COVID-19 - DoD ID Cards and Benefits website (<https://www.cac.mil/Coronavirus/>) for a fact sheet and FAQs.

To schedule an appointment to have an ID card reissued, visit the ID Card Office Online website (<https://idco.dmdc.osd.mil/idco/>), and select the ID Card Office Locator & Appointments option.

News from Our Partners: VA Presumptive Conditions and the Airborne Hazards and Open Burn Pit Registry

This past summer, the Department of Veterans Affairs (VA) expanded the list of presumptive conditions for disability claims. Specifically, VA is now processing claims for **asthma, rhinitis, and sinusitis** based on presumed exposure to particulate matter for veterans who: 1) served in the Southwest Asia theater of operations from August 2, 1990 – present or 2) served in Afghanistan, Uzbekistan, Syria, or Djibouti from September 19, 2001 – present, **if conditions presented within 10 years of separation from active service**. VA's decision was, in part, aided by more than 250,000 [Airborne Hazards and Open Burn Pit Registry participants](#). The registry is a secure database of health information voluntarily provided by service members and veterans and, while not related to the claims process, is instrumental in enabling VA to improve care and services for veterans.

Registry Participation

Registry participation consists of an online questionnaire followed by an optional, but recommended, medical evaluation. The questionnaire helps you document your deployments and exposures to airborne hazards (which can include sand, dust, smoke from oil well fires, and more—not just burn pits) to create a snapshot of your health. Upon completing the questionnaire, you are encouraged to discuss your exposure history and health with a VA provider in a free, optional medical evaluation. Participants also receive information from VA about registry updates.

Registry Eligibility

Service members and veterans who were deployed in the Southwest Asia theater of operations on or after August 2, 1990, or who were stationed in Afghanistan or Djibouti on or after September 11, 2001, are eligible to sign up for the Airborne Hazards and Open Burn Pit Registry.

If you meet the registry eligibility criteria, please consider [joining the registry](#) to document your exposure and health information and support the health of other service members and veterans.

Filing a VA Claim

If, within 10 years of separation/retirement, you have symptoms suggestive of any of the three conditions listed above (asthma, rhinitis, and sinusitis), such as chronic cough or ongoing runny nose and sinus congestion, please consider requesting an evaluation by a health care professional to make a diagnosis. If your condition fits with the presumptive conditions, you can file a claim by filling out [VA Form 21-526EZ](#) (for first time applicants), or [VA Form 20-0995](#) (for individuals reapplying for these conditions). You can also file a claim if you have another health condition that you feel is related to your military service.

Additional Information

Visit [Health.mil/AHBurnPitRegistry](https://www.health.mil/AHBurnPitRegistry) for helpful Airborne Hazards and Open Burn Pit Registry materials. You do not need to be enrolled in VA health care to participate, and the **registry does not affect access to VA health care or compensation benefits.**

For additional information regarding presumptive conditions and applying for VA benefits, visit [VA.gov](https://www.va.gov) or call Veterans Benefits Administration Support toll-free at 800-827-1000.

News from Our Partners: Air Force Assistance Fund Charities

The four official charities of the Department of the Air Force care for Airmen and Guardians across the Air Force family spectrum...active, guard, reserve, retired, and surviving spouses of retirees. All have been impacted by the coronavirus health crisis. If you are, or know of a fellow Airman, Guardian, or a family member in need, you can rely on the assistance given by the four official charities of the Department of the Air Force.

To those of you who give faithfully to the AFAF Campaign each year, we thank you! We invite you to get to know your four official charities of the Department of the Air Force by visiting their web sites below. Learn what they're doing to impact the lives of our Airmen, Guardians, and their families every day.

Air Force Enlisted Village

www.afev.us

General & Mrs. Curtis E. LeMay Foundation

www.lemay-foundation.org

Air Force Villages Charitable Foundation

www.blueskiesoftexas.org/giving/

Air Force Aid Society

www.afas.org

The long-standing principle of "Airmen taking care of our own" has been made a reality by you over the years, and you're still leading today's Airmen and Guardians by example!

If you have not had the chance to give this year and wish to, giving is easier than ever and can be done at any time during the year—not just during our Spring AFAF Campaign. Visit www.assistancefund.org to donate online by clicking the "Donate Now!!" button. Now, through our e-Giving portal, you can multiply your gift by setting up a monthly recurring donation that won't end after 12 months and require your renewal. Just set up an account on the donation page and you're in full control! If at any time you need assistance, please contact us at usaf.fundraising@us.af.mil for help.

If you prefer to donate by check, download and print the donation form located at www.assistancefund.org/index.php/donate. The form is linked to the right side of the donation webpage.

By mailing in the donation form, you can choose to give by allotment from your retired pay for 12 months beginning 1 July 2022, or by sending a check or money order of any amount to:

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

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

You can also opt to donate via Text-to-Give by texting **AFAF** to 50155.

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

News from our Partners: Navy-Marine Corps Relief Society – There When You Need Us for Unexpected Expenses and More

Relief for dental expenses: Dental work can be a pain – not just in your mouth, but on your wallet. NMCRS can provide no-interest loans, and in certain cases outright grants, to assist with this necessary, and often dreaded event. The Society recently assisted a retiree who had several teeth that needed extensive work: crowns, fillings and an extraction. While the retiree did have dental insurance, it did not cover 100% of the cost and the copay was over \$4,000. The Society was able to provide a loan to pay for the copay portion of the bill. To learn more about how NMCRS can help you, visit <https://www.nmcrs.org>

Relief for educational expenses: Did you know NMCRS offers educational assistance to spouses and children of retirees? The Society offers educational grants up to \$3,000 and interest-free loans up to \$4,000 per school year. Applications for 2022-2023 school year open in January. Visit to learn more visit <https://www.nmcrs.org/pages/education-loans-and-scholarships>

Operation Allies Refuge: When Operation Allies Refuge evacuated hundreds of families from Afghanistan, many organizations answered the call to help. Navy-Marine Corps Relief Society was one of those organizations that supported the efforts surrounding this operation. Several Society offices including, NMCRS Rota, NMCRS Sigonella, and NMCRS Naples assisted by training volunteers, and coordinating their support, along with our Thrift Shop volunteers collecting, sorting, and distributing thousands of donated items. “The spirit, dedication, and compassion found in our staff members, and our many Society volunteers, is truly incredible,” remarked NMCRS CEO and President, LtGen Jack W. Klimp, USMC (Ret.) “So many people from our team worked tirelessly to ensure families had necessities such as clothing, blankets, diapers, towels and even toys for the children who were evacuated. I’m very proud of how we were able to come together to make things a little bit easier for those who were impacted.”

NMCRS can “be there” for moments like this, because of donors like you. Your generous giving allows us to give back in ways and experiences that are truly priceless. To learn more about how the Society is providing relief, as well as read some stories about clients, volunteers and donors please visit <https://www.nmcrs.org/pages/legacy-newsletters>

Since 1904, Navy-Marine Corps Relief Society has been there to assist active duty and retired Sailors, Marines and their families in their time of need. Did you know that the most common requests for no-interest loans and grant assistance at NMCRS are basic living expenses, such as rent and food? Each year, NMCRS provides millions of dollars in assistance for these daily needs to both active duty and retired Sailors and Marines.

Eligible retirees and their families may receive assistance and participate in NMCRS programs. We provide free, confidential support that does not affect your credit score. If you are facing a financial challenge please do not hesitate to reach out to NMCRS. To learn more, please visit <https://www.nmcrs.org>

NMCRS programs and services are possible thanks to the generous support of our donors. If you would like to set up an allotment, please contact NMCRS to begin the process. If you would like to make a gift online to support your fellow shipmates and Marines, you can make a credit card donation at <https://support.nmcrs.org/a/rfd>

Checks can be mailed to:
Navy-Marine Corps Relief Society
Attn: Development Department
875 N. Randolph St, Suite 275
Arlington, VA 22203

Looking for other ways to donate? Please visit <https://www.nmcrs.org/donate>

Thank you!

News from our Partners: Navy Commander Spreads the Word about CFC Giving

Once a campaign exclusively for Federal employees, thanks to an executive order in 2016, civilian and military retirees can now continue their giving through CFC with the ability to make a direct deduction to CFC right from their annuity.

"In the past, different nonprofit organizations would come to the military and ask people to donate," said LCDR Stephen Gill, (USN, ret.). "Yet when we retired, we no longer could participate fully in the campaign. Fortunately, that changed in the 2017 campaign."

Gill noted, that for military retirees like himself, that ability is still not very well known so he wants to help spread the word.

"Now, when you leave active duty, you can not only keep important benefits like health care insurance but also the convenience of giving to your favorite charitable cause through the CFC can continue as well," he said from his home in Northern Virginia.

Gill also learned that the CFC Giving System launched in 2017 by OPM has state-of-the-art security controls and meets all the modern standards required by the Federal Information Security Management Act of 2002 (FISMA).

The CFC program is more than just giving to charities. Leaders like Mr. Gill say the entire concept embodies deliberate partnerships between government employees and charities to help those who need it the most.

Many former members of the military like to maintain some of the benefits of giving through CFC such as having Federal employees screen a list of qualified charities or giving anonymously if they choose. Gill says keeping those benefits is as easy as 1-2-3.

First, choose your cause. Whether you care about youth development, military families, or animal welfare — the CFC has more than 5,600 pre-screened charities for any cause you want to support. You can even give to multiple charities with one pledge.

Second, go to cfcgiving.opm.gov to pledge. The online pledge portal allows you to easily start or renew your pledge each year and offers the full range of pledge options for one-time or recurring gifts via Monthly Deduction from your annuity; Credit/debit card; or E-checks.

If you previously supported CFC charities in a former military career, you could transfer that gift to your annuity by updating your CFC profile in the Donation Portal. If not, you can enter a new pledge. For anyone who does not want to use the e-Giving systems, CFC will still process pledges mailed in using the special Retiree Form you can get at <https://cfcnca.givecfc.org/sites/cfcnca/files/2020-11/508%202020%20CFC%20Retiree%20Pledge%20Form.pdf>

Visit www.givecfc.org to learn more about the campaign, participating charities, and opportunities. If you have questions, then call the CFC Help Center 1-800-797-0098 (8 a.m. - 6 p.m. CST) or visit: cfcgiving.opm.gov/contact.

Contact Us

DFAS Retired & Annuitant Pay Website

www.dfas.mil/retiredmilitary

DFAS Retired & Annuitant Pay Mailing Addresses

Retirees:

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

Annuitants:

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: 216-522-5955
DSN: 580-5955

Retired Pay Fax:

800-469-6559

Annuitant/Survivor Pay Fax:

800-982-8459

myPay

<https://mypay.dfas.mil>

Phone: 888-332-7411