



# Retiree Newsletter

June 2020

## Director's Message

Greetings from Cleveland! Summer is right around the corner, and here in Ohio we are enjoying the sunny, warm weather. We hope you are, too.

Our primary goal at DFAS Retired and Annuitant Pay is to ensure you receive your pay accurately and on time. To do that, we need your help.

It's important for you to regularly review and update your pay account because changes in your life can affect your pay. Please check out our article that highlights important information on how to keep your account current, including the convenience of using myPay.

If you have Survivor Benefit Plan (SBP) coverage, it's also important to make sure coverage and beneficiaries are current. You can do that by verifying the SBP information on your Retiree Account Statement, and we've outlined how to do that in the article, as well.

Preparing your loved ones for the future is a difficult but important conversation. We have an article with important information to share, including some convenient tools for your loved ones to make the process a bit easier during a difficult time.

We continue to prepare for the SBP-DIC Offset phased elimination. We have included an article with some key points to keep in mind. And remember to check the webpage we created to share the latest news on the status of the three-year phased elimination offset: <https://www.dfas.mil/sbpdicnews>

Finally, we're very excited to share that we now have a new, easier form and process for SBP School Certifications. The new process reduces the paperwork and makes it more convenient for SBP child beneficiaries who must regularly certify they are full-time students to continue receiving the annuity.

We hope you find this newsletter helpful. If you have friends who aren't online, be sure to share this PDF version of the newsletter.

We thank you for your service and are honored to serve you. Please be well and be safe.

# Time for a Mid-Year Retired Pay Account Checkup

It's important for retirees to regularly review and update their retired pay account. Keeping your account current will ensure that DFAS can get in touch with you if there is information you need to know about your retired pay and help make sure that outdated information doesn't cause difficulties for you or your loved ones down the road.

Use this handy checklist to do a retired pay checkup at least once a year. A good time to do it is just after you finish your tax preparation, since you'll have the documents handy. Or, you can do it at any time that is convenient for you by using myPay.

## 1. Is your mailing address current?

You might be surprised to learn DFAS gets a lot of returned mail. If you moved and haven't told us, we won't know how to reach you. Let's keep the lines of communication open! You can easily log in to your myPay account and check "Correspondence Address" under "Pay Changes" on the side menu as part of the annual account check-up: <https://mypay.dfas.mil/>

Or, check your mailing address on your Retiree Account Statement.

## 2. Is your email address in myPay current?

Make sure you have an email address in myPay and that it is current. Email is the easiest and fastest way to communicate. If we have an email address, you will hear news faster.

It only takes a minute to check your email address in myPay. At the top of the myPay account menu, select "Personal Settings" and then in the side menu on the left, select "Email Address" to view the email address(es) on file with DFAS. Make sure you indicate the primary email address you want us to use, and check the box to indicate if the address is still valid. Delete any old email addresses you no longer use.

If you did not receive a SmartDoc email that this newsletter is now available online, that means either you do not have an email address in myPay or that email address is not current. If you have a valid email address in myPay, you can receive notification about the DFAS Retiree Newsletter and about your branch of service retiree newsletter, as well as information about your pay account.

## 3. Are your allotments correct?

Review your allotments at least once a year. Look under "Pay Changes" for "Allotments" in the menu on the left side of the myPay account. Check each allotment

and the allotment amounts. Make sure each allotment is current and the amount is correct. You might also consider moving allotments for bill payments to your online bank account where you would have more control and flexibility in the timing and changes to your payments.

Please keep in mind that some allotments cannot be changed using myPay. These include allotments that are paid via paper check, those for your federal benefits, such as FEDVIP, Tricare and NSGLI, and those that are not voluntary allotments.

If you have a question about allotments for your federal benefits, please contact that organization directly. DFAS cannot answer questions about or make changes to your federal benefit allotments. If you have a question about an allotment that cannot be changed in myPay, please contact our Customer Care Center.

#### **4. Is your income tax withholding correct?**

If your income changes, you move to another state, or there are changes in the tax laws, you should look at the federal or state income tax withholding information in your account.

As you know, the Tax Cuts and Jobs Act of 2017 brought many changes, some of them quite recently.

One is that the Internal Revenue Service (IRS) issued a new 2020 IRS Form W-4 that is quite different from previous Form W-4s. We were delayed for a period of time earlier this year in processing new Form W-4s sent by retirees because the form required extensive system reprogramming due to the considerable changes. We were also delayed in changing the myPay self-serve area for tax withholding to match the new tax year format.

At the end of June, the system reprogramming and the myPay revised federal tax withholding area will both be in place, so that you can make changes to your federal withholding in myPay based on the new 2020 IRS Form W-4.

For some retirees who already sent us a new 2020 IRS Form W-4, you may notice that your federal tax withholding looks slightly different after June 30.

Another change is that recent tax tables from the IRS created some withholding changes, even for those who did not request a change to their individual withholding. Some retirees have contacted DFAS because they were concerned about those changes.

After June 30, you can verify and update your tax withholding information yourself in myPay. Click on "Federal Withholding" or "State Withholding" under "Pay Changes" in the menu on the left to see if your withholding meets your current need.

You may also mail or fax us a new 2020 IRS Form W-4 to request a change your federal withholding.

DFAS is unable to provide tax advice. If you have tax or withholding questions, we recommend you consult a tax professional or the IRS website at <https://www.irs.gov>. You can also use the IRS estimator at: <https://www.irs.gov/individuals/tax-withholding-estimator>

## **5. Have you had any major life changes?**

If you get married, lose a spouse, or have a child, that change can affect your account. Changes may need to be made to your Survivor Benefit Plan information or you Arrears of Pay beneficiary.

To make changes to your Survivor Benefit Plan coverage, please send DFAS a copy of the official documentation (marriage license, divorce decree, death certificate or birth certificate), along with the request to update your account.

Retirees should always notify DFAS as soon as possible about a major life change.

## **6. Is your Arrears of Pay beneficiary correct?**

Retirees should choose a beneficiary for any arrears of retired pay that may be due when they pass away. Make sure the designation is current and confirm that the beneficiary's address is up to date.

You can check this information by clicking on the "Beneficiary for Arrears" link under "Pay Changes" in the menu on the left side of your account in myPay. Beneficiary designation changes can be made through myPay, as well as updating the beneficiary's address information.

Also, please see the article in this issue, "Make the Payment of Your Final Paycheck Easier for Your Loved Ones."

## **7. Are your Survivor Benefit Plan (SBP) coverage and beneficiary correct?**

Your Retiree Account Statement (RAS), available in myPay, has a lot of information on it about pay, deductions, taxes and SBP. The SBP section has five lines for members who participate in SBP. The most important information for you to check: type of coverage, and date of birth of your spouse beneficiary (if applicable).

## **What's new in myPay**

As you know, the myPay refresh last year made myPay even more mobile-friendly. That means it's easier to view your retired pay account information and make changes on your mobile device.

You can also add a mobile phone number (domestic numbers only) to receive key myPay messages via text.

If you're not yet using myPay, it's easy to get started. We have a downloadable step-by-step How to Get Started with myPay PDF on our website at <https://www.dfas.mil/retiredmilitary> and a How-To video on our YouTube channel at: <https://www.YouTube.com/DFAS>

## **New Transaction History in myPay**

myPay now has a Transaction History feature available in your account. Transaction history allows you to view transactions that you have completed within the last 13 months, beginning with any transactions you submit today or in the future.

The History includes transactions that are "In Process" and transactions that are "Sent to Pay System."

Transactions that are identified as "In Process" have not yet been sent to your pay system and you may cancel the transaction prior to 11:59 pm Eastern on the day of entry.

Transactions identified as "Sent to Pay System" have already been sent to your pay system for processing. Your RAS will be your confirmation of what was processed.

## **Make a plan to review your pay account information regularly**

Pick a date to review your retired pay account information. It doesn't matter if it's your retirement anniversary date, birthday, first of the year, or tax time. Set a yearly reminder to look over information to make sure your account is up to date.

# **Make the Payment of Your Final Paycheck Easier for Your Loved Ones**

After you pass away, a one-time payment of your final paycheck is made to a beneficiary. This is called your Arrears of Pay (AOP).

In most cases, the Arrears of Pay will be only the pro-rated amount of your final month's retirement pay. This is because your entitlement to retirement pay ends on the date of your death. When your death is reported, DFAS will reclaim your final month's pay and audit your account. The amount of the payment owed to you will then be computed (based on the number of days in the month you were alive) and paid to your AOP beneficiary, along with any other money owed to you at the time of your death.

To receive this payment, your AOP beneficiary will need to send us a claim form. When we receive word of your death, this claim form will be sent in a condolence package to the AOP beneficiary you designated for your account.

## **The importance of designating your AOP beneficiary**

It's very important that you designate a beneficiary or beneficiaries in your retired pay account for your Arrears of Pay, and that you keep that information current.

Unless otherwise noted, your AOP beneficiary will also be the person we contact for assistance in closing your account, so it is important to designate a person you trust to handle your affairs.

Failing to designate an AOP beneficiary and keep their contact information current could cause stress and financial hardship for your survivors during an already difficult time, because the final payment could be delayed.

When no beneficiary is named, the payment is made to the highest person in what is known as the "Order of Precedence." The Order of Precedence is the federally mandated order of inheritance that applies to legacies without a designated beneficiary. It can take many months to locate your survivors, identify who comes highest in the Order of Precedence, and then make the payment.

That's why having a current, correct and complete beneficiary designation on file is important to prevent delays or errors in your arrears payment.

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

Keep in mind that designating a sole beneficiary in your will does not automatically make that person your AOP beneficiary.

Also, the AOP designation does not entitle the person named as a beneficiary(s) to a Survivor Benefit Plan (SBP) annuity. A separate SBP election must be made to cover the desired individual for SBP purposes.

### **Telling your loved ones what to expect**

In the difficult days after your passing, your loved ones will need to notify a long list of people and agencies.

We try to make the process a bit easier by offering an online notification of death form on our website.

Your loved ones can access the online notification form from several different links at the Retired Military & Annuitants area of our website at:

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

Your loved one can also call our Customer Care Center at 800-321-1080.

When your loved one has notified us, they will receive a condolence package in the mail that will include information and the form to claim Arrears of Pay (SF 1174), as well as the information and form to apply for the Survivor Benefit Plan annuity (if you elected to provide it). This package should arrive in the mail within 30 days after we are notified.

It's important for your loved ones to know that they will also need to provide a copy of the certificate of death with these forms.

### **New tools to make claiming Arrears of Pay easier**

We know that taking care of the paperwork after someone passes away is difficult.

We want to make the process as easy as possible. That's why we have a new set of tools to make filling out and submitting the SF 1174 (for claiming Arrears of Pay when a retiree passes away) quicker and easier.

The tools include:

#### **Direct deposit for Arrears of Pay payments**

We can now deposit an Arrears of Pay (AOP) payment directly to an eligible claimant's bank account instead of mailing a check. Direct deposit can reduce the time it takes to receive the payment. To have an AOP payment direct deposited to their bank

account, the claimant needs to send a completed Direct Deposit Authorization (DFAS-CL Form 1059) with their SF 1174. This form is available for download from the webpage: <https://www.dfas.mil/retireeaop>

### **Our SF 1174 PDF Form Wizard makes filling out the form easier**

For spouses or children of a deceased retiree, the SF 1174 Form Wizard will help them fill out the SF 1174 Arrears of Pay form. The form wizard will ask a series of questions and fill in the answers in the appropriate areas of the form. When they have finished answering the questions, they can click a button to generate a ready-to-print PDF with the answers.

We also have a How-To Checklist and How-To Video available to assist claimants in filling out the SF 1174 form.

### **Online upload option to submit the SF 1174 and documents on our website**

Claimants can submit the completed and signed SF 1174 and required documentation through AskDFAS on the DFAS.mil website, which is also accessible on a mobile browser.

### **SF 1174 Wizard, how-tos, and instructions online**

The tools and more information are be available on the Forms page on our website: <https://www.dfas.mil/retiredmilitary/forms> or on the "How to Claim a Retiree's Arrears of Pay Using the SF 1174" webpage, which has specific instructions and links to frequently asked questions: <https://www.dfas.mil/retireeaop>

# The SBP-DIC Offset Phased Elimination

The National Defense Authorization Act (NDAA) for Fiscal Year 2020 includes a three-year phased elimination of the SBP-DIC offset.

We are working on plans for the implementation, and we post updates on our webpage: <https://www.dfas.mil/sbpdicnews>

Please plan to check this webpage for updates and share it with other SBP annuitants.

Meanwhile, here are a few key points to keep in mind:

## February 1, 2021 payment

Based on the NDAA, if you are a Spouse SBP annuitant who is subject to the DIC offset, you may see the first change in the SBP annuity payment you receive on February 1, 2021. You do not need to notify us that your SBP payment is affected by this change in the law.

It's important to note that **some** spouse SBP annuitants **will not** see a change in their SBP paid in 2021, because their SBP annuity does not exceed two-thirds of their DIC amount. Some people have misunderstood the change in the calculation and believe that the net SBP amount paid will be increased by one-third, instead of having the DIC offset amount decreased by one-third.

The language in the NDAA says, "During the period beginning on January 1, 2021, and ending on December 31, 2021, the amount that the annuity otherwise payable under this section would exceed two thirds of such dependency and indemnity compensation."

## Individual estimates

DFAS is unable to provide individual estimates of the upcoming changes in spouse SBP annuity payments due to this change in the law. Please do not call our Customer Care Center to request an individual estimate.

We are working on an explanation of how you will be able to estimate the change in the SBP monthly payments you will receive beginning on February 1, 2021. We will post this explanation on the SBP-DIC News webpage: <https://www.dfas.mil/sbpdicnews> and send a myPay SmartDoc email to those who have a current email address in myPay. The directions to calculate your own estimate will be based on the information that appears on your Annuitant Account Statement.

You can view (and download) your Annuitant Account Statement in myPay, if you currently receive SBP or SSIA payments from DFAS: <https://mypay.dfas.mil>

Unless you have chosen to get your statements electronically via myPay, you should receive an Annuitant Account Statement in the mail in January of each year, along with your tax statement (1099-R), and also receive a statement during the year if your net pay changes.

### **Ensure your account information is updated**

The most important action you can take as an SBP annuitant at this time is to ensure your annuity account information is up-to-date and includes your correct mailing address so we can contact you, if needed. Also, if you are receiving SBP or SSIA pay from DFAS and are not using myPay, set up a profile now and add your email address: <https://mypay.dfas.mil>

We can send information more frequently via myPay SmartDoc emails and will be sending additional updates this fall and next year to the spouse annuitants who have a current email address in myPay.

If you've never used myPay, it's easy to get started. 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 will receive it in about 10 business days.

Once you receive your password in the mail, you can return to the myPay homepage at <https://mypay.dfas.mil> 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 at: <https://www.dfas.mil/retiredmilitary> and a how-to video on the DFAS YouTube channel: <https://www.youtube.com/DFAS>

### **Repeal of Optional Annuity for Dependent Children**

The "Repeal of Authority for Optional Annuity for Dependent Children" and "Restoration of Eligibility for Previously Eligible Spouses" in the NDAA **only** affect those spouses and children of service members who died on active duty or inactive duty when the surviving spouse previously elected to transfer the SBP annuity to a child or children. They do **not** affect previous or future SBP elections by retirees. They do **not** affect SBP annuities for a retiree's beneficiaries.

The reversion of the SBP annuity payment to the surviving spouse as of January 1, 2023 for those spouses of service members who died on active duty or inactive duty is

not optional. It is required by the law, as long as the surviving spouse is still eligible at that time (if the surviving spouse has not passed away or re-married before age 55).

If the surviving spouse is not eligible, the SBP annuity will be paid to the eligible child annuitant(s). This is because SBP coverage for service members who died on active duty or inactive duty is "spouse and child."

Spouse and child SBP coverage normally means that the spouse receives the annuity payment unless the spouse is ineligible. If the spouse becomes ineligible, the eligible child or children will receive the SBP annuity payment.

However, for active duty or inactive duty deaths that occurred after October 7, 2001, the surviving spouse can/could elect to have the annuity paid to an eligible child or children instead of to the surviving spouse. This is referred to as the "Optional Annuity for Dependent Children."

### **Special Survivor Indemnity Allowance (SSIA)**

The Special Survivor Indemnity Allowance (SSIA) will continue to be paid through December 31, 2022, but only for those surviving spouses who still have a portion of their SBP annuity offset by DIC.

The amount of SSIA that is paid will be the maximum amount of SSIA, but only up to the amount of the SBP annuity that is offset. The amount of SSIA paid cannot exceed the amount the annuity is offset.

### **Check our webpage for updates**

We will provide more information on the implementation of the phased elimination of the offset in the coming months. Please check our "SBP-DIC News" webpage for information: <https://www.dfas.mil/sbpdicnews>

# SBP School Certifications: Now Easier and More Convenient!

There is now a new form and new process for Survivor Benefit Plan (SBP) School Certifications!

Now, students don't need a school official signature or school documentation when they certify, and college students will certify annually instead of each term. The changes will significantly reduce the paperwork and make the process easier and more convenient for full-time student child annuitants.

Survivor Benefit Plan child annuitants who are between age 18 and 22 must regularly certify they are enrolled in a full-time course of education to be entitled to an annuity.

In March, we told you that as part of our initiatives to make processes and paperwork easier, we tackled the school certification process. At the time, we shared new options for easier certification.

## Now we have even bigger changes to share:

- The school certification form (DD Form 2788) is **shorter and simpler**, focusing on the student annuitant's future schooling plans. For certifying past attendance, DFAS will also mail student annuitants a letter with pre-filled information for them to sign.
- College student annuitants over 18 only need to certify their full-time attendance **once a year during the summer**, instead of each term, significantly cutting the paperwork burden.
- Student annuitants over 18 will **self-certify their attendance** without the need for a school official signature or documentation from the school, making it quicker and easier for students.
- If students provide an email address in myPay, we will send an **email reminder** when they have a school certification coming due.

We sent a **special mailing to student child annuitants** who need to send us the new form, either because they haven't yet submitted their certification, or because we need their full year plans for the upcoming school year. This will take the place of the summer term certification they would have otherwise needed to send under the old process.

Also, if there is an old DD 2788 form on its way to DFAS or that we have already received, we will use that information to certify past attendance for the most recent term. But **we will need a new DD 2788 from every student child annuitant** so we

have their plans for the upcoming school year. Once we have that, they'll be set until next summer.

A copy of that special mailing packet is posted on the School Certifications webpage: <https://www.dfas.mil/schoolcerts>

**Reminder: DFAS has an, online option for submitting school certification forms**

DFAS created an **online upload tool** where students can upload a school certification form through **AskDFAS on the DFAS.mil website**, which is also accessible on a mobile browser.

The online upload tool is at: <https://go.usa.gov/xymaH>

To use the new, online upload tool to submit a school certification form, students just need to fill in the required information in the online screen, and then upload a PDF of their completed and signed form/previous attendance letter.

Now that we have a new form, we are also working on a PDF Form Wizard for the DD 2788. The Form Wizard 'takes the form out of the form' and makes it easy for a student to fill it in correctly. We plan to have that ready for use starting this fall.

We are also working on a process to use the new School Certification form as proof of the student annuitant's annual eligibility so they won't need to send us a separate form for that.

The details of the changes are available on our school certifications webpage: [www.dfas.mil/schoolcerts](http://www.dfas.mil/schoolcerts)

# News from Our Partners: Armed Forces Retirement Home Welcomes Applications – Protection of Residents is Our Highest Priority

Seeking a healthy, safe, and dynamic place to live in retirement? Then the Armed Forces Retirement Home (AFRH) may just be for you!

AFRH offers affordable independent living to eligible veterans in its [Washington, D.C.](#), and [Gulfport, Miss.](#) locations, and we continue to accept applications for residency in 2020.

Maintaining the health of our residents and staff during COVID-19 is our highest priority. To date, no resident has tested positive for the virus.

In March, AFRH instituted a number of protections, including social distancing, the wearing of masks and use of hand sanitizers for all residents and staff. Communal dining and visits from outsiders are temporarily suspended, and residents are remaining on-campus to ensure the highest level of protection.

AFRH is taking a very measured approach towards lessening these current restrictions, relying on guidance from Department of Defense health experts and closely monitoring illness trends in the jurisdictions closest to the Home's locations.

Our goal is to once again welcome new residents to our community!

To qualify to live at AFRH, veterans must be 60 or older and served at least 20 years on active duty, with the majority of that time spent in the enlisted ranks. 85% of our residents spent a career in the military, retiring honorably in the enlisted ranks.

We also welcome applications from those who have at least a 50% service-connected disability, or from those who served in a war theater (such as in Vietnam, Kuwait, Iraq and Afghanistan) and now have an injury, disease or disability.

Rooms are currently available at both locations with no waiting period, down payment or contract required! For eligible veterans moving into AFRH in 2020, the rate for independent living is 46.7% of the resident's gross monthly income or \$2,050.00, whichever is less.

All applicants must be able to live independently upon moving to the AFRH. The Home also provides advanced levels of care to our residents after they have been accepted into independent living. These include assisted living, long-term care, and memory support.

In [Washington, D.C.](#), AFRH offers residents a scenic, wooded campus just minutes from downtown - home to museums, monuments, and a host of local entertainment, sports and other cultural options. In [Gulfport, Miss.](#) AFRH offers residents a beautiful view of the Gulf of Mexico, with an outdoor swimming pool, walking path to the beach, reflecting pool, art studio and modern media room.

Many veterans choose to live at AFRH for the superior medical, dental and vision care offered, with amenities that include: private rooms with a shower, three delicious daily meals prepared by licensed nutritionists in our modern dining facility, a wellness program and deluxe fitness center, movie theater, bowling center, numerous hobby shops, clubs, and social activities.

Services include recreational activities and resident day trips, a full-service library, barber shop, beauty salon, 24/7 security, computer center, mailboxes, ATM, campus PX/NEX and convenient transportation available to local hospitals and appointments. Residents also have access to additional services such as on-site physical and occupational therapy, in-room internet and cable TV, podiatry, and counseling.

Married couples are welcome to apply for residency at AFRH:

- If both individuals meet all military and other eligibility requirements in their own right, or
- If the eligible veteran completed at least 20 years of active service and married current spouse prior to military retirement.

Please call us for details regarding [married couples' fees](#) – discounts are available!

Veterans who have been convicted of a felony or are not free of drug, alcohol, or psychiatric problems are ineligible to become a resident.

For further information or to request an application, visit <https://www.afrh.gov/apply> or contact the Office of Public Affairs at: [admissions@afrh.gov](mailto:admissions@afrh.gov) or 1-800-422-9988.

## News from Our Partners: Army Emergency Relief

Army Emergency Relief's singular mission is to provide financial assistance for Active Duty, Retired Soldiers, Surviving Spouses, Active Guard & Reserve Soldiers, and their dependents when they need it most. The most common assistance requests are for basic living expenses such as personal vehicle repair, rent, mortgage, and utilities.

Additionally, AER adjusts eligibility and assistance levels to help the entire Army team when they are impacted financially by natural disasters such as hurricanes, floods and fires.

COVID-19 required a new approach to supporting Soldier and Family needs. We created additional categories of assistance to address critical concerns, such as impacts from the DOD travel ban or stop movement orders, demands arising from spouse loss of income, financial requirements of quarantine, as well as expanding support for Army National Guard and Army Reserve Soldiers activated in response to COVID-19. We are also providing assistance to ARNG & USAR Soldier not activated who are unable to cover their TRICARE and Soldier / Group Life Insurance premiums. For more information or to apply for assistance related to COVID-19, please visit:

<https://www.armyemergencyrelief.org/covid19/>

As of May 27, AER has disbursed more than \$104K to 55 Retired Soldiers for COVID-19 related requests. Overall, AER has responded to over 200 requests for COVID-19 assistance, providing nearly \$400K in financial assistance. Since January, AER has provided over \$14M in zero-interest loans and \$2M in grants to 8,400 members of the Army team.

Due to COVID-19, the Annual Active Duty fundraising campaign was postponed and will resume on July 1, and run through July 30. As a Retired Soldier, you should have received your annual letter about our programs, application process, and donation form. If you would like to make a gift online to support your fellow Soldiers, you can make a donation or set up an allotment at: <https://www.armyemergencyrelief.org/donate>

All Retired Soldiers receiving pay from DFAS are eligible to apply for AER assistance. AER covers needs in over 30 categories, however, if your specific need is not listed (see <https://www.armyemergencyrelief.org>), ask your AER Officer to submit your case to AER Headquarters to be considered as an exception to policy. We fully review all requests.

Many of global AER's 70 offices are working remotely. If you have trouble reaching them, fill out an application online available on our website. You can also receive AER assistance through the American Red Cross (ARC) by calling 1-877-272-7337, then

select the option for financial assistance. ARC will rapidly process your request, however, the dollars that are provided still come from AER.

In these uncertain times, know that AER is here to support you and your Family. Asking for help is a sign of strength, if you are facing financial challenges please do not hesitate to reach out to AER at <https://www.armyemergencyrelief.org/assistance/>

## News from Our Partners: Air Force Assistance Fund Charities Combat COVID-19

Many Airmen across the Air Force family (active, guard, reserve, retired, and surviving spouses of retirees) have been impacted by this health crisis.

Spouses have lost jobs and their eligibility for child care. The family income is now cut in half and expenses have risen.

The stop-movement order for Airmen PCSing has had long-reaching effects. Family members have moved on ahead of the Airman, while the Airman is unable to join them, rendering them responsible to operate two households. That means more expenses, separation during a pandemic, and potential child care issues.

Widows of our retirees are in the age bracket that's at greatest risk. So much needs to be done to help protect them against even contracting the coronavirus.

If you are, or know of a fellow Airmen in one of these situations, you can rely on the assistance given by the four official and affiliate charities of the Air Force. Visit [www.afassistancefund.org/](http://www.afassistancefund.org/) to see how they can help, and how you can get in contact with them.

Our Air Force Charities have been responding to the effects this virus is having on our Air Force family in an all-out attempt to support their fellow Airmen and their families in any way possible.

The [Gen & Mrs. Curtis E. LeMay Foundation](#) has provided a "One Time Relief Grant" to each of their widows. The Executive Director and COO said that they realize our retirees will need additional funds to offset the costs of home deliveries of groceries and medical prescription needs. Ms. Mildred shares her gratitude for receiving her grant:

*"At a time like this I can't go out to buy groceries, and having to rely on others and the increase of food...It has really hit hard on me and my sick daughter in the hospital...and not being able to see her. This money will be helpful to me. It is truly a blessing."* Ms. Mildred - Clemmons, NC

Without our help during this time it would be difficult for surviving spouses like Ms. Mildred to continue in this new reality. Your future donations are counted-on, especially by our Air Force spouses. Together we can continue to provide the assistance they deserve.

[Air Force Enlisted Village](#), a 501c3 nonprofit organization that provides senior living services for Air Force surviving spouses, is doing everything possible to protect residents who are most vulnerable to coronavirus/COVID-19 due to their ages. Cleaning and disinfecting processes have increased, and extra staff have been hired to screen people entering the campus and to shop for groceries for residents.

Fundraising events have been cancelled or postponed and will create a negative impact on critical funds that the Air Force Enlisted Village counts on each year. Now more than ever, Air Force Enlisted Village needs financial support through the Air Force Assistance Fund campaign.

Since its inception, the [Air Force Villages Charitable Foundation \(AFVCF\)](#) has supported widowed spouses of Air Force heroes during their most vulnerable years: retirement. One such woman residing within the walls of Blue Skies of Texas was a WASP who flew planes with a target in tow for soldiers to do target practice during WWII. She and her husband were both Airmen, and her courage and stamina have contributed to her longevity. Due to rising healthcare costs, she and others like her now need our assistance to receive the care they need.

In the age of COVID-19, she and other Airmen and their spouses continue to choose to live at Blue Skies of Texas due to its top-rated continuum of healthcare and outstanding crisis preparedness. Those in Blue Skies' care have peace of mind as the team protects them via the delivery of prescriptions, meals and necessary items, all straight to their doors. BST staff is held to the highest virus-safety standards both on and off our campuses, and each is temperature-checked daily. All residents and staff are tested for COVID-19 at the hint of exposure, and each is quarantined until results are finalized.

The Air Force Villages Charitable Foundation has had the privilege of providing safety measures by purchasing 3,000 antimicrobial masks for all staff and residents, roughly two per person. With the added purchase of Personal Protective Equipment (PPE) for the healthcare staff and a repurposed COVID-19 wing in a Skilled Nursing Facility to care for residents with the virus, Blue Skies of Texas is fulfilling their promise to you and those they serve to "Take Care of Our Own." Your gift to AFVCF will help us continue to fight the good fight against this unseen enemy.

The [Air Force Aid Society](#) (AFAS) is well-known to many Airmen for providing emergency financial assistance, education support and community programs to Air Force families. This family includes Active Duty, Guardsmen and Reservists, Retirees, Widows/Widowers.

AFAS has stepped in to assist many Air Force families who are facing financial challenges because of COVID-19. Many Airmen have found themselves in tough situations because spouses have lost their jobs or they received PCS orders and, because

of stop movement orders, the rest of the family hasn't been able to relocate with them. In some instances, the entire family (both the Airman and spouse) are still in limbo awaiting the PCS move and staying in temporary housing after shipping all of their items to their next duty station.

During this difficult time, AFAS pledges are so important to ensure that our Airmen aren't facing these stressful situations alone. Your gift to the AFAF Campaign will help us continue to be there when Air Force families need us even during a pandemic like the one we're facing now.

Giving is easier than ever:

Donate online at <https://www.afassistancefund.org> (click the donate button). There, you can use the e-Giving platform on the left side of the page (credit/debit card or e-check); or you can download and print the donation form on the right side of the page. With the donation form, you can choose to give by allotment from your retired pay, or by sending a check (\*please don't send cash in the mail) to:

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

# Contact Us

## DFAS Retired & Annuitant Pay Website

[www.dfas.mil/retiredmilitary](http://www.dfas.mil/retiredmilitary)

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### 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

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### 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

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#### **myPay**

<https://mypay.dfas.mil>

**Phone:** 888-332-7411