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# Retiree Newsletter

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March 2022

## Director's Message

Greetings from Cleveland. Spring is nearly here. The ice on Lake Erie is gone (always a good sign!), and the days are getting a little warmer.

Winter's end also means that tax season is in full swing.

If you are still in need of tax documents for your retired or annuitant pay account, there are several self-service options available. You can use myPay to get both current and past tax documents, use our AskDFAS online request form, or use our convenient telephone self-serve ordering option.

To ensure your pay continues to get to you accurately and on time, please check your account statement or check myPay and ensure that your account information and your mailing address are correct. Also make sure you have an email address in myPay where we can send you information and notifications.

If you are a retiree, please check that your Survivor Benefit Plan (SBP) beneficiary and Arrears of Pay (AOP) beneficiary information are correct. There is an article in this newsletter that will help you ensure your SBP coverage is correct if you want coverage for a spouse or former spouse.

We continue to expand status notifications for our retirees. This provides basic notifications about the receipt and status of a request from our retiree or annuitant customers via email update. We began this initiative last year, and we are continually adding new items to the notification list.

January 2022 marked the implementation of Phase Two of the 2020 SBP-DIC Offset Elimination (NDAA). We have an article in this issue explaining what this means for those survivors affected.

Finally, our website has a lot of helpful information. Take a few minutes to check it out: [www.dfas.mil/retiredmilitary](http://www.dfas.mil/retiredmilitary)

I hope you find the articles in this issue helpful. Feel free to share the information with your retired military friends who may not see the online editions of the newsletter.

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

## **Tax Season Deadline Approaching: How to get a Duplicate Copy of Your 1099R Tax Statement**

With the tax deadline rapidly approaching (Monday, April 18th), now is a good time to make sure you have all your tax documents in hand. Here is a summary of current information on release dates and some resources available to you if you are missing any documents.

For those of you opting to receive documents by mail, note that 1099-Rs were mailed on time, prior to January 31, 2022. If you need a reissue, the fastest and most secure way to obtain a copy of a 1099-R is through myPay. Not only is it easy to access your account information through myPay, but prior year 1099-Rs are also available (retirees-up to four prior years; annuitants-up to two prior years).

Another advantage of using myPay is that your 1099R tax statement will be available much sooner than through postal mail. This season, retiree 1099-Rs were available on myPay starting December 17, 2021 and annuitant 1099-Rs were available as of December 21, 2021.

Instructions to access these documents are at:  
<https://myPay.dfas.mil>

If you aren't a frequent user of myPay, now is a great time to get started, as it is now simpler, streamlined and more mobile-friendly. If you use myPay, you can easily check to make sure we have your correct mailing address and email address.

DFAS also provides a self-serve telephone option for retirees. Retirees can access the phone option at 1-800-321-1080. If you are a retiree using the phone option, please verify your current mailing address is correct.

The telephone option is currently available for retirees only, not annuitants, and only for the current year tax statement.

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. Find instructions at (this link is case-sensitive):  
<https://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. Find instructions at (this link is case-sensitive):  
<https://go.usa.gov/xAYCe>

Members with unique situations can speak directly to one of our customer care representatives. Depending on call volume, wait times will vary while we assist other customers. For more information, go to (this link is case-sensitive):

<https://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. The forms are available on the IRS website (<https://www.irs.gov>) and are also linked from the DFAS Forms webpage: <https://www.dfas.mil/raforms>

Please note: You are not required to file a new Form W-4 or Form W-4P unless you claim exemption from federal tax withholding. If you claim exemption, the IRS requires you file a new W-4 or W-4P at the beginning of **EACH** tax year.

## **Essential Information on Taxation of Retired Pay**

Military retired pay is paid for many different reasons under many different laws. There are differences in the types of pay a military retiree might receive and the tax laws that apply to them. Whether a portion or all of an individual's military retired pay is subject to federal income taxes depends on his/her individual circumstances.

An individual's choice to have no withholding for federal taxes does not impact whether the individual's military retired pay is actually subject to federal income taxes. Ultimately, the IRS will determine the amount of taxes owed on the military retired pay.

See the DFAS retired pay taxes webpage for more information for retirees: <https://www.dfas.mil/rentaxes>

See the DFAS manage your SBP annuity webpage for more information for annuitants: <https://www.dfas.mil/managesbp>

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

**Great News: 1099R Tax Statement Online Request Now Accepts Foreign Addresses**

The askDFAS 1099R request recently underwent a major upgrade. Instead of only United States residents being able to request a 1099R, any retiree or annuitant, anywhere in the world, can now use this askDFAS function.

This will have major benefits to our overseas customers as the askDFAS ticket can be submitted at any time. Upon receipt of the askDFAS ticket we will process the request. We average two business days for the request to be processed. To submit a request for a 1099R please visit the following link:

<https://corpweb1.dfas.mil/askDFAS/ticketInput.action?subCategoryID=9725>

## **Update on askDFAS Online Upload Tools with Status Notification Feature**

DFAS continues to roll out the use of status notifications to keep you in the loop as forms or documents you submit move through the retired pay or annuitant pay processing cycles. We are constantly working to expand our uploading tools that make it easier for you to submit items online for processing.

Since our last newsletter in December, we have added DD Form 2828 (physician certification for child annuitant). These online upload tools allow forms and required documentation to be uploaded through askDFAS on the DFAS.mil website.

### **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:

- DD Form 2656-1 SBP Election Statement for Former Spouse Coverage
- DD Form 2656-2 SBP Termination Request
- DD Form 2656-6 SBP Election Change Certificate
- DD Form 2656-7 SBP Annuity Startup Form
- DD Form 2656-8 SBP Auto Coverage Fact Sheet
- DD Form 2788 School Certifications
- DD Form 2558 Authorization to Start, Stop, or Change an Allotment
- DD Form 2894 Designation of Beneficiary
- DD Form 2828 Physician Certification for Child Annuitant
- SF1174 AOP Claim for Unpaid Compensation
- SF 1199 Direct Deposit Form
- CRDP-CRSC Initial Election Form
- CRDP-CRSC Open Season returned letter submission

- 1099-R requests (fax and mail requests only)
- Change of Address Requests (fax and mail requests only)
- State Income Tax Withholding (for retirees only)
- Verification of Pay
- Pay Adjustment Authorization
- Civil Service Waiver
- Audit Request
- Conservator Letter
- Severance Pay
- Revoked Orders
- Recall Orders
- Retirement Orders (submitted when working with your Branch of Service)
- Reserve 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 requires 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/>

You may also receive a status notification for a few special categories of requests when you submit through one of our special askDFAS upload tools. In these cases the status notification will be sent to the email submitted in the online form.

## **Additional Forms Available for Upload Online Using 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 you more timely and accurate service.

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.

## **Retiree Form Wizard Now Available For Use: DD Form 2894 - Designation of Beneficiary**

We are excited to introduce the Form Wizard for the DD Form 2894 – Designation of Beneficiary. This is the first Form Wizard available for use by retirees. There will be more to follow.

What does the Form Wizard do? It ‘takes the form out of the form’ by having the retiree answer a series of questions. Once the questions are answered, the wizard automatically places the answers in the correct areas of the form and generates a ready-to-print PDF of the completed form.

Users can save a PDF of the generated form to their own computer. The DD 2894 Form Wizard has electronic signature capability.

This electronic signature option allows the retiree to electronically sign the form in place of their handwritten signature. Use of the electronic signature makes the process of completing and submitting the form much easier for retirees.

They can fill it out, sign it, and authenticate it online and then directly upload it online to askDFAS on DFAS.mil instead of having to print out the form, sign it, scan it and then upload it online.

The DD 2894 Form Wizard is available at:  
<https://www.dfas.mil/RetiredMilitary/forms/>

The DD 2894 Form is also eligible for status notifications when uploaded to askDFAS.



## **Gray Area Retirees: Get Connected and Get Informed**

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, coming soon: 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. 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**

Check out the new, helpful information for military Gray Area Retirees at:  
<https://www.dfas.mil/grayarea>

# The SBP-DIC Offset Phased Elimination: Phase Two is Here

## 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 is one-third of the amount of the DIC payment.

DIC payments will not be affected.

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

If a spouse's gross SBP benefit is less than one-third of the amount of the DIC they receive from the VA, the spouse will not receive an SBP payment. About 12 percent of spouses (approximately 7,600) will not see a change in their SBP payment in 2022 because their gross SBP benefit is less than one-third 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).

DFAS has a new Quick Reference Guide for the SBP-DIC Offset Phased Elimination. Click here to get yours (right click and choose "Save As" to download PDF to your computer or device) [link: <https://go.usa.gov/xtAAx>]

### 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 were paid on February 1, 2022. The last payment of Phase Two is for December of 2022, which will be paid on January 3, 2023.

### **Phase Three: Starting January 1, 2023 – First Payment is February 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 spouses will begin to receive their full SBP monthly 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**

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

Annuitant Account Statements are available in their myPay accounts:  
<https://mypay.dfas.mil>

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

### **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>

## **What Surviving Spouses Need to Know: Survivor Benefit Plan (SBP) 2023 Elimination of the Optional Annuity for Dependent Children and Reversion of SBP Annuity to Surviving Spouses**

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

When a service member dies on active or inactive duty in the line of duty, the surviving spouse can request to have the SBP annuity paid directly to an eligible dependent child or children instead of to the spouse.

This is called the "Optional Annuity for Dependent Children" but is often referred to as the "Optional Child Annuity."

The option is available because until recently, there was a requirement for a spouse's SBP payments to be offset (reduced) by the full amount of the spouse's Dependency and Indemnity Compensation (DIC) payment from the Department of Veterans Affairs (VA). Payments to the surviving child were considered a more favorable option because SBP paid to a child is not required to be offset (reduced) by the amount of the DIC payment.

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

Changes to the Optional Annuity for Dependent Children do **not** impact the SBP coverage for families of a service member who **retired** prior to passing away or the SBP coverage for any current living retiree.

### **What Happens in 2023**

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

The last SBP monthly payment to a child under the Optional Annuity for Dependent Children will be the December 2022 benefit that is paid on January 3, 2023 (unless the surviving spouse is documented as deceased or not eligible).

The first SBP monthly payment to surviving spouses documented as eligible will be February 1, 2023. Because the SBP benefit is paid the following month, the January 2023 benefit is paid on February 1, 2023.

## **Can an Eligible Child Continue to Receive the SBP Annuity? Can a Spouse Choose to Have the SBP Annuity Paid to the Child?**

The elimination and reversion is in the law. It is not optional. A surviving spouse cannot refuse the annuity to have it continue to be paid to a surviving child. In addition, if DFAS does not receive documentation for a surviving spouse, the child annuity will be suspended. It cannot continue to be paid to a surviving child without documentation that the surviving spouse is not eligible.

SBP coverage for active duty or inactive duty in the line of duty deaths is for spouse and child. Usually, this means that the spouse receives the SBP and the child (if under age 18 or age 22 if a full-time student) will only become eligible for SBP if the spouse loses eligibility. The Optional Annuity for Dependent Children allowed when the service member died on active duty or inactive duty in the line of duty after October 7, 2001 created an exception so the child could receive the SBP even if the spouse was eligible.

There are three situations where an eligible child can continue to receive the SBP monthly payment after the elimination of the Optional Child Annuity in 2023:

- 1-If DFAS receives documentation that there was no surviving spouse at the time of the service member's death.
- 2-If DFAS receives documentation that the surviving spouse is deceased.
- 3-If DFAS receives documentation that the surviving spouse remarried prior to age 55.

If DFAS does not receive the documentation in the above situations, the child annuity will be suspended until documentation is received.

Please note that the documentation for a deceased spouse is a death certificate with contact information for the person submitting the documentation.

### **What Happens Between Now and 2023**

If a child or children are currently the designated recipients of the SBP monthly annuity payment because the Optional Annuity for Dependent Children was requested, they will continue to receive the SBP payments (as long as they are eligible) until the SBP-DIC offset is fully eliminated in 2023.

If a child or children lose 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, when it will revert to the surviving spouse (if the spouse is eligible and submits documentation).

If the annuity is already suspended because the child or children are no longer eligible, it will continue to be suspended until January 1, 2023, when it will revert to the surviving spouse (if the spouse is eligible and submits documentation)

If the annuity is suspended because the child/children are no longer eligible and we do not receive eligibility documentation for the surviving spouse, the annuity will remain suspended until we receive the documentation.

## **The Process of Documenting Eligibility for Surviving Spouses**

DFAS mailed eligibility packets in mid-November of 2021 to approximately 5,000 surviving spouses of service members who died on active duty or on inactive duty in the line of duty after October 7, 2001 and who had previously requested the SBP Optional Child Annuity.

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

If a spouse does not receive a packet in the mail, they can download the full eligibility packet from the DFAS special focus webpage:  
<https://www.dfas.mil/sbp2023childoptrev>

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

We have developed a special process so that the SBP child accounts that are affected by the elimination/reversion can be prepared for the 2023 change without affecting the payments to children who are currently receiving the Optional Child Annuity.

Some accounts may require research to locate the required information, so we encourage surviving spouses who are in this group to provide us with their documentation as soon as possible.

On our special focus webpage (<https://www.dfas.mil/sbp2023childoptrev>) there are specific instructions for filling out and returning the documents. There is also a helpful how-to checklist for filling out the forms.

The eligibility packet that is downloadable in a PDF from the webpage includes a copy of the letter, instructions, and the forms.

Spouses can upload their completed and signed documents online on the customer-facing annuity start askDFAS online upload tool, mail them, or fax them.

## **We Do Need Eligibility Information for ALL Surviving Spouses**

Please note that DFAS does need to receive eligibility information from all surviving spouses, even if they are not eligible for the annuity due to remarriage prior to age 55.

There are two reasons:

First, as explained above, if the surviving spouse is documented as not eligible (or deceased), we can continue to pay the annuity to an eligible child, even after the

change in January of 2023. If we don't receive documentation proving the spouse is not eligible, the annuity payments must be suspended as of January 2023 until we receive the documentation.

Second, providing this documentation now will simplify the process for a surviving spouse if they are currently remarried before age 55, but that marriage later ends due to death or divorce in the future. At that point, the surviving spouse may become eligible for the SBP annuity payment.

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

Some surviving spouses may be confused about what the Optional Annuity for Dependent Children is and if they are entitled to an additional annuity. If a spouse is currently entitled to and receiving an SBP and/or SSIA monthly payment, they did not request the Optional Child Annuity and the 2023 reversion does not apply to them. 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.

In addition, this change in the law does NOT impact the surviving spouse or child of a member who retired prior to passing away. The change in the law does NOT impact the current SBP coverage of a retiree.

### **See the Special Focus Webpage for Additional Information**

See our special focus webpage for a downloadable Eligibility Packet and specific instructions for completing it, a helpful checklist for completing the documents, and to check out our new Quick Reference Guide for the SBP 2023 Optional Child Annuity Reversion:

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

## **Educating Your Beneficiaries Before Your Final Paycheck –AOP**

An unfortunate truth of life for all of us is that one day we will no longer be there for those we love. As a retiree, there are two ways you can make preparations to leave money behind from your military retirement for your loved ones:

- Arrears of Pay (AOP), this represents the retiree's final pay. The designated beneficiary will be entitled to the Arrears of Pay, which is the prorated retiree pay from first of the month of death to date of death.
- The Survivor Benefit Plan (SBP), which if chosen will pay out a monthly annuity. This plan must be opted into and paid into.

In most cases, the Arrears of Pay will be only the pro-rated amount of your final month's retirement pay, as your entitlement to retirement pay ends on the date of your death. Once your death is reported, DFAS will reclaim your final month's pay and audit your account.

As mentioned above, 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.

Your AOP beneficiary will need to send us a claim form to receive this payment. When DFAS is notified of your death, this claim form will be sent in a condolence package to the AOP beneficiary you designated for your account. Unless otherwise noted, the AOP beneficiary for your account 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.

It is very important that a beneficiary or beneficiaries are designated in your retired pay account for your Arrears of Pay, and that the information provided remains up to date, otherwise a lapse in benefits may occur.

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. Please note that designating a sole beneficiary in your will does not automatically make that person your AOP beneficiary.

In the days and weeks after your passing, your loved ones will need to notify a number of people and agencies. We here at DFAS 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:

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

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

When your loved one(s) 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.

In lieu of a physical check, AOP payments can be direct deposited to a claimant's bank account. In order to do this, 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>

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.

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.

The 1174 and Direct Deposit forms can be submitted via the AskDFAS online upload tool on DFAS.mil, and instructions on how to complete these steps are available at:

<https://www.dfas.mil/RetiredMilitary/survivors/1174RetireeAOP/>

Please note that having an AOP designation does **NOT** entitle the person named as a beneficiary to a Survivor Benefit Plan (SBP) annuity. A separate SBP election must be made to cover the desired individual for SBP purposes.

## Identifying the Status of Spouse/Former Spouse SBP Coverage on your Retiree Account Statement (RAS)

Have you divorced since retiring? If so, please take a moment and 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).

We have seen multiple instances of spouse SBP premium deductions that were continued after a divorce but because required actions were not taken, the former spouse was not properly covered, preventing payment of an SBP annuity.

If your RAS looks like this, coverage for a former spouse **is in place**:

SURVIVOR BENEFIT PLAN (SBP) COVERAGE			
SBP COVERAGE TYPE:	FORMER SPOUSE	ANNUITY BASE AMOUNT:	5,263.36
SPOUSE ONLY COST:	342.12	SPOUSE DOB:	JUL 18, 1961

If your RAS looks like this, your former spouse is NOT being covered by the SBP **even if her/his DOB is listed**:

SURVIVOR BENEFIT PLAN (SBP) COVERAGE			
SBP COVERAGE TYPE:	SPOUSE ONLY	ANNUITY BASE AMOUNT:	5,263.36
SPOUSE ONLY COST:	342.12	SPOUSE DOB:	JUL 18, 1961

There is more information on our website on the SBP Changing or Stopping Coverage webpage:

<https://www.dfas.mil/RetiredMilitary/provide/sbp/change/>

Or, if you have questions about your SBP coverage, you may call our Customer Care Center.

## **Elimination of Multiple RAS Mailings to Reduce Confusion and Costs**

As part of our work to identify efficiencies that can speed up processing of requests and reduce costs, we will stop mailing multiple Retiree Account Statements (RAS) during the month.

Starting in April, those retirees who still have their statement preferences set to hardcopy postal mail will receive only one monthly RAS in the mail near the end of the month if there are changes to their net pay. This will reduce confusion when there is more than one change made to a retiree's account during the month, which previously generated multiple RAS mailings.

Retiree Account Statements are only mailed when there is a change to your net pay. Changes to your pay may happen for a number of reasons. It might be because of a change in an allotment that alters your net pay, or an annual Cost of Living Allowance that increases your pay.

The additional "Daily or Change" Retiree Account Statements that are generated by the system when there is a pay-impacting change during the month will continue to be available to view and download from myPay.

Did you know your Retiree Account Statement is available in myPay each month a few days prior to payday? And that you can view, print and download your Retiree Account Statements and your tax statements?

If you're not using myPay, now is a great time to get started. Go to <https://mypay.dfas.mil> and look for New User.

## **School Cert Season Is Here Again – Steps to Take for Your College-Age SBP Child Annuitants, Including High School Graduates 18 and Over**

Child annuitants between the ages of 18 and 22, attending school on a full-time basis, will soon start receiving their annual school certification packets. 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.

The annual school certification packets will contain a cover letter of instruction, DD Form 2788 School Certification and a Child Annuitant Past Attendance self-certification letter. The DD Form 2788 School Certification will be used to provide the child annuitant's future intent to attend school on a full-time basis for the next school year. A school official signature or school documentation is no longer needed.

Child annuitants are encouraged to use the DD Form 2788 Form Wizard which DFAS introduced last year. Doing so will make completing the form a snap by 'taking the form out of the form' and make it easy for child annuitants to fill it in correctly. The Form Wizard will ask a series of questions and fill in the answers in the appropriate areas of the form.

Compatible PDF software, such as the free Adobe Acrobat DC software, available at [adobe.com](http://adobe.com), will be necessary. We do not recommend saving the Form Wizard to a shared computer, because it contains personal identifiable information.

The DD Form 2788 Form Wizard can be found on our school certifications webpage at:

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

Once all the questions have been answered, the child annuitant can even choose to electronically sign the form and submit it online using our online upload tool! Or click a button to generate a ready-to-print-and-sign PDF with their answers.

The DD Form 2788 Form Wizard can be downloaded to a Windows or MAC computer.

The Child Annuitant Past Attendance self-certification letter will allow the child annuitant to self-certify that they attended school as they previously provided they would. The self-certification letter will be pre-populated with the prior school year's information and the child annuitant will simply sign and date the self-certification letter and return to DFAS via the askDFAS upload link.

The child annuitant will then be set for the next upcoming school year. If at any time the child annuitant's school attendance or marital status changes, the child annuitant needs to contact DFAS immediately so they do not incur a debt.

Child annuitants approaching the age of 18, will receive a cover letter of instruction and a DD Form 2788 to complete, prior to their 18th birthday, so that

DFAS can determine their continued eligibility to receive an annuity as a child annuitant between the ages of 18-22.

If students provide an email address in myPay, DFAS will send an email reminder when they have a school certification coming due.

Also, located on the school certification webpage is a How-To Checklist along with some additional resources that can aid in the school certification process.

Submission of the child annuitant's school certification can be done using an online upload tool through askDFAS, available on the DFAS.mil website, which is also accessible on a mobile browser.

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

To use the online upload tool to submit a school certification form, the child annuitant will just need to fill in the required information in the online screen, and then upload a PDF of their completed and signed form and signed Child Annuitant Past Attendance self-certification letter.

In conjunction with using the askDFAS online upload tool, DFAS also provides a digital status notification for the submission of DD Form 2788 School Certification. What is a digital status notification? It is a three-step process that will update the child annuitant when their DD Form 2788 is received, when it is assigned, and whether it was able to be completed or not.

The notification will be sent via the email address provided during the AskDFAS submission. It will help to alleviate any doubt or concern as to whether the form was received and completed or not.

## **Direct Deposit Information for Child Annuitants Turning 18**

Many child annuitants, for example, those who are unmarried and attending school full time, may remain eligible to receive benefits after reaching the age of 18. Once they turn 18, however, they will no longer have a guardian or legal representative. DFAS will therefore discontinue the direct deposit allowing the guardian or legal representative to receive benefits on the annuitant's behalf.

To avoid any disruption in direct deposit, DFAS allows the annuitant to set up a direct deposit in their own name up to 60 days prior to reaching their 18<sup>th</sup> birthday. Because they are still a minor child at this time, both the annuitant and the guardian/legal representative must sign a new Direct Deposit Authorization Form 1199A.

This form may be found here:

[Defense Finance and Accounting Service > RetiredMilitary > forms \(dfas.mil\)](#)

The annuitant will receive a letter prior to their 18<sup>th</sup> birthday reminding them to establish a new direct deposit and enclosing a Direct Deposit Authorization. If the annuitant fails to set up a new direct deposit by their 18<sup>th</sup> birthday, the annuity will be sent to the address of record in the form of a paper check. This will continue until a new direct deposit is established.

## News from Our Partners: Change in Temporary Guidance for USID Cards

**All** Uniformed Services ID (USID) Cards issued to retirees and their dependents, that were previously extended in accordance with Department of Defense (DoD) temporary guidance for USID cards during the COVID-19 pandemic, **expired January 31, 2022, and must be replaced.** Please schedule an appointment at your earliest opportunity.

Although the benefits to which the cardholder is entitled, in most cases, remain in effect, installations may deny access to retirees and dependents with an expired USID card.

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.

To learn more about the extension of policy guidance for expired 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.

## **News from Our Partners: Air Force Assistance Fund Kicks Off Annual Campaign for 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, inflation and economic uncertainties. 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/](http://www.afev.us/)

### **General & Mrs. Curtis E. LeMay Foundation**

[www.lemay-foundation.org/](http://www.lemay-foundation.org/)

### **Air Force Villages Charitable Foundation**

[www.blueskiesoftexas.org/giving/](http://www.blueskiesoftexas.org/giving/)

### **Air Force Aid Society**

[www.afas.org](http://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 would like to support this year's AFAF Campaign, giving is easier than ever and can be done at any time during the year—not just during our Spring AFAF Campaign. Visit [www.afassistancefund.org/index.php/donate](http://www.afassistancefund.org/index.php/donate) to donate online by clicking the "Donate Now!!" button. We've heard your request for not having to renew donation processing on an annual basis!

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](mailto:usaf.fundraising@us.af.mil) for help.

If you prefer to donate by check, download and print the donation form located at: [www.afassistancefund.org/index.php/donate](http://www.afassistancefund.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: Recently Retired from Service? Take Advantage of Your FEDVIP Enrollment Period**

The U.S. Office of Personnel Management (OPM) is proud to welcome retiring members of the uniformed services to the Federal Employees Dental and Vision Insurance Program (FEDVIP).

Sponsored by OPM, FEDVIP is a voluntary, enrollee-pay-all dental and vision insurance program. It replaced the former TRICARE Retiree Dental Program (TRDP). In general, retired uniformed service members, their families, and survivors are eligible for FEDVIP dental coverage and, if enrolled in a TRICARE health plan, FEDVIP vision coverage. Please note: Opportunities to enroll outside of open season are limited.

Retiring uniformed service members are considered newly eligible for FEDVIP. This includes Retired Reserve members who are age 60 and older and under age 60 (gray area reservists) not yet receiving retired pay.

If you've recently retired from the uniformed services, you have a 91-day enrollment window to enroll in a FEDVIP dental and/or vision plan. You may enroll between 31 days prior to your military retirement date and 60 days following. It's important to remember, enrollment is not automatic. If you choose to enroll in FEDVIP, you must enroll prior to your military retirement date to prevent a gap in dental coverage between your active duty or reserve dental plan and your FEDVIP plan. If you do not enroll within 60 days from your retirement date, you must wait until the next open season.

FEDVIP is popular among the more than 3.5 million people already enrolled in the program, giving the program high marks for quality and value. With 12 dental and 5 vision carriers to choose from, FEDVIP offers great flexibility when selecting the right coverage for you and your family, such as:

- regional dental plans as well as nationwide dental and vision plans with international coverage
- most plans feature both high and standard options
- a choice between three enrollment types: self, self plus one, or self and family

To familiarize yourself with the program, explore [www.benefeds.com/military](http://www.benefeds.com/military). BENEFEDES is the secure online portal to enroll in FEDVIP, to research FEDVIP's current list of carriers and plans, and use the plan comparison tool to view rates, benefits, and coverage information.

Don't miss this opportunity! Consider including the Federal Employees Dental and Vision Insurance Program (FEDVIP) in your retirement plan today.

BENEFEDES is administered by Long Term Care Partners, LLC, with oversight by the U.S. Office of Personnel Management.

## 2022 Pay Calendar

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

<b>Entitlement Month</b>	<b>Retired Pay Date</b>	<b>Annuitant Pay Date</b>
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

# Contact Us

## DFAS Retired & Annuitant Pay Website

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

## DFAS Retired & Annuitant Pay Mailing Addresses

### Retirees:

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

### Annuitants:

Defense Finance and Accounting  
Service  
U.S. Military Annuitant Pay  
8899 E 56<sup>th</sup> 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