



# Retiree Newsletter

June 2021

## Director's Message

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

We are excited about our progress in rolling our newest initiative: **status notifications** to keep you in the loop as forms or documents you submit move through the retired pay processing cycles. Please see the article in this issue for the good news.

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.

When you are **changing bank accounts** for your direct deposit, or **changing an allotment**, please pay attention to the tips in the article in this issue.

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 lines on your Retiree Account Statement, and we've outlined how in this article.

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.

And more information to share if you chose Survivor Benefit Plan coverage: this spring we made changes to **simplify the eligibility verification requirements** for SBP annuitants. The verification requirements are outlined in the article in this issue, as well as the news about the easier process.

Late last year, we started a new twice-yearly newsletter especially for your loved ones, and we recently published the second issue. The **DFAS Survivor SBP Newsletter** features a number of informative articles, including the latest info about the SBP-DIC Offset Phased Elimination and special information for those annuitants who lost a loved one in the line of duty. It's available online and in a downloadable, shareable PDF: <https://www.dfas.mil/survivornews>

In this issue, we also include important information from our **partners** about the Airborne Hazards and Open Burn Pit Registry, the Combined Federal Campaign, the Air Force Assistance Fund, and the Armed Forces Retirement Home.

We continue to develop helpful tools and information for you and **our website** puts it all at your fingertips: <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 summer.

# Status Notifications Roll Out in 2021

Over the coming year, DFAS is rolling out the use of **status notifications** to keep you in the loop as forms or documents they submit move through the retired and annuity pay processing cycles.

## ***How Do Status Notifications Work?***

Status notifications are a **three-step process** that will **update you** when DFAS receives 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 will give you peace of mind that we received your 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 mail, with specific information about what we need to complete your request.

## ***What Status Notifications are Available?***

The first rollout of status notifications included: submissions related to the Survivor Benefit Plan (SBP), Direct Deposit Form-SF 1199, change of address requests, federal or state tax changes, and the designation of beneficiary for the Arrears of Pay, as well as the DD 2656-7 SBP annuity startup form and School Certifications for annuitants.

Status notifications for additional categories of requests will be added throughout the coming year.

## ***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 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/>

# Your Retired Pay Account Needs a Regular 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.** Plus, now you can get email status notifications when you submit some requests for your account if you have a valid email address in myPay (see the "*Status Notifications Roll Out in 2021*" article in this issue).

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 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**.

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 2021 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 your 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, *"How to 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).

If you divorced since retiring, carefully check your Survivor Benefit Plan (SBP) participation status. **Under the law, SBP coverage for a spouse ends with a divorce.** Coverage for a former spouse does not continue after the divorce unless certain actions are taken.

To continue SBP coverage for a former spouse, either (a) the retiree must voluntarily request coverage be continued for the former spouse, or, (b) the former spouse must request the coverage (but she/he may do so only if a court order requires the coverage). Certain time limits and other conditions apply.

If those actions were not taken, the coverage for the former spouse has ended. This could have important consequences for your survivors.

To check your SBP coverage status, review your Retiree Account Statement (RAS) carefully. Make sure that the "SBP Coverage Type" properly reflects "former spouse" or "spouse" (as applicable to your individual circumstances).

Please see our special webpage "How to Identify the Status of Spouse/Former Spouse SBP Coverage on your Retiree Account Statement" for more details:

<https://www.dfas.mil/RetiredMilitary/provide/sbp/coverage/Spouse-or-Former-Spouse-SBP-Coverage-RAS/>

## **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.

# How to 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: <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.

It's also important to note that the final 1099-R for your retired pay account is not issued until we receive and process the Arrears of Pay. Your loved one will need that 1099-R to file tax forms, so it is important they submit a claim for the Arrears of Pay promptly.

### **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 created 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:*

#### **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 with Status Notifications**

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.

Plus, when they upload the SF 1174 and documentation through askDFAS, they will receive **status notifications** via the email address they provide (see the “*Status Notifications Roll Out in 2021*” article in this issue).

## **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>

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

The tools and more information are 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>

## Tip: Changing Bank Accounts for Your Pay? Start Early

If you need to change the bank account for your direct deposit, or change an allotment, **make sure you allow a window of time for the change to be processed** before payday. Making those changes isn't instant, even in myPay. Although, making changes in myPay is much quicker than mailing or faxing it in.

When you use myPay to make a bank account or allotment change, myPay will provide an **effective date**, so you'll know whether the change will be made for the next payday or the payday after that. In general, if you make a change in myPay during the first half of the month, it will be effective for the upcoming payday.

When you mail or fax the change to us, or call our Customer Care Center, you should **plan for 30 days** for the change to process.

If you are changing bank accounts, it's always a good idea to **keep your old account open until you know the change was made**.

Now you can get **emailed status notifications when you submit a request to change your direct deposit account for your payment, if you have a valid email address in myPay** (see the "*Status Notifications Roll Out in 2021*" article in this issue).

Remember that a debit card number is not a valid account number when changing your bank account direct deposit information. You will need your checking or savings account number and bank routing number. This information can be found on a blank check.

# What SBP Annuitants Need to Know - How to Verify Eligibility to Keep Payments Coming

The Survivor Benefit Plan provides an **ongoing monthly annuity payment** to military spouses or children when a military member dies while on active duty, on inactive duty or after retirement (if the retiree chooses to purchase coverage).

The laws that govern Survivor Benefit Plan payments set out **specific eligibility requirements for annuitants** (the military spouses or children) to continue to receive payments.

SBP annuitants need to **verify their continued eligibility regularly** to receive SBP annuity payments.

We are working to **simplify the process of verifying continuing eligibility for Survivor Benefit Plan annuitants**. The newest change **reduces the number of annuitants who need to submit a Report of Existence (ROE)**. Now, the **only annuitants** who need to submit an ROE are those who receive a **paper check to a foreign address**. Previously, the legal representatives for all incapacitated annuitants were required to submit an ROE twice each year.

We have a **detailed overview** of the eligibility verification requirements for annuitants on the "Manage Your SBP Annuity" webpage. You can also **download the new SBP Annuitant Eligibility Verification Requirements Fact Sheet** from the webpage: <https://www.dfas.mil/managesbp>

## ***Types of Eligibility Certification***

There are several types of verification.

### **Certificate of Eligibility (COE)**

The Certificate of Eligibility (COE) is required **annually** for all annuitants between the ages of 14 and 55 to verify they have not married.

We mail a COE approximately **60 days prior** to the annuitant's birthday. The completed, signed COE should be returned by the **first day of the month** of the annuitant's birthday.

### **Report of Existence (ROE)**

Annuitants of any age who **receive a paper check to a foreign address are required to verify twice each year** that they are not deceased, using the Report of Existence (ROE).

These are the only annuitants who now must submit the ROE. Previously, the legal representatives for all incapacitated annuitants were required to submit an ROE twice each year.

For those annuitants who must submit an annual COE, DFAS accepts the COE in place of one of the ROEs.

The ROE is mailed **six months after** the annuitant's birthday. The completed, signed ROE should be returned by the **first day of the ninth month** after the annuitant's birthday.

For those annuitants who are required to submit a second ROE, the ROE is mailed approximately **60 days prior** to their birthday. The completed, signed ROE should be **returned by the first day of the month** of the annuitant's birthday.

### **School Certifications**

Student child annuitants ages 18-22 and not documented as incapacitated are **required to verify that they are attending school full-time** using the School Certification package.

**When a child annuitant is turning 18**, they need to verify they are attending school full-time. The DD 2788 School Certification form is mailed approximately **60 days prior** to their 18th birthday. The completed School Certification form should be returned by the **first day of the month** of the annuitant's 18th birthday. A **direct deposit form** is included with the School Certification form because when the child annuitant turns 18, we need the annuitant to provide the preferred direct deposit account. If we do not receive the completed direct deposit form, payment will be converted to a paper check sent via mail. The School Certification is good for the full upcoming school year unless the student graduates or drops below full-time attendance prior to the end of the school year.

**Student child annuitants 18 through 22 and in college full-time** need to verify **annually** that they are attending school full-time. The School Certification package is mailed approximately **60 days prior** to end of their school year. The completed, signed School Certification package should be returned by the **first day of the month** the student's attendance for the school year ends (the date the student previously indicated as the end date of the last semester they planned to attend for the school year). The School Certification is good for the full upcoming school year unless the student graduates or drops below full-time attendance prior to the end of the school year.

### ***Summary of Requirements***

The specific requirements for verification **depend on the SBP annuitant's relationship to the military service member**.

Below is a **summary** of the eligibility verification requirements for Survivor Benefit Plan annuitants. They are separated into sections based on the annuitant's relationship to the military service member:

- If you are a Spouse or Former Spouse SBP annuitant
- Requirements for Spouse and Former Spouse SBP annuitants documented as incapacitated
- Requirements for Child SBP annuitants under 18
- If you are a Student Child SBP annuitant 18-22
- Requirements for Child SBP annuitants documented as incapacitated

### **Spouse and Former Spouse SBP Annuitants**

(Not documented as incapacitated)

#### **Eligibility Verification Requirements - Summary**

- Spouse and former spouse annuitants under the age of 55 = COE annually
- Spouse and former spouse annuitants who receive a paper check to a foreign address = ROE twice each year

### **Spouse and Former Spouse SBP Annuitants Documented as Incapacitated**

#### **Eligibility Verification Requirements – Summary**

- Spouse and former spouse annuitants documented as incapacitated under the age of 55 = COE annually
- Spouse and former spouse annuitants documented as incapacitated who receive a paper check to a foreign address = ROE twice each year

### **Child SBP Annuitants Under 18**

(Not Documented as Incapacitated)

#### **Eligibility Verification Requirements – Summary**

- Child SBP Annuitants Under 18 and over 14 = COE annually
- Child SBP Annuitants Under 18 receiving a paper check to a foreign address = ROE twice each year

### **Student Child SBP Annuitants 18-22**

(Not Documented as Incapacitated)

#### **Eligibility Verification Requirements – Summary**

- Student Child Annuitant **age 18-22** do not need to submit a COE IF they submit a DD 2788 School Certification form and complete Box 8. DFAS accepts the School Certification in place of the annual Certificate of Eligibility (COE).
- Student Child SBP Annuitants **turning 18** = School Certification before 18th birthday
- Student Child SBP Annuitants **18-22** = School Certification annually
- Student Child SBP Annuitants **18-22** receiving a paper check to a foreign address = ROE twice each year

## **Child Annuitants Documented as Incapacitated**

### **Eligibility Verification Requirements – Summary**

- Child Annuitants Documented as Incapacitated over 14 = COE annually
- Child Annuitants Documented as Incapacitated receiving a paper check to a foreign address = ROE twice each year

### ***Options for Submitting Your Verification***

#### **COEs** (Certificate of Eligibility)

- Spouse SBP annuitants can submit a COE through their myPay account.
- Legal representatives for Child SBP Annuitants under 18, Child Annuitants documented as incapacitated, and Spouse SBP Annuitants documented as incapacitated can use a myPay account created for the annuitant to submit a COE IF the legal representative's documentation is already on file in the annuitant's SBP payment account.
- Or mail or fax to the address/fax number below.

#### **ROEs** (Report of Existence)

- Spouse SBP annuitants can submit an ROE through their myPay account.
- Legal representatives for Child SBP Annuitants under 18, Child Annuitants documented as incapacitated and Spouse SBP Annuitants documented as incapacitated can use a myPay account created for the annuitant to submit an ROE IF the legal representative's documentation is already on file in the annuitant's SBP payment account.
- Student Child Annuitants age 18-22 can submit an ROE through their myPay account.
- Or mail or fax to the address/fax number below.

### **School Certifications**

- Student SBP annuitants can use our convenient online upload tool on DFAS.mil to submit a PDF of their completed/signed DD 2788 form (or Form Wizard generated form), Direct Deposit Form, and any supporting documents (this link is case-sensitive): <https://go.usa.gov/xymaH>
- Or mail or fax to the address/fax number below.

### **Mail or Fax to DFAS**

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

Annuity fax: 800-982-8459

### ***Additional Information***

If you do not receive a COE, ROE or School Certification request in the mail, you **still need to submit** the document. If we don't receive the completed COE, ROE or School Certification when due, we will suspend payment until we receive the properly completed document.

Please ensure that your mailing address is always up-to-date with DFAS so you can receive important communications. You can also **download** the COE, ROE, DD 2788 or direct deposit forms from our Forms webpage: <https://www.dfas.mil/raforms>

The full details on verification requirements are outlined on our **Manage Your SBP Annuity webpage**. We also have a **downloadable fact sheet** on the webpage: <https://www.dfas.mil/managesbp>

We have a **special webpage for School Certifications**, with a School Certification Form Wizard, a How-To-Checklist and detailed information: <https://www.dfas.mil/schoolcerts>

## News from Our Partners: Airborne Hazards and Open Burn Pit Registry

Did you know the Department of Veterans Affairs (VA) collects, analyzes, and publishes data on health conditions that may be related to environmental exposures experienced during deployment? The [Airborne Hazards and Open Burn Pit Registry](#) is a secure database of health information voluntarily provided by service members and veterans, and is instrumental in enabling VA to improve care and services for veterans.

The registry 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 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 provider in a free, optional medical evaluation. Participants also receive information from VA about registry updates and ongoing health studies.

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. These regions include the following countries, bodies of water, and airspace above these locations:

- Afghanistan
- Bahrain
- Djibouti
- Gulf of Aden
- Gulf of Oman
- Iraq
- Kuwait
- Oman
- Qatar
- Saudi Arabia
- United Arab Emirates
- Waters of the Arabian Sea, Persian Gulf, and Red Sea

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

Need more information? Check out [Health.mil/AHBurnPitRegistry](#) for a [brief informational video](#), [frequently asked questions](#), and other helpful materials. Please note that the registry is completely voluntary. 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.



## News from Our Partners: CFC Giving Can Continue into Retirement

As the largest workplace giving campaign in the world, federal employees and now retirees pledged more than \$8.5 billion to their favorite local, national, and international causes in the last 60 years.

"Once a campaign exclusively for Federal employees, thanks to an executive order in 2016, civilian and military retirees can now continue their give through CFC with the ability to make a direct deduction to CFC right from their annuity," explained Keith Willingham, director of the OPM Office of the Combined Federal Campaign. Last year, giving through CFC topped \$83.5 million.

"CFC and the charities in this campaign are so appreciative of the generosity of retirees. We could not do what we do without retirees who voluntarily support the annual campaign," said Mr. Willingham.

"Thank you for providing me with the information on how to give through the CFC again. I trust the CFC and its charities to be excellent stewards of my donations. I've been retired for 29 years and appreciate how convenient it will be to give again through DFAS and the CFC," remarked Lt. Gen Charles A. May Jr. (USAF, ret.), former Assistant Vice Chief of Staff, USAF. He lives in Virginia with his wife Bobbie, a civilian retiree who also donates to the CFC.

Currently, OPM is preparing for the next fall 2021 solicitation period that will run from September through January 15. Federal employees and retirees are pouring over CFC applications to assure that charities meet all the CFC criteria. One of the charity reviewers is Senior Chief Petty Officer Robert Jennings (USN, ret.).

"While the annual CFC pledge season runs from September through early January, anyone who becomes a retiree even outside that window can open or move their account to be paid through their annuity," explained Mr. Jennings, who is reviewing applications from charities in the Cascadia CFC Zone.

"Throughout my military and civilian careers, CFC has enabled me to be more generous. Spreading out my donation via payroll deduction let me turn the \$5, \$10, or \$20 per payday donation into a more meaningful amount than I could afford if I had to take it all from a single paycheck. Being able to continue donating into my retirement is a great benefit that lets me keep giving in the way that works best for me," said Jennings, an IT Specialist now living on the Olympic Peninsula, near Seattle, WA.

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://cfcncg.givecfc.org/sites/cfcncg/files/2020-11/508%202020%20CFC%20Retiree%20Pledge%20Form.pdf>

Visit [www.givecfc.org](http://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](http://cfcgiving.opm.gov/contact).

## News from Our Partners: Air Force Retirees Again Bolster Air Force Assistance Fund

Since Gen Hap Arnold chartered the Air Force Aid Society in 1942, Airmen have been taking care of Airmen. As retirees, you have continued to be there for your fellow Airmen for 20, 30, and some for as many as 60 years. You had pledged part of your paychecks while on active duty. In retirement, you've pledged part of your retired pay and sent in checks to the Air Force Assistance Fund Central Accounting Office at the Air Force Personnel Center. And now, many retirees give one-time gifts and monthly gifts via our new e-Giving platform.

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 and today's economic uncertainties. If you are, or know of a fellow Airman, Space Professional, or a family member in need, you can rely on the assistance given by the four official and affiliate charities of the Department of the Air Force. Visit <https://www.afassistancefund.org/> to see how they can help, and how you can get in contact with them for yourself, a loved one, or a friend.

The men and women serving in the four official and affiliate charities of the Air Force **thank you**, our Air Force Retiree family, for your generous support during the 2021 AFAF Campaign. The continuance of safety measures regarding face-to-face contact again forced many base campaigns to suspend desk-to-desk solicitations. Last year, the impact to the campaign was devastating. While we've been seeing precipitous drops in donations since the 2012 record of \$7.8 million to the point of it dropping to \$3.3 million in 2019, 2020 was the greatest one-year drop by percentage comparison in the past nine years. The base campaigns were only able to raise \$1.5 million, achieving only 31.7% of the overall goal. But retirees gave nearly \$58,000 and AAFES raised over \$577,000 bringing the 2020 total to over \$2.13 million. This year, as normalization of life waxes and the initial shock of the pandemic wanes, base campaigns were able to raise \$2.0 (43.5% of the overall goal). AAFES has already raised over \$457,000, and you, our faithful retirees have donated over **\$65,600** – a 114% increase over last year! **Thank you again!**

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

If you have not had the chance to give this year and wish to, giving is easier than ever:

- Donate via Text-to-Give by texting **AFAF** to 50155; or
- 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 linked to the right side of the page. By mailing in the donation form, you can choose to give by allotment from your retired pay, 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.*

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

## News from our Partners: Armed Forces Retirement Home Offers Safe and Secure Residency Opportunities for Independent Living Veterans!

If you are considering a move to a safe and secure senior community that caters to independent living veterans, then [the Armed Forces Retirement Home](#) (AFRH) may be just for you!

With over 98% of our residents now fully vaccinated, AFRH continues to take extraordinary precautions against Covid-19 to ensure their health and well-being. Since the start of the pandemic, we've conducted over 26,000 COVID-19 tests and maintained strict infection control measures - such as wearing face coverings, social distancing and frequent hand washing and hand sanitizing. We closely follow Department of Defense and Centers for Disease Control and Prevention guidelines to ensure everyone's safety. Learn more about how we are doing at the [AFRH Coronavirus Update Page](#) .

With locations in [Washington, D.C.](#), and [Gulfport, Miss.](#), AFRH offers a vibrant and affordable independent-living lifestyle for retired veterans who spent the majority of their duty time as **an enlisted member or warrant officer**. We also now welcome retired reservists and National Guard members to apply for residency!

Experience the same camaraderie you enjoyed during your time in uniform, and join your fellow retirees in a dynamic community that also offers exceptional care and extensive services!

Rooms are currently available at both locations with no waiting period, down payment or contract required! The monthly rate for independent living is just 46.7% of the resident's gross monthly income or \$2,050.00, **whichever is less**.

All residents must be able to live independently upon moving to AFRH. We also provide advanced levels of care to our current residents as they age in place.

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, and 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.

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.

Veterans who are not retired may also be eligible to live at AFRH if they have a service-connected disability of 50% or greater, or if they served in a war theater (such as in Vietnam, Kuwait, Iraq and Afghanistan) and now have an injury, disease or disability.

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 is retired and married their current spouse prior to military retirement.

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

Veterans convicted of a felony or who 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.

# 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